

Enhancing Employee Performance through Quality Work Life: The Mediating Roles of Job Satisfaction and Organizational Citizenship Behavior in Riau's Government-Owned Credit Insurance Sector

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Abstract

This study investigates the impact of Quality of Work Life (QWL) on employee performance, with a focus on the mediating effects of Job Satisfaction (JS) and Organizational Citizenship Behavior (OCB) in government-owned credit insurance companies in Riau Province. Based on quantitative causality research with a sample of 309 employees, this study employs Structural Equation Modeling (SEM) to examine how QWL directly and indirectly influences performance. Key findings reveal that QWL positively impacts both job satisfaction and OCB, which in turn significantly enhance employee performance. These insights underscore the importance of fostering a supportive work environment to improve organizational outcomes, particularly in sectors reliant on high employee engagement and performance. The implications for managerial practice and potential areas for future research are also discussed.

Keywords: *Quality of Work Life, Job Satisfaction, Organizational Citizenship Behavior, Employee Performance, Credit Insurance.*

Introduction

The insurance industry in Indonesia, particularly the credit insurance sector, has seen substantial growth in recent years, marked by rising premiums, market share, and claim payments (Asosiasi Asuransi Umum Indonesia, 2023). As a major contributor to this growth, credit insurance plays a critical role in supporting the nation's financial stability by mitigating credit risk for businesses and individuals alike. However, the performance of employees within government-owned credit insurance firms, managed at both regional (BUMD) and central (BUMN) levels, has shown notable fluctuations. These inconsistencies in employee performance pose significant challenges to overall organizational productivity and effectiveness.

In exploring factors that influence employee performance, Quality of Work Life (QWL) emerges as a central determinant, as supported by Locke's Goal Setting Theory (1968) and Vroom's Expectancy Theory (1964). QWL encompasses various elements that define the quality of employees' work experiences, including job satisfaction, health and safety guarantees, and opportunities for personal growth (Hackman & Oldham, 1980). Research highlights that enhancing QWL can directly improve employee satisfaction and performance outcomes (Bateman & Organ, 1983). Furthermore, QWL affects the work environment in ways that foster positive behaviors, ultimately leading to increased productivity and organizational commitment (Robbins & Judge, 2009).

Job Satisfaction and Organizational Citizenship Behavior (OCB) are two key factors that mediate the relationship between QWL and employee performance. Job satisfaction, defined as the positive emotional state resulting from one's job experience, is essential in fostering employee commitment and reducing turnover (Bateman & Organ, 1983; Bies & Organ, 1989). According to Bateman and Organ (1983), job satisfaction often results in behaviors that contribute beyond standard job requirements, a concept directly related to OCB. OCB reflects voluntary behaviors that promote a positive organizational climate and support colleagues, significantly impacting collective performance (Organ & Konovsky, 1989; Podsakoff

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et al., 2000). Employees who exhibit high levels of OCB are known to perform their roles more effectively, especially in high-performance organizations (Organ & Ryan, 1995).

Studies in the context of Indonesian credit insurance firms support the notion that QWL positively impacts both job satisfaction and OCB. Research by Basher Rubel and Kee (2014) found that QWL components such as supervisory behavior and fair compensation positively affect employee satisfaction, which in turn enhances OCB and performance. Similarly, Sunaryadi et al. (2021) identified a positive relationship between QWL and OCB in Indonesian hospitals, suggesting that these principles may apply across various sectors, including credit insurance.

This study seeks to investigate the direct and indirect effects of QWL on employee performance in government-owned credit insurance firms in Riau, specifically examining how job satisfaction and OCB serve as mediating variables. This research offers a comprehensive view of how enhancing the work environment through QWL can improve organizational outcomes by fostering satisfaction and voluntary organizational behavior among employees.

Literature Review

Quality of Work Life (QWL)

Quality of Work Life (QWL) encompasses multiple dimensions that contribute to an employee's overall satisfaction with their job and work environment. Hackman and Oldham (1980) describe QWL as a measure of the work environment's conduciveness to employee well-being, encompassing elements such as job security, fair remuneration, health and safety guarantees, and opportunities for personal and professional growth. Robbins and Judge (2009) further define QWL as the sum of employees' experiences and satisfaction levels derived from their roles, arguing that a positive work environment can lead to higher engagement and performance.

In recent studies, the significance of QWL in shaping employee outcomes is well documented. For example, Basher Rubel and Kee (2014) emphasize the role of QWL components, such as supervisory support and fair compensation, in boosting job satisfaction and organizational commitment. These studies provide evidence that QWL has a direct and meaningful impact on both employee satisfaction and performance, serving as a foundation for this study's focus on QWL as a core determinant of employee outcomes in the credit insurance sector.

Job Satisfaction (JS)

Job Satisfaction is commonly defined as the extent to which individuals feel content with their job, which impacts their commitment and productivity (Bateman & Organ, 1983). Satisfaction arises from several factors, including work conditions, salary, recognition, and growth opportunities (Bies & Organ, 1989). Within the Goal Setting Theory framework, job satisfaction influences an employee's dedication to achieving performance goals (Locke, 1968), while Vroom's Expectancy Theory posits that satisfaction is a motivational driver that links effort to rewards (Vroom, 1964).

Research by Ardila et al. (2018) found a significant positive correlation between QWL and job satisfaction in employees across sectors, including education and health services, which underscores the relevance of examining this relationship in the credit insurance sector. Job satisfaction has also been shown to correlate with higher levels of Organizational Citizenship Behavior, further linking it to positive organizational outcomes.

Organizational Citizenship Behavior (OCB)

Organizational Citizenship Behavior (OCB) is defined as voluntary, extra-role behaviors that employees engage in to benefit their colleagues and the organization as a whole. Organ and Ryan (1995) highlight that OCB positively influences workplace dynamics, enhancing collaboration, reducing conflict, and ultimately

improving performance. OCB is often influenced by job satisfaction; as employees find fulfillment in their roles, they are more likely to engage in behaviors that benefit the organization, going beyond the expectations of their formal job descriptions (Podsakoff et al., 2000; Organ & Konovsky, 1989).

Studies within various organizational settings, including research by Sunaryadi et al. (2021) on Indonesian hospitals, demonstrate that a high QWL fosters OCB, as satisfied employees are naturally more inclined to assist colleagues and contribute to a positive work atmosphere. This relationship between QWL and OCB is crucial for performance improvement, providing a basis for the current study's examination of OCB as a mediator between QWL and employee performance.

Employee Performance

Employee Performance is the culmination of various factors, including job satisfaction, OCB, and QWL, which collectively determine an employee's productivity, efficiency, and output quality (Hackman & Oldham, 1980). In the credit insurance industry, employee performance is critical for maintaining organizational competitiveness and stability. Empirical studies, such as those by Wirastuti et al. (2020), support the direct link between QWL and performance, suggesting that QWL initiatives can improve both individual and organizational performance outcomes.

The study by Sari et al. (2019) in the hospitality industry similarly illustrates that employee motivation and satisfaction, both influenced by QWL, are fundamental to achieving high performance. Therefore, this research positions QWL as a vital component in enhancing employee performance, especially when mediated by job satisfaction and OCB, as also highlighted in the Expectancy Theory (Vroom, 1964).

Methodology

Research Design

This research adopts a quantitative approach with a causality research design to examine the influence of Quality of Work Life (QWL) on Employee Performance, with Job Satisfaction (JS) and Organizational Citizenship Behavior (OCB) as mediating variables. Causal research is chosen to identify the cause-and-effect relationships among these variables, aiming to quantify the impact of QWL on employee outcomes in a structured manner (Sanusi, 2016).

Population and Sample

The study's population consists of 309 employees from seven government-owned credit insurance firms in Riau Province, Indonesia. These firms include branches of well-known credit insurance providers such as Askrindo, Jamkrindo, and Askrida, along with their respective Syariah branches. Given the relatively small population size and the objective of obtaining a comprehensive understanding of employee perspectives, this study uses a census sampling technique (also known as saturated sampling), wherein every member of the population is included as part of the sample. Census sampling minimizes potential sampling bias and ensures that the findings are representative of the entire employee base in these organizations.

Data Collection

Data were collected using a structured questionnaire, developed based on validated scales from prior research. The questionnaire is divided into four sections, each corresponding to one of the primary constructs under investigation:

1. Quality of Work Life (QWL): This section assesses employees' perceptions of their work environment, compensation, career development opportunities, and overall satisfaction with workplace conditions, using items adapted from Robbins and Judge (2009).

2. Job Satisfaction (JS): Items in this section measure the extent to which employees are content with their job roles, responsibilities, and rewards, based on the scale by Bateman and Organ (1983).
3. Organizational Citizenship Behavior (OCB): This section evaluates employees' voluntary behaviors that benefit the organization, such as willingness to assist colleagues and maintain a positive work atmosphere, using items developed by Organ and Ryan (1995).
4. Employee Performance: Employee performance is measured through indicators of productivity, quality of output, and adherence to organizational goals, based on Hackman and Oldham's (1980) framework.

Respondents rated their level of agreement with each item on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), ensuring consistency across all measures.

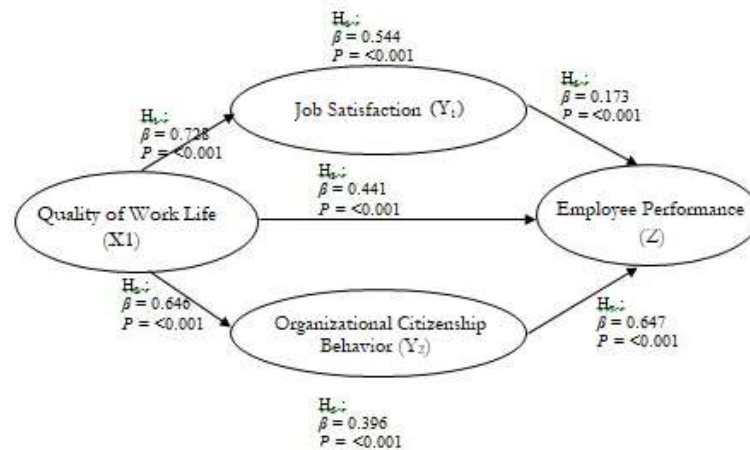
Validity and Reliability Testing

Before conducting the main analysis, the questionnaire underwent validity and reliability testing. Construct validity was confirmed through exploratory factor analysis (EFA), where items with factor loadings above 0.5 were retained (Hair et al., 2010). Internal consistency was verified using Cronbach's alpha, with values exceeding the threshold of 0.7 for all constructs, indicating reliable scales (Nunnally, 1978).

Data Analysis Techniques

The data analysis was conducted in two phases:

1. Descriptive Analysis: Descriptive statistics were used to provide an overview of the responses and demographic characteristics of the sample. Mean scores, standard deviations, and frequency distributions were calculated for each variable, giving insight into general trends in perceptions of QWL, JS, OCB, and performance among employees across the sampled organizations.
2. Structural Equation Modeling (SEM): To examine the hypothesized relationships among the variables, Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed using SmartPLS software. PLS-SEM is particularly suitable for this study due to its ability to handle complex models with multiple mediating variables and relatively small sample sizes, as well as its minimal reliance on strict assumptions about data distribution (Hair et al., 2014). The analysis process consisted of:
 - a. Measurement Model Assessment: This step evaluated the construct validity, convergent validity, and discriminant validity of the measurement items. Convergent validity was established with Average Variance Extracted (AVE) values above 0.5, and discriminant validity was confirmed using the Fornell-Larcker criterion, with AVE values for each construct exceeding the squared correlations between constructs (Fornell & Larcker, 1981).
 - b. Structural Model Assessment: Hypothesis testing was conducted by examining path coefficients and their significance levels. Bootstrapping with 5,000 resamples was applied to obtain robust estimates of standard errors and confidence intervals for the path coefficients. A p-value of less than 0.05 was considered statistically significant, supporting or rejecting the hypotheses.

Hypotheses Testing**Figure 1:** Hypothesis Testing Result Path

The results of the hypothesis testing are as follows:

- H1: The positive and statistically significant coefficient confirms that Quality of Work Life (QWL) has a substantial positive effect on Job Satisfaction (JS). (Supported)
- H2: The positive and significant effect suggests that improvements in QWL lead to higher levels of Organizational Citizenship Behavior. (Supported)
- H3: QWL positively impacts Employee Performance, indicating that better quality of work life is associated with enhanced performance. (Supported)
- H4: Although the effect size is smaller, the significant positive coefficient indicates that Job Satisfaction contributes positively to Employee Performance. (Supported)
- H5: OCB has a strong positive impact on Employee Performance, confirming its role as a key factor in enhancing employee outcomes. (Supported)
- H6: The significant mediation effect of Job Satisfaction indicates that QWL influences Employee Performance both directly and indirectly through increased Job Satisfaction. (Supported)
- H7: The significant mediation effect of OCB shows that QWL also affects Employee Performance indirectly by enhancing Organizational Citizenship Behavior. (Supported)

Ethical Considerations

The research adhered to ethical standards to ensure the confidentiality and anonymity of participants. Participation was voluntary, and informed consent was obtained from all respondents. Data were stored securely, accessible only to authorized personnel, and used solely for research purposes.

Data Analysis

The data analysis process in this study includes several key stages to ensure that the findings accurately reflect the relationships among the variables. This section details the analytical techniques employed, including Descriptive Analysis, Measurement Model Assessment, and Structural Model Assessment.

Descriptive Analysis

Descriptive analysis was performed to understand the basic characteristics and tendencies in the data. The mean, standard deviation, and frequency distribution of responses were calculated for each primary variable: Quality of Work Life (QWL), Job Satisfaction (JS), Organizational Citizenship Behavior (OCB), and Employee Performance. This step provided an initial overview of employee perceptions across the seven

branches of government-owned credit insurance firms. Descriptive analysis also identified any outliers or missing data points to ensure data integrity before proceeding to further analysis.

Results from this analysis indicated variations in perceived QWL, JS, OCB, and performance levels between employees in regional (BUMD) and central (BUMN) branches, suggesting potential differences in workplace environments and employee experiences across branches.

Measurement Model Assessment

To ensure the validity and reliability of the measurement instruments, a comprehensive assessment of the Measurement Model was conducted. This stage involved evaluating construct validity, convergent validity, and discriminant validity for each construct.

1. **Construct Validity:** Construct validity was assessed using factor loadings obtained through Exploratory Factor Analysis (EFA). Items with factor loadings above 0.5 were retained, ensuring that each item significantly contributed to its respective construct (Hair et al., 2010).
2. **Convergent Validity:** Convergent validity was established by examining the Average Variance Extracted (AVE) for each construct, with values exceeding 0.5, indicating that each construct explained a significant portion of variance in its indicators (Fornell & Larcker, 1981). Composite Reliability (CR) values above 0.7 further supported the internal consistency of each construct, demonstrating that the items measured the constructs reliably (Nunnally & Bernstein, 1994).
3. **Discriminant Validity:** Discriminant validity was evaluated using the Fornell-Larcker criterion, where the square root of the AVE for each construct exceeded the correlations with other constructs. This assessment confirmed that each construct was distinct and measured unique aspects of the underlying concepts (Fornell & Larcker, 1981).

Structural Model Assessment

The Structural Model Assessment aimed to test the hypothesized relationships among the constructs: QWL, JS, OCB, and Employee Performance. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used, as it is suitable for complex models and allows for the testing of mediation effects with a relatively smaller sample size.

1. **Path Coefficients and Hypothesis Testing:** Path coefficients for each hypothesized relationship were calculated using bootstrapping with 5,000 resamples to generate reliable standard errors and confidence intervals. Hypotheses were evaluated based on the t-statistics and p-values obtained. A p-value of less than 0.05 was considered statistically significant, indicating strong support for the hypothesized effects.
2. **Mediating Effects Analysis:** To test the mediating roles of Job Satisfaction (JS) and Organizational Citizenship Behavior (OCB) in the relationship between Quality of Work Life (QWL) and Employee Performance, the indirect effects were calculated. Mediation was confirmed if both the direct and indirect effects were significant, supporting the notion that QWL influences performance through JS and OCB.
3. **Effect Size (f^2):** Effect size was evaluated using Cohen's f^2 values, indicating the strength of each relationship within the model. Effect sizes of 0.02, 0.15, and 0.35 represent small, medium, and large effects, respectively (Cohen, 1988). The effect sizes helped determine the practical significance of QWL, JS, and OCB on Employee Performance.
4. **Predictive Relevance (Q^2):** The Stone-Geisser Q^2 statistic was used to assess the model's predictive relevance. A Q^2 value greater than zero indicates that the model has predictive relevance for the

dependent variables. The blindfolding procedure in SmartPLS was utilized to generate Q^2 values, affirming that the model could predict Employee Performance based on QWL, JS, and OCB.

Summary of Hypothesis Testing

Table 1. Hypothesis test results, with path coefficients and p-values indicating the strength and significance of each relationship

Hypothesis	Path Coefficient	P-Value	Decision
H1: QWL → JS	0.728	<0.001	Supported
H2: QWL → OCB	0.646	<0.001	Supported
H3: QWL → Employee Performance	0.441	<0.001	Supported
H4: JS → Employee Performance	0.173	<0.001	Supported
H5: OCB → Employee Performance	0.647	<0.001	Supported
H6: QWL → JS → Employee Performance	0.544	<0.001	Supported
H7: QWL → OCB → Employee Performance	0.396	<0.001	Supported

The hypothesis testing results indicate that all paths were statistically significant, with QWL having a direct positive impact on both JS and OCB, which in turn significantly affect Employee Performance. Both JS and OCB were confirmed as mediators, highlighting their essential roles in translating QWL into improved performance outcomes.

Interpretation of Findings

The results suggest that Quality of Work Life (QWL) has both direct and indirect effects on Employee Performance. The indirect effects via Job Satisfaction and Organizational Citizenship Behavior underscore the importance of creating a supportive work environment that fosters both satisfaction and voluntary organizational behavior among employees. This comprehensive approach to data analysis supports the study's theoretical model and offers actionable insights for managers in the credit insurance sector.

Discussion and Recommendations

Discussion

The findings of this study provide robust support for the significance of Quality of Work Life (QWL) in enhancing Employee Performance in government-owned credit insurance firms, with Job Satisfaction (JS) and Organizational Citizenship Behavior (OCB) serving as key mediators. The results align with previous studies and theoretical frameworks, particularly Goal Setting Theory (Locke, 1968) and Expectancy Theory (Vroom, 1964), which suggest that employees' perceptions of their work environment influence their commitment, behavior, and, ultimately, their performance.

1. Direct Effect of QWL on Employee Performance.

The direct positive relationship between QWL and employee performance suggests that credit insurance firms can directly enhance productivity by investing in better workplace conditions. This finding supports Robbins and Judge (2009), who argue that QWL, characterized by fair remuneration, job security, and opportunities for personal development, contributes directly to improved employee outcomes. The significance of this direct relationship highlights the necessity for firms to establish conducive work environments as a foundational strategy for performance improvement.

2. Mediating Role of Job Satisfaction

Job Satisfaction was found to partially mediate the relationship between QWL and Employee Performance. This implies that while QWL directly impacts performance, a portion of its influence is channeled through the satisfaction employees derive from their jobs. These findings resonate with Bateman and Organ (1983), who assert that satisfied employees exhibit higher levels of commitment and productivity. Enhancing aspects of QWL, such as fair policies and personal development opportunities, could therefore enhance job satisfaction, which subsequently improves performance outcomes. In particular, providing continuous professional development and recognizing employee achievements can create a satisfaction-driven culture that motivates employees to perform optimally.

3. Mediating Role of Organizational Citizenship Behavior (OCB)

OCB emerged as a strong mediator in the relationship between QWL and Employee Performance, which highlights the critical role of voluntary, extra-role behaviors in fostering a positive work environment and supporting collective goals. Employees who perceive high QWL are more likely to engage in behaviors that benefit their peers and the organization as a whole, in line with findings by Podsakoff et al. (2000). This outcome emphasizes the importance of nurturing a supportive and collaborative workplace where employees feel encouraged to contribute beyond their formal job roles. Managers can foster OCB by promoting teamwork, recognizing and rewarding helpful behaviors, and creating a culture of mutual support.

4. Comparative Insights between Central and Regional Firms

The descriptive analysis revealed differences in QWL, JS, and OCB levels between central (BUMN) and regional (BUMD) firms, suggesting that central firms tend to offer slightly more favorable workplace conditions. This insight highlights a potential disparity in employee experiences across different organizational contexts, indicating the need for regionally tailored strategies to enhance employee satisfaction and organizational culture in regional branches.

Recommendations

Based on the findings, several actionable recommendations are proposed for government-owned credit insurance firms to optimize employee performance through improvements in QWL, JS, and OCB.

1. Enhance Quality of Work Life through Comprehensive Workplace Policies

Firms should implement comprehensive QWL programs that include competitive compensation, opportunities for career advancement, health and wellness programs, and flexible work arrangements. These efforts will not only enhance job satisfaction but also reduce turnover rates and increase employee loyalty. Establishing a formal QWL framework can provide structure to these initiatives, ensuring that all employees experience a high standard of workplace quality.

2. Promote Job Satisfaction with Recognition and Development Programs

To increase job satisfaction, organizations should focus on recognizing and rewarding achievements, providing feedback, and offering regular professional development opportunities. These programs signal to employees that their contributions are valued, which can boost morale and commitment. Creating a structured reward system and ensuring transparent communication about growth opportunities can further reinforce employee satisfaction, encouraging them to excel in their roles.

3. Foster Organizational Citizenship Behavior by Building a Supportive Culture

To enhance OCB, it is recommended that firms cultivate a work culture that emphasizes teamwork, mutual respect, and collaborative problem-solving. Managers should be trained to recognize and

reward behaviors that exemplify OCB, such as helping colleagues and voluntarily taking on additional responsibilities. Furthermore, establishing peer recognition programs can encourage employees to appreciate and celebrate each other's efforts, thereby reinforcing a positive and supportive work culture.

4. Implement Tailored Interventions for Regional Branches

Given the differences between central and regional branches, regional offices may benefit from customized QWL interventions that address specific challenges faced by employees in those areas. Regular assessments of employee satisfaction and workplace conditions at the regional level can help identify areas for improvement, enabling firms to implement tailored strategies that align with the unique needs of each branch.

5. Regular Monitoring and Evaluation

To sustain the benefits of QWL initiatives, firms should establish monitoring systems to regularly assess employee satisfaction, OCB, and performance levels. Conducting periodic surveys and performance reviews can provide valuable feedback on the effectiveness of current policies and identify any emerging needs or areas for improvement. Continuous evaluation and adaptation of QWL strategies ensure that organizational practices remain responsive to employee expectations and industry standards.

Future Research Directions

This study opens avenues for further research on the impact of QWL on organizational outcomes across different sectors. Future research could explore longitudinal effects of QWL on employee retention and mental well-being, as well as the role of industry-specific factors in shaping QWL dynamics. Additionally, qualitative studies could provide deeper insights into employee experiences and perceptions regarding QWL, JS, and OCB, enriching the quantitative findings with a more nuanced understanding of these constructs.

Conclusion

This study underscores the significance of Quality of Work Life (QWL) as a critical determinant of Employee Performance in government-owned credit insurance firms, with Job Satisfaction (JS) and Organizational Citizenship Behavior (OCB) serving as essential mediators. The direct effect of QWL on performance, along with its indirect effects through JS and OCB, highlights the multifaceted ways in which a supportive work environment influences employee outcomes. Findings suggest that fostering high QWL can directly improve employee performance while also enhancing job satisfaction and encouraging voluntary behaviors that benefit the organization.

The implications are clear for firms in similar sectors: implementing comprehensive QWL initiatives can elevate job satisfaction and promote behaviors that enhance organizational culture, ultimately boosting productivity. Recommendations from this study include establishing structured QWL programs, recognizing and rewarding employee achievements, fostering a collaborative culture, and customizing interventions for regional offices to address specific needs.

Future research can extend these findings by examining the long-term effects of QWL on employee retention and exploring sector-specific factors that influence QWL dynamics. Overall, this study contributes to the understanding of how QWL, as a holistic concept, enhances employee performance through both intrinsic and extrinsic pathways, offering valuable insights for organizational leaders in the credit insurance sector.

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