

# The Effect Of Competence, Compensation Of Organizational Citizenship Behavior And Performance Of Employees In Life Insurance Companies In Batam City

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## The Effect Of Competence, Compensation Of Organizational Citizenship Behavior And Performance Of Employees In Life Insurance Companies In Batam City

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### ABSTRACT

This study aims to determine the effect of competence, compensation for organizational citizenship behavior (OCB) and job performance in life insurance companies in Batam City. The sample of this study was 244 respondents with the proportionate sampling method and purposive sampling was designed. Data were collected using a questionnaire with a Likert scale and then analyzed with Structural Equation Modeling (SEM) through the AMOS program version 21. The results of the analysis proved that Competence had a significant effect on Compensation; Compensation has a significant effect on Organizational Citizenship Behavior (OCB); Competence has a significant effect on Organizational Citizenship Behavior (OCB); Compensation has a significant effect on Job Performance; Organizational Citizenship Behavior (OCB) has a significant effect on Job Performance; Competence has a significant effect on Job Performance of life insurance in Batam City.

**Keywords:** Competency; Compensation; Organizational Citizenship Behavior (OCB); Job Performance.

### ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh kompetensi, kompensasi terhadap organizational citizenship behavior (OCB) dan kinerja karyawan di perusahaan asuransi jiwa di Kota Batam. Sampel penelitian ini adalah 244 responden dengan metode proporsional sampling dan didesain purposive sampling. Data dikumpulkan menggunakan kuesioner dengan skala likert dan kemudian dianalisis dengan Structural Equation Modeling (SEM) melalui program AMOS versi 21. Hasil analisis membuktikan Kompetensi berpengaruh signifikan terhadap Compensation; Compensation berpengaruh signifikan terhadap Organizational Citizenship Behavior (OCB); Kompetensi berpengaruh signifikan terhadap Organizational Citizenship Behavior (OCB); Compensation berpengaruh signifikan terhadap Job Performance; Organizational Citizenship Behavior (OCB) berpengaruh signifikan terhadap Job Performance; Kompetensi berpengaruh signifikan terhadap Job Performance asuransi jiwa di Kota Batam.

**Kata kunci:** Kompetensi; Kompensasi; Organizational Citizenship Behavior (OCB); Kinerja Karyawan

## INTRODUCTION

Improving employee performance is the desire of a company. Many factors can improve employee performance, including increasing competence, and giving good compensation. Efforts to improve employee performance is not an easy thing for life insurance companies, because in reality employees who work in life insurance companies are generally people who have not really mastered how the technique of selling insurance services, what else is their knowledge of service products insurance that will be sold, can be said to be classified as minimal, therefore to improve employee performance almost all life insurance companies conduct education and training in advance, because the meaning of life insurance products does not depend on the sophistication of technology and equipment used but more on the service of its officers based on the quality of its human resources (Suhardi, 2017).

Life insurance companies are also required to be more professional so that they can compete in the current era of globalization, especially with the implementation of the AEC in early 2016, there is no other way except to be superior in competition. The company's ability to find employees starting from recruitment needs to be taken into account because in carrying out the work is very related to the professional ability of the employees concerned in carrying out their duties and responsibilities. Employee competence which consists of knowledge, ability/skills, attitude, site. While performance is the level of achievement of results on the implementation of certain tasks. Performance can also be seen as a process of how work takes place to achieve work.

One reason employees work is to get compensation. For employees, the compensation they receive is remuneration provided by the company for the contribution they have made. Compensation received by each employee at a Life Insurance company in Batam City is related to the employee's work area so that the compensation received will be different. An employee who has high performance and good can support the achievement of the goals and objectives set by the company.

## LITERATURE REVIEW

### Performance

Moeheriono, (2012: 61), performance comes from job performance or actual performance as work performance or achievement that is actually achieved by a person. Bernardin in Sudarmanto, (2009: 144) defines performance is a record of results produced on a particular job function or activities over a certain period of time. Mangkunegara, (2009) in Suhardi, (2015) performance is the work quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him.

While according to Sugiyarti (2012) in Luh, et.al., (2014) performance is a logical effect of an employee that is driven by factors, both internal factors, and external factors. Based on the opinion of experts, it was concluded that employee performance is the level of success of an employee/group of people in carrying out a task or activity that is charged to him according to his responsibilities with the expected results.

### Organizational Citizenship Behavior

The term Organizational Citizenship Behavior (OCB) was introduced by Organ in the 1980s, but far before Barnard (1938) used the concept of Organizational Citizenship Behavior and called it willingness to cooperate. In 1964, Katz used a concept similar to calling it innovative and spontaneous behaviors Margaretha, (2012). Organizational Citizenship Behavior is an individual contribution that exceeds the role guidance in the workplace and is rewarded based

on individual performance results. Organizational Citizenship Behavior involves several behaviors such as helping others, volunteering on extra tasks, complying with rules and procedures in the workplace. Kreitner and Robet, (2014: 173) stated that Organizational Citizenship Behavior is an employee behavior outside of duty, he exemplifies the attitude as constructive statements about the department, disclosure of personal interest in the work of others, suggestions for improvement, training of new employees, respect for the spirit and writing of building maintenance rules, caring for company property, as well as time and attendance provisions above the standard or level implemented. Robbins & Judge, (2008: 40) state that Organizational Citizenship Behavior is an optional behavior that is not part of an employee's formal work obligations, but supports the functioning of the organization effectively.

Newstrom & Davis, (2002: 217) in Panggalih & Zulaicha, (2012) Organizational Citizenship Behavior is more related to the manifestation of an employee as a social being. Organizational Citizenship Behavior is a form of voluntary activity from members of an organization that supports organizational functions so that this behavior is more altruistic which is expressed in the form of actions that show selflessness and concern for the welfare of others. Based on the views of experts, it was concluded that Organizational Citizenship Behavior (OCB) is a behavior that makes an individual do something that is not described in his work and no reward (wages or appreciation for his actions), but what he does consciously and on his own desires, such as help coworkers do their work, or help leaders even outside the specified working hours.

### Competence

According to Wood, Wallace and Zeffane (2001), Robbins and Judge (2007), and Harris (2000) in Winanti, (2011) explain the concept of competency as a combination of attitude and ability. Talent shows the ability to learn something. It's potential. For ability refers to the capacity of individuals to do various tasks in a job. Ability to be fostered by knowledge and skills. In contrast to organizational behavior experts, knowledge management experts (Koenig, 1997; Edvisson & Malone, 1997; Fitz-enz & Davison, 2000; Mayo, 2002; Baron & Armstrong, 2007), the concept of competency along with the concept of commitment has been interpreted as human capital which in this case is an employee, together with consumer capital and structure capital forms intellectual capital of the organization (Stewart, 1997). In connection with that, Dave Ulrich (1998: 15-26) in Winanti, (2011) explicitly states competence together with commitment is seen as the shaping factor of an organization's intellectual capital.

Sedarmayanti, (2011: 126) suggests that the definition of competence is a fundamental characteristic that a person has a direct influence, or can predict good performance. Rahmantika, (2014) in Parmin, (2017) competence is the capacity of an individual to perform various tasks in a work. Conformity with education and skills in accordance with their competence is also one of the determining factors in increasing job satisfaction and performance. Wibowo, (2011: 266) competence as a person's ability to produce at a satisfactory level in the workplace including one's ability to transfer and apply these skills and knowledge in new situations and increase agreed benefits. Based on the opinions of experts concluded that competence is an illustration of the ability to carry out tasks that show their knowledge, skills, experience and attitudes and talents.

### Compensation

Dessler, (2011: 46) says compensation is all forms of payment or rewards given employees and arises from the employee's work. While according to Sutrisno, (2010: 184) compensation is everything that employees receive as remuneration for their work activities. According to Mathis, (2012: 118) defining compensation is an important factor that influences how and why

people work in an organization and not other organizations. While Robbin, (2015: 251) states that compensation can play a role in increasing work performance and job satisfaction if compensation is felt: a) feasible with ability and productivity; b) relating to work performance and c) adjusting individual needs. Hasibuan (2012) and Rivai in Luh et al., (2014) agree that compensation is everything that is given by the company to employees as a form of appreciation for the services and contributions given by employees. The award is not only in the form of money but can be in the form of goods either given directly or indirectly. The compensation dimension used by researchers in this study refers to the opinions expressed by Sunyoto (2012) and Ardana (2012) which include (1) financial compensation and (2) non-financial compensation (Luh et al., 2014).

Marwansyah, (2012: 269) said that compensation is an award direct or indirect, financial and non-financial compensation that is fair and appropriate to employees, in return for contributions or services to the achievement of organizational goals. Hasibuan, (2014: 118) compensation is all income in the form of money, direct or indirect goods received by employees in return for services provided to the company. From some of these understandings, it can be concluded that compensation is everything that employees receive as services for work they have done, both through direct cash payments, indirect payments, in the form of employee benefits to motivate employees to improve employee performance.

## RESEARCH METHODS

This research was carried out with a survey method, namely the collection of primary data obtained from original sources. This research is also an exploration study looking at correlational research, the location of research of Life Insurance companies in Batam City, Riau Islands Province.

The population in this study were all life insurance companies in Batam City, Riau Islands, Indonesia, as many as 23 life insurance companies using 6 construct variables with a total indicator of 26. The sampling technique of this study used proportionate random sampling as many as 244 respondents Likert interval interval 1 to 5. Collection the data is carried out directly to the office of each life insurance, with the constructs and indicators as in table 1 below.

**Table 1. Construct, Indikator and Literature**

<i>Construct</i>	<i>Indikator</i>	<i>Literature</i>
Competence (X <sub>1</sub> )	Motives (X <sub>21</sub> )	Suswardji, et.al, (2012) Wibowo (2014), Spencer & Spencer (1993: 34-36)
	Traits (X <sub>22</sub> )	
	Self Concept (X <sub>23</sub> )	
	Knowledge (X <sub>24</sub> )	
	Skill (X <sub>25</sub> )	
Compensation (X <sub>2</sub> )	Pekerjaan itu sendiri (X <sub>41</sub> )	Luthan, (2011) Wibowo (2011)
	Gaji (X <sub>42</sub> )	
	Promosi (X <sub>43</sub> )	
	Supervision (X <sub>44</sub> )	
	Pekerjaan Kerja (X <sub>45</sub> )	
Organizational Citizenship Behavior (Z)	Altruism (Z <sub>1</sub> )	Davis & Newstrom (2002), Organ, Dennis W., (2006) Soegandhi, et.al (2013: 4)
	Civic Virtue (Z <sub>2</sub> )	
	Conscientiousness (Z <sub>3</sub> )	
	Courtesy (Z <sub>4</sub> )	
	Sportsmanship (Z <sub>5</sub> )	
Job Performance (Y)	Prestasi (Y <sub>1</sub> )	Hasibuan, (2014) In Soepono et al., (2015),
	Discipline (Y <sub>2</sub> )	
	Creativity (Y <sub>3</sub> )	
	Cooperation (Y <sub>4</sub> )	
	Skills (Y <sub>5</sub> )	

## RESULTS AND DISCUSSION

### Respondent Demographics

Respondents' demographics in this study were obtained as table 2 below:

**Table 2. Respondent Demographics**

No	J Kelamin	Frek	(%)
1	LK	67	27,5
2	PR	177	72,5
	Juml. 26	244	100
No	Umur	Frek	(%)
1	20-30 Thn	115	47,1
2	31-40 Thn	57	23,4
3	41-50 Thn	52	21,3
4	51-60 Thn	20	8,2
5	>61 tahun	0	0,0
	Jumlah	244	100
No	Pend	Frek	(%)
1	SLTA	128	52,5
2	Diploma	13	5,3
3	S1	103	42,2
4	S2	0	0,0
5	S3	0	0,0
	Jumlah	244	100
No	L. Bekerja	Frek	(%)
1	< 5 tahun	112	45,9
2	5 s.d 10 thn	67	27,5
3	10 sd 15 thn	48	19,7
4	15 sd 20 thn	17	6,9
5	>20 tahun	0	0,0
	Jumlah	244	100
No	Penghasilan	Frek	(%)
1	< Rp 5 juta	68	27,9
2	5 s.d 10 Juta	77	31,6
3	10 s.d 15juta	55	22,5
4	15 s.d 20 juta	44	18,0
5	> 20 juta	0	0,0
	Jumlah	244	100
No	T. Bekerja	Frek	(%)
1	Dalam Ktr	75	30,7
2	Luar Ktr	169	69,3
	Jumlah	244	100

### Data analysis

#### Test of Validity

The test was carried out using the product moment person correlation method > 0.40 or the total correlation score between each statement showed a significant result of less than 0.05 (sig <0.05).

**Table 3. Output Test of Validity Correlation Pearson**

Variable	Item	Pearson Correlation	Sig.	Sig. (Standart)	Keterangan
Competence (X <sub>1</sub> )	X <sub>1.1</sub>	0.911	0.000	< 0.05	Valid
	X <sub>1.2</sub>	0.793	0.000		Valid
	X <sub>1.3</sub>	0.866	0.000		Valid
	X <sub>1.4</sub>	0.896	0.000		Valid
	X <sub>1.5</sub>	0.827	0.000		Valid
Compensation (X <sub>2</sub> )	X <sub>2.1</sub>	0.926	0.000	< 0.05	Valid
	X <sub>2.2</sub>	0.910	0.000		Valid
	X <sub>2.3</sub>	0.927	0.000		Valid
	X <sub>2.4</sub>	0.755	0.000		Valid
	X <sub>2.5</sub>	0.859	0.000		Valid
Organizational Citizenship Behavior (Z)	Z <sub>1</sub>	0.861	0.000	< 0.05	Valid
	Z <sub>2</sub>	0.714	0.000		Valid
	Z <sub>3</sub>	0.932	0.000		Valid
	Z <sub>4</sub>	0.855	0.000		Valid
	Z <sub>5</sub>	0.932	0.000		Valid
Job Performance (Y)	Y <sub>1</sub>	0.861	0.000	< 0.05	Valid
	Y <sub>2</sub>	0.791	0.000		Valid
	Y <sub>3</sub>	0.874	0.000		Valid
	Y <sub>4</sub>	0.886	0.000		Valid
	Y <sub>5</sub>	0.858	0.000		Valid
	Y <sub>6</sub>	0.828	0.000		Valid

**Test of Reliability**

Reliability testing was carried out with the help of AMOS program version 21. Seen from the construct reliability > from 0.7 was declared reliable.

**Table 4. Output Test of Reliability**

Construct	Construct Reliability	Evaluation Model
X <sub>1</sub> (Competence)	0.910	Reliability
X <sub>2</sub> (Compensation)	0.917	Reliability
Z (OCB)	0.914	Reliability
Y (Job Performance)	0.915	Reliability

Creating an image according to the frame of mind of all latent variables and all the indicators using analytical tools in the AMOS program, according to the criteria with the results in Figure 1. below.



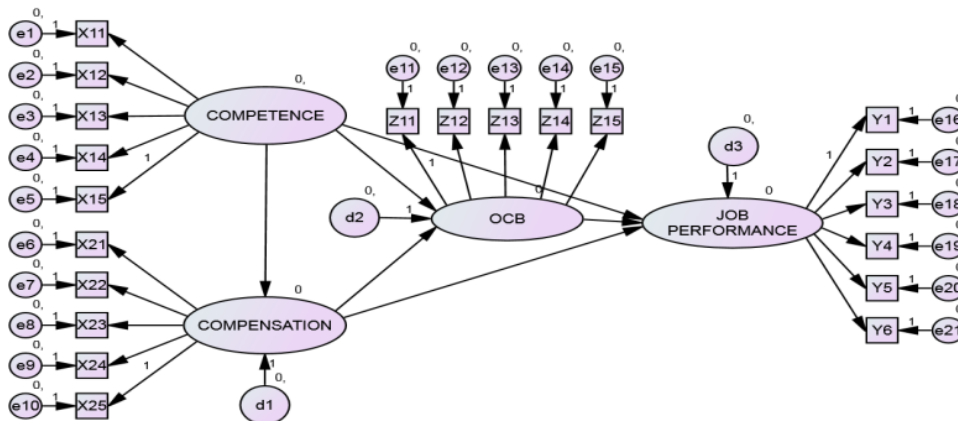


Figure 1 Result of Model 1 Pathway Analysis

Model 1 unidimensional as test results show there are several indicators that must be dropped from the model because it has a value of less than 0.5 loading factor. These indicators are X12, X24, Z12, Z13, Y1, Y2.

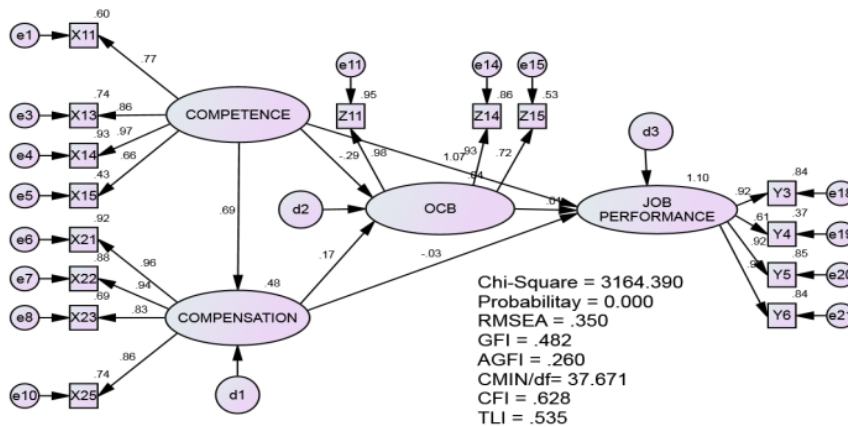


Figure 2 Analysis Results After Drop

When compared with the goodness of Fit Figure 1 index, this picture 2 is a little better than the previous model 2. The model will be better if it is run by following the modification suggestion, as shown in Figure 3.

### Assessment of Normality

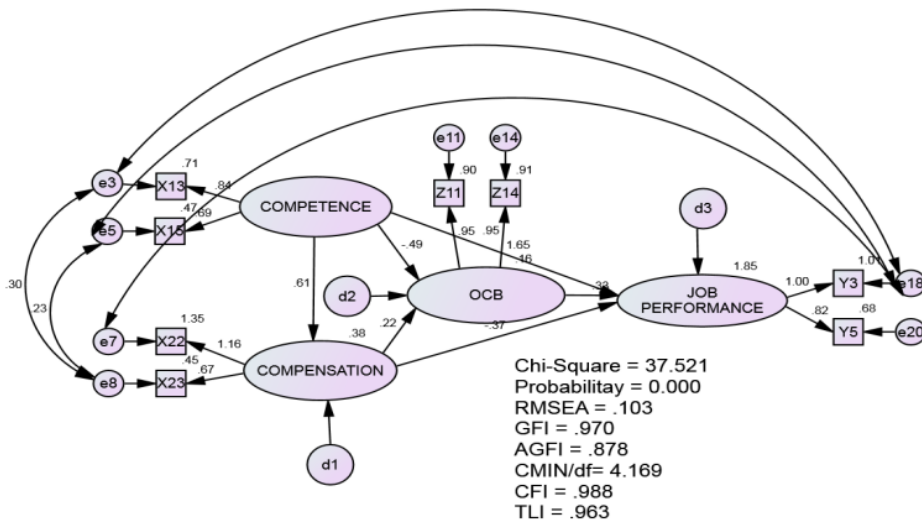
Univariate and multivariate normality of the data was tested by looking at the test output in Assessment of normality, the results of table 5 show that all indicators have a critical ratio skewness value (c.r. skewness) located (+/-) 2.58.

**Table 5**  
**Assessment of normality (Group number 1)**

Variable	min	max	skew	c.r.	kurtosis	c.r.
Y5	8.000	10.000	-.868	-6.137	-.821	-2.902
Y3	8.000	10.000	-1.154	-8.158	-.242	-.855
Z14	8.000	10.000	-1.920	-13.575	2.323	8.214
Z11	8.000	10.000	-1.485	-10.501	.299	1.057
X22	8.000	10.000	-1.597	-11.290	1.167	4.128
X23	8.000	10.000	-1.241	-8.772	-.165	-.582
X13	8.000	10.000	-.839	-5.933	-.955	-3.377
X15	8.000	10.000	-1.062	-7.509	-.638	-2.257
Multivariate					14.978	2.349

### Hypothesis Testing Results

The model is re-estimated by following the modification indices suggestion and producing model 2 as shown in Figure 3 below.



**Figure 3. Model 2 Analysis**

**Table 6. Inter Variable Regression Standards**  
**Regression Weights: (Group number 1 - Default model)**

			Estimate	S.E.	C.R.	P	Label
COMPENSATION	<---	COMPETENCE	.823	.081	10.197	***	par_10
OCB	<---	COMPENSATION	.221	.087	2.540	.011	par_7
OCB	<---	COMPETENCE	-.647	.111	-5.808	***	par_8
JOB_PERFORMANCE	<---	COMPENSATION	-.316	.080	-3.955	***	par_5
JOB_PERFORMANCE	<---	OCB	.289	.040	7.175	***	par_6
JOB_PERFORMANCE	<---	COMPETENCE	1.893	.170	11.152	***	par_9
X15	<---	COMPETENCE	1.000				
X13	<---	COMPETENCE	1.225	.081	15.059	***	par_1
X23	<---	COMPENSATION	.680	.087	7.793	***	par_2
X22	<---	COMPENSATION	1.000				
Z11	<---	OCB	1.000				
Z14	<---	OCB	.789	.037	21.159	***	par_3
Y3	<---	JOB_PERFORMANCE	1.160	.117	9.902	***	par_4
Y5	<---	JOB_PERFORMANCE	1.000				

### DISCUSSION OF RESEARCH RESULTS

Based on the results of SEM, a hypothesis test is produced which produces answers and discussion as follows:

1. Competence has a significant effect on Compensation on insurance companies in Batam City is accepted, with the standardized regression weight coefficient of 0.823. C.R is 10.197, and the probability is 0.000. Based on the results of statistical tests showed that competence has a significant effect on compensation at life insurance companies in the city of Batam, with a positive value. This means that the higher the competency given by the employee, the higher the compensation given to the employee, and vice versa, if the employee has low competence, the compensation received by the employee is also low. Therefore, if you want to get high compensation, the employee should be able to improve his competence.
2. Compensation has a significant effect on Organizational Citizenship Behavior (OCB) insurance employees in Batam City are accepted, with the standardized regression weight coefficient of 0.221. C.R of 2.540, and the probability of 0.011. Based on the results of statistical tests showed that compensation has a significant effect on Organizational Citizenship Behavior (OCB) of life insurance employees in Batam City, with a positive value. This means that life insurance employees who are given high compensation, will be able to increase the Organizational Citizenship Behavior (OCB) of life insurance employees, employees who are given high compensation will increase to be willing to help their colleagues. Means that life insurance companies, employees who have high compensation, will be able to increase Organizational Citizenship Behavior (OCB) to be an employee who volunteered to help colleagues (altruism), civic virtue, conscientiousness, courtesy, sportsmanship. The results of this study confirm the research conducted by Fitrianasari et.al. (2013) whose research concludes that compensation affects Organizational Citizenship Behavior (OCB).
3. Competence to significantly influence Organizational Citizenship Behavior (OCB) of life insurance employees in Batam City is accepted, with a standardized regression weight coefficient of -0.647. C.R of -5.808, and probability of 0,000. Based on statistical results, it shows that competence has a significant effect on employee performance but has a negative value. This means that competence has a negative influence on Organizational Citizenship Behavior (OCB), employees who have high competence will reduce the level of Organizational Citizenship Behavior (OCB) of these employees. The results of this

- study confirm the research conducted by Guntur A Tejo & Machasin (2015), Fajar Maya Sari.
4. Compensation has a significant effect on the performance of insurance employees in life insurance companies in Batam City is accepted but has a negative value. This is shown by the standardized regression weight coefficient of -0.316. C.R is -3,955, and probability is 0,000. Based on the results of statistical tests showed that compensation has a significant effect on employee performance but its value is negative. That is, the better the amount of compensation provided by the company to employees, will reduce the performance of the employee because compensation can directly affect personal satisfaction of each life insurance officer so that they will be lazy to the field to find customers because it is comfortable with the compensation provided. The results of this study confirm the research conducted by Fitrianasari et.al. (2013), Dhermawan et.al. (2012), Supriyanto (2015), Lumintang (2016), Shinta Wahyu Hati & Indira Brahmata (2016), Desi Dwi Kustianingsih & Nur Handayani (2015), Kadek Ary Setiawan & Ni Wayan Mujiati (2016), Sulistiawati Paira et.al. (2015), Ni Made Nurcahyani & G.A. Dewi Adriyani (2016), whose research results concluded that compensation affects the performance of employees/employees. However, this study is not in line with research conducted by Parerung, Arfindi, Adolfini, (2014), Windy Aprilia Murty & Gunasti Hudiwinarsih (2012), Sumainah Fauziah, et al. (2016) which concludes in his research that compensation does not have a significant effect on employee performance.
  5. Organizational Citizenship Behavior (OCB) has a significant effect on the performance of life insurance employees in Batam City, with acceptable standardized regression weight coefficient of 0.289. C.R is 7,75, and probability is 0,000. Based on the results of statistical tests showed that Organizational Citizenship Behavior (OCB) has a positive effect on employee life insurance performance. That is, the higher the level of employees' Organizational Citizenship Behavior (OCB) given to their co-workers will be able to improve the performance of life insurance employees. Conversely, if the level of employees' Organizational Citizenship Behavior (OCB) given to their coworkers is low, then it can reduce the performance of life insurance employees. Positive values in this study explain that the effect is unidirectional, meaning that if an Organizational Citizenship Behavior (OCB) employee in a good/good life insurance company will be able to improve employee performance, the opposite is true, if Organizational Citizenship Behavior (OCB) is given by bad life insurance employees (not good), will be the performance of life insurance employees. The results of this study confirm the research conducted by Fitrianasari et.al. (2013), Ketut Sudarma (2011), Rusli Said (2015), whose research results concluded that OCB affects employee performance. However, this research is not in line with the research conducted by Sarmawa et al. (2015) whose research concluded that The Organizational Citizenship Behavior (OCB) does not affect teacher's performance.
  6. Competence has a significant effect on the performance of life insurance employees in Batam City is accepted, with the standardized regression weight coefficient of 1,893. C.R is 11,153, and probability is 0,000. Based on statistical results, it shows that competency has a significant effect on employee performance with positive values. This means that employees who have high competence will be able to improve employee performance. The results of this study confirm research conducted by Guntur A Tejo & Machasin (2015), Fajar Maya Sari (2013), Ketut Sudarma (2011), Sarmawa et.al. (2015), Fatimah, et.al., (2013), Suswardji, et.al. (2012), Marsana (2004), Pattiasina (2016), Dewi Srie Wujaya Kesuma, (2016), Untari (2011), Winanti (2011), Parmin (2017) whose research results show that competency has a significant effect on employee/employee performance, and this research is contrary to the research of Dhermawan, Sudibya, & Utama, (2012), Fauziah Sumainah, (2016), Supriyanto (2015), Tsani F Ahrul, (2013),

Shodiqin, Cecilia<sup>19</sup> i Mindarti, (2015), Ratnasari Sri Langgeng, (2016), whose results concluded that competence had no significant effect on employee performance, however, this research was not in line with research Dhermawan, Sudibya, & Utama, (2012), Fauziah Sumainah, (2016), Supriyanto (2015), Tsani F Ahrul, (2013), Shodiqin, Mindarti Cecilia Sri, (2015), Ratna<sup>10</sup> i Sri Langgeng, (2016), the results of his research concluded that competence had no significant effect on employee performance.

### CONCLUSION

The conclusions from this study are as follows:

1. Competence has a significant effect on employee Compensation of life insurance companies in Batam City.
2. Compensation has a significant effect on Organizational Citizenship Behavior (OCB) employees of life insurance companies in Batam City.
3. Competence has a significant effect on Organizational Citizenship Behavior (OCB) employees of life insurance companies in Batam City.
4. Compensation has a significant effect on Job Performance of life insurance companies in Batam City.
5. Organizational Citizenship Behavior (OCB) has a significant effect on Job Performance of life insurance companies in the city of Batam.
6. Competence has a significant effect on Job Performance of life insurance in Batam City.

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