

Micro Account Officer's Performance Based on Leadership Style and Personality Mediated by Motivation

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Abstract

A professional micro account officer will prepare the quality of state-owned bank human resources, in term of their knowledge, attitudes, characters and skill as well. Urgent research must be conducted, especially regarding how micro account officer's performance would be effect by leadership style of the boss and their personality mediated their motivation. This research was aimed at finding out the information about the mediated role of motivation (MOT) between leadership styles (LS) and personality (BFP) with micro account officer's performance (CB). A causal survey method used by involving 1.510 micro account officer's of state-owned bank in Indonesia. There were four instruments developed for measuring CB (12 items, reliability 0.917), LS (22 items, reliability 0.964), BFP (20 items, reliability 0.951), and MOT (8 itens, reliability 0.972). Data analysed by structural equation modeling (SEM). In the first part of structural equation modeling analysis is the interpretation of the measurement model. Measurement model presents a variable measurement (as unobservable variable) of each indicator (as observable variable). This measurement model similar to the confirmatory factor analysis. The coefficient measurement models or so-called loading factor states the amount / contribution indicator as a measurement variable. The indicator with the highest factor loading indicates that these indicators as a measure of the strongest variables measured. And indicator variable was significant as a measure if the p-value of < 0.05 or otherwise fix indicator. Result level of measurement : In the first section presented a model of leadership style variable measurement. This variables are measured by eight dimensions : idealized influence, inspirational motivation, intellectual stimulation, individual consideration, contingent reward, active management by exception active, management by exception passive, and laissez-faire. Based on confirmatory factor analysis (CFA) active management by exception active, management by exception passive, laissez-faire not significant dimension to measure leadership style variable. The analysis also showed that the most powerful dimension as a measure of leadership style was the effect of idealized influence (loading factor 0.896), inspirational motivation (loading factor 0.913), intellectual stimulation (loading factor 0.905), individual consideration (loading factor 0.878), and contingent reward (loading factor 0.749). In the second section presented a model of personality variable measurement. This variables are measured by five dimensions: conscientiousness, agreeableness, emotional stability, openness to experience, and extraversion. Based on confirmatory factor analysis (CFA) the most powerful dimension as a measure of personality was the effect of conscientiousness (loading factor 0.855), agreeableness (loading factor 0.849), emotional stability (loading factor between 0.822), openness to experience (loading factor 0.838) and extraversion (loading factor 0.811). In the third section presented a model of motivation variable measurement. This variables are

measured by three dimensions: direction, intensity, and persistence). Based on confirmatory factor analysis (CFA) the most powerful dimension as a measure of motivation was the effect of direction (loading factor 0.826), intensity (loading factor 0.843), and persistence (loading factor between 0.831). The last section presented a model of citizenship behavior variable measurement. This variables are measured by two dimension which each has three sub-dimensions (organizational and interpersonal). Based on confirmatory factor analysis (CFA) courtesy not significant sub-dimension to measure citizenship behavior variable. Based on confirmatory factor analysis (CFA) the most powerful sub-dimension as a measure of citizenship behavior was the effect of helping (loading factor 0.675), sportsmanship (loading factor 0.750), voice (loading factor 0.710), civic virtue (loading factor between 0.854), and boosterism (loading factor 0.795). The result level of structural calculation In the second part of structural equation modeling (SEM) analysis was the interpretation of structural model. Structural model presents the relationship between the variables to another variable. There was significant effect between variable one to another variable, if the value of p-value of < 0.05 . In the SEM are two effect that direct effect as well as indirect effect. Based on regression weight leadership style to motivation it was found that p-value = $*** < 0.05$; personality to motivation p-value = $*** < 0.05$; motivation to citizenship behavior p-value = $*** < 0.05$; leadership style to citizenship behavior p-value = $*** < 0.05$; and personality to citizenship behavior p-value = $*** < 0.05$. Therefore, it could be concluded that direct leadership style significantly effects motivation, direct personality significantly effects motivation, direct motivation significantly effects citizenship behavior, direct leadership style significantly effects citizenship behavior, and direct personality significantly effects citizenship behavior. Based on sobel test leadership style on citizenship behavior through motivation it was found that p-value $0.00000008 < 0.05$ and sobel test value = $5.45 > 1.96$, personality on citizenship behavior through motivation it was found that p-value $0.00000208 < 0.05$ and sobel test value = $4.745 > 1.96$. Therefore, it could be concluded that indirect leadership style significantly effects citizenship behavior through motivation and indirect personality significantly effects citizenship behavior through motivation. The research also finds that the micro account officer's motivation was good and strong mediated factor. Micro account officer's motivation strength partially mediates between leadership style and micro account officer's citizenship behavior and also strength partially mediates between personality and micro account officer's citizenship behavior. Leadership and personality were two factors which is undoubted its effect on micro account officer's citizenship behavior, especially dealing with leadership style and personality as well. Moreover motivation dimension of direction, intensity and persistence need to be taken into account when micro account officer's citizenship behavior would be changed. This conclusion could be implied that those variables are strongly support the organizational behavior model in achieving organizational goal.

Keywords: micro account officer's citizenship behavior, leadership style, personality, motivation, structural equation modeling.

Introduction

In general, in almost every country, humans are the source and subject of development itself. Therefore, development is always directed at how to improve human welfare. In this case, three things are very important, namely aspects of social stability, politics and culture, education and economy. In Indonesia itself, the economic aspect is a very important aspect in improving the welfare of human resources to meet the "Indonesia Emas 2045", therefore the synergy between stakeholders including the government, regulators, micro-enterprises and financial institutions will produce microfinance services that are appropriate, easy and inexpensive for the community micro entrepreneurs. State-owned bank as the largest microfinance institution

in Indonesia has a very important and strategic role to save MSMEs through business follow stimulus because saving MSMEs in the midst of this pandemic means saving Indonesia. For this reason, innovation driven is needed by building resilient microfinance through improving the performance of micro account officers which is reflected in three main dimensions, namely task performance, citizenship behavior and counterproductive behavior (Colquitt, LePine, and Wesson 2019) Therefore, citizenship behavior in micro account officers is the main goal in this study.

Citizenship behavior in the micro account officer can certainly be created because of the support and guidance from the head of the unit as a supervisor to the micro account officer. The unit head will be a role model for micro account officers in the process of serving micro and ultra micro business customers in order to carry out citizenship behavior, because of the leadership factor possessed by the unit head in terms of inspiring, directing and influencing micro account officers. Therefore, the behavior of the unit head, in this case the leadership style, must be in accordance with the micro business protocol that has been established to anticipate business risks from the Covid-19 pandemic with business treatment that focuses on regional office zones, restructuring activities and priority economic sectors.

In addition to the leadership style of a unit head, another factor that also influences the micro account officer's citizenship behavior is the micro account officer's personality factor. Colquitt, LePine, and Wesson (2019), explains that personality refers to the structures and tendencies within a person that explain the characteristic patterns of their thinking, emotions, and behavior. According to (McShane and Glinow 2018), personality is a relatively enduring pattern of thought, emotion, and behavior that characterizes a person, along with the psychological processes behind these characteristics. The fivefactor (Big Five) model (FFM) is a broad five-dimensional model that represents most personality traits: conscientiousness, emotional stability, openness to experience, agreeableness, and extraversion. Therefore, the five personality dimensions, especially openness to experience, greatly affect the citizenship behavior of micro account officers in serving micro and ultra micro business customers.

Another factor that also contributes to the citizenship behavior of micro account officers is motivation. An organization that wants to survive and function effectively requires not just one behavior but several different types of behavior from most of its members. Each member of the organization has a different motivation for different types of behavior. The different behaviors exhibited by organizational members indicate the extent to which people are involved in the organization and committed to the goals of the organization. Organizations must of course recruit the needed people and retain them in order to encourage reliable organizational performance and spontaneous innovation to become part of the organization's members. This relates to motivation in an organization (Katz 1964).

Robbins and Judge (2019) defines, motivation as the processes that account for an individual's intensity, direction, and persistence of effort toward attaining a goal. Ivancevich, Konopaske, and Matteson (2018) explains that motivation as being made up of at least three distinct components: direction, intensity, and persistence. Direction refers to what an individual chooses to do when faced with a number of alternative courses of action. Intensity relates to the

strength of an individual's response after a choice (direction) is made. Persistence refers to the persistence of a behavior, or how long a person will continue to put forth effort. Motivation represents a force within a person that influences the direction, intensity, and persistence of voluntary behavior. The micro account officer's motivation will strengthen the micro account officer's actions to implement citizenship behavior in serving micro and ultra micro business

actors.

This state of the art research actually concerns the latest or contemporary issues related to the development of a science and is influenced by the times in which the impact of the science is felt. Therefore, the state of the art research topic is that there are several possibilities for the influence of micro account officer citizenship behavior in serving micro and ultra micro business actors by various antecedent factors such as leadership style, personality and motivation so that they can form a model based on confirmation. integrative model of organizational behavior (Colquitt, LePine, and Wesson 2019).

The originality of this study relates to collecting data to determine whether or not there is an influence between independent and dependent variables, as well as how much influence and contribution each antecedent factor is based on (Colquitt, LePine, and Wesson 2019) related to leadership style, personality, motivation towards citizenship behavior of micro account officer so that it deserves to be considered and empowered by the influence of variations. In general, the results of research that have been published in reputable journals only focus on analyzing the variable citizenship behavior as a variable in the field of management (organizational and interpersonal), but in this study more emphasis on the variable citizenship behavior which is a variable construct that is carried out by micro account officers in serving business actors. micro and ultra micro.

Literature reviews

The relationship between leadership and citizenship behavior can be seen proposed by (Douglas and McGregor 1960) who said that leadership is more about the relationship between leaders and the situations they face rather than just the characteristics of leaders. There are other variables involved in leadership, including the attitudes and needs of followers, the nature and structure of the organization itself and the social environment. Meanwhile (McShane and Glinow 2018) said leadership is about influencing, motivating, and enabling others to contribute to the effectiveness and success of the organization. Leaders motivate others through persuasion and other influence tactics. They use communication skills, rewards, and other resources to energize collectively toward the achievement of challenging goals. Leaders are motivators. They allocate resources, change working relationships, minimize external distractions, and establish other work environment changes that make it easier for employees to achieve organizational goals. Furthermore (McShane and Glinow 2018) states that leadership is not about a certain position in the organizational hierarchy. Formal leaders are responsible for leading others, but companies are much more effective when each person assumes leadership responsibilities in different ways and at different times. This emerging view, called shared leadership, is based on the idea that leadership is a role, not a position. It is not only owned by one individual in the work unit. Instead, employees lead each other when opportunities arise. Shared leadership exists when employees champion the introduction of new technologies and products. It also exists when employees engage in organizational citizenship behavior (OCB) to aid the performance and well-being of coworkers and the team as a whole.

Another statement (Robbins and Judge 2019) says that charismatic leadership theory relies on the ability of leaders to inspire followers to believe in them. In contrast, Fiedler's model, situational leadership theory and path-goal theory describe transactional leaders, who guide their followers toward set goals by clarifying roles and task requirements. Research focuses on differentiating transactions from transformational leaders, who inspire followers to go beyond their personal interests for the good of the organization. Transformational leaders and their teams and organizations perform well and can have a tremendous effect on their

followers, who respond with improved performance, organizational citizenship behavior (OCB), creativity, job satisfaction, mental health, and motivation.

Research results (Khalili 2017); (Tian et al. 2020); (Abdullahi and Anarfo 2020); (Kim and Park 2020); (Grace and Saputra 2021) and (Kalsoom, Khan, and Zubair 2018), reveal that leadership style has a positive effect on OCB. While the results of research (Lee, Woo, and Kim 2017); (Lan and Chen 2020) and (Ko et al. 2016) revealed that leadership style had no significant effect on OCB. Based on several expert opinions and empirical studies, it can be assumed that leadership style has a relationship with citizenship behavior.

H1: Leadership Style has a positive effect on Citizenship Behavior

Available research shows that for various levels the dimensions in the Big Five model can predict performance. The conscientiousness dimension consistently predicts job performance criteria across all job groups. Extraversion is a valid predictor of managerial success, emotional stability is related to police job performance, openness to experience predicts success in various training programs. It is interesting that the relationship between the Big Five dimensions and performance also applies across national borders (Ivancevich, Konopaske, and Matteson 2018). Personality in forming OCB is reflected in the nature of employees to be cooperative, helpful, caring, and conscientious. The attitude shown by employees in the form of OCB is a response to the organization's actions towards them (Luthans 2015). According to (Robbins and Judge 2019), personality as the sum of ways in which an individual reacts to and interacts with others.

Research results (Oluyinka Ojedokun 2018); (Sri Indarti, Solimun Solimun, Adji Achmad Rinaldo Fernandes and Article 2016); (Baek-Kyoo Joo 2017); (Dwirosanti 2017); (Schwarz and Sendjaya 2015); (Green et al. 2018); and (Ramdhani et al. 2017) revealed that personality has a positive effect on OCB. Based on several expert opinions and empirical studies, it can be assumed that personality has a relationship with citizenship behavior.

H2: Personality has a positive effect on Citizenship Behavior

According to (Colquitt, LePine, and Wesson 2019), leadership as the use of power and influence to direct the activities of followers toward goal achievement. According to (McShane and Glinow 2018), leadership is about influencing, motivating, and enabling others to contribute toward the effectiveness and success of the organizations of which they are members. This definition has two key components. First, leaders motivate others through persuasion and other influence tactics. They use their communication skills, rewards, and other resources to energize the collective toward the achievement of challenging objectives. Second, leaders are enablers. They allocate resources, alter work relationships, minimize external disruptions, and establish other work environment changes that make it easier for employees to achieve organizational objectives.

Research results (Borghi et al. 2017); (Maryam Al-Sada, Bader Al-Esmael 2017); (Musunguzi, Namale, and Kekitiinwa 2018); (Ali 2017); (Fiaz et al. 2017); and (Suharjo 2019) revealed that leadership style has a positive effect on employee motivation. Based on several expert opinions and empirical studies, it can be assumed that leadership style has a relationship with motivation.

H3: Leadership style has a positive effect on work motivation.

Colquitt, LePine, and Wesson (2019), explains that personality refers to the structures and propensities inside people that explain their characteristic patterns of thought, emotion, and behavior. This is in line with the opinion (Luthans 2015), personality will mean how people

affect others and how they understand and view themselves, as well as their pattern of inner and outer measurable traits and the person-situation interaction. How people affect others depends primarily on their external appearance (height, weight, facial features, color, and other physical aspects) and traits. Furthermore (Ivancevich, Konopaske, and Matteson 2018) added personality referring to a relatively stable set of feelings and behaviors that have been significantly formed by genetic and environmental factors. According to Salvatore Maddi in (Hellriegel, Slocum, and Woodman 2001) personality is a stable set of characteristics and tendencies that determine those commonalities and differences in the psychological behavior (thoughts, feelings, and actions) of people that have continuity in time and that may not be easily understood as the sole result of the social and biological pressures of the moment. According to (Robbins and Judge 2019) personality as the sum of ways in which an individual reacts to and interacts with others.

The results of the study (Cieciuch 2017) reveal that personality influences motivation in Poland. Based on several expert opinions and empirical studies, it can be assumed that personality influences motivation.

H4: Personality has a positive effect on work motivation.

Equity Theory in (Colquitt, LePine, and Wesson 2019) recognizes that motivation depends not only on beliefs and circumstances, but also on what happens to others. Equity theory further suggests that employees create a mental ledger of inputs (or contributions and investments) that they incorporate into their job assignments. Expectancy Theory in (Colquitt, LePine, and Wesson 2019) describes the cognitive processes that employees go through to make choices among different voluntary responses. Expectancy Theory argues that employee behavior is directed toward pleasure and away from pain or, more generally, toward certain outcomes and away from other people. The theory

suggests that our choices depend on three specific beliefs based on our past learning and experiences: expectancy, mediation, and valence. Expectancy represents the belief that exerting a high level of effort from 0 (no chance!) to 1 (mortal lock) that a certain amount of effort will result in a certain level of performance (abbreviated $E \rightarrow P$). Work motivation has a positive and significant effect on OCB (Grace and Saputra 2021). (Luthans 2015) refers to motivation as a management process of influencing behavior based on knowledge of what moves people. Motivation has a positive effect on performance in Colombia (Ignacio and Andr 2017). Based on the opinion of experts and the results of relevant research, it is suspected that motivation has an effect on citizenship behavior.

H5: Work Motivation has a positive effect on Citizenship Behavior

Leadership has an indirect effect on performance through motivation and work culture at Perum Perhutani (Syafii et al. 2015). This is supported by the opinion (Luu 2019) which states that leadership influences performance through motivation in Vietnam. Leadership and motivation affect performance (Andriani, Kesumawati, and Kristiawan 2018). According to (Robbins and Judge 2019) leadership as the ability to influence a group toward the achievement of a vision or set of goals. Leadership style affects performance through work motivation in Timor Leste (Fonseca and Costa 2020). Leadership and personality affect performance (Buil, Martínez, and Matute 2018). Based on the opinion of experts and the results of relevant research, it is suspected that motivation mediates the relationship between leadership style and citizenship behavior.

H6: Leadership style has an indirect effect on Citizenship Behavior through Work Motivation.

Personality refers to a relatively stable set of feelings and behaviors that have been

significantly formed by genetic and environmental factors (Ivancevich, Konopaske, and Matteson 2018). Further Salvatore Maddi in (Hellriegel, Slocum, and Woodman 2001) personality is a stable set of characteristics and tendencies that determine those commonalities and differences in the psychological behavior (thoughts, feelings, and actions) of people that have continuity in time and that may not be easily understood as the sole result of the social and biological pressures of the moment. Personality and motivation have a positive effect on performance in Israel (Cohen, Kaspibaruch, and Katz 2019). This is in accordance with the opinion (Schwarz and Sendjaya 2015) which says that personality has a positive effect on OCB through motivation. Personality and motivation affect performance in Poland (Prusik, Szulawski, and Anthony 2019). Based on the opinion of experts and the results of previous studies, it is suspected that motivation mediates the relationship between personality and citizenship behavior.

H7: Personality has an indirect effect on Citizenship Behavior through Work Motivation.

Research methodology

This research objective was to get the information about the mediated effect of motivation affecting directly micro account officer’s performance (CB) as mediator based on the effect of leadership style (LS) and big-five personality. A causal survey used by selecting 1510 of micro account officer in Sulawesi. The were four instrument with measured micro account officer’s performance or citizenship behavior (CB) with reliability 0.917 (12 items), leadership style (0.964, 22 items), big-five personality (0.951, 20 items) and motivation (0.972, 8 items). Data analyzed by Structural Equation Modeling (SEM).

Results and discussion

In using structural equation modeling (SEM), there are two main activities, measurement, and structural computation. In terms of measurement, it was found that all those latent variables did confirm that all dimensions were loaded highly on variables being measured as reported on the methods above. Theoretically and empirically, those dimensions were part of those latent variables.

However, there were three dimension and one sub-dimensions removed from the model due to its insignificantly as part of those two latent variables, namely courtesy property of citizenship behavior and others from active management by exception, passive management by exception and laissez-faire dimension belong to leadership style (see figure below for details).

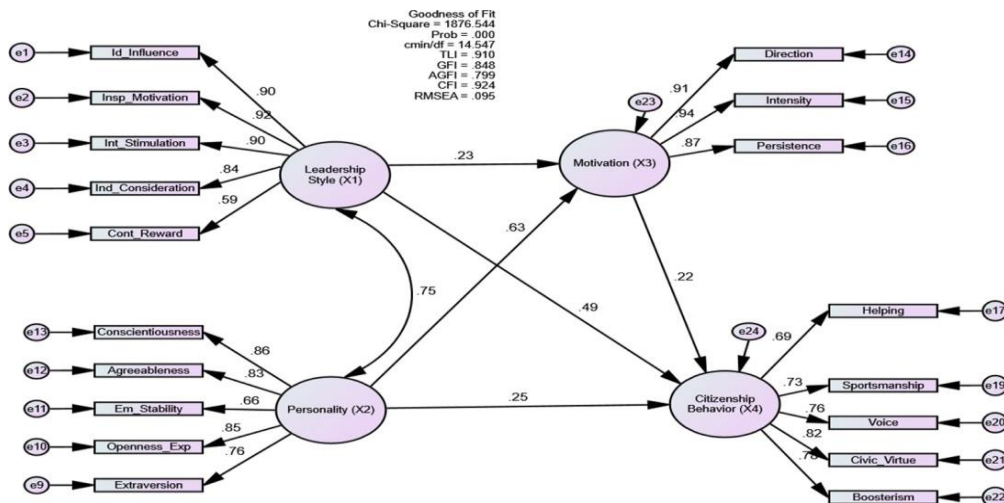


Figure 1. Empirical Structural Equation Modeling

Structurally, it was found that leadership style and personality directly and significantly affected micro account officer's performance (citizenship behavior/CB), and micro account officer's motivation was good and strong mediated factor. Micro account officer's motivation strength partially mediates between leadership style and micro account officer's citizenship behavior and also strength partially mediates between personality and micro account officer's citizenship behavior.

Both leadership style and micro account officer's personality was remarkable could be a very good predictor, because of its effect directly not only on motivation but on the micro account officer's citizenship behavior as well. The vital role of leadership style and personality, in this case, was the same as the role of supportive leadership and psychological capital of nurses (Farid, T, et.al.,2021). Since micro account officer's motivation was a good mediated factor between micro account officer's personality and micro account officer CB, therefore, its contribution was on the theoretical development in measuring and managing micro account officer's CB that those dimensions for big-five personality, such as conscientiousness, agreeableness, emotional stability, openness to experience and extraversion and combined with motivation dimensions consisted of direction, intensity, and persistence could be meaningful to be implemented, especially in human resource or capital management in banking (see table below).

These findings are supported by other findings as follows. Compared to this finding, it was found that intrinsic motivation was a good mediated factor between ethical leadership and academic employees' organizational citizenship behavior. On the other hand, Shareef (2019). stated that ethical leadership is a good predictor for motivation. In terms of academic employees' act choices, effort, persistence, and emotional reactions, and ethical leadership was also sensitive to subtle changes in academic employees' citizenship behavior in the Kurdistan Region of Iraq.

Related to motivation, Schwarz, et.al. (2020) found that there was a significant relationship between public service motivation with individual job performance of civil servant and their manager at a water resource bureau and environmental bureau in a prefecture-level city in China's Shandong Province. A similar result was also found in Yeung, et.al. (2020) which stated that wrting motivation was one of the important variables in affecting performance in Chinese children.

Standardized Regression Weights

			Estimate
Insp_Motivation	<---	Leadership_Style	.904
Int_Stimulation	<---	Leadership_Style	.900
			Estimate
Ind_Consideration	<---	Leadership_Style	.857
Cont_Reward	<---	Leadership_Style	.627
Active_Mgt	<---	Leadership_Style	.418
Passive_Mgt	<---	Leadership_Style	.561
Extraversion	<---	Personality	.757
Openness_Exp	<---	Personality	.849
Em_Stability	<---	Personality	.663
Agreeableness	<---	Personality	.832
Conscientiousness	<---	Personality	.857
Intensity	<---	Motivation	.937
Persistence	<---	Motivation	.865
Helping	<---	Citizenship_Behavior	.698
Courtesy	<---	Citizenship_Behavior	.415
Sportsmanship	<---	Citizenship_Behavior	.743
Voice	<---	Citizenship_Behavior	.762
Civic_Virtue	<---	Citizenship_Behavior	.815
Boosterism	<---	Citizenship_Behavior	.779
Id_Influence	<---	Leadership_Style	.891
Laissez_Faire	<---	Leadership_Style	.120
Direction	<---	Motivation	.906

Considering research findings, micro account officers' personality was found to be an important role in influencing micro account's motivation, and micro account office's performance, reflected by their organizational citizenship behavior. Micro account officers' motivation was a good mediated factor between both leadership style and micro account officers' personality with micro account officers' performance (CB).

This finding was also relevant to what was stated by Li, W., Bhutto, T. A., Xuhui, W., Maitlo, Q., Zafar, A. U., & Bhutto, N. A. (2020)., "green transformational leadership directly and indirectly via mediation of green intrinsic motivation affects green creativity " This statement was not only supported this research finding but also was strengthened by Badura, K. L., Grijalva, E., Galvin, B. M., Owens, B. P., & Joseph, D. L. (2020).²³ which found that motivation to lead relationship with leadership outcome and identifying motivation to lead role within the broader leadership domain.

Other findings found that motivation to learn was a good mediated factor between transformational leadership and innovative work behavior Afsar, B., & Umrani, W. A. (2019) On the other hand, Khalilzadeh, S., & Khodi, A. (2021).⁸ stated that some Big Five traits is a good predictor for subscales motivation. Particularly, teachers' conscientiousness personality trait had a positive effect on students' intrinsic motivation knowledge but teachers' extraversion personality trait had a negative effect on students's intrinsic motivation accomplishment and knowledge.

Conclusions

The interesting findings which were novelty related to the role of leadership style and micro account officer's personality on micro account officer's citizenship behavior mediated by motivation. The conclusion of this research findings was directed to micro account officer's performance (CB) improvement which could be empowered by considering how micro account officer perceive style of superordinate leadership, whether transformational direction or reversely by transactional tendency, and characteristic of micro account officer, in term of their personality which

affected by five-factors as well and finally would be well mediated by motivation. Therefore, leadership, personality and motivation could not be neglected when micro account officer's performance or citizenship behavior could be improved and developed by company.

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