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THE EFFECT OF ORGANIZATIONAL CULTURE AND JOB SATISFACTION ON ORGANIZATIONAL COMMITMENT, ORGANIZATIONAL CITIZENSHIP BEHAVIOR, AND INTENTION TO LEAVE

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ABSTRACT

This research aims to study empirically the effect of Organizational Culture and Job Satisfaction variable on Organizational Commitment, Organizational Citizenship Behavior, and the Intention to Leave. The samples used in this study are 80 respondents which are the employees of Banc Assurance Specialist at BNI Life Insurance Makassar Regional. The sampling technique chosen in this study is the Quota Sampling and the determination of the sampling is based on each branch and gender. The results show that not only Organizational Culture which has a significant effect on Organizational Commitment but also Job Satisfaction. In the other hand, Organizational Culture, Job Satisfaction, and Organizational Commitment have a significant effect on Organizational Citizenship Behavior. Lastly, Organizational Culture, Job Satisfaction, and Organizational Commitment have a significant effect on the Intention to Leave. However, in contrast with that, Organizational Citizenship Behavior has no significant effect on the Intention to leave.

KEY WORDS

Organizational culture, job satisfaction, organizational commitment, organizational citizenship behavior (OCB), intention to leave.

Production factors put human resources as an object that is ready to be empowered in conducting the organization tasks. In further assessment, it is found that human resources in their activity are not only as objects but also as subjects who are able to organize themselves to make and to implement policies. It means that human resource is an active resource, which it acts as an object and subject all at once.

Human resources have a role as a motor for moving and controlling all aspect of the work simultaneously. It is explained by Swasto (2011: 4) that in the human resource management, not only employees assumed as subordinates but as resources which have more ability. In the process of work, human resources always interact with each other and then establish a culture which then becomes the organization's identity. The organizing of human resources in a company leads to the formation of an organizational culture which is able to optimize the performance of the company.

The trend of human resources development lately tends to formulate the organizational culture transformation strategy because the culture of an organization is a basis to support the human resources management. The research of Salman, et al. (2014) found that a strong organizational culture will assisted new employees to adapt with the culture and to stimulate the competitive advantage of the employees. Organizational culture exists as a common perception held by the members of the organization in which every person in the organization should share this perception in different levels (Luthans, 2005: 126)

Besides the organizational culture, human resources development trend also tends to increase employee job satisfaction. Robbins and Judge (2015: 53) said that such organization with more satisfied workers tend to be more effective than the organization with few satisfied workers. Job satisfaction is a kind of stimulus intended to reproduce work enthusiasm.

A strong organizational culture and job satisfaction are supposed to create employees positive attitude to keep the commitment in developing the organization. Lipinskiene (2008)

described that job satisfaction had a strong relationship with organizational commitment. Employee satisfaction becomes the instrument to build employee's loyalty in an organization.

Employee's organizational commitment is very important for the growth of the company. It has a role to foster a loyal work ethic which encourages employees to do something more beyond its duty. That work ethic will become an extra role behavior which will grow the awareness of the employees to be altruism. That behavior is usually known as Organizational Citizenship Behavior. Luthans (2005: 251) explained that individuals who demonstrate organizational citizenship behavior could give a good performance.

The employees who engage in organizational citizenship behavior will show good performance when they are in a strong organizational culture. Chiu (2006) indicated that organizational culture has a strong relationship with organizational citizenship behavior. Reinforced by Robbins and Judge (2015: 40), the successful organization will need such employees who is willing to do something more than their core duties in which employees will deliver such exceeding performance beyond the common expectations.

Some researchers also concluded that there is a strong correlation between job satisfaction and organizational citizenship behavior. Talachi et al. (2014) proved that job satisfaction is strongly correlated with organizational citizenship behavior. Additionally, Mohammad et al. (2011) asserted that the correlation between job satisfaction and organizational citizenship behavior is supported by social exchange theory. It means that the emergence of employee's awareness to reward company's merit will create volunteerism behavior. Still in the term of organizational commitment and organizational citizenship behavior, the finding of the study of Pourgaz et al. (2015) stated that there is a positive relationship between organizational commitment and organizational citizenship behavior, particularly at decency and sportsmanship. An optimizing role of organizational culture, job satisfaction, organizational commitment, and organizational citizenship behavior will bring the company to a good performance.

However, the problem which is difficult to be known implicitly is the high turnover intention of the employees. Reducing the level of intention to leave is very important for the company to anticipate a shortage of competent human resources. The analysis which was conducted by Yuce (2012) showed that there was a significant negative correlation between job satisfaction and organizational commitment on the intention to leave. What is mean by negative correlation is that the higher the job satisfaction and organizational commitment that the employees have, the lower their intention to leave then.

There is a strong relationship among the variables of organizational culture, job satisfaction, organizational commitment, organizational citizenship behavior, and the intention to leave. By that, this study will examined those variables in Assurance Company by examining how the variables of organizational culture and job satisfaction influence the organizational commitment, organizational citizenship behavior, and the intention to leave of the employees in BNI Life Insurance Specialist Makassar Regional.

LITERATURE REVIEW

Organizational Culture and Organizational Commitment. Organizational culture always represents the interaction of individuals' socialization in group. It is described by Alfesson (2013: 4) that the term of organizational culture covers the concept of thought in an organization which is addressed seriously and also displayed a symbolic phenomenon. Each new member in the organization will learn to adopt the existed culture before. According to Schein (2004: 17) organizational culture can be defined as follows:

"The culture of a group can now be defined as a pattern of shared basic assumptions that was learned by a group as it solved its problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems."

A strong organizational culture which has a dominant role of shaping a high ethical standard is the culture which is high to tolerate risk, low to face aggressiveness, and focus to achieve goal. Strong organizational culture will shape positive behaviors, as described by

Prihartono (2012:170), a strong culture has big power to influence the behavior of the members because the level and intensity of togetherness can create an internal climate in between the members where it could control behavior. All those things will force strong relation, loyalty, and organizational commitment. The important point on the opinion of Prihartono is that organizational culture has an effect on organizational commitment; a strong organizational culture will create employee's organizational commitment. That explanation became the conceptual basis to describe the influence of organizational culture on organizational commitment. This study was strengthened by a recent research conducted by Abib et al. (2014) in which he found the significant effect on organizational culture to organizational commitment. Based on some research results and by referring to the conceptual studies, the hypothesis can be built as follows:

Hypothesis 1: Organizational culture has significant effect on organizational commitment.

Organizational Culture and Organizational Citizenship Behavior. The concept of organizational culture is represented in a reflection of collective action from individuals contained in an organization. The culture itself is owned collectively by employees who are in a company. According to Kusdi (2013), positive values which are built by a strong culture would, in a certain degree, will show the sacrificial behavior of the employees on their personal interests for the sake of the group or organization interests, or it is called as the organizational citizenship behavior. So, it can be concluded that the opinion affirms that there is an effect of organizational culture on organizational citizenship behavior.

Luthans (2005) in the other hand said that his study of organizational culture show a philosophy about how employees are treated, including the establishment of civilized behavior (organizational citizenship behavior) in a company. This opinion further reinforces the effect of organizational culture on organizational commitment. In order to support the concept above, the research conducted by Darsana (2013) stated that organizational culture had a significant effect on Organizational Citizenship Behavior. So, based on some research results and by considering the conceptual studies, it can be built the hypothesis as this following statement:

Hypothesis 2: Organizational culture has significant effect on organizational citizenship behavior.

Organizational Culture and the Intention to Leave. According to Prihartono (2012), a weak organizational culture which is less supported by the members of the organization will influence employee performance in which the consequence is the loyalty that started to fade away. The condition is also described by Robbins and Judge (2015: 358), a strong culture will reduce employee turnover. Referring to that explanation, it can be deduced that the conceptual organizational culture has a significant effect on the intention to leave.

This concept is supported by several studies as the research carried out by Abib et al. (2014), he showed that organizational culture had a significant effect on the turnover intention or the intention to leave; the stronger the organizational culture, the lower the intention to leave. By that, we can see that based on some research results and some conceptual studies, the hypothesis can be formulated as below:

Hypothesis 3: Organizational culture has significant effect on the intention to leave.

Job Satisfaction and Organizational Commitment. Job satisfaction starts in an attempt to find out why some employees are satisfied with his job and then why other employees are not satisfied with his work. The discussion of job satisfaction focuses on the employees' attitudes in handling their work. The concept of job satisfaction generally leads to the attitude of the employee in reflecting positive feelings toward his work (Robbins and then Judge, 2015). Employees who are satisfied with work tend to show a positive attitude concerning the work, and then employees who are dissatisfied with their work tend to show a negative attitude towards the work. Employees have always been active in giving such assessment on what they are doing. In other words, job satisfaction will increase when employees feel that their job are able to fulfill their expectations.

Mathis and Jackson (2000: 90) asserted that job satisfaction itself is interesting and important, perhaps the "bottom line" is the impact delivered by job satisfaction and

organizational commitment in which it affects the goals of productivity, quality, and service. Robbins and Judge (2015) also confirmed that one of the results of job satisfaction is the loyalty shown by the employees. This concept is supported by the other researchers such as Sahertian (2010), Son (2011), and Chandraningtyas (2012), they concluded that job satisfaction had a significant effect on organizational commitment. The study was furthermore strengthened with a recent study conducted by Setyanto, Suharnomo, and Sugiono (2013) in which job satisfaction had a significant effect on organizational commitment. By considering on some research results and several conceptual studies, the hypothesis can be built as shown in this following section:

Hypothesis 4: Job satisfaction has significant effect on commitment organizational.

Job Satisfaction and Organizational Citizenship Behavior. Job satisfaction has a positive effect for individual in an organization which is related to the emotional side at work. By job satisfaction, an employee can feel whether the job is pleasant or unpleasant to be done (Build 2012: 326). Good feeling will give employees an opportunity for Organizational Citizenship Behavior to thrive in an organization. Robbins and Judge (2015: 53) indicated that workers who are satisfied with their job will commonly show positive act about their organization also willing to help others and do more than its normal expectation (it is the action of organizational citizenship behavior), because they probably want to reciprocate their positive experiences from their previous work. Conceptually, the effect of job satisfaction on Organizational Citizenship Behavior can be explained from the opinion of Robbins.

Some empirical research results also confirmed the opinion as the research of Sahertian (2010), he found that there was a significant effect between job satisfaction on organizational citizenship behavior. The same results of the research were also supported by Uludag, Khan, and Guden (2011), there was a significant influence between job satisfactions on organizational citizenship behavior. Then, by looking on some research results above and by referring to the conceptual studies, the hypothesis is determined as follows:

Hypothesis 5: Job satisfaction has significant effect on organizational citizenship behavior.

Job Satisfaction and the Intention to Leave. Munandar (2012) explains that the level of job satisfaction will make employee think to keep staying or to leave the job, then job dissatisfaction will be expressed by leaving the job (looking for another job). Employees who are satisfied would prefer to stay in an organization because they considered that other jobs cannot guarantee their comfort either in terms of the organization or the job. According to Luthans (2005), basically, it is true to say that job satisfaction is important in employee turnover, if there is a job dissatisfaction, then the employee's turnover level may increase.

Mobley (1986: 55) explained that dissatisfied employees are much more potential to leave a job than those who are satisfied. That opinion above explains that job satisfaction conceptually has an effect on the intention to leave. This concept is supported by several studies, as the research which was conducted by Uludag et al. (2011) and Tamalero (2012), there was a significant effect of job satisfaction towards the intention to leave. This finding was also supported by the research conducted by Setyanto, Suharnomo, and Sugiono (2013) which found that job satisfaction had a significant effect on the intention to leave. Based on some research results and by referring to the conceptual studies, the hypothesis can be stated as follows:

Hypothesis 6: Job satisfaction has significant effect on the intention to leave.

Organizational Commitment and Organizational Citizenship Behavior. The strategy which was applied in the management of human resources leads to the growth of employee's organizational commitment, this was as a form of a concern within the workers of the company in order to avoid the drawback of the workers. Werther and Davis (1996: 327) assumed that sometimes employers try to "buy" this loyalty with high payment or benefits (those with high expectations often leads to disappointment because of the reviews from their first employers) and professionals (Whose have a loyalty is often the professionals). A long career dedication complements the objective of the HR department to reduce employee turnover.

Conceptually, organizational commitment can create organizational citizenship behavior. As described by Luthans (2005: 254), organizational commitment could predict and produce organizational citizenship behavior. This citizenship behavior can arise when people have a strong attachment to the group or organization so they are willing to do things aside from their personal interests and prioritize the interest of the group/organization (Kusdi, 2013: 111).

These explanations have empirical evidence. Sahertian (2010) stated that organizational commitment significantly influenced organizational citizenship behavior. The research of Uludag et al. (2011) also found that organizational commitment has a significant influence on organizational citizenship behavior. So, by referring on some research results above and some conceptual studies, the hypothesis of this case can be determined as follows:

Hypothesis 7: Organizational commitment has significant effect on organizational citizenship behavior.

Table 1 – The Variables and Indicators of the Research

No	Variables	Indicators	Indicators Average	Variables Average
1	Organizational Culture (X1) (Robbins, 2002)	1) Creativity 2) The daring to take risk 3) Focus on work detail 4) Goal orientation 5) Process orientation 6) Team orientation 7) Aggression 8) Stability	(1) 3,69 (2) 3,49 (3) 3,60 (4) 3,73 (5) 3,63 (6) 3,67 (7) 3,62 (8) 3,69	3,64
2	Job Satisfaction (X2) (Luthans, 2005)	1) The job 2) Salary 3) Promotion opportunity 4) Supervision 5) Co-worker	(1) 3,56 (2) 3,55 (3) 3,47 (4) 3,43 (5) 3,51	3,50
3	Organizational Commitment (Y1) (Mayer and Allen, 1991)	1) Affective Commitment 2) Normative Commitment 3) Continuous Commitment	(1) 3,59 (2) 3,28 (3) 3,46	3,44
4	Organizational Citizenship Behavior (Y2) (Greenberg, 2005)	1) Altruism 2) Awareness 3) The High of Moral to Organizational 4) Fair Attitude 5) Polite Manner	(1) 3,55 (2) 3,59 (3) 3,49 (4) 3,50 (5) 3,56	3,53
5	Intention to Leave (Y3) (Falkenburg and Schyns, 2007)	1) Thinking to stop working 2) Imagine working in the other company 3) Intention to apply for another company	(1) 2,27 (2) 2,23 (3) 2,15	2,22

Information: This table contains the research's variables and indicators with the result of distribution frequency collected from respondent answer. The measuring was carried out by using interval 1 to 5. Number 1 is not very good /much disagreed, Number 2 is not good/disagreed, Number 3 is neutral, Number 4 is good/agreed, and Number 5 is very good/very agreed.

Organizational Commitment and the Intention to Leave. According to Luthans (2005: 250), there was a positive relationship between organizational commitment with the expected results such as high performance, low employee turnover, and low absence frequency. It seems very clear that there was a strong correlation between organizational commitment with the intention to leave. Furthermore, by referring to the definition of organizational commitment, this reinforces the opinion which stated that a strong organizational commitment can reduce the intention to leave. According to Mathis and Jackson (2000: 91), the attempt to increase organizational commitment focused on the continuity of the factors that shape employee commitment to make final decision whether to stay or to leave, in which it is reflected in the level of absenteeism and employee turnover. Individuals who are not satisfied with their jobs or do not commit to the organization are more likely to leave the organization.

The explanation above became a strong conceptual basis which related to the influence of organizational commitment on the intention to leave. The study which was conducted by Uludag et al. (2011) and Son (2011) stated that the organizational commitment had a significant effect on the intention to leave; means that a high level of organizational commitment will create a lower intention to leave. Based on some research results and referring to the conceptual studies above, the hypothesis can be built as follows:

Hypothesis 8: Organizational commitment has significant effect on the intention to leave.

Organizational Citizenship Behavior and the Intention to Leave. According to Greenberg (2005), people who are voluntarily engage in organizational citizenship behavior has a favorable effect on the desire to stay on the company as employees. That statement above became the conceptual basis and, at once, clarifies that organizational citizenship behavior has an effect on the intention to leave. The growing organizational citizenship behavior will press the employee's intention to leave.

This was consistent with the research of Uludag et al. (2011), he showed that organizational citizenship behavior influenced the intention to leave significantly. The results of these studies are as an evidence of a causal relationship between both variables, organizational citizenship behavior and the intention to leave. By looking on some research results and conceptual studies above, the hypothesis of this concept can be described as follows:

Hypothesis 9: Organizational citizenship behavior has significant effect on intention to leave.

METHODS OF RESEARCH

This research can be categorized as a causality research. The method that is used to explain the causal relationships among variables is the survey method. Furthermore, this research aims to predict and to examine the influence of the variables. The method of data analysis in this research is descriptive data analysis, which has a goal to show the data image collected from the research locations. The analysis technique that is used is the path analysis with SPSS applications. The structural equation in this study is shown below:

$$Y1 = \beta_{y1x1} X1 + \beta_{y1x2} X2 + \beta_{y1} \epsilon1$$

$$Y2 = \beta_{y2x1} X1 + \beta_{y2x2} X2 + \beta_{y2y1} Y1 + \beta_{y2} \epsilon2$$

$$Y3 = \beta_{y3x1} X1 + \beta_{y3x2} X2 + \beta_{y3y1} Y1 + \beta_{y3y2} Y2 + \beta_{y3} \epsilon3$$

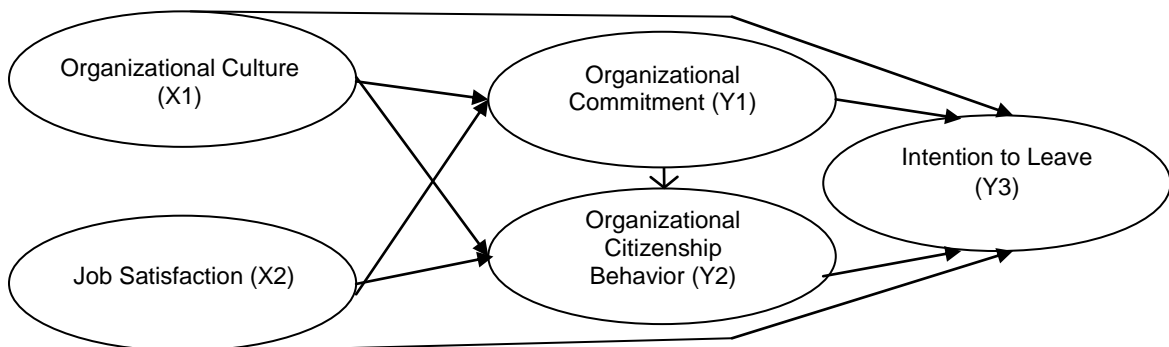


Figure 1 – Conceptual Model of the Research

Population and Data Collection Method. The population in this study are employees of Banc Assurance Specialist in BNI Life Insurance Makassar Regional. BNI Life Insurance Makassar Regional supervises 9 branch offices of Makassar, Mattoanging, Bulukumba, Pare-Pare, Sengkang, Palopo, Mamuju, Kendari, and Bau-Bau.

The sampling technique used in this research was Quota sampling. The determination of quota sampling was based on each branch offices and gender. There was a very fundamental difference between men and women in serving customers. Commonly, a woman has friendly attitude and patient in servicing customer more than what the man can do. So, it is very important to differentiate the sample based on gender. Furthermore, in determining the sample in each area, researcher gave an authority for one employee to choose some employees in which the quantity of the employees (sample) have been determined before. The employee helps the researcher to spread the questioner and collect it back again.

Classic Assumption Test. The assumptions which become the basic of the analysis consists of three kinds, namely:

The test of residual normality. The result of assumption normality test by p-p plot shows that the data move in a linear diagonal line. So, it can be concluded that the result of residual normality test is normal and fulfilled. A full test is necessary to be done in order to move to the next step.

The test of Heteroskedasticity. The images which were obtained from the test by using scatter-plot show several dots which spread randomly. It is clear that there was no Heteroskedasticity indication in the tested model. So, the assumption of this study is met.

The test of the correlation among residual values (linearity test). The Table 2 below shows that the relationship between independent variables to the dependent variables is linear. That appraisal was taken from the result of linearity test in which it showed each relationship by less than 5% alpha (0.05). So, the assumption of linearity test in this study is fulfilled.

Table 2 – The Output of Correlation Test

Linearity	F-test	F-table	Significances	Information
X1→Y1	57,063	3,960	0,000	linear
X1→Y2	26,853	3,960	0,000	linear
X1→Y3	42,355	3,960	0,000	linear
X2→Y1	19,476	3,960	0,000	linear
X2→Y2	17,853	3,960	0,000	linear
X2→Y3	29,237	3,960	0,000	linear
Y1→Y2	28,995	3,960	0,000	linear
Y1→Y3	45,700	3,960	0,000	linear
Y2→Y3	31,787	3,960	0,000	linear

Information: X1 = Organizational Culture, X2 = Job Satisfaction, Y1 = Organizational Commitment, Y2 = organizational citizenship behavior, Y3 = Intention to Leave.

RESULTS AND DISCUSSION

Substructure 1: $(Y1 = \beta_{y1x1} X1 + \beta_{y1x2} X2 + \beta_{y1e1})$

The test result in substructures 1 (Table 3) shows the significance level of the organizational culture on organizational commitment at 0,000, this less than 0,050. It means that the result has a significant effect statistically. The result shows that hypothesis 1 which states that organizational culture has a significant effect on organizational commitment is supported. Likewise, the effect of job satisfaction on organizational commitment shows the significance level at 0,020 in which it less than 0,050. This means that the result statistically has a significant effect. The result supports hypothesis 4, which states that job satisfaction has a significant effect on organizational commitment.

Table 3 – Substructure output part 1: The effect of X1 and X2 on Y1

The Effect	Path Coefficient	Significances	R2	Information
X1→Y1	0,561	0,000	33,3%	Significant
X2→Y1	0,217	0,020	12,9%	Significant

Information: X1 = Organizational Culture, X2 = Job Satisfaction, Y1 = Organizational Commitment.

Substructure 2: $(Y_2 = \beta_{21} X_1 + \beta_{22} X_2 + \beta_{23} Y_1 + \beta_{24} \epsilon_2)$

The test in substructures 2 (Table 4) shows that the significance level of the organizational culture influenced organizational citizenship behavior at 0,049 which is less than 0,050, means that the result statistically has a significant effect. The result indicates and supports that hypothesis 2, has a significant effect on organizational citizenship behavior. Likewise, the effect of job satisfaction on organizational citizenship behavior shows the significant level at 0.047 means that it less than 0,050 where it indicates that the result has a significant effect statistically. The result also refers that hypothesis 5 which states that job satisfaction has a significant effect on organizational citizenship behavior is supported. Furthermore, the influence of organizational commitment on organizational citizenship behavior shows the significant level at 0,038 less than 0,050. This means that the result statistically has a significant effect. Moreover, in the result of hypothesis 7 which states that Organizational Commitment Significant has a significant effect on Organizational Citizenship Behavior is also supported.

Table 4 – Substructure output part 2: The effect X1, X2, and Y1 on Y2

The Effect	Path Coefficient	Significances	R2	Information
X1→Y2	0,247	0,049	12,1%	Significant
X2→Y2	0,212	0,047	10,4%	Significant
Y1→Y2	0,266	0,038	13,0%	Significant

Information: X1 = Organizational Culture, X2 = Job Satisfaction, Y1 = Organizational Commitment, Y2 = Organizational Citizenship Behavior.

Substructure 3: $(Y_3 = \beta_{31} X_1 + \beta_{32} X_2 + \beta_{33} Y_1 + \beta_{34} Y_2 + \beta_{35} \epsilon_3)$

The test result in substructures 3 (Table 5) shows the significance level of the organizational culture that influenced the intention to leave at 0,031 less than 0,050 and the path coefficient shows negative results. It means that the result statistically shows significant influence, which is negative. The result of this research proves that hypothesis 3 is supported. Likewise, the effect of job satisfaction on the intention to leave shows the significant level at 0,016 less than 0,050 and the path coefficient shows negative results in which it means that the result shows the significant effect statistically, which is negative. The result also shows that the hypothesis 6 is assisted. Furthermore, the influence of organizational commitment on the intention to leave shows the significance level of 0,029 less than 0,050 and the path coefficient shows a negative result. It explains that the result statistically shows a negative significant effect. This also shows that the hypothesis 8 is supported by the results. The last test is the effect of organizational citizenship behavior on the intention to leave where it resulted in the significance level of 0,067, this is greater than 0,050. It means that the result statistically shows insignificant effect. It shows that hypothesis 9 is not supported with the test result.

Table 5 – Substructure output part 3: X1, X2, Y1, and Y2 on Y3

The Effect	Path Coefficient	Significances	R2	Information
X1→Y3	-0,241	0,031	13,7%	Significant
X2→Y3	-0,231	0,016	13,1%	Significant
Y1→Y3	-0,251	0,029	14,2%	Significant
Y2→Y3	-0,186	0,067	10,6%	Not Significant

Information: X1 = Organizational Culture, X2 = Job Satisfaction, Y1 = Organizational Commitment, Y2 = Organizational Citizenship Behavior, Y3 = Intention to Leave

The effect of organizational culture on organizational commitment. In accordance with the results of the study, organization culture has a significant effect on organizational commitment. Table 3 shows the path coefficient by 0,561. The result of this study reinforces previous research, such as the research of Jayanti (2011) and Abib, et al. (2014). They found that organization culture has a positive significant effect on organizational commitment in

which it means that the better the culture of the organization will increase the organizational commitment.

Based on these findings, strong organization culture is required in order to improve organizational commitment of the employees. BNI Life Insurance Makassar Regional should continue to strengthen their culture of organization to build organizational commitment. For instance, the company provides a chance for employees to arrange their own creative strategies to reach their goal.

Another important point in strengthening the culture of the organization as an effort to improve organizational commitment is through a tradition that would strengthen the emotional attachment between employees and organization. Currently, BNI Life Insurance Makassar Regional has implemented some attractive methods such as providing unique rewards for the employees who reach the targeted goal. One of some the unique rewards is a meeting for all employees who have a good achievement. That method can build interaction among employees and can foster a sense of belonging of employees to the organization. That way is relevant to the strengthening of the organization culture in fostering organizational commitment.

The effect of organizational culture on Organizational Citizenship Behavior. Table 4 shows that organization culture has a significant effect on organizational citizenship behavior. The measurement resulted in a number of 0,247. The results of this study reinforce the previous research as in the research of Darsana's (2013). Darsana concluded that organizational culture has a significant effect on organizational citizenship behavior. This means that the stronger the organizational culture, the better the organizational citizenship behavior.

Based on these findings, strong organizational culture is necessary to be implemented in order to improve organizational citizenship behavior. BNI Life Insurance Makassar Regional should continue to strengthen the culture of the organization to improve the organizational citizenship behavior of the employees. The method of individual performance orientation will give a good effect on the improvement of organizational citizenship behavior. Another important point in this case is to always appreciate the extra work of the employees to stimulate employee's positive attitude.

The effect of organizational culture on the intention to leave. The result which is shown in Table 5 is that organizational culture has a negative significant effect towards the intention to leave in which the measurement is resulted in -0,241. The results of this study support previous research as conducted by Habib, Hussain, Yasmeen, Ibrahim (2014), they concluded that organizational culture had a negative significant effect on the intention to leave. This means that the stronger the organizational culture, the lower the desire to get out.

Based on these findings, a strong organizational culture is needed to press the intention to leave. BNI Life Insurance Makassar Regional should continue to strengthen the organizational culture in order to suppress the intention to leave by giving priority on the teamwork, this helps each other to reach a target so it can grow the good emotional relationship. Another important point in strengthening the organizational culture to suppress the intention to leave is through the enhancement of the company prestige in order to make employees proud of the company.

The effect of job satisfaction on organizational commitment. Table 3 shows that job satisfaction has a significant influence on organizational commitment. The value of the path coefficient is 0,217. Some previous researchers have also shown similar results like the research which was conducted by Sahertian (2010), Son (2011), and Chandraningtyas (2012). They found a significant effect on job satisfaction towards organizational commitment. This study reinforced a recent study which was conducted by Setyanto, Suharnomo, and Sugiono (2013), job satisfaction had a significant effect on organizational commitment.

Based on these findings, to improve organizational commitment, it is necessary to build employee satisfaction. The strategic way of BNI Life Insurance Makassar Regional is by building an integrity and trust among employees, so that employees will keep the mandate of

the responsibility. That way, the culture transformation strategy of BNI Life Insurance can be learned.

The effect of job satisfaction on Organizational Citizenship Behavior. Referring to Table 4, job satisfaction has affected organizational citizenship behavior significantly. The measurement of the influence shows in the number of 0,212. It is clear that high job satisfaction is followed by a high organizational citizenship behavior. According to Robbins and Judge (2015: 53) workers who are satisfied will seem to speak about the organization positively, help others, and work surpassing normal expectations in his work (that is the action of OCB), perhaps it is because they want to reward some positive experiences which they get in the company.

Some studies also indicating similar results, one of them is the research of Sahertian (2010) which found a significant effect on job satisfaction towards organizational citizenship behavior. Based on these findings, in order to improve organizational citizenship behavior, it is necessary to foster employee satisfaction. The strategy formulation of BNI Life Insurance Makassar Regional has included a passion for excellence, which is to build integrity and trust among employees so that employees will keep faithful when they get the responsibility.

The effect of job satisfaction on the intention to leave. Table 5 shows that job satisfaction has a significant effect towards the intention to leave, with the result of -0,231. It is clear that high job satisfaction is followed by a low intention to leave. Munandar (2012) explained that the level of job satisfaction will make an employee to think whether they are staying or leaving the job, as the same thing also happens in job dissatisfaction in which it will be expressed by leaving the job (look for another job).

Some studies also have the same result as in the study of Tamalero (2012) which found that there is a significant effect of job satisfaction on the intention to leave. The research was supported by the results of Setyanto, Suharnomo, and Sugiono (2013), job satisfaction had a significant effect on the intention to leave. The enhancement of job satisfaction can lower the intention to leave.

Based on these findings, to press the intention to leave, it is important to grow the employee satisfaction. The strategy formulation in BNI Life Insurance Makassar Regional also focuses on the individual itself, so that workers will utilize such freedom for their creativity. The strategy becomes a stimulus in increasing job satisfaction and it presses the intention to leave.

The Effect of Organizational Commitment on Organizational Citizenship Behavior. Table 4 displays the significant effect of organizational commitment on organizational citizenship behavior in which it resulted in 0,266. This result explains that the high organizational commitment will be followed by a high organizational citizenship behavior. Luthans (2005: 254) also described that the organizational commitment predicts and delivers organizational citizenship behavior. Such organizational commitment attitudes bring the extra role of employees in their daily activities at the office.

This result is consistent with the previous research which was conducted by Sahertian (2010), he assumed that organizational commitment possessing a significant effect on organizational citizenship behavior. The effect is positive where it means that the more increasing organizational commitment is, the higher the organizational citizenship behavior of employees is.

Based on the findings above, increasing organizational commitment of employees is essential to foster organizational citizenship behavior. The principle of teamwork in BNI Life Insurance Makassar Regional is to foster the synergy and cooperation among individuals in which it can build a good emotional relationship, by that, it is able to establish an organizational commitment which can grow employee satisfaction and stimulate an organizational citizenship behavior. This strategy is important to be held and developed further.

The effect of organizational commitment on intention to leave. By considering Table 5, organizational commitment has a negative significant effect towards the intention to leave; the level of the influence is -0,251. The organizational commitment variable has 3 indicators whose averages are affective commitment (3,57), normative commitment (3,49), and

ongoing commitment (3,46). The average value of the indicator shows that affective commitment indicator has the highest level at 3,57. Then, the intention to leave variable has 3 indicators whose variables averages are the idea to stop (2,27), the imagination to work in another company (2,23), and the intention to apply to other companies (2,15). The average value of the indicator shows that the intention to apply to other companies has the lowest value which is at 2,15.

Affective commitment is the desire of an employee to be a part of the organization because of the strong emotional connection in between the employee and the organization (Meyer and Allen, 1991). Without neglecting the contribution of other variables, the contribution of affective commitment has an important role in suppressing the intention to leave, particularly the intention of applying to other companies. The intention to apply in another company is the act of an employee who often looks for such information that is related to the job vacancy in which he considered better (Falkenburg and Schyns, 2007). The desire of employees to stay in BNI Life Insurance Makassar Regional caused a comfortable feeling that is able to suppress the intention to apply job in another company.

This is supported by the results of the average value of organizational commitment variable by 3,45 (Table 5.10). It means that organizational commitment of employees in BNI Life Insurance Makassar Regional is good. Then, the average value of the intention to leave variable is 2.22 (Table 5.12) where it means that the intention to leave of the employees is quite low. It proves that the increasing level of organizational commitment is followed by the decreasing level of the intention to leave. The effect is also described by Mathis and Jackson (2000: 91), the increasing organizational commitment focuses on the continuity of the factors to create employee's commitment which delivers final decision whether to stay or leave that is reflected in absenteeism and employee turnover.

This result is consistent with the previous research conducted by Son (2011), he stated that organizational commitment had a significant effect on the intention to leave. It means that a high level of organizational commitment will create a lower intention to leave. Based on this finding, to press the intention to leave, company needs to improve the organizational commitment of employees.

The effect of Organizational Citizenship Behavior on the Intention to Leave. Table 5 shows that organizational citizenship behavior has no significant effect towards the intention to leave. The signification is more than 0,05. The intention to leave variable is divided by several indicators (Table 1) which including the thought to stop (2,27), the imagination to work in another company (2,23), and the intention to apply for other companies (2,15). The average value indicator shows that the indicator of the intention to apply for other companies has the lowest value which is at 2,15.

According to Table 1, the average value of the organizational citizenship behavior variable is 3.53. The results of this study indicate that the organizational citizenship behavior variable has two indicators that are below the average. those are the high moral qualities of the organization (3,49) and the positive attitude (3,50). The finding is used as empirical evidence to establish the rationalization of rejection in hypothesis 9. The trend in the indicator of moral quality of the organization is lower than other indicators, so that it can be assumed that the employees which are involved in organizational citizenship behavior do not feel any attachment towards the organization.

According to the statistical data in this study, the average organizational citizenship behavior has not produce such maximum results in the employee and organization relationship. Organizational citizenship behavior of employees at BNI Life Insurance Makassar Regional showed greater numbers on personal relationships among employees instead of the relationship with the organization. This means that the organizational citizenship behavior of employees is stronger on the relationship among employees than on the organization. Extra-role behavior (OCB) which is only strong on the relationship among the employees does not really reduce the employees' intention to leave. The behaviors, which are only focused on personal relationships of employees, tend to not consider the loss of the organization when they began to think to get out. That phenomenon caused organizational citizenship behavior to not significantly affected the intention to leave.

There were several studies that also indicated no significant effect of organizational citizenship behavior on the intention to leave. The study which was conducted by Paille (2011) concluded that organizational citizenship behavior had no significant effect on the intention to leave. The result of this study is consistent with previous research as carried out by Rumambi (2013), he found that organizational citizenship behavior had no significant effect on the turnover intention.

The results from Uludag et al. (2011) showed that organizational citizenship behavior had a significant effect on the turnover intention. This is caused by the working time flexibility for the employees and then the company provides the work-family program. That concept is different from BNI Life that does not provide working time flexibility and work-family program so that the results of this study indicated that organizational citizenship behavior has no significant effect on the intention to leave.

CONCLUSION

While the other hypothesis supports this study, there is one hypothesis that this research has rejected, the hypothesis 9. So, from here we can conclude that a strategic decision-making in human resources development should consider an organizational culture. This aspect will uphold the organization's values and job satisfaction in order to stimulate the employees to work better. Organizational culture and job satisfaction can increase organizational commitment and organizational citizenship behavior, as well as decrease their intention to leave. Furthermore, organizational commitment has a significant effect on organizational citizenship behavior and intention to leave. We found that BNI Life Insurance Makassar Regional is still less powerful in stimulating the organizational citizenship behavior to suppress the intention to leave.

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