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Micro Account Officer's Performance in New Era: Evidence from Banks in Indonesia*

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Abstract

Professional micro account officers create top-notch state-owned bank human resources using their knowledge, attitudes, characteristics, and talents. Therefore, it is vital to undertake study to ascertain how the performance of micro account officers will impact the personality and leadership style mediated through motivation. The goal of this study is to identify the mediated role of motivation (MOT) in the relationship between micro account officers' performance (citizenship behavior/CB) and leadership styles (LS) and personalities (BFP). Data was collected from 1.510 micro account officers of banks in Indonesia using the causal survey method to determine their citizenship behavior, leadership styles, personality, and role of motivation. The data collected was analyzed by structural equation modeling (SEM), with the result that leadership style, personality, motivation, leadership style, and personality have a significant effect on motivation and citizenship behavior. The interesting findings are related to the role of leadership style, micro account officer's personality, and citizenship behavior mediated by motivation. It was determined that micro account officers' enhanced performance (CB) was assigned by taking into account how their perceived superordinate leadership style, whether transformational direction or reversely by transactional propensity, and features of micro account officer including their personality, which was affected by five factors as well would then be well mediated by motivation.

Keywords: Micro Account Officer, Citizenship Behavior, Leadership Style, Personality, Motivation, Structural Equation Modeling

JEL Classification Code: M10, M12, M29

1. Introduction

Humans are typically both the source and the object of development, which is always focused on how to increase their well-being. In this scenario, societal stability, politics and culture, education, and the economy are the three

pertinent factors. The development of human resources is crucial for achieving "Indonesia Emas 2045," so collaboration between stakeholders such as government regulators, microenterprises, and financial institutions can provide entrepreneurs with adequate, accessible, and affordable services. As the largest microfinance institution in the country, a state-owned bank plays a relevant and strategic role in protecting MSMEs from a business stimulus, specifically during the pandemic. The researcher wants to reveal how to improve the Performance of Micro Account Officers to contribute to "Indonesia Gold 2045". Therefore, this study aims to provide a reference to determine the model of the factors that affect the Performance of Micro Account Officers. For this reason, resilient microfinance is driven by innovation to improve the performance of micro account officers, which is reflected in three main dimensions, namely task performance, citizenship, and counterproductive behaviors (Colquitt et al., 2019). The main goal of this research is to analyze their citizenship behavior.

The assistance and direction provided by the unit leader, who also serves as a supervisor, are undoubtedly crucial

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in the development of citizenship behavior. Because of the leadership quality the unit head possesses in terms of motivating, leading, and influencing them, they are seen as role models by the micro account officers, specifically in serving micro and ultra-micro business customers to demonstrate citizenship behavior. The leadership approach in this situation must be in line with the micro-business protocol that has been designed to anticipate business risks, such as those brought on by the pandemic, with a focus on regional office zones, restructuring efforts, and giving the economic sector priority.

Performance shows the magnitude of the contribution given to the organization, one of which is an important factor is Organizational Citizenship Behavior (OCB). OCB is an employee's extra-role behavior to perform tasks outside of their job description and the big five personalities are one of the factors that significantly affect OCB. Another attribute that also influences the micro account officer's citizenship behavior is the personality factor. Colquitt et al. (2019) stated that it refers to the tendencies of an individual characterized by their way of thinking, emotions, and behavior. McShane and Von Glinow (2018) claimed that personality refers to a generally persistent pattern of thought, emotion, and behavior that characterizes an individual and the psychological processes that underlie these traits. The factors (Big Five) model (FFM), which includes emotional stability, conscientiousness, openness to experience, extraversion, and agreeableness, is a wide five-dimensional framework that represents the majority of personality qualities. The Big Five personalities were chosen because of how they approach personality qualities that are frequently used in organizational behavior research and frequently linked to one's performance or accomplishments. Therefore, these attributes, specifically openness to experience, significantly affect the citizenship behavior of micro account officers in serving micro and ultra-micro business customers.

Another factor contributing to the citizenship behavior of micro account officers is motivation. An organization that wants to survive and function effectively requires several members with diverse behaviors and is motivated differently. This demonstrates how engaged and committed people are to organizational objectives. To increase reliable performance and spontaneous innovation, these organizations need to retain and recruit the necessary number of people. This also has an impact on organizational motivation. This is in line with Herzberg's theory which explains that an increase in motivation will be able to improve the performance of an organization (Katz, 1964).

Robbins and Judge (2019) define motivation as the process that explains a person's direction, intensity, and perseverance in working toward predetermined goals. Similarly, Ivancevich et al. (2018) stated that it comprises at least 3 distinct components including persistence, intensity,

and direction. A person's decision to take one course of action over several others is referred to as direction. After a decision (direction) has been made, the response's intensity is its strength. Meanwhile, perseverance refers to a person's resolve or the length of time that they are prepared to exert effort. Motivation is defined as an internal force that influences voluntary behavior's direction, intensity, and persistence. It strengthens the micro account officer's actions to exhibit citizenship behavior in serving micro and ultra-micro business actors.

This state-of-the-art research is focused on recent contemporary development challenges that have been influenced by the passage of time as a result of science. As a result, several factors, including leadership style, personality, and motivation, as well as serving micro and ultra-micro business actors, might cause micro account officers to display citizenship behavior. Besides, these are used to form an integrative model of organizational behavior (Colquitt et al., 2019).

The originality of this research relates to the collection of data to determine whether there is a relationship between independent and dependent variables and the extent of each antecedent factor's influence and contribution (Colquitt et al., 2019). In general, preliminary research results published in reputable journals only focus on analyzing citizenship behavior as a variable in management (organizational and interpersonal). However, this research emphasizes this construct because micro account officers usually exhibit it in terms of serving business actors.

2. Literature Review

The correlation between leadership and citizenship behavior was proposed by McGregor (1960). It was further reported that leadership is defined as the relationship between leaders and the situations usually encountered, rather than only their characteristics. Other variables include the followers' attitudes and needs, the organization's nature and structure, and the social environment. Meanwhile, according to Hutajulu et al. (2021), leadership is about motivating, enabling, and influencing subordinates to contribute effectively to the success of an organization. Leaders motivate their followers by providing persuasion and other influential tactics. They use their rewards, communication skills as well as other resources to promote their subordinates toward challenging goals. They are perceived as motivators, allocate resources, minimize external distractions, alter working relationships, and establish a conducive environment for employees to achieve organizational goals. According to McShane and Von Glinow (2018), leadership is about more than just holding a specific place in the organizational structure. Although formal leaders are in charge of leading others, businesses

are thought to be more effective when each person takes on these responsibilities differently and at various times. This new perspective, known as shared leadership, is predicated on the notion that it is a role rather than a position. Unfortunately, it is not just occupied by a member of the work unit; when opportunities present themselves, employees also mentor one another. Employees engage in organizational citizenship behavior (OCB) to promote the performance and well-being of coworkers and the team, and they encourage the introduction of new products and technology.

Robbins and Judge (2019) stated that charismatic leadership theory relies on the capability of leaders in inspiring followers to believe in them. In contrast, Fiedler's model, path-goal, and situational leadership theories describe transactional leaders as people who lead their subordinates toward achieving set goals based on clarified roles and task requirements. This study focuses on separating transactional leaders from transformative ones, who motivate followers to put the needs of the organization ahead of their own. Furthermore, the performance of such leaders, their teams, and the organization as a whole is significant. Improved performance, creativity, OCB, sound mental health, motivation, and job happiness have a significant impact on their followers.

The results from Nurani et al. (2021), Khalili (2017), Tian et al. (2020), Abdullahi et al. (2020), Kim and Park (2020), Grace and Saputra (2021), and Kalsoom et al. (2018) revealed that leadership style has a positive effect on OCB. Meanwhile, Lee et al. (2017), Lan and Zhixia (2020), and Ko et al. (2016) reported that it has an insignificant effect on OCB. Based on several expert opinions and empirical research, it was assumed that leadership style is related to citizenship behavior.

***H1:** Leadership Style has a positive effect on Citizenship Behavior.*

Available research reveals that the Big Five model dimensions are used to forecast performance for the various levels. The conscientiousness dimension is consistently used to foresee job performance criteria across all groups. Extraversion is a valid predictor of managerial success, while emotional stability is related to police job performance.

In addition, openness to experience predicts success in various training programs. Interestingly, the relationship between the Big Five dimensions and performance also applies across national borders (Ivancevich et al., 2018). Personality relating to the development of OCB is reflected in employees being cooperative, helpful, caring, and conscientious. The behaviors displayed are a response to how the organization treated them (Luthans, 2015). According to

Robbins and Judge (2019), personality is the numerous ways an individual reacts and interacts with others.

The results of the research carried out by Ojedokun (2018), Indarti et al. (2016), Joo and Jo (2017), Dwirostanti (2017), Schwarz et al. (2015), Green (2018), and Ramdhani et al. (2017) revealed that personality has a positive effect on OCB. Based on several expert opinions and empirical research, it was assumed that personality has a relationship with citizenship behavior.

***H2:** Personality has a positive effect on Citizenship Behavior.*

According to Colquitt et al. (2019), leadership uses power and influence to guide and supervise the actions of the followers to accomplish a goal. McShane and Von Glinow (2018) stated that it is centered on motivating, enabling, and influencing others to contribute toward the success and effectiveness of the organizations. Two essential elements make up this definition: first, leaders inspire others by using persuasion and other persuasive techniques. They can encourage their followers to accomplish organizational goals by using prizes, communication abilities, and other resources. Second, leaders are enablers because they alter work relationships, allocate resources, establish conducive environment changes, and minimize external disruptions, thereby facilitating employees to achieve organizational objectives.

The results of the research carried out by Borghi et al. (2017), Al-Sada et al. (2017), Musinguzi, et al. (2018), Ali (2017), Fiaz et al. (2017), and Prusik et al. (2019) revealed that leadership style has a positive effect on worker motivation. Several expert opinions and empirical research assumed that it is related to motivation.

***H3:** Leadership Style has a positive effect on Work Motivation.*

Colquitt et al. (2019) stated that personality refers to an individual's inner structures and propensities characterized by their pattern of thought, emotion, and behavior. This is in line with Luthans (2015), who stated that personality only suggests how people affect others, a vision of themselves, and their inner and outside measurable features, including the person-situation interaction. How people behave is largely determined by their physical characteristics (such as height, weight, skin tone, and other physical characteristics) and qualities. Furthermore, Ivancevich et al. (2018) added that personality is a relatively stable set of feelings and behaviors significantly constructed by genetic and environmental aspects. Slocum and Woodman (2001) reported that it is a set of tendencies and characteristics that determine those commonalities and differences in the

psychological behavior (feelings, thoughts, and actions) of people who have continuity in time and that may not be easily understood as the result of the social and biological pressures of the moment. Robbins and Judge (2019), Paais and Pattiruhu (2020), and Nguyen et al. (2020) stated that personality is the total of how an individual responds to and interacts with others.

Cieciuch (2017) in Poland revealed personality influences motivation. Several experts' opinions and empirical research led to the assumption that it influences motivation.

H4: Personality has a positive effect on Work Motivation.

Colquitt et al. (2019) proposed the equity theory that motivation depends on circumstances, beliefs as well as other people's experiences. It suggests that employees create a mental ledger of inputs (contributions and investments) that they incorporate into their job assignments. Colquitt et al. (2019) described expectancy theory as the cognitive processes employees undergo to choose among different voluntary responses. It asserts that employee behavior is directed toward pleasure and far from pain or, generally, toward certain outcomes. Furthermore, the theory suggests that their choices rely on 3 specific beliefs based on past learning and experiences, namely expectancy, valence, and mediation. Expectancy represents the belief that exerting an absolute effort from 0 (no chance) to 1 (mortal lock) results in a certain level of performance (abbreviated $E \rightarrow P$).

Workplace motivation has a positive and significant impact on OCB (Grace & Saputra 2021). According to Luthans (2015), it is a management technique that modifies behaviors based on an understanding of what characteristics people find impressive. Ignacio and Andr (2017) carried out research in Colombia and reported that motivation positively affects performance. Based on the opinion of experts and relevant research, it is suspected to affect citizenship behavior.

H5: Work Motivation has a positive effect on Citizenship Behavior.

Syafii et al. (2015) carried out research at Perum Perhutani and reported that leadership indirectly affects performance through motivation and work culture. This is backed by research done in Vietnam in 2019 by Luu (2019), who found that motivation affects performance. This means leadership and motivation affect performance (Andriani et al., 2018). According to Robbins and Judge (2019), leadership is the ability to motivate a group in achieving set visions or goals. Its style affects performance through work motivation, as reported by research carried out in Timor Leste (Guterres et al., 2020). In addition, Buil et al. (2018)

stated that leadership and personality affect performance. Leadership style has a significant effect on worker motivation and employee performance. Work motivation affects employee performance. The results of the research prove that leadership style has a significant effect on worker motivation and employee performance. Work motivation affects employee performance. Leadership is an important factor in providing direction to employees, especially today where transparency is important. The leadership needed is leadership that can empower employees. Leadership that can motivate employees is leadership that can foster employee self-confidence employees in carrying out their duties. Based on the opinions of different experts and the results of relevant research, it is suspected that motivation mediates the relationship between leadership style and citizenship behavior.

H6: Leadership Style indirectly affects Citizenship Behavior mediated through Work Motivation.

The combination of feelings and reactions that make up one's personality is generally stable and is greatly influenced by both inherited and environmental influences (Ivancevich et al., 2018). Slocum and Woodman (2001) added that it refers to a set of traits and tendencies that identify similarities and differences in the psychological behavior (emotions, thoughts, and actions) of people who have continuity over time and that may be difficult to comprehend as the result of current social and biological pressures. Cohen et al. (2019) carried out research in Israel and reported that personality and motivation positively affect performance. This is in accordance with Schwarz et al. (2015) and Siswanto et al. (2021) that personality positively affects OCB through motivation. Referring to some research carried out in Poland, personality and motivation affect performance. Based on the opinion of experts and the previous study results, 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.

3. Research Method

This research aims to obtain information about the mediated effect of motivation that directly affects micro account officers' performance (CB) based on the effect of leadership style (LS) and big-five personality. A causal survey was carried out by selecting 1510 micro account officers in Sulawesi. The data received is validated and reliable first to ensure that the questionnaire compiled is valid and reliable as a measuring tool for each of the variables analyzed.

The results of the questionnaire validity test are valid with a value of $r > 0.05$. Furthermore, the instruments were used to measure their 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). The data that has passed the validity and reliability test, is then analyzed using Structural Equation Modeling (SEM) software. To conclude the important factors that influence each variable in this study, a loading factor analysis was carried out which reflected the highest factors representing each variable (leadership style, personality, motivation, and citizenship behavior). The loading factor analysis based on the highest Standard Regression Weight value was used as one of the important findings, as well as the conclusion of this study.

4. Results

SEM involves two main activities, namely measurement, and structural computation. In terms of measurement, it

was discovered that all the latent variables confirmed that all dimensions were highly loaded and measured using the earlier-mentioned methods. Theoretically and empirically, those dimensions are part of the latent variables.

However, three dimensions and 1 sub-dimension were removed from the model due to their insignificant effect on those 2 latent variables. In addition to those from passive management by exception, active management by exception, and laissez-faire characteristics that are part of leadership style, these include courtesy, and a quality of citizenship conduct (Figure 1).

4.1. Measurement

In the first section, a leadership style variable measurement model was presented in this research. It was measured with eight dimensions, namely inspirational motivation, idealized influence, individual consideration, intellectual stimulation, contingent reward, management by exception passive, active management by exception active, and laissez-faire. Based on confirmatory factor

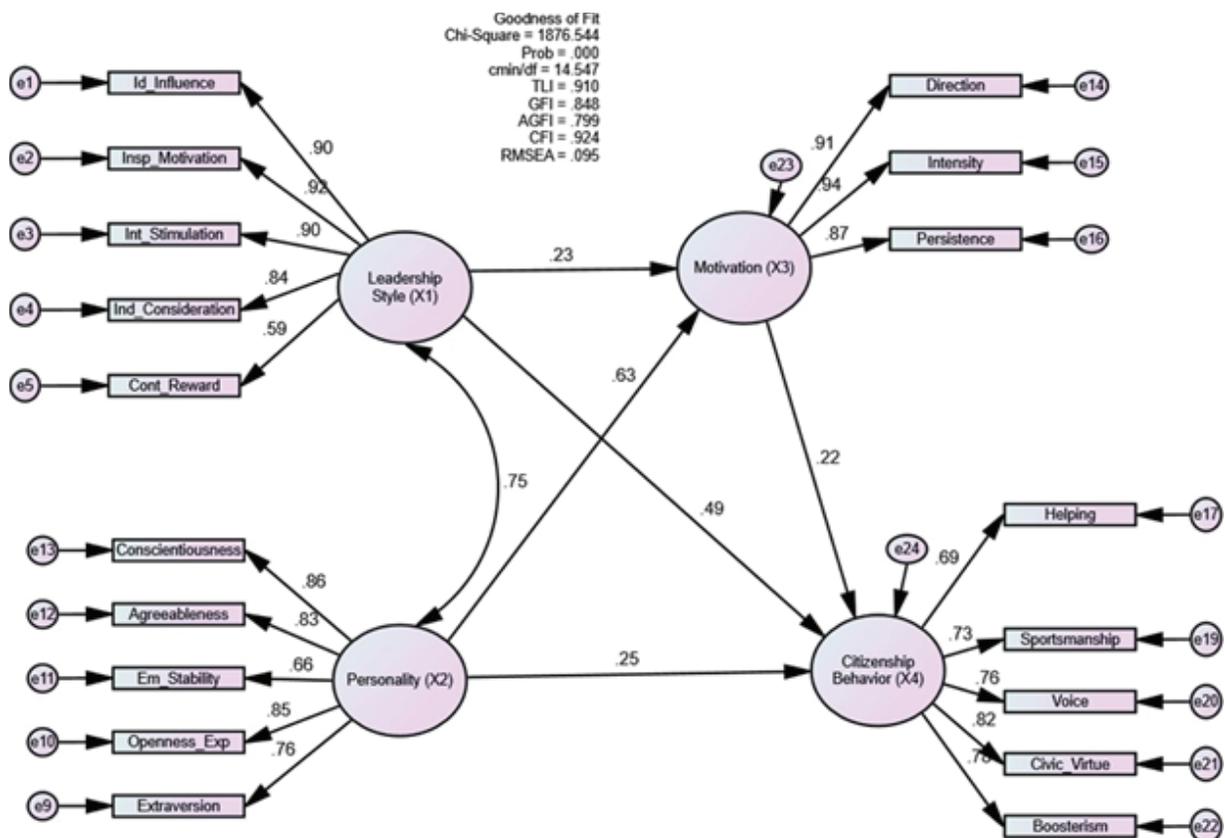


Figure 1: Goodness of Fit Model

analysis (CFA), active management by exception active, management by exception passive, and laissez-faire are insignificant dimensions used to measure leadership style variables. Furthermore, the analysis showed that the most powerful dimension as a measure of this construct was the effect of inspirational motivation, idealized influence, individual consideration, intellectual stimulation, and contingent reward with loading factors of 0.896, 0.913, 0.905, 0.878, and 0.749. In the second section, a model of personality variable measurement was presented. This construct is measured by five dimensions, namely agreeableness, conscientiousness, openness to experience, emotional stability, and extraversion. According to CFA, the effect of conscientiousness, agreeableness, emotional stability, openness to experience, and extraversion had the highest dimension as a measure of this variable, with loading factors of 0.855, 0.849, 0.822, 0.838, and 0.811. A motivation variable measurement model was proposed in the third segment. Three variables were used to measure it: direction, intensity, and persistence. The influence of direction, intensity, and persistence is the most powerful dimension as a measure of this variable according to CFA, with loading factors of 0.826, 0.843, and 0.831. The last section presented a model of citizenship behavior variable measurement. It was measured using 2 dimensions with 3 sub-dimensions each (organizational and interpersonal). Based on CFA, the most powerful sub-dimension as a measure of citizenship behavior was the effect of helping, sportsmanship, voice, civic virtue, and boosterism with loading factors of 0.675, 0.750, 0.710, 0.854, and 0.795.

The results of the CFA data processing are used as factors that become important reflections of each variable shown in the Standard Regression Weight values below:

4.2. Standardized Regression Weights

Based on Table 1, it is known that the leadership style is reflected in the highest loading factor, namely *Inspiration Motivation* with a value of 0.904. Personality is reflected in the highest loading factor, namely *Conscientiousness* with a value of 0.857. Motivation is reflected in the highest loading factor, namely *Intensity* with a value of 0.937. Citizenship Behavior is reflected in the highest loading factor, namely *Civic Virtue* with a value of 0.815.

4.3. Hypothesis Results

The second part of the SEM analysis was centered on the interpretation aspect. This model shows the relationship between these variables. Besides, a significant effect tends to occur when the p -value is < 0.05 . In SEM, there are 2 impacts namely direct and indirect effects. According to a regression analysis that weighed leadership style

Table 1: Standardized Regression Weights

	Estimate
Insp_Motivation ← Leadership_Style	0.904
Int_Stimulation ← Leadership_Style	0.900
Ind_Consideration ← Leadership_Style	0.857
Cont_Reward ← Leadership_Style	0.627
Active_Mgt ← Leadership_Style	0.418
Passive_Mgt ← Leadership_Style	0.561
Extraversion ← Personality	0.757
Openness_Exp ← Personality	0.849
Em_Stability ← Personality	0.663
Agreeableness ← Personality	0.832
Conscientiousness ← Personality	0.857
Intensity ← Motivation	0.937
Persistence ← Motivation	0.865
Direction ← Motivation	0.906
Helping ← Citizenship_Behavior	0.698
Courtesy ← Citizenship_Behavior	0.415
Sportsmanship ← Citizenship_Behavior	0.743
Voice ← Citizenship_Behavior	0.762
Civic_Virtue ← Citizenship_Behavior	0.815
Boosterism ← Citizenship_Behavior	0.779

in relation to motivation, it was found that personality, citizenship behavior, and leadership style had p -values of $*** < 0.05$.

Based on the estimated output obtained from the statistical calculations using Amos SEM, the data acquired are shown in Table 2.

Table 2 shows that direct leadership style, personality, motivation, leadership style, and personality significantly affect motivation and citizenship behavior. Based on the Sobel test, leadership style affects citizenship behavior through motivation, with p -values of $0.00000008 < 0.05$, and $5.45 > 1.96$. Personality affects citizenship behavior through motivation, with p -values of $0.00000208 < 0.05$, and $4.745 > 1.96$. It was concluded that indirect leadership style and personality significantly affect citizenship behavior through motivation. The micro account officer's motivation was also identified as a positive and powerful mediated factor in this study. The motivational capacity of micro account officers serves as a partial mediator between leadership style or personality and citizenship behavior. Leadership and personality are 2 factors that undoubtedly affect citizenship behavior. Moreover, motivation dimensions such as direction, intensity, and

Table 2: Hypothesis Results

Description	Estimate	S.E.	C.R.	P	Remarks
Motivation ← Leadership_Style	0.260	0.032	8.148	***	Accepted
Motivation ← Personality	0.901	0.048	18.749	***	Accepted
Citizenship_Behavior ← Motivation	0.078	0.013	6.241	***	Accepted
Citizenship_Behavior ← Leadership_Style	0.200	0.013	15.029	***	Accepted
Citizenship_Behavior ← Personality	0.155	0.02	7.617	***	Accepted

persistence need to be considered when the micro account officer’s citizenship behavior is altered. This conclusion implies that those variables significantly support the organizational behavior model to achieve set goals.

5. Discussion

Structurally, it was discovered that leadership style and personality directly and significantly affected micro account officers’ performance (citizenship behavior/CB), besides, motivation was perceived as a good and strongly mediated factor. Micro account officers partially mediate their leadership styles and citizenship behaviors, which mediates their personalities.

Both leadership style and micro account officer’s personality were remarkable and perceived as a good predictors because of their direct effect on motivation and citizenship behavior as well. The vital role of these variables, in this case, is similar to the role of supportive leadership and psychological capital of nurses (Farid et al., 2021). Micro account officers are motivated by a good mediator between their personality and citizenship behavior. They, therefore, made a significant contribution to the theoretical development of measuring and controlling the big-five personality traits, such as conscientiousness, emotional stability, agreeableness, extraversion, and openness to experience mixed with motivation factors. This consisted of direction, intensity, and persistence that could be meaningful to be implemented, specifically in human resources or capital management in banking.

These findings are supported by preliminary research, stating that intrinsic motivation is a good mediator between ethical leadership and academic employees’ OCB. On the other hand, Shareef and Atan (2019) stated that ethical leadership is a good predictor of motivation. In terms of academic employees’ acts and choices, effort, persistence, and emotional reactions, ethical leadership was also sensitive to subtle changes in their citizenship behavior, as reported in research carried out in the Kurdistan Region of Iraq.

Schwarz et al. (2020) discovered a significant relationship between public service motivation and individual job performance of civil servants and their managers at a water

resource bureau and environmental bureau in a prefecture-level city in China’s Shandong Province. Yeung et al. (2020) stated motivation is one of the important variables that affect the performance of Chinese children. The motivation factor and the performance of the micro account officers, as shown by their OCB, were significantly influenced by their personalities. Motivation effectively bridges the gap between performance, personality, and leadership style.

This finding is also relevant to Li et al. (2020), that “green transformational leadership directly and indirectly through the mediation of green intrinsic motivation affects green creativity”. However, this statement was not only supported by this research finding but was also strengthened by Badura et al. (2020) that motivation to lead relationship with leadership outcome and identifying motivation to lead role within the broader leadership domain.

According to other studies, learning motivation was an effective mediator between transformational leadership and innovative work behavior (Afsar & Umrani, 2019). Khalilzadeh and Khodi (2021) stated that some Big Five traits are good predictors of motivation for subscales. Knowledge of intrinsic motivation was positively impacted by teachers’ conscientiousness personality traits. However, the extraversion personality attribute of the learners has a negative impact on their intrinsic knowledge, success, and motivation.

6. Conclusion and Implications

To improve the Micro Account Officer’s Performance, the organization must be able to foster positive employee behavior towards their work and outside of work related to the organization. Unrequited positive behavior is also known as extra-role behavior or known as organizational citizenship behavior (OCB). The interesting findings are related to the role of leadership style, micro account officer’s personality, and citizenship behavior mediated by motivation. It was determined that their improved performance (CB) was assigned by taking into account their perceived superordinate leadership style, whether transformational or reversely by transactional tendency, and characteristics of micro account officer, including their personality which affected by

five-factors as well and would then be mediated by motivation. Therefore, when the organization improves and develops the micro account officer's performance or citizenship behavior, it is hard to ignore leadership, personality, and motivation.

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 significant mediated factor between both leadership style and micro account officers' personality with micro account officers' performance (CB).

Based on empirical data, it was discovered that awareness reflects personality, whereas inspirational motivation reflects leadership style. Similar to how Citizenship Behavior is reflected by Civic Virtue, Motivation is reflected by Intensity. Thus, it can be inferred that a more dominant leadership style that emphasizes Inspiration Motivation will boost the motivation of Micro Account Officers and Citizenship Behavior. Similarly, a dominant personality with conscientiousness would boost motivation and Citizenship Behavior. Therefore, enterprises must focus on and enhance leadership styles that are more inspirational, motivating, and personality that is more dominating with conscientiousness to increase the performance of Micro Account Officers in building "Indonesia Emas 2045".

The implications of this research are: First, human resource management can adopt this research model which has proven that inspiring leadership style and conscientious personality affect motivation and Citizenship Behavior. Second, organizations need to develop an inspiring leadership style and conscientious personality.

This study uses a survey of Micro Account Officers in Sulawesi, Indonesia for data collection. The researcher collected data at once from one region in Sulawesi, to reduce bias in the research results. The researcher hopes that the data obtained come from homogeneous respondents, namely one resident of the area (Sulawesi). However, the weakness of this research is the possibility of differences in the character of the Micro Account Officer in other areas. In other words, it can be concluded that it is necessary to compare the results of this study with similar studies in other areas. To determine how well the performance of micro account officers based on leadership style and personality, which is mediated by motivation, can be represented by the results of this study, it is advised that further researchers conduct comparable research in other fields.

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