"The role of resistance to change in determining organizational citizenship behavior: Evidence from MSMEs in Indonesia"

AUTHORS	Tristiana Rijanti (D) R Askar Yunianto (D) Bambang Suko Priyono (D) Rokh Eddy Prabowo (D) Bambang Sudiyatno (D)		
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Tristiana Rijanti, Dr., Associate Professor, Department of Management, Faculty of Economic and Business, Stikubank University Semarang, Indonesia. (Corresponding author)

Askar Yunianto, Senior Lecturer, Department of Management, Faculty of Economic and Business, Stikubank University Semarang, Indonesia.

Bambang Suko Priyono, Associate Professor, Department of Management, Faculty of Economic and Business, Stikubank University Semarang, Indonesia.

Rokh Eddy Prabowo, Senior Lecturer, Department of Management, Faculty of Economic and Business, Stikubank University Semarang, Indonesia.

Bambang Sudiyatno, Associate Professor, Department of Management, Faculty of Economic and Business, Stikubank University Semarang, Indonesia.



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THE ROLE OF RESISTANCE TO CHANGE IN DETERMINING ORGANIZATIONAL CITIZENSHIP BEHAVIOR: EVIDENCE FROM MSMES IN INDONESIA

Abstract

Organizational citizenship behavior is vital to the company's internal control system. This is because individual contributions that exceed role demands in the workplace increase company productivity and efficiency. This study aims to determine the role of resistance to change in moderating the influence of psychological capital and leader-member exchange on organizational citizenship behavior in micro, small, and medium enterprises in Indonesia. This paper uses a quantitative approach, and data collection is carried out through online surveys. The sample comprises 263 managers or owners of micro, small, and medium enterprises in Indonesia. This paper uses panel data; to test the interaction regression of resistance to change as a moderator, it uses the ordinary least squares method. The research results found empirical evidence that psychological capital and leader-member exchange impact increasing organizational citizenship behavior. Other findings show that resistance to change negatively moderates the influence of psychological capital and leader-member exchange on organizational citizenship behavior of Indonesia's micro, small, and medium enterprises.

Keywords individual contributions, exceeding role demands,

workplace contribution, company productivity, company

efficiency, physiological capital, leader-member

exchange, employee

JEL Classification J24, L26

INTRODUCTION

Organizational citizenship behavior (OCB) is a behavior that benefits individual employees of a company, the industry and institutions where they work, and the employees themselves. This behavior is voluntary, so individual employee activities exceed the demands of their role in the workplace. Employees do this voluntarily outside the formal organizational remuneration system, so employees do not receive remuneration even though this behavior can affect the organization's overall performance. The emergence of OCB can be caused by several factors in the organizational environment, such as individual employee characteristics, variations in individual attitudes, leadership patterns, and job characteristics within the organization.

Micro, small, and medium enterprises (MSMEs) in Indonesia contribute to the Indonesian national economy. It has been proven that in several economic, monetary, and health crises due to COVID-19, MSMEs in Indonesia could survive and quickly rise and contribute to the business. Micro, small, and medium enterprises operate in all production lines, are resilient to economic crises, and contribute greatly to sup-

porting economic activity and the country's economic growth. MSMEs also offer many job opportunities and are a source of income for the state and society. In China, the United States, Italy, and the United Kingdom, this business contributes to GDP of 60%, 51%, 63%, and 25%, respectively (Rushefsky, 2017). Meanwhile, in Indonesia, micro, small, and medium enterprises contribute 60.3% to GDP and create 97% of total employment (TNP2K, 2022).

To develop MSMEs, the government needs to understand what type of training to provide and how to motivate MSME owners in their attitudes and behavior to develop their companies. The rapidly changing business environment for MSMEs means that entrepreneurs must withstand the pressures of the business environment. Organizational citizenship behavior, as a factor that benefits organizations, needs attention in order to maintain the stability and development of business activities. This is a big challenge for MSMEs in Indonesia, especially in Semarang, to support regional and national economic activities.

1. LITERATURE REVIEW

Organizational citizenship behavior (OCB) is the behavior of organizational members outside of their formal duties, such as collaborating and helping other employees voluntarily (Goksoy, 2017). Kim et al. (2020) define OCB as employees who undertake extra roles voluntarily, having particular importance in organizational sustainability studies. Meanwhile, Ghaffaripour (2023) refers to OCB as behavior or activities that are discretionary or voluntary. This behavior refers to the voluntary individual behavior of employees outside the company's formal remuneration system (Organ, 1988).

In the organizational behavior literature (Chiaburu et al., 2011), OCB is an important managerial tool for organizations; if managed well, OCB positively influences individual, group, and organizational performance. Academics and business people have paid great attention to further studying the idea of OCB, especially in organizational behavior (Takeuchi et al., 2015). According to Jemmy et al. (2022), the emergence of OCB behavior is influenced by several factors, such as different individual characteristics, variations in attitudes or perceptions, leadership, and job characteristics. Kadete (2014) and Mchome (2016) state that small and medium businesses have economic importance because these businesses contribute to the country's economic growth and operate in all production.

In MSMEs, managers who are also owners of MSMEs do their work beyond what a manager in general should do because the manager works

for his own sake. Managers are the driving force of the company's adaptation process to changes in the business environment, and their behavior will encourage employees to behave OCB. As stated by Organ et al. (2006), managers can behave OCB through altruism behavior, namely behavior that likes to help other people; courtesy, namely, behavior related to politeness; conscientiousness, namely behavior that upholds the value of prudence; civic virtue, namely behavior related to a sense of responsibility and being actively involved in organizational development or change; sportsmanship, namely behavior that shows a level of sportsmanship. High OCB shows that the human resource capabilities in the organization have good extra-role performance. Extra-role performance means cooperation between employees and leaders in MSMEs is very harmonious. This will make it easier for MSMEs to adapt to the business environment in order to maintain the survival of the organization's business.

Psychological capital is a positive psychological state of organizational members that grows so that it becomes energy and makes an essential contribution to the business organization (Shubina, 2022). It is a complex personal construct that includes four dimensions: self-efficacy, optimism, hope, and resilience (Luthans et al., 2007; Shubina, 2022). Indicators of self-efficacy include being able to find solutions to long-term problems, contributing to making organizational strategies, providing input in determining targets, and providing good information to business partners. Optimism indicators consist of always thinking positively about work, having the principle that there is a lesson in every

problem, and completing the work that should be done. Hope indicators are having many ways to solve problems at work, being passionate about achieving targets, having a high desire to succeed at work, and thinking of many ways to achieve targets. Resilience indicators include daring to face work that is full of pressure, being able to get through difficult work due to experience, being able to handle many things at once, and being able to make the best decisions when confusion occurs.

A leader must build quality interpersonal relationships with his members to increase the organization's strength. This is what is meant by leadermember exchange. As Sa'adah and Rijanti (2022) state, leader-member exchange is the quality of interpersonal exchange relationships between leaders and their members. According to Greguras and Ford (2006), research on leader-member exchange can be seen from two points of view: assessment from the leader's perspective or supervisor leader-member exchange-multidimensional, or the assessment from the employee's perspective or leader-member exchange-multidimensional. In this analysis, leader-member exchange is used more from the perspective of leaders toward employees or subordinates because the MSME respondents are mostly leaders or business owners. Therefore, the success of a leader depends on his ability to establish relationships with his members (employees).

Leader-member exchange has 4 dimensions: affection, loyalty, contribution, and professional respect (Liden & Maslyn, 1998). Affection has indicators: leaders like employees in personal relationships, leaders consider employees as friends, and employees are pleasant individuals. Loyalty indicators include employees defending the decisions taken by the leader, employees being on the leader's side when needed, and employees on the leader's side to defend when the leader makes an unintentional mistake. The contribution dimensions include leaders providing everything employees need to complete tasks, leaders willing to put in more effort to support employees in achieving existing goals, and leaders willing to work as hard as they can for the interests of employees. The professional respect dimension consists of leaders being impressed with the working knowledge that employees have, leaders respecting the

work competencies that employees have, and leaders impressed with the work abilities that employees have (Greguras & Ford, 2006).

Resistance to change is a set of negative responses to change (Piderit, 2000; Rehman et al., 2021). According to Oreg (2003), there are four dimensions of resistance to change: routine seeking, emotional reaction, short-term thinking, and cognitive rigidity. Routine searches have such indicators: change is something negative, not liking doing something new and different, feeling comfortable with the same and stable routine, feeling stressed if changes occur, and tense if there is a change in plans. Emotional reactions have such indicators: avoiding when things do not go according to plan, being uncomfortable with changing employee evaluation criteria and avoiding extra work, changing plans is a hassle, and being uncomfortable with change even though it can improve life. The indicators for the short-term thinking dimension consist of resisting change even if it might benefit one, avoiding change even if it is suitable for one, agreeing to plans without change, and rarely changing plans. The dimensions of cognitive rigidity indicators include not changing one's mind quickly and having consistent views over time.

Avey et al. (2011) show that psychological capital positively and significantly affects OCB. Zeng et al. (2022) also concluded that good psychological capital can increase OCB. Beal et al. (2013), making a quantitative analysis, state that resistance to change moderates the influence of psychological capital on OCB. Meanwhile, Santoso et al. (2020), who studied MSMEs groups in the Jakarta, Bogor, and Bekasi areas using a sample of 370 respondents, found a link between leader-member exchange and OCB. Findings from the study showed that OCB increased as leader-member exchange increased. This suggests that leader-member exchange significantly and beneficially influences OCB. Santoso et al. (2020) and Kurniasih et al. (2022) have reported similar research findings showing that resistance to change has a beneficial impact on OCB.

Goksoy (2017) conducted further research with OCB as the independent variable and resistance to change as the dependent variable; the results from 85 respondents showed that OCB had a significant

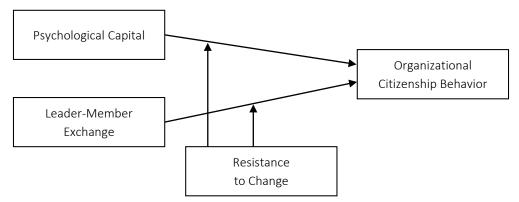


Figure 1. Empirical research model

adverse effect on resistance to change. Meanwhile, Rehman et al. (2021), who placed resistance to change as the dependent variable, found that resistance to change is negatively influenced by resistance to change. Motivated by the results of previous research, this study places resistance to change as a moderating variable.

This paper aims to determine whether psychological capital and leader-member exchange influence the organizational citizenship behavior of micro, small, and medium enterprises (MSMEs) as well as the moderating function of resistance to change on organizational citizenship behavior of MSMEs in Semarang City, Indonesia. Based on the literature review, the empirical research model is presented in Figure 1, and research hypotheses are as follows:

- H1: Psychological capital increases organizational citizenship behavior.
- H2: Leader-member exchange increases organizational citizenship behavior.
- H3: Resistance to change moderates the influence of psychological capital on organizational citizenship behavior.
- H4: Resistance to change moderates the influence of leader-member exchange on organizational citizenship behavior.

2. METHODS

This study uses a survey method with managers or owners of MSMEs as respondents spread across Semarang, Indonesia. MSMEs in the

city of Semarang are located in all sub-districts where the population number cannot be known with certainty. The existing phenomenon shows that some MSMEs are not licensed, but some are licensed, some have only been established for more than 2 years, and some have gone bankrupt in less than 2 years, so their numbers are very volatile. Therefore, it is necessary first to determine the criteria for MSMEs that will be used as respondents, i.e., MSMEs that have been in business for at least 2 years or more. The reason for trying for at least 2 years or more is that the owner already understands the business and has the behavior to represent the owner and manager of the business organization. The position or location of MSMEs is spread throughout the city, and the population is unidentified, so the sampling method used is non-probability with a convenience sampling method. The number of respondents was 263.

The data collection method is a survey. The data obtained from respondents are primary. Questionnaires were given to respondents in two ways: directly by interview and via Google Forms. This study used a 7-point Likert scale, with answer categories ranging from strongly disagree (1) to strongly agree (7).

The operational concept and measurement of each psychological capital variable was developed by Luthans et al. (2007), using four dimensions: hope, optimism, resilience, and self-efficacy. The measurement of the psychological capital variable uses 18 indicators. The operational concept for measuring leader-member exchange was developed by Sa'adah and Rijanti (2022), who used four dimensions: affection,

loyalty, contribution, and professional respect. In this study, leader-member exchange used 13 measurement indicators. The conceptual and operational definition of resistance to change was developed by Oreg (2006) with four dimensions, namely routine seeking, emotional reaction, short-term thinking, and cognitive rigidity, and in this case, there are 18 measurement indicators. The conceptual and operational definition of organizational citizenship behavior variables was developed by Podsakoff et al. (2000) with five dimensions, namely altruism, courtesy, civic virtue, conscientiousness, and sportsmanship, with measurement indicators of 28 questions.

The first and second hypotheses were tested using multiple regression analysis, while the third and fourth hypotheses used moderate regression analysis (MRA).

The equation of the first and second hypotheses is as follows:

$$OCB = a_{11} + \beta_{11} PsyCap + \beta_{12} LME + e_{11},$$
 (1)

The equations of the third and fourth hypotheses are shown below.

$$OCB = a_{21} + \beta_{21} PsyCap + \beta_{22} RC +$$

 $+\beta_{23} PsyCap \cdot RC + e_{21},$ (2)

$$OCB = a_{31} + \beta_{31}LMX +$$
 $+\beta_{32}RC + \beta_{33}LMX \cdot RC + e_{31},$
(3)

where OCB – Organizational Citizenship Behavior, PsyCap – Psychological Capital, LMX – Leader-Member Exchange, RC – Resistance to Change, a_1 – a_3 – constant, β_{11} – β_{33} – Regression Coefficient, and e_1 – e_{31} – error.

3. RESULTS

In the MSMEs profile of the 263 respondents, regarding gender, 50.2% are men and 49.8% are women. This shows that a certain gender does not dominate MSME actors. Considering the age of the respondents, the largest number of MSME respondents are under 30 years old, or 43.7%. This

means that many young people less than 30 years old have started starting their businesses. They do not depend on working as employees but prefer to be self-employed or do their own business.

The research results also show that respondents are dominated by high school graduates, namely 49.8%. This means they prefer to be self-employed after graduating from high school rather than continuing to college. This is consistent with the respondents' answers when asked about their reasons for choosing to be self-employed: it turns out that 45.6% answered the call of the profession. This means that most MSMEs are trying because it is their professional calling, and only 17.1% are opening a business because they inherited or continued their parents' business.

The profile also shows that 84.8% are business owners, while 15.2% are MSME managers and staff. This strongly supports the assumption that because most MSMEs are individual companies (88.6%), the survival of the MSMEs business depends on the owner's attitude or behavior.

According to the type of business, 97.7% are small, and only 2.3% are medium businesses. Judging from the length of time they have been running the business, the majority runs for 2 to 5 years, 41.8%, and only 7.6% have opened their business for less than 2 years; the rest have been in business for more than 8 years.

The description of the research variables in this study is intended to provide an overview of respondents' answers. In this study, variable descriptions include mean, median, mode, minimum, and maximum. Respondents' responses to the psychological capital variable had the lowest average value or mean on the PsyCap5 indicator of 5.46 and the highest mean on PsyCap18 of 5.87. This means the average respondent's answer is between a scale of 5 to 6 or between somewhat agree to agree. The value that appears most frequently in mode is 6, meaning that the respondents most often agreed with the psychological capital indicator.

Micro, small, and medium enterprises' answers to the leader-member exchange variable have the lowest mean on the LMX1 indicator of 5.64 and the highest mean on LMX13 of 5.93. This means

that the average respondent's answer is close to a scale of 6, meaning that the average respondent agrees.

The answers of respondents, who were mostly MSME owners, showed that the lowest average resistance to change in the RtoC1 indicator was 2.99, and the highest mean in RtoC18 was 4.25. This means the average respondent's answer is on a scale of 3 to 4. This shows that the respondents' answers, on average, slightly disagree with the research questions.

Micro, small, and medium enterprises' response to the OCB variable shows that the OCB value has the lowest average on the OCB1 indicator of 5.30 and the highest mean on OCB18 of 5.88. This means the average respondent's answer is on a scale of 5 to 6. This shows that respondents answered on average agree to strongly agree. Meanwhile, the middle and mode values are on a scale of 6, meaning that the respondent's answer most often to the OCB indicator is agree. The minimum score for respondents' answers to the OCB indicator is between a scale of 1 and 2 or strongly disagree to disagree. Meanwhile, the maximum score is 7 or strongly agree. This means there are variations in answers with a value range of 6 (7-1).

Validity and reliability tests are the instrument tests used in this study. These two tests aim to ensure that the questionnaire used as an instrument in exploring respondent data has a value of reliability and accuracy. The purpose of carrying out validity tests is to reduce the level of error for indicators in each research variable and to show the extent to which a measuring instrument can be used to measure precisely what will be measured. Decision-making is valid for each indicator if it has a loading factor/component matrix value > 0.4. Applicability to invalid indicators is removed from the research variables. Analysis of loading factors was carried out using the factor analysis method. Furthermore, research indicators can be analyzed further if the KMO value is > 0.5 and the significance value is < 0.05.

The results of the validity test show that all indicators for each research variable are valid because the loading factor value is > 0.4. This means that the four variables used in this research, namely, psycho-

logical capital, leader-member exchange, resistance to change, and organizational citizenship behavior, meet the validity requirements so they can be used in further analysis. Apart from meeting the validity requirements of the KMO and Bartlett's test values, each variable has a KMO value of > 0.5 with a significance level of 0.00 or < 0.05, meaning that these variables meet sample adequacy, so they meet the requirements for further analysis.

The validity test shows that all indicators in the variable instrument are valid, while the reliability test is presented in Table 1.

Table 1. Reliability test

Variable	Cronbach's Alpha	Conclusion	
Psychological Capital	.966	Reliable	
Leader-Member Exchange	.958	Reliable	
Resistance to Change	.977	Reliable	
Organizational Citizenship Behavior	.978	Reliable	

Based on Table 1, the reliability test on the four research variables resulted in a Cronbach's alpha value > 0.7. Thus, all variables are reliable and can be analyzed by testing the coefficient of determination model, F test, and hypothesis testing using multiple regression equations.

Table 2 shows the results of the regression model test to determine whether the regression model meets the goodness of fit requirements so that it can be used to predict.

The model test results in Table 2 show that the adjusted R^2 value for regression equation 1=0.745, the adjusted R^2 value for regression equation 2=0.712, and the adjusted R^2 value for regression equation 3=0.690. The results of the sig-F test for regression equations 1, 2, and 3 show sig-F = 0.00 so that the three regression equations meet the goodness of fit requirements.

A linear regression equation was used to prove hypotheses 3 and 4 with the interaction method between psychological capital, leader-member exchange, and resistance to change. The results of the t-test show that the sig-t value of the interaction between psychological capital and resistance to change = 0.00; thus, hypothesis 3 is accepted. Meanwhile, the sig-t value of leader-member ex-

Table 2. Test results of multiple linear regression equation analysis

Regression Model	Beta Coefficient	Sig.	Conclusion
Equation 1: OC	$B = a_{11} + \beta_{11} PsyCap + \beta_{12} LME +$	+ e ₁₁	•
The influence of <i>PsyCap</i> on <i>OCB</i>	0.408	0.000	H ₁ Accepted H ₂ Accepted
The influence of <i>LMX</i> on <i>OCB</i>	0.487	0.000	
Adjusted R-Square	0.745		
Value of F and Sig F	382.865	0.000	
Equation 2: <i>OCB</i> = a_{21} +	β_{21} PsyCap + β_{22} RC + β_{23} PsyCa	p × RC + e ₂₁	•
R to C moderates the influence of PsyCap on OCB	-0.737	0.006	H₃ Accepted
Adjusted <i>R-</i> Square	0.712		
Value of F and Sig F	216.497	0.000	
Equation 3: OCB = a	$\frac{1}{31} + \beta_{31} LMX + \beta_{32}RC + \beta_{33}LMX$	× RC + e ₃₁	
R to C moderates the influence of LMX on OCB	-0.523	0.060	H ₄ Accepted (marginal significant < 0.10)
Adjusted <i>R</i> -Square	0.690		
Value of F and Sig F	195.719	0.000	

Note: OCB — Organizational Citizenship Behavior, PsyCap — Psychological Capital, LMX — Leader-Member Exchange, RC — Resistance to Change.

change interaction with resistance to change = 0.06 is in a marginal position; hypothesis 4 is rejected at a significance level of less than 5% but is accepted at a significance level of less than 10%.

4. DISCUSSION

Hypothesis 1 is accepted: psychological capital has an impact on increasing organizational citizenship behavior. The higher level of psychological capital owned by MSME managers will increase organizational citizenship behavior (OCB). It is the positive psychological condition of the owner or manager of MSMEs so that it becomes energy that makes a critical contribution to the development of MSMEs (Shubina, 2022). The higher the self-efficacy of MSME owners, the more likely they will be able to find solutions to the problems they face in the short and long term. MSME owners will be able to provide good information to their business partners. A high psychological capital is also reflected in the highly optimistic behavior of MSME managers who always think positively about completing work and are always full of hope and eager to achieve the targets that have been set. A high psychological capital means that the owner also has a high level of resilience to be brave enough to face pressure and obstacles from the MSME business environment.

Good organizational citizenship behavior (OCB) means that the atmosphere of cooperation and

extra-role behavior between leaders and employees in MSMEs is improving. This means that both owners and employees of MSMEs have a strong sense of concern for the business problems faced by MSMEs. This good extra-role behavior will indirectly help the organization achieve planned goals (Organ et al., 2006). The proof of hypothesis 1 in this study supports previous research conducted by Beal et al. (2013), Gupta et al. (2017), Lalita and Singh (2019), Yildiz (2019), Chamisa et al. (2020), Qin et al. (2021), Zeng et al. (2022), and Ghaffaripour (2023). However, the results of this study are different from Gan and Yusof (2018) and Bramantya and Muafi (2022) who found no effect of psychological capital on OBC.

Hypothesis 2 is also proven, meaning that the better level of leader-member exchange in the MSMEs business will increase OCB. The better leader-member exchange in the organization shows that the quality of interpersonal exchange relationships between MSME leaders and their members is improving. High leader-member exchange quality in an organization means a relationship between leaders and subordinates who respect each other professionally and positively contribute to the organization. This condition will support the formation of good OCB in in-role and extra-role. In-role behavior means that leaders and employees in MSMEs work according to the tasks in the job description. Extra-role behavior shows that human resources in MSMEs are willing to work outside the job description with-

out considering the rewards for voluntarily doing work outside their primary duties. Good OCB behavior in the organization is reflected in the willingness of MSME leaders and employees to carry out extra tasks, work together, help, provide advice, and participate actively to achieve business goals. The results of this study are in line with Wang et al. (2010), Mahmudi and Elmi (2020), Che et al. (2021), Kurniasih et al. (2022), and Jemmy et al. (2022). Ishak and Alam (2009) show that superiors' leader-member exchange positively affects OCB, but subordinates' leader-member exchange has no effect. Meanwhile, Jan et al. (2022), who conducted research in Pakistan, found a significant negative relationship between leader-member exchange and OCB.

The proof of hypothesis 3 shows that resistance to change can be a moderating variable. This follows Beal et al. (2013), who stated that resistance to change is a moderating variable for the influence of psychological capital on OCB. A negative regression coefficient (beta) value indicates that resistance to change weakens the influence of psychological capital on OCB. This means that high resistance to change in the behavior of leaders or

owners of MSMEs will weaken the relationship between psychological capital and OCB. In contrast, a low resistance to change will strengthen the influence of psychological capital on OCB. High resistance to change means that the behavior of MSME owners tends to dislike and avoid change, or there is resistance to change in the organization. Meanwhile, low resistance to change indicates that MSMEs can accept changes in their business in accordance with pressures in the business environment.

With a significance level of 6% (marginally significant), it is proven that resistance to change can be a moderating variable between leader-member exchange and OCB in MSMEs companies. This means that if the resistance to change level in the MSMEs business is high, it will weaken the influence of leader-member exchange on OCB. On the other hand, the lower the resistance to change, the greater the influence of leader-member exchange on OCB. So, suppose the owners or leaders of MSMEs are willing to accept changes in business conditions and are willing to adapt to business changes. In that case, this will strengthen the influence of leader-member exchange on OCB.

CONCLUSION

This study investigates whether psychological capital and leader-member exchange will have an impact on organizational citizenship behavior and whether resistance to change moderates this effect among micro, small, and medium enterprises in Semarang City, Indonesia. The research results show that psychological capital and leader-member exchange have an effect on increasing organizational citizenship behavior, so this influence is positive. Thus, the higher the psychological capital and leader-member exchange, the higher the organizational citizenship behavior of leaders or owners of micro, small, and medium enterprises.

This study also finds empirical evidence that resistance to change negatively moderates psychological capital and leader-member exchange, which means its influence weakens organizational citizenship behavior. High resistance to change in micro, small, and medium enterprise owners will inhibit the increase in organizational citizenship behavior. Therefore, owners of micro, small, and medium enterprises need to reduce resistance to change by means of owners or leaders of micro, small, and medium enterprises who are willing to adapt to change and eliminate rigidity so that micro, small, and medium enterprises businesses can survive better. This is because high organizational citizenship behavior will increase in-role and extra-role behavior in micro, small, and medium enterprises.

The implication is that owners of micro, small and medium enterprises micro, small, and medium enterprises need to pay attention to and maintain relationships between employees in their organizations so that the organizational citizenship behavior situation is better. For this reason, micro, small, and medium enterprises must increase psychological capital and leader-member exchange to achieve business

success. Because organizational citizenship behavior is important for owners or leaders of micro, small, and medium enterprises, good organizational citizenship behavior will enable small and medium enterprises to survive in a business environment that continues to change rapidly.

It is hoped that these findings will provide valuable information and can be used as a basis for local governments, especially the Semarang city government, Indonesia, in their efforts to encourage micro, small, and medium enterprises business actors in their region through appropriate training programs according to the conditions faced by micro, small, and medium enterprises businesses. This paper contributes to the latest literature on resistance to change and organizational citizenship behavior. However, it has limitations related to generalization because even though the respondents' answers used as data meet the minimum sample requirements, the sample is only from Semarang City, so it does not represent micro, small, and medium enterprises in Indonesia. It is recommended that future research expand the object of analysis to other non-MSME industries that have greater capacity by selecting variables at the organizational level of analysis, such as organizational culture, work environment, social capital, and organizational climate.

AUTHOR CONTRIBUTIONS

Conceptualization: Tristiana Rijanti, Bambang Suko Priyono.

Data curation: Tristiana Rijanti, Askar Yunianto, Rokh Eddy Prabowo. Formal analysis: Tristiana Rijanti, Askar Yunianto, Bambang Suko Priyono. Investigation: Tristiana Rijanti, Bambang Suko Priyono, Rokh Eddy Prabowo.

Methodology: Bambang Suko Priyono, Bambang Sudiyatno. Project administration: Askar Yunianto, Bambang Sudiyatno.

Resources: Askar Yunianto, Rokh Eddy Prabowo. Software: Rokh Eddy Prabowo, Bambang Sudiyatno. Supervision: Tristiana Rijanti, Rokh Eddy Prabowo.

Validation: Bambang Suko Priyono.

Visualization: Askar Yunianto, Bambang Sudiyatno.

Writing – original draft: Tristiana Rijanti, Askar Yunianto, Bambang Sudiyatno.

Writing - review & editing: Tristiana Rijanti, Bambang Suko Priyono, Rokh Eddy Prabowo.

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