

Influence of Organizational Citizenship Behaviour on Organizational Effectiveness: Experiences from Indian Banks

1. Motivation and Objectives:

The banking industry is a service industry where the performance is evaluated based on the number of customers it's able to retain. This can be achieved by providing superior customer service (**Sofiah, 2014**). Hence, the employees play a major role in achieving this. **Begum (2005)** highlighted that people are employees who represent a key facilitator in implementation of relationship banking strategy. Indian banking industry is witnessing a paradigm shift not only in its profitability and performance but also in its systems and strategies. To sustain such transformations, there is a need to focus on creating a sense of belongingness and loyalty among the employees and that can be a great source of competitive advantage for Indian banking industry (**Jain and Jain 2015**). However, rising NPA, bureaucratisation, increasing political pressure, mounting losses in rural branches and preserving asset quality are the key challenges before the Indian banking system which consists of 27 public sector banks, 21 private sector banks, 49 foreign banks, 56 regional rural banks, 1562 urban cooperative banks and 94, 384 rural cooperative banks.

The banking sector in India is on the growth trajectory and providing vast opportunities of employment, however, many types of psychological problems i.e. stress, strain, anxiety, have not been looked upon. The empirical observation reveals that overloading and extreme burden of work, strict time pressure of completion of tasks, more than 12 hours of work duration, long travel, fear of termination of job contract etc. are very common problems among banking sector employees (**Kishori & Vinothini , 2016; Ementa & Ngozi, 2015; Ali et al ,2013; Katyal et al., 2011**). As a result, the bank employees suffer from extremely high level of stress, frustration, disappointment, depression and many types of other psychological problems which are decreasing the employee efficiency on work and also resulting in dissatisfaction with their work as well as imbalance in their family matter also (**Kumar & Sundar, 2012**). In this context sustainable bank profitability or organizational effectiveness is the major concern of research nowadays.

Organ (1988) and **Samuel (2009)** identified five categories of Organizational Citizenship Behaviours (OCB) that included, besides altruism and conscientiousness, civic virtue (e.g., interest and responsibility of employees toward organizational life), sportsmanship (e.g., having positive attitudes and not complaining about trivial problems), and courtesy (e.g., relationships based on kindness and cooperation, and consulting colleagues or supervisors before taking action). According to **Organ (1988)**, "Organizational Citizenship behaviour that is discretionary, not directly or explicitly recognized by the formal reward system and that in the aggregate promotes the effectiveness functioning of the organization". These behaviors are rather a matter of personnel choice, and such that their omission or ability

not to perform is not generally understood as punishable. OCB are thought to have an important impact on the effectiveness and efficiency of work teams and organizations, therefore contributing to the overall productivity of the organization. Accordingly, the scholar feels that through organizational citizenship behaviours, organizational effectiveness can be achieved among employees in banking industry. The main objective of the study is to identify the influences of organizational citizenship behaviours on internal and external measures of organizational effectiveness.

II. Literature Review and Hypothesis Formulation

OCB has been studied in various disciplines including marketing, economics and human resource management. This prevalent attention towards OCB based on the findings that OCB leads to improved organizational effectiveness (**MacKenzie et al 1991, Podsakoff et al 1993; Podsakoff, P. M., & MacKenzie, S. B. 1994; Organ, 1998, Podsakoff, Ahearne, and MacKenzie, 1997**). **Walz and Niehoff (1996)** argued that OCB elaborates a set of desirable organizational behaviors that illustrate multi-dimensional relationships with positive organizational outcomes. Organizational Citizenship Behaviour (OCB) can contribute to organizational effectiveness and success in numerous ways (**MacKenzie et al., 1991; Organ, 1988; Podsakoff and MacKenzie, 1994; Smith et al., 1983, Walz and Niehoff, 1996**). Good number of past research, OCB has been considered as the predictor of some valuable outcomes at organizational, group, and individual levels. Studies focusing on the organizational level outcomes of OCB (**Dunlop & Lee, 2004; Koys, 2001; Podsakoff, Ahearne, and MacKenzie., 1997; Podsakoff & MacKenzie, 1994; Walz & Niehoff, 2000; Podsakoff et al., 2009**) have shown that OCB is positively related to a variety of organizational effectiveness measures (including production quantity, efficiency, profitability, and reduction of costs). At unit/group level, OCB is negatively related to unit-level turnover (**Richardson and Vandenberg, 2005; Sun, Aryee, and Law, 2007; Podsakoff et al., 2009**), and positively related to unit sales (**Podsakoff et al., 1997; Podsakoff and MacKenzie, 1997; Podsakoff et al., 2009**). There are several possible reasons why helping, sportsmanship, and civic virtue might be positively related to work group or organizational effectiveness (cf. **Borman & Motowidlo, 1993; George & Bettenhausen, 1991; Karambayya, 1990; MacKenzie et al., 1991, 1993; Organ, 1988,1990; Podsakoff & MacKenzie, 1994; Podsakoff, MacKenzie, & Hui, 1993; Smith et al., 1983**). In general, it has been argued (cf. **Borman & Motowidlo, 1993; Organ, 1988; Smith et al., 1983**) that citizenship behaviours may enhance performance by "lubricating" the social machinery of the organization, reducing friction, and/or increasing efficiency. Whereas in Indian context only one study namely **Luxmi and Dwivedi (2009)** revealed a very significant and positive correlation between two subscales of Organizational Citizenship Behaviours and clearly support the idea that aggregated OCBs are related to organizational effectiveness indicators. Based on above literature and survey, the borad hypothesis have been developed in this study as:

H₀₁ : Organizational Citizenship Behaviour of Indian bank employees significantly influences on Organizational effectiveness.

III. Research Methods

A. Participants and Procedure: Researcher has used two sets of questionnaire i.e., one set (Organizational citizenship behaviour) prepared for bank employees and second set (service quality) for the select bank customers. A total of 350 bank employees (respondents) located at Varanasi district of Uttar Pradesh province from 117 bank branches were selected through stratified random sampling technique in the proportion of 4:1 between public and private bank employees and 1:1 ratio of managerial and non-managerial (Assistant) employees. Second category of respondents comprise 400 customers for assessing service quality of organizational effectiveness which have been selected in the ratio of 4:1 from public and private banks by stratified random sampling technique. For determining the sample size for the study different formulas and published table have been consulted (**e.g., Sampling and Surveying handbook, 2002; DeVaus, 2002; Krejcie and Morgan, 1970**). The study adopts the standard procedure of data collection technique as letter seeking for permission to carry out the research at the various bank branches were sent to each of the twenty banks (**Informed Consent Form**). The “drop-off” and “pick-up” method were employed and arrangements were made for the questionnaires collection from banks 1 week from the date of “drop-off”.

B. Measures: The research has used variety of scales for measuring Organizational Citizenship Behaviour (OCB) and organizational effectiveness (OE) based on eastern and western literature. For measuring OCB the study adopts eastern scale of **Farh et al (1997)** consisting seven items categorized into two parts namely protecting company resources (3 items) and Interpersonal harmony (4 items). The western 24 item OCB scale developed by **Podsakoff et al (1990)** using recommendations postulated by **Schwab (1980)** and **Churchill (1979)** consists of five subscales, namely: altruism, conscientiousness, sportsmanship, courtesy and civic virtue have been adopted in the study. It has demonstrated acceptable psychometric properties in previous studies (**Hui, Law & Chen, 1999; Moorman, 1991; Niehoff & Moorman, 1993**). The reliability coefficients for the subscales ranged from 0.70 to 0.85.

The study has used service quality measures with four components (26 items) namely customer perceptions of service reliability (**Parasuram et al., 1985**), perceived expertise of employees (**Crosby et al., 1990**), customer’s trust in the company (**Crosby, Evans & Cowles, 1990**), and customer willingness to cooperate (**Kelley, Skinner & Donnelly 1992**) as external organizational effectiveness. For measuring internal effectiveness, the study identifies two

important scales (objective measures), namely-net profit per employee (**Adopted from Orlando & Nancy, 2001**) and HR cost per employee (**adopted from Yen & Niehoff, 2004**) based on extensive literature survey (e.g., **Friedlander & Pickle, 1968; Price, 1968; Campbell, 1977; Walz & Niehoff, 2000; Rego & Cunha, 2008; Podsakoff, Whiting, Podsakoff & Blume, 2009**).

C. Construct Validation: Prior to establish relationship between organizational citizenship behaviour and organizational effectiveness, the study adopted the scientific validation process. Initially, all of measures of OCB and OE subjected to reliability coefficient as per standard of **Nunnally (1978)**, secondly, common method variance have been checked (**Organ et al., 2006**) using **Harman’s one factor test**. Finally, construct were established through convergent validity (**Campbell & Fiske, 1959**) and discriminant validity (**Campbell & Fiske, 1959**). That means the study has adopted western and eastern scale after following reliability and validation process.

IV. Results and Discussions:

For examining the influences of organizational citizenship behaviours on organizational effectiveness, Ordinal Logistic Regression (PLUM) model have been applied. The Ordinal Regression procedure (referred to as PLUM) allows building models, generating predictions, and evaluating the importance of various predictor variables in cases where the dependent (target) variable is ordinal in nature. The design of Ordinal Regression is based on the methodology of **McCullagh (1980)**. It can be considered as either a generalisation of multiple linear regressions or as a generalisation of binomial logistic regression.

IV.A Model Fitting Measures: The chi-square statistic is used to assess the model-fit for the hypotheses. A good fitting model exhibits a significant chi-square, allowing for the rejection of the null hypothesis that the model without predictors is as good as the model with predictors (**Norusis, 2006**). Table IV.A-1 reveals that the hypothesis is supported as their corresponding chi-square statistics are significant at $p < .01$.

Table: IV.A-1 Model Fitting Information					Table : IV.B-2 Goodness-of-fit			
Model	-2 Log Likelihood	Chi-Square	df	Sig.		Chi-Square	df	Sig.
Intercept Only	4043.008	---	----	----	Pearson	2.201E5	114059	.000
Final	3757.634	285.374	160	.000	Deviance	3749.316	114059	1.000

Link function: Logit.

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IV.B Goodness-of-Fit Measures: The Pearson and Deviance goodness-of-fit measures were used to assess the goodness-of-fit for the hypothesis. In a well fitting model, the observed and expected cell counts are similar, the value of each statistic is small, and the observed

significance is large (i.e., not significant). Therefore, good model exhibit large observed significance levels (**Nurosis, 2006**). However, Table-IV.B-2 shows that, the deviance goodness-of-fit measures reveal large and insignificant levels for the hypothesis, providing further support for the hypothesis.

IV.C Effect Size (Strength of Association): For ordinal regression models it is not possible to compute the same R^2 statistic as in linear regression so, three approximations are computed instead (Table: IV.C-3). Composing a “good” R^2 value depends upon the nature of the outcome and the explanatory variables. There are several like statistics that can be used to measure the strength of the association between the dependent variable and the predictor variables, but no consensus on which one is best. **Mittlbock and Schemper (1996)** reviewed 12 different measures; **Menard (2000)** considered several others. The two methods that are most often reported in statistical software appear to be one proposed by **McFadden (1974)** and another that is usually attributed to **Cox and Snell (1989)** along with its “corrected” version. However, the Cox-Snell R^2 (both corrected and uncorrected) was actually discussed earlier by **Maddala (1983)** and by **Cragg and Uhler (1970)**. **Nagelkerke R Square** is the modification of Cox and Snell and considered a better indication to strength of association. Here, the pseudo R^2 values (IV.C-3) indicates the extent of variation of organizational citizenship behaviour on organizational effectiveness. It is found that only seventeen (17) organizational citizenship behaviors (indicators) namely knowledge sharing, helping absentees, helping willingly, orienting new people (**altruism dimension**); avoiding problems; and impact actions (**courtesy dimension**); avoiding complaints, and ignoring fault (**sportsmanship dimension**); extra breaks and obeying company rules (**conscientiousness dimension**); stay abreast of, attending function (**civic virtue dimension**); ethical behavior, and excuse sick leave (**company resources dimension**); selfish personal gain, bad-mouther, and sick role (**interpersonal harmony dimension**), creates 55.8% variation (**Nagelkerke effect size**) and found significant at either 5% ,1% or .1% level of significance. **Thus, hypothesis formed H₀₁ that OCB generates significant impact on organizational effectiveness is accepted.**

Table IV.C-3: Pseudo R-Square

Effect Size	Variation	References
Cox and Snell	.558	Maddala (1983); Cragg and Uhler (1970); Cox and Snell (1989);
Nagelkerke	.558	Nagelkerke, 1991; and
McFadden	.070	McFadden (1974).

IV.D Parameter Estimates: From the parameter estimates in Table-IV.D-4, at 95% confidence interval; Knowledge sharing of Altruism Dimensions (Statement: I share my knowledge and expertise with other employees) was found to have positive and statistically significant effect on organizational effectiveness at estimate coefficient of 1.091 with an associated p-

value of 0.005 <0.05. Third statement of helping absentees in altruism dimensions **(Statement: I help others who have been absent on duty)** were found to have positive and statistically significant at estimate coefficient of -4.738 with associated p-value of .000<.001. Similarly fourth statement of altruism levelled by helping willingly in altruism dimension **(Statement: I willingly help others who have work related problems)** also found positive and statistically significant at estimate coefficient of 5.284 (p<.001). Orienting new people happens to be last item of altruism **(Statement: I help to orient new people even though it is not required)** were found significant (p<.05; EC=9.0208).

Organizational citizenship behaviour of banking employees levelled by avoiding problems in courtesy dimensions **(Statement: I try to avoid creating problems for co-workers)** were found to have positive with statistically significant (p<.05; EC=9.0208). Second items **(I consider the impact of my actions on co-workers)** of courtesy dimension levelled by impact actions found to be significant at estimate coefficient of -32.201.

Avoiding complaints of sportsmanship dimension **(Statement: I do not consume a lot of time complaining about trivial matters)** projects significant impact on organizational effectiveness (p<.05; EC=2.302). Similarly ignoring fault **(Statement: I never find fault with what the organization is doing)**, fifth indicators of sportsmanship was found significant effect on organizational effectiveness (p<.05; EC=1.924).

Extra breaks, third indicators of conscientiousness **(Statement: I do not take extra breaks)** found to be significant and positive impact on organizational effectiveness (p<.05, EC=5.648). Similarly, fourth item of conscientiousness levelled by obeying company rules **(Statement: I obey company rules and regulations even when no one is watching)**, proved a significant driver of organizational effectiveness (p<.01, EC=1.1.59).

Stay abreast of, first indicator of civic virtue **(Statement: I keep abreast of changes in the organization)** found to be significant at 95% confidence level associated with estimate coefficient of -8.579 (p<.05). Attending function, third indicator of civic virtue **(Statement: I attend functions that are not required, but help the company image)** had significant impact on organizational effectiveness (p<.05, EC=2.803).

Protecting company resources, eastern scale of organizational citizenship behaviour levelled by ethical behaviour **(Statement: Uses company resources to do personal business e.g., company phone, copy machines, computers, and cars)** confirmed a significant driver of organizational effectiveness (p<.01, EC=2.473). Another indicator of protecting company resources levelled as **excuse sick leave (Statement: Views sick leave as benefit and makes excuses for taking sick leave)**, has positive momentous influences on organizational effectiveness (p<.001, EC=4.099).

Selfish personal gain (**Statement: Uses position and power to pursue selfish personal gain**), eastern scale of interpersonal harmony found to be significant impact on organizational effectiveness (**p<.01, EC=-6.387**). Third item of interpersonal harmony levelled by bad-mouther (**Statement: Often speaks ill of the supervisor (manager) or colleagues behind their backs**) has significant influence on organizational effectiveness (**p<.05**) with estimate coefficient of 4.419. Finally, sick role of Indian banking employees in interpersonal harmony (**Statement: Takes credits, avoids blames, and fights fiercely for personal gain**) of organizational citizenship behaviour be evidence for noteworthy influence on organizational effectiveness (**p<.001, EC=4.055**).

Table IV.D-4: Parameter Estimates

S. No.	Variable	Level	Estimate	Std. error	Wald	df	Sig.
1	Knowledge sharing	[OCB_Dim_Alt_2=6.00]	1.091	.387	7.946	1	.005
2	Helping absentee's	[OCB_Dim_Alt_3=2.00]	-4.738	.867	29.84	1	.000
3	Helping Willingly	[OCB_Dim_Alt_4=4.00]	5.284	1.758	9.038	1	.003
4	Orienting new people	[OCB_Dim_Alt_5=2.00]	4.868	1.333	13.341	1	.000
5	Avoiding problems	[OCB_Dim_Crt_1=4.00]	9.0208	3.689	6.232	1	.013
6	Impact actions	[OCB_Dim_Crt_2=3.00]	-32.201	9.492	11.508	1	.001
7	Avoiding complaints	[OCB_Dim_Spt_2=4.00]	-2.302	.780	8.703	1	.003
8	Ignoring fault	[OCB_Dim_Spt_5=3.00]	-1.924	.892	4.655	1	.031
9	Extra Breaks	[OCB_Dim_Con_3=3.00]	5.648	2.383	5.618	1	.018
10	Obeying company rules	[OCB_Dim_Con_4=6.00]	1.159	.412	7.902	1	.005
11	Stay abreast of	[OCB_Dim_Civ_1=3.00]	-8.597	3.446	6.223	1	.013
12	Attending functions	[OCB_Dim_Civ_3=2.00]	2.803	1.179	5.655	1	.017
13	Ethical behavior	[OCB_Dim_Com_2R=2.00]	2.473	.858	8.316	1	.004
14	Excuse sick leave	[OCB_Dim_Com_3R=4.00]	4.099	1.017	16.251	1	.000
15	Selfish personal gain	[OCB_Dim_Inter_2R=3.00]	-6.387	1.914	11.142	1	.001
16	Bad-mouther	[OCB_Dim_Inter_3R=3.00]	4.419	1.864	5.622	1	.018
17	Sick role	[OCB_Dim_Inter_4R=5.00]	-4.055	.955	18.028	1	.000

Link function: Logit.

IV.E Proportional Odds Assumption: In ordinal logistic regression models there is an important assumption which belongs to ordinal odds. According to this assumption

parameters should not change for different categories. In other words, correlation between independent variable and dependent variable does not change for dependent variable's categories, also parameter estimations do not change for cut-off points. In an ordinal Logit regression, when the assumption holds for $j - 1$ Logit comparison in a J categorized variable, α_{j-1} cut-off points and $j - 1$ β parameters are found. At this point ordinal logistic model differs from multinomial logistic regression (**Kleinbaum & Klein, 2010**). In a way, this assumption states that the dependent variable's categories are parallel to each other. When the assumption does not hold, it means that there is no parallelism between categories (**Fullerton & Xu, 2012**). Likelihood Ratio Test, Wald Chi-Square test and the other related tests are used to test parallel lines assumption (**Long, 1997; Agresti, 2002**). In ordinal Logit regression, this test examines the equality of the different categories and decides whether the assumption holds or not. If the assumption does not hold, interpretations about results will be wrong, therefore in order to find correct results alternative models are used instead of ordinal Logit regression models.

In this study, null hypothesis states that the slope coefficients in the model are the same across the response categories. The significance $p = 1.000 > 0.05$ indicated (Table-IV-E-5) that there was no significant difference for the corresponding slope coefficients across the response categories, suggesting that the model assumption of parallel lines was not violated in the model with the Complementary Log-log link.

Table IV.E-5: Test of Parallel Lines^c				
Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	3757.634	----	-----	-----
General	3634.154 ^a	123.48 ^b	320	1.000
The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.				
a. The log-likelihood value cannot be further increased after maximum number of step-halving.				
b. The Chi-Square statistic is computed based on the log-likelihood value of the last iteration of the general model. Validity of the test is uncertain.				
c. Link function: Logit.				

Initially, thirty indicators of six dimensional OCB were taken as predictors for assessing their effects on eight dimensional aggregated score of organizational effectiveness. It is interesting to note that out of thirty indicators, only seventeen variables were found significant and create 55.8% variation on organizational effectiveness. It is known fact that organizational citizenship behaviour (OCB) has generally been associated with organizational effectiveness. However, research of **Borman (2004); Vigoda-Gadot (2007); Sevi (2010)** has shown that this may not always be the case and that certain types of organizational citizenship behaviour may be inimical to organizational effectiveness by uncomfortable the fulfilment of specific formal goals. Finally, the hypothesis formed that OCB creates significant variation on OE was partially supported. These findings support prior research linking OCB to various

indicators of organizational effectiveness (e.g., George & Bettenhausen, 1990; Karambayya, 1990; MacKenzie et al., 1991, 1993; Podsakoff et al., 1997; Podsakoff & MacKenzie, 1994; Turnipseed & Murkison, 2000; Walz & Niehoff, 2000; Werner, 1994; Organ's, 1988; MacKenzie et al., 1991, 1993; Organ, 1988; Podsakoff et al., 1997; Appelbaum et al., 2004; Bienstock et al., 2003; Bolino & Turnley, 2003; Bambale, 2011; Tai et al. 2012; Magliocca & Christakis, 2001; Kark, 2004; Walz & Niehoff, 1996; Yoon & Suh, 2003; Kataria et al., 2013; Podsakoff et al., 2009). The positive impact of organization citizenship behavior on organizational effectiveness also has been supported by different studies (Castro, 2004; Turnipseed & Rassuli, 2005; Organ, Podsakoff & MacKenzie 2006; Kumari & Thapliyal, 2013). Dimensions of OCB predict profitability of the bank branches positively and significantly confirmed by Nawaser (2015).

V. Conclusive Remarks and Implications: Influence of OCB not found much influential as only 17 variables out of 30 observed significant variation. Although there are sufficient number of antecedents of OCB namely Personality, Attitude, Leader characteristics, Job satisfaction, Role perception, Organisational commitment, Job embeddedness, Organisational justice, HR practices, Person organisation fit, Job characteristics, Empowerment, Competency, Feedback, Employee engagement, Perceived organizational support, Organizational climate, Materialistic attitude, Organizational silence and Psychological capital . But human resource (HR) practice influences more OCB through job embeddedness, POS, and trust (Fatima et al 2015). Further, the literature indicates that all activities which make up the human resources management, i.e., recruitment and selection, motivation and reward, evaluation and development, may contribute to the emergence of citizenship behaviours (Organ, Podsakoff & MacKenzie, 2006; Sun, Arya & Law, 2007; Snape & Redman, 2010; Husin, Chelladurai & Musa, 2012; Fu, 2013). Several other authors in cross cultural researchers stated that HR practices play an important role in motivating employees' OCB and firm's performance (e.g., Snape and Redman 2010; Takeuchi et al 2009; Zacharatos et al 2005; Omari et al 2012; Mukhtar et al 2012; Babaei et al 2012).

It seems constructs of OCB /OE and researches on their relationship in India at infant stage in general but very rare in banking sector. So far construct of OCB and OE developed in this research would be fruitful as it is formulated keeping in mind eastern and western context. Since OCB of bank officials indicates positive and significant influence towards the organizational performance thus, the management should take into account the special attention and treatment to enhance the identified indicators that created the OCB variable and the organizational effectiveness variable in order to deliver excellent service performances to the bank customers. This study contributes theoretically and empirically to the literature on OCBs and composite quantitative and qualitative measures of organizational effectiveness. Moreover, since most studies on OCB have been conducted in a North American context, many researchers have suggested the need to investigate OCBs in other contexts (e.g., Paine & Organ, 2000;

Podsakoff et al., 2000). Thus, another contribution of this study is that it extends the literature on OCBs to an Indian cultural context.

VI. References

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