

Organizational Citizenship Behavior of Bank Employees

Dr. Syeda Tabassum S.G,
Head of the Department, Department of Commerce
Abbas Khan College for Women, Bangalore Karnataka 560 002
Email: tabu9416@gmail.com

Abstract

Organizational citizenship behavior (OCB) has been considered to be one of the most important factors influencing organizational effectiveness (Organ, Podsakoff & MacKenzie 2006). Organizational Citizenship Behavior is considered as an outcome of an organization's maintenance of its obligations to the nation (Smuthet at al 2001). It is widely believed that organizations could not survive unless employees were willing to occasionally engage in OCB. Such employee attributes include safe handling of organization's assets; assisting co- workers in difficulties even before they are attended to by an organization; jealously promoting the organization's interests and defending any attempt to undermine them by adversaries, and working extra time to ensure that the required production levels are achieved. The respondent's active interest in the life of the organization and preventing work-related conflicts with others is very high. So the management has to have keen notice on these factors and should provide support to them employees by providing counseling and mentoring, so that they can be overcome these aspect.

Key Words: Organization, Attrition & Relation

1.1 Introduction

Organizational citizenship behavior (OCB) has been considered to be one of the most important factors influencing organizational effectiveness (Organ, Podsakoff & MacKenzie 2006). Organizational Citizenship Behavior is considered as an outcome of an organization's maintenance of its obligations to the nation (Smuthet at al 2001). It is widely believed that organizations could not survive unless employees were willing to occasionally engage in OCB. Such employee attributes include safe handling of organization's assets; assisting co- workers in difficulties even before they are attended to by an organization; jealously promoting the organization's interests and defending any attempt to undermine them by adversaries, and working extra time to ensure that the required production levels are achieved.

Waterman et al., (2002) urged individuals' contributions to the production goals and services as measurement of performance. Organizational citizenship behavior management calls for a system wide approach whereby some contradictions and trade off are inevitable.

The common problem is to attract and retain competent personnel who also contribute and appreciate the slow but real contribution of frequent OCBs and carefully analyze the impact of other strategies and policies which hinder the occurrence of OCB.

1.2 Definition and Meaning

Organizational citizenship behavior is defined as “individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization” (Organ 1988). In other words, it is essentially the activities employees take that are above and beyond what is expected of them, and which do not give them any explicit reward.

1.3 Importance of Organizational Citizenship Behavior

Further, Based on Organ et al. (2005), coordination of activities among group members and between work groups improve when employees voluntarily attend and actively participate in work unit meetings or collaborate with members of their team or members of other groups to avoid creating work related problem for other workers. Furthermore, attraction and retention of employees is one of the most important HR function in any organization and this function has posed a big challenge to human resource managers because of the relative scarcity of this category of job candidates. Research has therefore established a link between employee attraction and retention to OCB (Chiboiwa et al. 2011).

1.4 Concept of Organizational Citizenship Behavior

Organizational citizenship behaviour (OCB) has garnered much academic attention since its conception. It is perceived to be something intangible; OCB is not always formally recognized or rewarded, and concepts like ‘helpfulness’ or ‘friendliness’ are also difficult to quantify. Yet OCB has been shown to have a considerable positive impact at the organizational level, enhancing organizational effectiveness from 18 to 38% across different dimensions of measurement (Podsakoff, MacKenzie, Paine & Bachrach, 2000; Ehrhart, 2004). Smith et al., (1983) conceptualized OCB with two dimensions: altruism (behaviour targeted specifically at helping individuals) and generalized compliance (behaviour reflecting compliance with general rules, norms and expectations. Later Organ (1988) identified five OCB dimensions namely altruism, courtesy, civic virtue, conscientiousness and

sportsmanship. Organ, further, elaborated that OCB can maximize the efficiency and productivity of both the employees and the organization that ultimately will contribute to the effective functioning of an organization.

1.5 Construct of Organizational Citizenship Behavior

The construct of OCB, from its conception, has been considered multidimensional. Smith, Organ, and Near (1983) first proposed two dimensions: altruism and general compliance. These two dimensions serve to improve organizational effectiveness in different ways. Altruism in the workplace consists essentially of helping behaviors. These behaviors can both be directed within or outside of the organization. There is no direct link, or one-to-one relationship, between every instance of helping behavior and a specific gain for the organization. The idea is that over time, the compilation of employees helping behavior will eventually be advantageous for the organization (Organ et al., 2006).

Later, Organ (1988) deconstructed the dimension of general compliance and added additional dimensions of OCB. This deconstruction resulted in a five-factor model consisting of altruism, courtesy, conscientiousness, civic virtue, and sportsmanship.

The definition of altruism remained much as it was, defined by discretionary behaviors that have the effect of helping a specific work colleague with an organizationally relevant task or problem. Conscientiousness consists of behaviors that go well beyond the minimum role requirements of the organization (Law, Wong, & Chen, 2005). These behaviors indicate that employees accept and adhere to the rules, regulations, and procedures of the organization.

Civic virtue is characterized by behaviors that indicate the employee's deep concerns and active interest in the life of the organization (Law et al., 2005). This dimension also encompasses positive involvement in the concerns of the organization (Organ et al., 2006). Examples of civic virtue can be seen in daily affairs such as attending meetings and keeping up with what is going on with the organization in general. Civic virtue can also be demonstrated on a larger scale by defending the organization's policies and practices when they are challenged by an outside source.

Courtesy has been defined as discretionary behaviors that aim at preventing work-related conflicts with others (Law et al., 2005). This dimension is a form of helping behavior,

but one that works to prevent problems from arising. It also includes the word's literal definition of being polite and considerate of others (Organ et al., 2006). Examples of courteous behaviors are asking fellow employees if they would like a cup of coffee while you are getting one for yourself, making extra copies of the meeting agenda for your teammates, and giving a colleague ample notice when you alter something that will affect them.

Finally, sportsmanship has been defined as willingness on the part of the employee that signifies the employee's tolerance of less-than-ideal organizational circumstances without complaining and blowing problems out of proportion. Organ et al. (2006) further define sportsmanship as an employee's "ability to roll with the punches" even if they do not like or agree with the changes that are occurring within the organization. By reducing the amount of complaints from employees that administrators have to deal with, sportsmanship conserves time and energy. It has been proven empirically that the factors listed above are the most robust and distinct factors in assessing OCB.

1.6 Significance of the Study

Successful organizations need employees who will do more than their usual job duties and provide performance that is beyond expectations. Organizational citizenship behaviors (OCB) describe actions in which employees are willing to go above and beyond their prescribed role requirements. Prior theory suggests and some research supports the belief that these behaviors are correlated with indicators of organizational effectiveness. Organizational citizenship behavior has been described necessary for the growth, success, effectiveness and productivity of any organization (Murphy et al., 2002).

OCB may also improve performance by enhancing the organization's ability to attract and retain the best people (CF. George & Bettenhausen, 1990; Organ, 1988). Many of the best employees and job candidates enjoy working in a positive environment with a closely knit group of coworkers. Furthermore, attraction and retention of employees is one of the most important HR function in any organization and this function has posed a big challenge to human resource managers because of the relative scarcity of this category of job candidates (Chiboiwa et al. 2011). In this study, the nature of OCB and its impacts on the organizational effectiveness are examined.

1.7 Statement of the Problems

After joining an organization, every employee faces initial problems which make him very unpleasant during initial days. So, it can be noticed that in initial days employees generally do not exhibit Organizational Citizenship Behavior but after spending some time in the organization they get acquainted with the environment and feel comfortable in the organization. It means long stay in organization increases positive affectivity and experienced employees generally exhibit Organizational Citizenship Behavior. Wegge et al. (2006) found that objective working conditions substantially correlated with subjective measures of work motivation. Moreover employees experiencing a high motivating potential at work reported more Organizational Citizenship Behavior, higher job satisfaction, and less turnover intentions. Work not only provides a platform to employees for exhibiting Organizational Citizenship Behavior but also reduces the turnover intentions. Work itself is a biggest source of motivation. Instead of looking for external source of motivation, organizations must organize work in a manner, so that work itself may become a biggest motivating factor.

When the employees feel that the organization is keeping its side of the psychological contract, they will exhibit a readiness to contribute to the organization beyond literal contractual obligation. Such employee attributes include safe handling of organization's assets; assisting co-workers in difficulties even before they are attended to by an organization; jealously promoting the organization's interests and defending any attempt to undermine them by adversaries, and working extra time to ensure that the required production levels are achieved. OCBs include altruism aimed at a specific person, conscientiousness which is impersonal but include faithful adherence to the role about work contest aimed at preventing problems to fellow workers (Sportsmanship) willingness to forebear minor and temporary personal inconveniences, and civic virtue which is the responsible and constructive organization.

Today's organizations could not survive or prosper in such competitive environment without their personnel behaving as good citizens by engaging in all sorts of positive behaviors. Because of the importance of good citizenship for all organizations, understanding the nature and sources of OCB has long been a high priority for organizational behavior scholars (Organ, 1988). Organ (1988) argued that organizational citizenship behavior can maximize the efficiency and productivity of both the employee and

the organization that ultimately contribute to the effective functioning of an organization.

Having workers highly engaged in organizational citizenship behavior may strengthen managerial efficiency by allowing them to devote a greater amount of time to long-range planning matters. Subsequently, managers get benefit from positive organizational citizenship behavior as well as employees (Turnipseed and Rassuli, 2005). Conceptually, there are several reasons why citizenship behaviors might influence organizational effectiveness (George & Bettenhausen, 1991; Karambayya, 1990; MacKenzie et al., 1991, 1993; Organ, 1988, 1990; Podsakoff et al., 1997; Podsakoff & MacKenzie, 1994, 1997). A key tenet of Organ's original definition of organizational citizenship behavior (Organ, 1988) is that, when aggregated over time and people, such behavior enhances organizational effectiveness. For many years, this assumption went untested and its acceptance was based more on its conceptual plausibility than direct empirical evidence (cf. Borman & Motowidlo, 1993; Organ & Konovsky, 1989; Podsakoff & MacKenzie, 1994). Thus the concept of organizational citizenship behavior and its related factors can help human resources managers of organizations to assess the kind of environment which provide their employees to achieve organizational effectiveness.

1.8 Review of Literature

Ahmed and Rasheed., (2012) point out Organizational Citizenship Behavior (OCB) is presumed as one of the emerging management concepts that are being emphasized for the organizational effectiveness. This study aims to explore OCB and its significance for the organizations in present scenario particularly banking sector. A model has presented by the researchers organizational citizenship behavior and its significant relation with Job satisfaction and commitment, employee engagement and human resource development climate (HRDC). It is proposed that well established predictors of OCB may lead to promote required behaviors among employees for improved performance and negative voluntary intentions.

Madiha Rehman Farooqui., (2012), the present study at hand aims to explore different dimensions of Organizational Climate (OC) and establishes its relationship with OCB. The effect of gender is also taken into account. This is an explanatory study based on 114 faculty members (lecturers) randomly selected from public sector universities of Lahore. Data is collected through an online questionnaire designed on five point likert scale. Data has

been analyzed through both descriptive and inferential statistics. All the dimensions of the OC are found to be significantly related to OCB and gender has also an explanatory power towards OCB.

Zahra Jafari Karfestani et al., (2012). Organizational citizenship behavior (OCB) means individual behaviors that are beneficial to the organization but not directly recognized by the formal reward system. Though there are research studies that provide the domain of OCB and its effects on the organizational performance but they have varied viewpoints and are inadequate. The present paper is an effort towards this direction. The main objective of the paper is to build grounding for analyzing the impact of OCB on various organizational performance measures through various propositions based on antecedents and consequences of organizational citizenship behavior. The paper also stressed on the need to assess the influence of age, gender and experience on OCB, which have been the main lacunae in the existing literature on OCB. Moreover, the present paper proposed an endeavor to incorporate three dimensions viz: age, gender and experience to assess their influence on OCB.

Lee Kim Lian and Low Guan Tui (2012), the results of the study show that the transformational leadership style has significant positive relationship with subordinates' organizational citizenship behavior, whereas the transactional leader style is negatively related to organizational citizenship behavior. This result illustrates the direct effects of leadership styles on the subordinates' outcome. In addition, inspirational appeals and consultation tactics, as downward influence tactics, were found to mediate the relationship between transformational leadership and organizational citizenship behavior. Likewise, subordinates' competence mediates the relationship between transformational leadership and consultation tactics. The findings revealed that transformational and transactional leadership styles tend to play a significant role in employees' OCB.

Zahra Jafari Karfestani et al., (2013) Organizational citizenship behavior is a completely voluntary behavior that the rewarding system is not able to identify it directly but altogether it increases the effective performance in the organization.

1.9 Objective of the study

Based on a thorough study of previous literature related to the OCB, the objectives have been formulated;

1. to analyse the level of organizational citizenship behaviour.

1.10 Research Methodology

The study is a descriptive in nature. Primary data collected with the help of structured questionnaire administrated to middle level employees of top 3 private sector banks in Tamil Nadu namely 1) ICICI 2) HDFC 3) AXIS bank. Data was collected from respective banks main branch from four main cities namely Chennai, Coimbatore, Madurai and Tiruchirappalli. The Simple random Sampling techniques were adopted for selecting the Sample respondent after stratified the population of the study. Around 650 questionnaires were distributed and 596 questionnaires were used for analysis after deletion of biased and non responsive questionnaires.

1.11 Tools of Analysis

The data collected have been organized, classified and analyzed using measures of central tendency and measures of dispersion to achieve the objective of the study.

1.12 Limitations of the study

The respondents were middle level executives and always had a busy schedule with their work, which was a barrier in filling up the questionnaire. Attitude of the respondents may change over time and situation. It was found during the survey that maximum employees had no knowledge about the concept of OCB, the researcher made his honest efforts to make every respondent to understand the questionnaire so that the research is productive. In spite of all the above mentioned limitations, the researcher had taken lot of efforts to achieve the objectives of the study.

1.13 Research Gap

Most of the studies focused on either one or two dimensions in measuring the OCB among the bank employees. The researcher has included the following factors such as Altruism, Civic Virtue, Courtesy, Conscientiousness and Sportsmanship for the present study. In this study, researcher dealt with not only with five dimensions but also tried to find out the

contribution of those dimensions in enhancing employee behavior and performance and in turns its contribution in overall effectiveness of the banks.

1.14 Analysis and Interpretation

Table.1.1. Profile of the Banks

Banks	Frequency	Percent
ICICI	424	33.8
HDFC	418	33.3
AXIS	414	33.0
Total	1256	100.0

From the above table its is much clear that the highest number of respondents are from ICICI bank with 33.8 percent, then next highest number of the respondents are from HDFC Bank with 33.3 percent and finally AXIS bank with 33 percentage of respondents.

Table.1.2. Indicating Mean Score for Conscientiousness

Measuring Items	ICICI		HDFC		AXIS	
	Mean	Sd	Mean	Sd	Mean	Sd
Brought work home to prepare for next day	3.98	1.175	3.98	1.246	4.02	1.164
When decisions are made about you, your supervisor deals with you in a truthful manner.	3.95	1.139	3.96	1.193	4.09	1.085
I obey bank rules and regulations even when no one is watching	3.50	.999	3.58	1.052	3.54	.914
I am one of the most conscientious employees in this bank	3.52	.915	3.56	.938	3.44	.974
I believe in giving an honest day's work for an honest day's pay	3.18	1.202	2.94	1.157	3.22	1.212
If the values of this bank were different, I would not be as attached to it as I am currently	3.41	1.018	3.48	1.028	3.27	1.069
Since joining this bank, my personal values and those of the bank's have become more similar	3.31	.945	3.21	.935	3.20	.994
The reason I prefer this bank to others is because of what it stands for its values	2.51	1.380	2.48	1.423	2.49	1.453
My attachment to this bank is primarily based on the similarity of my values and those represented by the bank	3.86	.793	3.80	.968	3.85	.761
I am proud to tell others that I am part of this bank	3.51	1.111	3.63	1.097	3.42	1.081
Mean Score	3.47	1.07	3.46	1.10	3.45	1.07

The total mean score of 3.47, 3.46 and 3.45 from the table indicates that the employees of ICICI, HDFC and AXIS are agreed on the conscientiousness correspondingly.

Table.1.3. Indicating Mean Score for Civic Virtue

Measuring Items	ICICI		HDFC		AXIS	
	Mean	Sd	Mean	Sd	Mean	Sd
Volunteered for extra work assignments	1.16	.363	1.06	.242	1.10	.296
Volunteered to attend meetings or work on committees on own time	1.66	.476	1.78	.412	1.73	.442
Decorated, straightened up, or otherwise beautified common work space	1.14	.349	1.07	.250	1.10	.327
I attend functions that are not required, but help the bank's image	1.32	.487	1.14	.346	1.31	.473
I read and keep up with banking announcements, memos, and so on	1.41	.563	1.21	.503	1.39	.553
Unless I am rewarded for it in some way, I see no reason to expend extra effort on behalf of this bank	1.30	.460	1.17	.378	1.31	.463
How hard I work for the bank is directly linked to how much I am rewarded	1.28	.451	1.15	.356	1.25	.431
In order for me to get rewarded around here, it is necessary to express the right attitude	1.28	.451	1.14	.346	1.29	.454
I keep abreast of changes in the bank	1.24	.436	1.11	.307	1.16	.371
I attend meetings that are not mandatory, but are considered important	1.34	.505	1.24	.430	1.36	.490
Mean Score	1.31	0.45	1.21	0.36	1.30	0.43

The total mean score of 1.31, 1.21, and 1.30 says that that employee of ICICI, AXIS and HDFC bank strongly disagree on civic virtue simultaneously.

Table.1.4. Indicating Mean Score for Courtesy

Measuring Items	ICICI		HDFC		AXIS	
	Mean	Sd	Mean	Sd	Mean	Sd
Lent a compassionate ear when someone had a work problem	1.36	.509	1.21	.420	1.30	.460
Lent a compassionate ear when someone had a personal problem	1.37	.513	1.41	.492	1.37	.494
Contributed and/or sent cards/flowers for co-worker birthdays/special occasions	1.50	.510	1.64	.500	1.59	.512
Changed vacation schedule, work days, or shifts to accommodate co-worker's needs	1.15	.358	1.07	.258	1.08	.267
Worked weekends or other days off to complete a project or task	1.45	.535	1.49	.519	1.50	.529
Developed extracurricular activities for co-workers (sport team, etc.)	1.45	.585	1.40	.580	1.41	.548
Gave up meal and other breaks to complete work	1.51	.500	1.70	.459	1.62	.485
I try to avoid creating problems for co-workers	1.17	.376	1.08	.274	1.10	.296
I consider the impact of my actions on coworkers	1.60	.491	1.66	.476	1.68	.467
I am always ready to lend a helping hand to those around me	1.15	.354	1.08	.274	1.08	.267
Mean Score	1.37	0.47	1.37	0.43	1.37	0.43

The total mean score of 1.37 says that that employee of three banks strongly disagree on courtesy simultaneously.

Table.1.5. Indicating Mean Score for Altruism

Measuring Items	ICICI		HDFC		AXIS	
	Mean	Sd	Mean	Sd	Mean	Sd
Happy to share meals with my co-workers	3.98	1.175	3.98	1.246	4.02	1.164
Try to engage bank guests as part of my duty	3.95	1.139	3.94	1.208	4.07	1.091
Took time to advise, coach, or mentor a co-worker.	3.50	.994	3.58	1.052	3.54	.914
Helped co-worker learn new skills or shared job knowledge	3.51	.904	3.54	.950	3.41	.967
Offered suggestions to improve how work is done.	3.08	1.152	2.92	1.150	3.14	1.194
Offered suggestions for improving the work environment.	3.35	1.007	3.44	1.026	3.21	1.049
Finished something for co-worker who had to leave early.	3.24	.923	3.17	.922	3.17	.971
Helped a less capable co-worker lift a heavy box or other object.	2.38	1.308	2.41	1.379	2.36	1.363
I help others who have been absent for long time	3.86	.789	3.78	.984	3.82	.740
I help orient new people even though it is not required	3.51	1.111	3.61	1.108	3.41	1.072
Mean Score	3.44	1.05	3.43	1.10	3.42	1.05

The overall mean score of 3.44, 3.43 and 3.42 shows that employees of ICICI, HDFC and AXIS bank agree with altruism.

Table.1.6. Indicating Mean Score for Sportsmanship (Team work)

Measuring Items	ICICI		HDFC		AXIS	
	Mean	Sd	Mean	Sd	Mean	Sd
Consume a lot of time complaining about trivial matters	3.98	1.175	3.98	1.246	4.02	1.164
Tend to make problems bigger than they are	3.96	1.121	3.97	1.185	4.09	1.085
Always focus on what is wrong with my situation, rather than the positive side of it	3.50	.999	3.58	1.052	3.54	.914
I talk up this bank to my friends as a great place to work	3.53	.899	3.56	.938	3.44	.974
I take steps to try to prevent problems with other workers	3.18	1.197	2.94	1.157	3.22	1.212
Volunteered to work at after-hours or out-of-town events	3.41	1.018	3.48	1.028	3.28	1.067
Volunteered to help a co-worker deal with a difficult customer, vendor, or co-worker.	3.31	.945	3.21	.935	3.20	.995
I am mindful of how my behavior affects other people's jobs	2.58	1.378	2.50	1.426	2.55	1.452
I help others who have heavy workloads	3.86	.793	3.80	.968	3.85	.761
I am willing to help others who have work-related problems	3.51	1.111	3.63	1.097	3.42	1.081
Mean Score	3.48	1.06	3.46	1.10	3.46	1.07

The total mean score of 3.48 says that employees of ICICI bank agree with sportsmanship of the bank followed by AXIS and HDFC bank with a same mean value of 3.46.

Table.1.7. Indicating Mean Score for Organizational Citizenship Behaviour

Measuring Items	ICICI		HDFC		AXIS	
	Mean	Sd	Mean	Sd	Mean	Sd
Conscientiousness	3.47	1.07	3.46	1.10	3.45	1.07
Civic Virtue	1.31	0.45	1.21	0.36	1.30	0.43
Courtesy	1.37	0.47	1.37	0.43	1.37	0.43
Altruism	3.44	1.05	3.43	1.10	3.42	1.05
Sportsmanship (Team work)	3.48	1.06	3.46	1.10	3.46	1.07
Mean Score	2.61	0.82	2.59	0.82	2.60	0.81

From the above table it is evident that the employees of ICICI bank agree on “Sportsmanship (Team work) with highest mean values of 3.48, followed by HDFC and AXIS bank with same mean value of 3.46. Conscientiousness shows next highest mean values of 3.47, 3.46 and 3.46 for ICICI, HDFC and AXIS bank respectively. Altruism comes with next highest mean values of 3.44, 3.43 and 3.42 for ICICI, HDFC and AXIS bank respectively. Courtesy comes next with same mean value of 1.37 for all the three banks and finally employees of ICICI bank shows the least highest mean value of 1.31 followed by AXIS bank with a mean value of 1.30 and last but not least HDFC bank with a mean value of 1.21. The overall mean score of 2.60, 2.61 and 2.59 of ICICI, AXIS and HDFC bank neither agree nor disagree on Organizational Citizenship Behaviour.

1.15 Conclusion

The study clearly signifies that the civic virtue (it is characterized by behaviors that indicate the employee’s deep concerns and active interest in the life of the organization) and courtesy (it has been defined as discretionary behaviors that aim at preventing work-related conflicts with others) are strongly disagreed by the respondents. The respondent’s active interest in the life of the organization and preventing work-related conflicts with others is very high. So the management has to have keen notice on these factors and should provide support to them employees by providing counseling and mentoring, so that they can overcome these aspect.

References

1. Aamir Saeed and Shahbaz Ahmad., (2012). Perceived Transformational Leadership Style and Organizational Citizenship Behavior: A Case Study of Administrative Staff of University of the Punjab, *European Journal of Business and Management*, Vol 4, No 21 (2012).
2. B.Thiagarajan and Dr.V.Kubendran,(2012). An empirical study on organizational citizenship behavior in private sector banks in tamilnadu, *Interdisciplinary Journal of Contemporary Research in Business*, Vol.4 N0. 1 May 2012 Pp. 197-203.
3. Bartel, A. P. “Human Resource Management and Organizational Performance: Evidence from Retail Banking”. *Industrial and Labor Relations Review*, 57(2): 181-203, 2004.
4. Bettencourt et al., (2001). A comparison of attitude, personality, and knowledge predictors of service-oriented organizational citizenship behaviors, *Journal of Applied Psychology*, Vol 86(1), Feb 2001, 29-41.
5. Dennis Wat and Margaret A. Shaffer, (2005). Equity and relationship quality influences on organizational citizenship behaviors: The mediating role of trust in the supervisor and empowerment, *Personnel Review*, Vol. 34 Iss: 4, pp.406 – 422.
6. HsiuJu Rebecca Yen et al., (2008). Do organizational citizenship behaviors lead to information system success? Testing the mediation effects of integration climate and project management, 2008 Elsevier, *Information & Management* 45 (2008) 394–402.
7. Liz Dickinson., (2009). An Examination of the Factors Affecting Organizational Citizenship Behavior, *The University of Tennessee at chattanooga*, March 2009.
8. Mahn Hee Yoon and Jaebeom Suh., (2003). Organizational citizenship behaviors and service quality as external effectiveness of contact employees, *Journal of Business Research*, Volume 56, Issue 8, August 2003, Pages 597–611.
9. Mary A. Konovsky and S. Douglas Pugh., (1994). Citizenship Behavior and Social Exchange, *ACAD MANAGE J* June 1, 1994 vol. 37 no. 3 656-669
10. Mishra Aswini Kumar, G. Sri Harsha, Shivi Anand and Neil Rajesh Dhruva (2012), Analyzing Soundness in Indian Banking: A CAMEL Approach, *Research Journal of Management Sciences*, Vol. 1(3), 9-14, October (2012).
11. Seyed Ali Vaziri et al., (2013). Investigation Relationship between Organizational Citizenship Behavior and personality of Organizational Entrepreneurial Managers, *Life Sci J* 2013;10(1s):270-277.
12. Zirgha mullah Bukhari., (2008). Key Antecedents of Organizational Citizenship Behavior (OCB) in the Banking Sector of Pakistan, *International Journal of Business Managment*, Vol.3 N0.12 December 2008 Pp.106-115.
13. Zirgham ullah Bukhari and Umair Ali, (2009). Relationship Between Organizational Citizenship Behavior & Counterproductive Work Behavior in the Geographical context of Pakistan, *International Journal of Business Management*, Vol.4 N0.1 January 2009 Pp. 85-95.