

INFLUENCE OF ORGANISATIONAL CITIZENSHIP BEHAVIOUR (OCB) ON ORGANISATIONAL EFFECTIVENESS (OE): EXPERIENCES OF BANKS IN INDIA

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Abstract: *Mounting NPA, competition from non-banking financial institutions and foreign banks, bureaucratisation, increasing political pressure, losses in rural branches, and maintaining asset quality are a few alarming indicators of organisational effectiveness in the Indian banking sector. The study intends to address how organisational effectiveness may be improved through organisational citizenship behaviours of commercial bank employees in India. The study has adopted the eastern OCB scale of Farh et al. (1997) and the western 24-item OCB scale, developed by Podsakoff et al. (1990), consisting of five subscales, namely altruism, conscientiousness, sportsmanship, courtesy, and civic virtue. Common Method Variance (CMV) has been verified using Harman's One Factor Test. The scholar has applied second-order analysis, by Ordinal Regression techniques using PLUM (Polytomous Universal Model), for understanding the influences of OCB on the aggregated factor score of OE. It is found that out of 30 indicators, only 17 were found significant and create 55.8% (Nagelkerke effect size) variation on organisational effectiveness. Since the OCB of bank officials indicates positive and significant influence towards the organisational performance, the management should take into account the special attention and treatment given to enhance the identified indicators which create the OCB and the organisational effectiveness variables, in order to deliver excellent service performances to the customers.*

Keywords: *Human Resources, Organisational Citizenship Behaviour, Organisational Effectiveness, Banking Industry, Service Quality, Internal and External Effectiveness*

MOTIVATION AND OBJECTIVES

The banking industry is a service industry where the performance is evaluated based on the number of customers it is 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 the implementation of relationship banking strategy. The 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; this can be a great source of competitive advantage for the Indian banking industry (Jain & Jain, 2015). However, rising NPA, bureaucratisation, increasing political pressure, mounting losses in rural branches, and preserving asset quality are key challenges before the Indian banking system, which consists of 12 public sector banks,

21 private sector banks, 49 foreign banks, 56 regional rural banks, 1,562 urban cooperative banks, and 94,384 rural cooperative banks.

The banking sector in India is on the growth trajectory, providing vast opportunities of employment. However, many types of psychological problems, i.e. stress, strain, and anxiety, have not been looked into. The empirical observation reveals that overloading and burden of work, strict time restraints on completion of tasks, a work duration of more than 12 hours, travelling long distances, fear of termination of the job contract, and so on, are common problems among the banking sector employees (Kishori & Vinothini, 2016; Ementa & Ngozi, 2015; Ali et al., 2013; Katyal et al., 2011). As a result, bank employees suffer from extremely high levels of stress, frustration, disappointment, depression, and other psychological problems, which decreases their efficiency, resulting in dissatisfaction with their work as well as imbalance in their personal life (Kumar & Sundar, 2012). In this context, sustainable bank profitability or

organisational effectiveness is a major topic for research nowadays.

Organ (1988) and Samuel (2009) identified five categories of organisational citizenship behaviours (OCB) that included, besides altruism and conscientiousness, civic virtue (e.g., interest and responsibility of employees towards organisational 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). Except for sportsmanship there are four dimensions of OCB that are practised in India (Vaijayanthi, Shreenivasan & Roy, 2014). In contrast, the findings of Shankar (2016) revealed that all five dimensions, including sportsmanship, are practised by the Indian workforce. According to Organ (1988), organisational citizenship behaviour is defined as “behaviour that is discretionary, not directly or explicitly recognised by the formal reward system, and that in the aggregate promotes the effective functioning of the organisation”. These behaviours are rather a matter of personnel choice, and as such, their omission or inability to perform is not generally understood as punishable. OCB is thought to have an important impact on the effectiveness and efficiency of work teams and organisations, therefore contributing to the overall productivity of the organisation. Accordingly, the scholar feels that through organisational citizenship behaviours, organisational effectiveness can be achieved among employees in the banking industry. The main objective of the study is to identify the influences of organisational citizenship behaviours on the internal and external measures of organisational effectiveness.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

OCB is defined as actions that support the social and psychological environment where task performance unfolds (Bolino and Grant, 2016). The definition of OCB should exclude those voluntary behaviours that are harmful to the organisation and refer only to the functional voluntary behaviours that contribute positively to organisational functioning and effectiveness (Tamunomiebi & Onah, 2019). OCB has been studied in various disciplines, including marketing, economics, and human resource management. This prevalent attention towards OCB is based on the findings that OCB leads to improved organisational 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 organisational behaviours that illustrate multi-dimensional relationships with positive organisational outcomes. Organisational

citizenship behaviour (OCB) can contribute to organisational effectiveness and success in numerous ways (MacKenzie et al., 1991; Organ, 1988; Podsakoff & MacKenzie, 1994; Smith et al., 1983; Walz & Niehoff, 1996). In a good number of past researches, OCB has been considered as the predictor of some valuable outcomes at organisational, group, and individual levels. Studies focusing on the organisational 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 organisational effectiveness measures, including production quantity, efficiency, profitability, and reduction of costs. At the 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 organisational 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 organisation, reducing friction, and/or increasing efficiency. In the Indian context, only one study, conducted by Luxmi and Dwivedi (2009), revealed a very significant and positive correlation between two sub-scales of organisational citizenship behaviours and clearly supports the idea that aggregated OCBs are related to organisational effectiveness indicators. Based on above literature and survey, a broad hypothesis has been developed for this study.

H₀₁: Organisational citizenship behaviour of the employees of Indian Bank significantly influences organisational effectiveness.

RESEARCH METHODS

Participants and Procedure: The researcher has used two sets of questionnaires, i.e., one set (organisational citizenship behaviour) for bank employees and the second (service quality) for select bank customers. A total of 350 bank employees (respondents), located at the Varanasi district of Uttar Pradesh province, from 117 bank branches were selected through stratified random sampling technique in the proportion 4:1 of public to private bank employees and a 1:1 ratio of managerial and non-managerial (assistant) staff. The

second category of respondents comprise 400 customers for assessing the service quality of organisational effectiveness. They have been selected in the ratio 4:1 from public and private banks by stratified random sampling technique. For determining the sample size for the study, different formulas and published tables 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 techniques; a letter seeking permission to carry out the research at the various bank branches was sent to each of the 20 banks (Informed Consent Form). “Drop-off” and “pick-up” methods were employed and arrangements were made for the collection of questionnaires from banks one week after the “drop-off”.

Measures: The research has used a variety of scales for measuring organisational citizenship behaviour (OCB) and organisational effectiveness (OE), based on eastern and western literature. For measuring OCB, the study adopts the eastern scale of Farh et al (1997) consisting of seven items categorised into two parts, namely protecting company resources (three items) and interpersonal harmony (four 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 sub-scales, namely altruism, conscientiousness, sportsmanship, courtesy, and civic virtue, which 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 sub-scales ranged from 0.70 to 0.85.

The study has used service quality measures with four components (26 items) as external organisational effectiveness, 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). 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).

Construct Validation: Prior to establishing a relationship between organisational citizenship behaviour and organisational effectiveness, the study adopted the scientific validation process. Initially, all measures of OCB and OE were subjected to the reliability coefficient, as per the standards of Nunnally (1978); secondly, common method

variance has been checked (Organ et al., 2006) using Harman’s one factor test. Finally, construct was established through convergent validity (Campbell & Fiske, 1959) and discriminant validity (Campbell & Fiske, 1959). This means that the study has adopted western and eastern scales after following reliability and validation process.

RESULTS AND DISCUSSION

For examining the influences of organisational citizenship behaviour on organisational effectiveness, Ordinal Logistic Regression (PLUM) model has been applied. The Ordinal Regression procedure (referred to as PLUM) allows one to build models, generate predictions, and evaluate 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.

Model Fitting Measures: The chi-square statistic is used to assess the model-fit for the hypothesis. 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 1 reveals that the hypothesis is supported as the corresponding chi-square statistics are significant at $p < .01$.

Table 1: Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	4043.008	---	----	----
Final	3757.634	285.374	160	.000

Link function: Logit.

Table 2: Goodness-of-Fit

	Chi-Square	df	Sig.
Pearson	2.201E5	114059	.000
Deviance	3749.316	114059	1.000

Link function: Logit.

Goodness-of-Fit Measures: The Pearson and Deviance goodness-of-fit measure was 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, a good model exhibits large observed significance levels (Nurosis, 2006). However, Table 2 shows that the deviance goodness-of-fit measures reveal large and insignificant levels for the hypothesis, providing further support for the hypothesis.

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 3). Composing a “good” R^2 value depends on 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 the 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 of strength of association. Here, the pseudo R^2 values (Table 3) indicates the extent of variation of organisational citizenship behaviour on organisational effectiveness. It is found that only 17 organisational citizenship behaviours (indicators), namely knowledge sharing, helping absentees, helping willingly, orienting new people (altruism dimension); avoiding problems, impact actions (courtesy dimension); avoiding complaints, ignoring fault (sportsmanship dimension); extra breaks, obeying company rules (conscientiousness dimension); staying abreast of things, attending functions (civic virtue dimension); ethical behaviour, sick leave excuse (company resources dimension); selfish personal gain, being disparaging, and sick role (interpersonal harmony dimension), create 55.8% variation (Nagelkerke effect size) and was found significant at either 5% ,1%, or .1% level of significance. Thus, the hypothesis (H_{01}) that OCB generates significant impact on organisational effectiveness is accepted.

Table 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
McFadden	.070	McFadden (1974)

Parameter Estimates: From the parameter estimates in Table 4, at 95% confidence interval, knowledge sharing of the altruism dimension (Statement: I share my knowledge and expertise with other employees) was found to have a positive and statistically significant effect on organisational effectiveness at estimate coefficient of 1.091 with an associated p-value of $0.005 < 0.05$. The third statement about helping absentees in the altruism dimension (Statement: I

help others who have been absent for duty) was found to have a positive and statistically significant effect at estimate coefficient of -4.738 with associated p-value of $.000 < .001$. Similarly, the fourth statement of the altruism dimension, on helping willingly (Statement: I willingly help others who have work-related problems) also found a positive and statistically significant effect at estimate coefficient of 5.284 ($p < .001$). Orienting new people, the last item under altruism (Statement: I help to orient new people even though it is not required) was found significant ($p < .05$; EC = 9.0208).

Organisational citizenship behaviour of banking employees on avoiding problems (courtesy dimension) (Statement: I try to avoid creating problems for co-workers) was found to have a positive, statistically significant effect ($p < .05$; EC = 9.0208). The second item (I consider the impact of my actions on co-workers) of courtesy dimension, impact actions, was found to be significant at estimate coefficient of -32.201.

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

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

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

Protecting company resources, the eastern scale of organisational citizenship behaviour dealing with ethical behaviour (Statement: Uses company resources to do personal business e.g., company phone, copy machines, computers, and cars) proved to be a significant driver of organisational effectiveness ($p < .01$; EC = 2.473). Another indicator of protecting company resources levelled as sick leave

excuse (Statement: Views sick leave as benefit and makes excuses for taking sick leave), has a positive momentous influence on organisational effectiveness ($p < .001$; $EC = 4.099$).

Selfish personal gain (Statement: Uses position and power to pursue selfish personal gain), the eastern scale of interpersonal harmony, was found to have a significant impact on organisational effectiveness ($p < .01$; $EC = -6.387$).

The third item of interpersonal harmony, being disparaging (Statement: Often speaks ill of the supervisor (manager) or colleagues behind their backs), has a significant influence on organisational effectiveness ($p < .05$) with an estimate coefficient of 4.419. Finally, sick role, under interpersonal harmony (Statement: Takes credits, avoids blames, and fights fiercely for personal gain) of organisational citizenship behaviour, is noteworthy for its influence on organisational effectiveness ($p < .001$; $EC = 4.055$).

Table 4: Parameter Estimates

Sr. 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 absentees	[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 faults	[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	Obedying company rules	[OCB_Dim_Con_4=6.00]	1.159	.412	7.902	1	.005
11	Staying abreast of things	[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 behaviour	[OCB_Dim_Com_2R=2.00]	2.473	.858	8.316	1	.004
14	Sick leave excuse	[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	Being disparaging	[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.

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 variables and dependent variables does not change for dependent variable’s categories; in addition, 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 categorised variable, α_{j-1} cut-off points and $j - 1\beta$ 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 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, $p = 1.000 > 0.05$, indicates (Table 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 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 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, 30 indicators of the six-dimensional OCB were taken for assessing their effects on the eight-dimensional aggregated score of organisational effectiveness. It is interesting to note that out of 30 indicators, only 17 were found to be significant and created 55.8% variation on organisational effectiveness. It is a known fact that organisational citizenship behaviour (OCB) has generally been associated with organisational effectiveness. However, the research of Borman (2004); Vigoda-Gadot (2007); and Sevi (2010) have shown that this may not always be the case and that certain types of organisational citizenship behaviour may be inimical to organisational effectiveness by uncomfortable 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 organisational 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). In addition, the positive impact of organisation citizenship behaviour on organisational effectiveness has been supported by different studies (Castro, 2004; Turnipseed & Rassuli, 2005; Organ, Podsakoff & MacKenzie 2006; Kumari & Thapliyal, 2017). Dimensions of OCB predict profitability of the bank branches positively and significantly, confirmed by Nawaser (2015).

CONCLUSIVE REMARKS AND IMPLICATIONS

The influence of OCB on OE was not much as only 17 variables out of 30 were observed to have a significant variation. There are sufficient number of antecedents of OCB, namely personality, attitude, leadership characteristics, job satisfaction, role perception, organisational commitment, job embeddedness, organisational justice, HR practices, person organisation fit, job characteristics, empowerment, competency, feedback, employee engagement, perceived organisational support, organisational climate, materialistic attitude, organisational silence, and psychological capital. However, human resource (HR) practices influence OCB through job embeddedness, POS, and trust (Fatima et al., 2015). Further, the literature indicates that all activities which make up human resources management, i.e., recruitment and selection, motivation and reward, and 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 authors, in cross cultural researches, have 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 that constructs of OCB/OE and research on their relationship in India is at the infancy stage in general, but rare in the banking sector. So far, construct of OCB and OE developed in this research would be fruitful as it is formulated keeping in mind the eastern and western context. Since OCB of bank officials indicates a positive and significant influence on the organisational performance, the management should take into account the special attention and treatment given to enhance the identified indicators that created the OCB variable and the organisational effectiveness variable, in order to deliver excellent service performances to the bank customers. This study contributes theoretically and empirically to the literature on OCB and composite quantitative and qualitative measures of organisational effectiveness. Moreover, since most studies on OCB have been conducted in a North American context, many researchers have suggested the need to investigate OCB 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 OCB to an Indian cultural context.

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