

Organizational Citizenship Behavior & HRM Practices in Indian Banks

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This study presents the current status of OCB and HRM practices in Indian banks. The study also assessed the impact of selected HRM practices on OCB of the bank managers. Overall OCB of Indian bank Managers was found at moderate level. However, significant variation was found between the OCB levels of managers belonging to different banking sectors. Organizational climate, employee training, employee empowerment and performance appraisal were found to exist at moderate level in the selected banks. Regression analysis reveals that employee empowerment and employee training, and, to a lesser extent, organizational climate and performance appraisal have positive and significant effect on OCB of the bank managers.

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Introduction

Attitudes, skills, and behaviors of the bank employees particularly the frontline employees affect customer perceptions of service quality. If customers perceive good service quality, their satisfaction level may be enhanced and loyalty may be maintained. Increasing customer satisfaction can reduce customers' switching behavior, and this may enhance service performance (Rodoula, 2010). Therefore, to meet or exceed the customers' expectations of service delivery, it is imperative for service firms (e.g., commercial banks) to seek ways to motivate frontline employees to exhibit organizational citizenship behaviors (OCB) (Yang, 2012). If the employees exhibit extra-role behaviors (e.g., OCB), consumers will generate person-to-person trust, and this may enhance customers' loyalty (Sun & Lin, 2010). Employees with high levels of OCBs are willing to get more involved in the organization (Chen, Hui & Sego, 1998). In the study by Jain (2009), job satisfaction, personal effectiveness, reputational effectiveness, sense of accomplishment and contribution, botheration free existence and vertical trust were found positively predicted

by different dimensions of OCBs. Some other outcome variables like career orientation, perceived job mobility, turnover intentions, work recognition and organizational commitment were also found to be significantly predicted by OCBs (Jain, 2009). The study by Moideenkutty, Blau, Kumar & Nalakath (2005) found that managerial evaluations of employee performance are affected by both objective productivity and organizational citizenship behavior. In their study, while objective productivity alone accounted for nine percent of the variance in subjective performance, objective productivity and organizational citizenship behavior together accounted for 41 percent of the variance. Thus, OCB has positive relationship with varied individual and organizational variables.

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Review of Literature

OCB may be described as behaviors that (a) goes beyond the basic requirements of the job, (b) is to a large extent discretionary, and (c) is of benefit to the organization (Lambert, 2000). By discretionary behavior is meant that the behavior is not an enforceable requirement of the role or the job description, that is, the clearly specifiable terms of the person's employment contract with the organization; the behavior is rather a matter of personal choice (Organ, 1997). Examples of these efforts include cooperation with peers, performing extra duties without

complaint, punctuality, volunteering and helping others, using time efficiently, conserving resources, sharing ideas and positively representing the organization (Turnipseed & Rassuli, 2005). Organ (1988) highlights five specific categories of discretionary behavior which are altruism (welfare), courtesy, conscientiousness (compliance), sportsmanship and civic virtue. Podsakoff, MacKenzie, Paine & Bachrach (2000) presented seven common themes or dimensions on OCB: Helping behavior, sportsmanship, organizational loyalty, organizational compliance, individual initiative, civic virtue, and self development. A meta-analysis by Podsakoff et al. (2000) showed that helping behavior increases moral cohesiveness and belonging sense of a team which results into high performance and low turnover inside the organization. Sun, Aryee & Law (2007) argue that high-performance HRM practices can shape positive psychological climate perceptions of employees since such practices would send a signal of long-term investment in employee competence, helping create shared employee perceptions of a supportive organizational context that encourages OCB. When employees evaluate their work environments in a positive way, they tend to enhance their identification with their jobs and organizations, and thus are more likely to display extra-role behaviors that are beneficial for their employers (Wei, Han & Hsu, 2010). Akinyemi (2012) found significant relationship between climate and OCB. He suggests that for service-oriented industries, such as banks, to enhance employees' citizenship behavior a congenial developmental climate must

exist. Biswas & Varma (2007) found a positive correlation between organizational climate and an employee's OCB. In another empirical study (Biswas, 2010), psychological climate was found to be an antecedent of OCB. OCB was found to be significantly related to organizational support (e.g., Podsakoff et al., 2000; Mei, 2009). The study of Suresh & Venkatammal (2010) demonstrated strong relationship between organizational processes (openness in communication and relationship among organizational members) and OCB.

In prior research (e.g., Moorman, 1993; Deckop, Mangel & Cirka, 1999; Bhatnagar & Sandhu, 2005) found that managers who perceive psychological empowerment in their occupational environment exhibit organizational citizenship behavior. In extant research (e.g., Cappelli & Rogovsky, 1998; Allen & Rush, 1998; Tremblay, Rondeau & Lamelin, 1998), HRM practices as regards to employee empowerment and training have been determined to have a direct and positive impact on OCB. OCB has been theoretically and empirically tied to performance appraisal (PA) context also (e.g., Zheng, Zhang & Lee, 2012; Findley, Mossholder & Giles, 2000; Norris-Watts & Levy, 2004). Findley et al. (2000) found that fairness in PA process explained variances in OCB. Norris-Watts & Levy (2004) found that PA feedback was associated with OCB through affective commitment. Employee empowerment also appears to be a promising approach for service organizations seeking to stimulate higher levels of OCBs (Raub & Robert, 2013). In prior

research, it was found that employees would exhibit higher levels of OCB when they feel a sense of control or autonomy on the job (Wilson & Coolican, 1996). Job self-efficacy was found to be a strong predictor of organizational citizenship behavior (Todd, 2003). Thus, review of prior research indicates that HRM practices in general and organizational climate, training, employee empowerment and performance appraisal & development in particular have positive impact on OCB.

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Research Methodology

The present study measures OCB of bank managers as regards to their helping behavior, courtesy, and sportsmanship. The study also measures the impact of selected HRM practices viz., organizational climate, employee training, employee empowerment and performance appraisal on OCB. The following hypotheses regarding OCB and its relationship with HRM practices have been tested in the study:

- H₁ The organizational citizenship behaviors as regards to helping behavior, courtesy and sportsmanship exist favorably among managers in the selected banks.
- H₂ There exists a positive correlation between the various study dimen-

sions of organizational citizenship behaviors.

- H₃. There is no significant difference between the OCB of employees belonging to public sector, private sector and foreign banks in India.
- H₄. There is no significant difference between the OCB of employees belonging to various managerial levels in the selected banks.
- H₅. The HRM practices as regards to organizational climate, employee training, employee empowerment and performance appraisal exists favorably in the selected banks.
- H₆. Organizational climate will have positive and significant impact on organizational citizenship behavior.
- H₇. Employee training (ET) will have positive and significant impact on the organizational citizenship behavior.
- H₈. Employee empowerment (EE) will have positive and significant impact on the organizational citizenship behavior.
- H₉. Performance appraisal system (PAS) will have positive and significant impact on the organizational citizenship behavior.

The Sample

The study was carried out with sample survey of 318 managers belonging to public sector, private sector and foreign banks operating in India. For the purpose, State Bank of India, Bank of India, ICICI Bank, HDFC Bank, Axis Bank, Yes Bank, Standard Chartered

Bank, and HSBC have been selected. The first two banks represent Indian public sector banks, next four banks represent Indian private sector banks and remaining two banks represent foreign banks operating in India. The survey was completed throughout a period of six months, starting from April to September, 2013. Out of 318 participant managers, one hundred and thirty six (42.7%) were from public sector banks, one hundred and twenty five (39.3%) were from private sector banks and fifty seven (18%) were from foreign banks operating in India. Respondent managers represent different age groups, qualification and work experience.

Data & Analysis

The survey was conducted by using the five point Likert type scales. OCB was measured using an eighteen item scale that measures the three dimensions of OCB, viz., helping behavior, courtesy, and sportsmanship. The OCB scale consists of six item helping behavior sub-scale which was adapted from the scales developed by Podsakoff et al. (1990); Williams & Anderson (1991); and Rego (1999), six item courtesy sub-scale which was adapted from the scales given by Podsakoff, Ahearne & MacKenzie (1997); Williams & Anderson (1991), and six item sportsmanship sub-scale which was adapted from the scales developed by Rego (1999); and Pattanayak, Misra & Niranjana (2003). The reliability coefficient, Cronbach's alpha (α) score of the overall OCB scale was found as 0.85. Organizational Climate was mea-

sured with the administration of 9 item scale partially adapted from HRD questionnaire developed by Rao & Abraham (1986). The reliability of the scale has been tested and the coefficient was found as 0.90. Employee Training was measured using a ten item scale developed by the researchers in consultation with the subject experts. The Cronbach alpha of the overall Employee Training scale was found to be 0.89. Employee Empowerment (EE) was measured using a 13 item scale that measures the two dimensions of EE, i.e., participative decision and self-efficacy. The four items measuring participative decision making were adapted from the scale developed by Nyhan (1994). The nine items measuring self-efficacy were partially adapted from two scales: six items from Personal Efficacy Beliefs Scale developed by Riggs et al. (1994) and three items from New General Self Efficacy scale developed by Chen, Gully & Eden (2001). The reliability coefficient was found as 0.72. Performance appraisal was measured with a 9 item scale that measures employee reactions to PA system and has been developed by the researchers. The reliability coefficient of the scale was found as 0.91.

Key Variables Studied

OCB represents individual behavior that is discretionary, not directly or explicitly recognized by the formal system. Helping Behavior or altruism is voluntary action that helps another co-worker with a work problem. The concept of courtesy measures behaviors such as taking

steps to try to prevent conflicts with co-workers, boosting up others when they are stressed by work related problems, always willing to listen to co-worker problems, willingly share expertise with other co-workers, treating customers with respect, speaking courteously with every customer. Sportsmanship is employees' willingness to tolerate the inevitable inconveniences and impositions of work without complaining. Organizational Climate is characterized by tendencies such as treating employees as the most important resources, perceiving that developing employees is the job of every manager, believing in the capability of employees, communicating openly, encouraging risk taking, making efforts to help employees recognize their strengths and weaknesses, creating a general climate of trust, collaboration and autonomy, supportive HRM practices etc. Employee Training is defined as a learning process that involves the acquisition and sharpening of knowledge, skills, attitudes and behaviors to enhance the performance of employees. Employee Empowerment is a process of orienting and enabling individuals to think, behave and take action in an autonomous way. Performance Appraisal is the process of identifying, evaluating and developing the work performance of employees in the organization, so that the organizational goals are more effectively achieved.

Survey Results

Based on the analysis of data given in Tables 1 - 6, the following findings pertaining to the assessment of OCB of the bank managers and the relationship

between selected HRM practices and OCB have been emerged:

Organizational citizenship behaviors (OCB) of managers of the selected banks: It was found that overall OCB in aggregate was found at moderate level in the selected banks, thus supporting hypothesis, “H₁: The organizational citi-

zenship behaviors as regards to helping behavior, courtesy and sportsmanship exists favorably among managers in the selected banks”. The two dimensions of OCB: ‘helping behavior’ and ‘sportsmanship’ have been found at moderate level in the selected banks while the third dimension, i.e., ‘courtesy’ was found at high level in the selected banks (Table 1).

Table 1 Assessment of Managers’ OCBs of the Selected Banks

| OCB Dimensions | Mean(N = 318) | SD | Level of OCB dimension |
|------------------|---------------|------|------------------------|
| Helping Behavior | 3.92 | .495 | Moderate |
| Courtesy | 4.05 | .507 | High |
| Sportsmanship | 3.67 | .499 | Moderate |
| Overall OCB | 3.88 | .397 | Moderate |

Note: Standards for analysis: If mean value of the specific OCB dimension is above 4.0, it has been regarded as ‘High’; if the mean value is between 3 and 4, it has been considered as ‘Moderate’; and, if the mean value is less than 3, it has been regarded as ‘Low’.

Inter-relationship between various dimensions of OCB: Correlation analysis by determining Karl Pearson’s coefficient of correlation (r) indicates that a high to low degree of positive correlation was found to exist between helping behavior, courtesy and sportsmanship. The above findings support hypothesis, “H₂: There exists a positive correlation between the

various study dimensions of OCB”. A low positive correlation was found between helping behavior and sportsmanship as well as between courtesy and sportsmanship. This indicates that while helping behavior and courtesy are strongly and positively correlated; sportsmanship is positively but weakly related with the two dimensions (Table 2).

Table 2 Inter-correlation between the Three OCB Dimensions of in the Selected Banks [Karl Pearson’s Coefficient of Correlation (r)]

| OCB Dimensions | Helping Behavior | Courtesy | Sportsman-ship | Overall OCB |
|------------------|------------------|----------|----------------|-------------|
| | 1 | 2 | 3 | 4 |
| Helping Behavior | 1 | | | |
| Courtesy | .664** | 1 | | |
| Sportsmanship | .281** | .382** | 1 | |
| Overall OCB | .817** | .863** | .699** | 1 |

Notes: (i) **. Correlation is significant at the 0.01 level (2-tailed considered). (ii) Correlation coefficient of 0.5 or even 0.4 is to be fairly of a high degree. A correlation coefficient of 0.5 means 25% of the variation and a correlation coefficient of 0.4 means only 16% of variation. In view of these standard interpretations, the researchers considered correlation coefficient of 0.5 or higher as of a fairly high degree and a correlation coefficient less than 0.3 as of negligible or ignorable degree.

Comparison among OCBs of managers across the three sectors of selected banks: ANOVA results revealed that overall OCB was found at moderate level among the managers of all the three sectors but there is significant variation (at 0.05 level of significance) between overall OCBs of managers of the various banking sectors. The above finding does not support hypothesis, “H₃: There is no significant difference between the OCB of employees belonging to public sector, private sector and foreign banks in India”. Helping behavior was found at moderate level among the managers of the three different sec-

tors, that too without any significant variation at 0.05 level of significance. The dimension of courtesy was found at high level among the managers of public sector banks as well as private banks but the same was found at moderate level among the managers of foreign banks and such a variation among various sectors was found significant at 0.05 level of significance. Sportsmanship was found at moderate level among the managers of three banking sectors but there is significant variation (at 0.05 level of significance) between such behavior of managers of the various banking sectors (Table 3).

Table 3 Sector-wise Comparative Study of OCBs in the Selected Banks as Perceived by the Bank Managers (Results of ANOVA)

| OCB dimensions | Public Sector Banks(N = 136) | | Private Sector Banks(N = 125) | | Foreign Banks (N = 57) | | F | P(Sig.) |
|------------------|------------------------------|-----|-------------------------------|-----|------------------------|-----|--------|--------------|
| | Mean | SD | Mean | SD | Mean | SD | | |
| Helping Behavior | 3.94 | .40 | 3.90 | .47 | 3.90 | .70 | .298 | .743 |
| Courtesy | 4.11 | .35 | 4.04 | .53 | 3.91 | .69 | 3.305 | .038* |
| Sportsmanship | 3.75 | .46 | 3.70 | .53 | 3.40 | .39 | 10.884 | .000* |
| OCB | 3.94 | .33 | 3.88 | .40 | 3.74 | .49 | 5.173 | .006* |

Note: *Significant at .05 level of significance (Table Value of F =2.6049).Standards for analysis: If mean value of the specific OCB dimension is above 4.0, it has been regarded as ‘High’; if the mean value is between 3 and 4, it has been considered as ‘Moderate’; And, if the mean value is less than 3, it has been regarded as ‘Low’.

Comparison of OCBs among the three managerial levels: Overall OCBs were also found at moderate level among all the three managerial levels, that too without any significant variation at 0.05 level of significance, thereby supporting hypothesis, “H₄: There is no significant difference between the OCB of employees belonging to various managerial levels in the selected banks” (Table 4).

HRM Practices

It was found that the selected HRM practices viz., Organizational Climate, Employee Training, Employee Empowerment and Performance Appraisal were found to exist at moderate level in the selected banks, thus supporting hypothesis, “H₅: The HRM practices as regards to organizational climate, employee training, employee empowerment and performance appraisal exists favourably in the selected banks” (refer Table 5).

Table 4 Comparative Study of OCBs in the Selected Banks as Perceived by Senior, Middle and Junior Level Managers (Results of ANOVA)

| OCB dimensions | Senior Level (N = 39) | | Middle Level (N = 117) | | Junior Level (N = 162) | | F | P(Sig.) |
|------------------|--------------------------|-----|---------------------------|-----|---------------------------|-----|-------|---------|
| | Mean | SD | Mean | SD | Mean | SD | | |
| Helping Behavior | 4.00 | .46 | 3.94 | .47 | 3.88 | .52 | .999 | .369 |
| Courtesy | 4.17 | .49 | 4.03 | .48 | 4.03 | .52 | 1.229 | .294 |
| Sportsmanship | 3.67 | .49 | 3.65 | .50 | 3.68 | .49 | .101 | .904 |
| OCB | 3.94 | .37 | 3.88 | .38 | 3.86 | .41 | .635 | .531 |

Note: Significant at .05 level of significance (Table Value of F = 2.6049).

Inter-relationship between OCB and HRM Practices: Correlation analysis by determining Karl Pearson's coefficient of correlation indicates that high or moderate degree of positive correlation exists between the study variables. First, organizational climate is significantly and positively related with OCB ($r=.383, p<.01$). Second, employee training is significantly and positively correlated with OCB ($r=.466, p<.01$). Third, employee empowerment is significantly and positively correlated with OCB ($r=.447, p<.01$). Fourth, performance appraisal is also significantly and positively related with OCB ($r=.285, p<.0$). The results clearly indicate that there is a linear relationship between Organizational Climate, Employee Training, Employee Empowerment and Performance Appraisal and improvement in these independent variables will result in the improvement of OCB levels (Table 5).

There is a linear relationship between Organizational Climate, Employee Training, Employee Empowerment and Performance Appraisal.

Impact of HRM practices on OCB: Multiple regression analysis was performed to explain the extent of association between the variables. It is found that F value = 22.305 which is significant at .01 level indicating that the regression model is valid i.e., the independent variables explain significant amount of variation in OCB. The value of R square, .302, means that 30% of variation in OCB was due to variation in Organizational Climate, Employee Training, Employee Empowerment and Performance Appraisal. Hence, the model adequately explained the relationship between the OCB and Organizational Climate, Employee Training, Employee Empowerment and Performance Appraisal. Now in order to determine which independent variables significantly predict OCB, the value of t - test statistics is discussed. T-test value for Organizational Climate was found to be 2.443 ($p<.05$), hence Organizational Climate positively and significantly provides the support for hypothesis, "H₆: Organizational Climate will have positive and significant impact on Organizational Citizenship Behavior". The value of t-statistic for Employee Training is 4.869 ($p<.05$) indicating its positive and significant con-

Table 5 Reliability Coefficients, Mean Values and Correlation Analysis between the HRM Practices and OCB in the Selected Banks [Karl Pearson’s Coefficient of Correlation (r)]

| Variables | Mean (N = 318) | Organizational Climate | Employee Training | Employee Empowerment | Performance Appraisal | OCB |
|------------------------|-------------------|---------------------------|----------------------|-------------------------|--------------------------|--------|
| Organizational Climate | 3.85 | 1(.90) | | | | |
| Employee Training | 3.90 | .553** | 1(.89) | | | |
| Employee Empowerment | 3.75 | .482** | .497** | 1(.72) | | |
| Performance Appraisal | 3.80 | .609** | .536** | .550** | 1(.91) | |
| OCB | 3.88 | .383** | .466** | .447** | .285** | 1(.85) |

Notes: Cronbach Alphas in parentheses on the diagonal.* Correlation is significant at 0.05 level (2-tailed).** Correlation is significant at 0.01 level (2-tailed).

Standards for analysis of coefficient of correlation: Correlation coefficient of 0.5 or even 0.4 is considered to be of a fairly high degree. A correlation coefficient of 0.5 means 25% of the variation and a correlation coefficient of 0.4 means only 16% of variation.

In view of these standard interpretations, the researchers considered correlation coefficient of 0.5 or higher as of a fairly high degree and a correlation coefficient less than 0.3 as negligible or ignorable

tribution to the model, thus supporting hypothesis, “H₇ Employee Training (ET) will have positive and significant impact on the Organizational Citizenship Behavior”. The t-value for Employee Empowerment was found to be 5.147 (p<.05) indicating that it is also a significantly contributing variable to the model. This provides the support for hypothesis, “H₈ Employee Empowerment (EE) will have positive and significant impact on the Organizational Citizenship Behavior”. Similarly, t- value for Performance Appraisal was found to be 2.057 (p<.05) which indicates its positive and significant contribution to the model, providing the support for hypothesis, “H₉ Performance Appraisal system (PAS) will have positive and significant impact on the Organizational Citizenship Behavior”. As shown in Table 6, the largest beta coefficient (B) is 0.295 which is for Employee Empowerment. This means that this vari-

able makes the strongest unique contribution to explain the dependent variable OCB, when the variance explained by all the other predictor variables in the model is controlled for. The next strongest contribution is of Employee Training (B=.215) followed by Organizational Climate (B=.104) and Performance Appraisal (B=.084). Regression results therefore revealed that the independent variables viz., Organizational Climate, Employee Training, Employee Empowerment and Performance Appraisal significantly and positively impact OCB.

Discussion & Implications

The results of the study suggest that although the selected HRM practices have been implemented at an average level in the selected banks, however, there is still a substantial scope for improvement in the Organizational Climate,

Table 6 Impact of HRM Practices on OCB (Results of Regression Analysis)**Coefficients (a)**

| Model | Unstandardized Coefficients | | | | |
|------------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Standardized Coefficients | t | Sig. |
| 1(Constant) | 1.979 | .184 | | 10.76 | .000 |
| Organizational Climate | .104 | .043 | .165 | 2.443 | .015 |
| Employee Training | .215 | .044 | .301 | 4.869 | .000 |
| Employee Empowerment | .295 | .057 | .316 | 5.147 | .000 |
| Performance Appraisal | .084 | .041 | .148 | 2.057 | .041 |

a. Dependent Variable: Organizational Citizenship Behavior

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1 | .549a | 0.302 | .288 | .335 |

a. Predictors: (Constant), Employee Training, Employee Empowerment, Organizational Climate, Performance Appraisal

ANOVA(b)

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|----------------|
| 1 | Regression | 15.039 | 6 | 2.507 | 22.305 | .000(a) |
| | Residual | 34.837 | 310 | .112 | | |
| | Total | 49.877 | 316 | | | |

a. Predictors: (Constant), Employee Training, Employee Empowerment, Organizational Climate, Performance Appraisal

b. Dependent Variable: OCB

Employee Empowerment, Employee Training and Performance Appraisal practices in the banks. The findings of the study provide support for the hypotheses that Organizational Climate, Employee Training, Employee Empowerment and Performance Appraisal have positive and significant effect on OCB. Prior research e.g., Sun et al. (2007); Podsakoff et al. (2000); Deckop et al. (1999) provides support for such results. Such results are in congruence with the findings of previous research studies e.g., Akinyemi (2012); Farooqui, (2012);

Employee Empowerment was found to be the strongest predictor of OCB.

Biswas, 2010; Suresh & Venkatammal (2010); Podsakoff et al. (2000). Consistent with our expectations, Employee Training was also found to have significant positive relationship with OCB. Previous research e.g., Ahmad, (2011) provides support to our results. In our study, Employee Empowerment was found to be the strongest predictor of OCB. The

result is consistent with the findings of prior research (e.g., Bogler & Somech, 2004; Bhatnagar & Sandhu, 2005). Our study found that performance appraisal has significant impact on OCB which is in congruence with the findings of prior studies (e.g., Zheng et al., 2012; Findley et al., 2000; Norris-Watts & Levy, 2004).

The study highlights the importance of various types of OCBs from the service sector perspective. Utilizing this knowledge, managers should encourage employees to consider a wide range of OCBs at their work place. A number of prior studies (Wei et al., 2010; Pare & Trembley, 2007; Sun et al., 2007) indicate positive HRM-OCB relationship. However, earlier research studied dissimilar sets of HRM practices while analyzing linkages with OCB. Further relational studies should include a broad range of HRM practices and other organizational processes while focusing on HRM-OCB relationship. The current study only focused upon the direct effect that HRM practices have upon OCB; however future research may focus on studying indirect linkages that particular HRM practices may share with OCB or particular dimensions of OCB. Further, empirical research studies may be taken up in future to assess the influence of HRM practices on organizational performance or effectiveness via OCB as a mediating variable. Similarly, future research may examine the potential mediators between HRM practices and Organizational Citizenship Behaviors. Thus, it can be said that the scope is wide open for future studies to explore the issues which remain unaddressed but critically raised in the present study.

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