Examining the Relationship between Organizational Commitment and Non-Supervisory Organizational Citizenship Behaviour

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Abstract

The study's importance lies in determining how negative individual points of view resulting in a lack of commitment and a low degree of faithfulness can impact employee behaviour, such as insufficient professionalism, poor teamwork, low self-awareness, and high turnover in the current situation. Also, other current banking industry situations exhibited this unfavourable characteristic. The relationship between organizational commitment and non-supervisory organizational citizenship behaviour at Bank Simpanan National in Malaysia was tested using an objectives study. The research objectives were employed using a survey and a systematic analysis method. The nonsupervisory staff sampled using non-probability convenience sampling, which resulted in 172 (Male=48.8; Female=51.2). Participants in this study were non-supervisory employees. The quantitative method used to analyze this study. The hypotheses also confirmed the association between the 1st orders construct of organizational commitment and non-supervisory organizational citizenship behaviour, both organizational and individual. SPSS Version 24 was used to analyze the related variables. In this study, we found a positive relationship between organizational commitment to citizenship behaviour and significant levels of citizenship behaviour. The novelty findings of this study showed that positive citizenship behaviour recommends as a way to increase employee commitment.

Keywords

Organizational commitment, Organizational citizenship behaviour, Malaysian Bank Simpanan National

Introduction

The primary goal of this study was to provide management in the banking sector with valuable insight into Bank Simpanan Nasional's organizational commitment and non-supervisory organizational citizenship behaviour. Uncommitted employees have negative attitudes that manifest everyone in negative relationships, high turnover rates, ineffective teamwork and a lack of self-awareness (Dabir & Azarpira, 2017). A key takeaway was that the study helped the management team better understand how employees can become more committed to their

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organizations and how managers can encourage their employees to go above and beyond their regular job responsibilities. It's crucial to focus on the practical aspects of organizational commitment (Benkarim et al., 2021), which managers who understand this concept can use to attract and retain employees. This information uses to align organizational goals with employees' expectations.

According to Vasudevan & Mahadi (2019), organizational citizenship behaviour of employees is emphasized in Malaysian Islamic banking, and positive employee conduct can help the organization function more efficiently. Due to its moral values and required behaviours, Islamic banking in Malaysia has contributed to the development of organized workplace culture for their staff. Perhaps employee commitment can be measured by observing how employees handle the work issues and how they support and fulfil the organizational objectives. Organizations are required to fulfil their organizational commitment by putting their significant efforts to attract, retain and maintain the talented and committed employees (Aguiar-Quintana et al., 2020; Anggreyani et al., 2020; Ibrahim, 2020) in donating their energy to achieving their goals and objectives due to increase their productivity and task performance (Saadeh et al., 2020).

The Malaysian banks increased their retention programme to improve teamwork (Derani and Ghani, 2019) and developing citizenship behaviour (Azzam et al., 2021) among employees. Maintaining a good working environment for employees to improve their performance is strongly reliant on organizational commitment. Employee commitment is primary factors in developing organizational citizenship behaviours (Azzam et al., 2021). Organizational commitment is one of the most researched topics in organizational behaviour. In the current study, the researcher will examine organizational commitment in a different context. There is several existing literature that demonstrates organizational commitment is a conceptualization encompassing three dimensions: affective commitment, normative commitment, and continuous commitment (Allen & Meyer, 1990; Allen & Meyer, 1996; Meyer, Stanley, Herscovitch & Topolnytsky, 2002; Meyer and Maltin, 2010; Davies et al., 1998; Fernandez-Lores et al., 2016; Clements et al., 2016; Salahudin et al., 2016). Affective commitment and normative commitment are significant predictors of organizational citizenship behaviour (Grego-Planer, 2020; Frank et al., 2020).

Workers are harbour similar aspirations and beliefs about the organizations in which they work. As a result of their participation, they also expect to be recognized for their efforts, promoted, and appreciated. They take great pride in completing their tasks and in maintaining professional working relationships to achieve organizational goals. An organizational commitment to its employees and employers should recognize. In organizations, their opinion about the importance of organizational commitment has a bearing on their success. For example, in Malaysian Bank Simpanan National, a study examined the relationship between organizational commitment and organizational citizenship behaviour among non-supervisory workers. According to Grego-Planer (2019), organizational commitment is a vital component of organizations because it affects employee attitudes and behaviours. In addition, without good attitudes, according to Grego-Planer (2019) study, employees are less likely to contribute to the achievement of organizational goals, resulting in the decline or effect of efficiency of the entire organizational success. In this study, organizational citizenship behaviour was examined for the first time by Organ in 1980. Individual behaviour within an organization that contributes to the effectiveness and success of the organization defines by Organ (1980) as organizational citizenship behaviour.

While organizational citizenship behaviour (OCB) is beneficial to an organization, the concept is based on altruism, conscientiousness, sportsmanship, courtesy, and civic virtues. A side-bet theory, developed by Becker in 1960, defines the concept of commitment as a relationship between an employee and an organization. It is based on behaviours that are constrained by an economic contract. Indeed, according to Becker's theory (1960), organizational commitment is a significant predictor of citizenship behaviour. So as, to achieve the objectives and hypotheses of this study, the theory of commitment was explained based on the findings of the study. The purpose of doing so is to test the relationship between other variables using this information. The measurement scales used in these studies were those developed by Lee & Allen (2002). Findings from the study showed these two dimensions of organizational citizenship behaviour linked with multiple research tools for examining organizational citizenship behaviour, particularly in the Asian and Western contexts, according to the researchers' findings. It means that these organizational citizenship behaviour dimensions will help bank employees develop and improve their organizational citizenship behaviour (non-supervisory).

Objectives of the Study

Thus, this study aims to fill a knowledge gap by examining these connections within the Malaysian Bank Simpanan National. A variety of research objectives derived from the hypotheses are addressed in the study. The primary aim of this study is to examine the first-order relationship between organizational commitment (OCM) and non-supervisory organizational citizenship behaviour (NSOCB). The affective commitment (AC), continuous commitment (CC) and normative commitment (NC) (Gregor Planer, 2020) appears to be a significant predictor of the organizational citizenship behaviour (Iskandar et al., 2019). But this argument is limited to non-Western contexts only. The pathway of construct derived from the research objectives and hypotheses.

Path	Objectives	Hypothesis
AC NSCB (I)	To examine the relationship between	AC positively relates to NSCB (I)
	AC and NSCB (I)	
CC	To examine the relationship between	CC positively relates to NSCB (I)
	CC and NSCB (I)	
NC	To examine the relationship between	NC positively relates to NSCB (I)
	NC and NSCB (I)	
AC NSCB (O)	To examine the relationship between	AC positively relates to NSCB (O)
	AC and NSCB (O)	
CC NSCB (O)	To examine the relationship between	CC positively relates to NSCB (O)
	CC and NSCB (O)	
NC	To examine the relationship between	NC positively relates to NSCB (O)
	NC and NSCB (O)	
OCM → NSOCB	To examine the relationship between	OCM positively relates to NSOCB
	OCM and NSOCB	
NSOCB OCM	To examine the relationship between	NSOCB positively relates to OCM
	NSOCB and OCM	

Methodology

Sampling Procedures

To be able to make inferences, the researcher needs a study population. The study contextualized the Malaysian banking industry. The reasons for convenience sampling are base on practical considerations. This study relied on convenience sampling to meet its research objectives and hypotheses. According to the convenience sampling method, Bank Simpanan National's non-supervisory employees provided 172 responses.

An employee survey was used in this study to collect responses from Simpanan National Bank employees. Non-supervisory staff in Malaysian BSN was surveyed using a self-administered questionnaire in this study because they worked in different departments at Bank Simpanan Nasional and held non-supervisory positions. All of the non-supervisory respondents to the survey were selected because of the diversity of cultures and races. The English version of the questionnaire was created.

Measurement Items

It consisted of six parts: (i) respondents' profile (Table 2), (ii) measurement values for affective commitment (0.640), normative commitment (0.620), continuous commitment (0.646), organizational commitment (0.833), and non-supervisory citizenship behaviour (0.925) and (iii) non-supervisory citizenship behaviour (0.925). The questionnaire was administered by mail to all participants. Cronbach's alphas for all subset scales in this study exceeded the recommended level of 0.7. (Bujang et al., 2018). Dimensional items and variables are listed separately in Table 3.

Table 2. Respondent Profile (*n*=172)

	Total	Percentage (%)
	Items (n=172)	
Gender		
Male	84	48.8
Female	88	51.2
Group of Ethnic		
Malay	93	54.1
Chinese	45	26.2
Indian	29	16.9
Others	5	2.9
Years of service in your		
current organization		
Less than 2 years	47	27.3
2–5 years	50	29.1
6 – 10 years	50	29.1
More than 10 years	25	14.5

How long have you been a		
subordinate of this		
supervisor?		
Less than 6 months	32	18.6
2-5 years	40	23.3
6 – 10 years	60	34.9
More than 10 years	40	23.3
Occupation		
Junior clerk / Senior Clerk	60	34.9
Receptionist	10	5.8
Bank Customer Service	82	47.7
Dispatch	5	2.9
Bank Security	5	2.9
Bank Teller	10	5.8

Profiling the respondent is shown in Table 2. Bank Simpanan Nasional employees in Malaysia participated in this survey. Malays (54.1 per cent) had the highest level of ethical commitment, while others had the lowest (2.9 per cent). It suggests a gender was an imbalance in the workplace, and there is a possibility that inequalities between men and women will be prevalent in the banking industry. It could be a more common occurrence in Human Resource. In the case of men, hiring, training, pay, and promotion may be influenced by policy decisions, decision-making processes, and employee performance. This issue can understand by focusing on the overall leadership effectiveness based on years of service and how long non-supervisory employees have been with the supervisor who has that designation (occupation). It's illustrated in Table 2.

Table 3. The Measurement of Items

7-point
Likert scale
(1 = strongly)
disagree and
7 = strongly
disagree)
7-point
Likert scale
(1 = strongly)
disagree and
7 = strongly
disagree)

behavior (Organizational) (NSCB-O)

Correlation analysis must perform to determine the strength of the relationship between all of the variables. To accurately measure the correlation between two variables and interval data, these determinations are proposing. The coefficient value must calculate to examine the reliability of the relationship. It is possible to evaluate a linear relationship between two variables if the researcher has determined that the coefficient value (0.70 or more) is very high or that the variables have a highly correlated relationship (high correlation). Meyer & Allen's Scale (1991) has been recognizing as embodying the continuance commitment. These are just a few. In their way, these theories explain organizational commitment, and they impact the current state of organizational commitment. The scales in this model have a high reliability value for examining committed employees' attitudes and behaviours (Meyer & Allen, 1997); (3) this measurement is desirable for assessing employees' commitment from the attitudinal and behavioral perspectives (Meyer & Allen, 1997); (4) the scales in this model have a high reliability value for examining committed employees' attitudes and behaviours (Meyer & Allen, 1997). OCB may also use the 7-Likert scale for several reasons: (1) the measurement scales are appropriate for evaluating self-reported ratings, which reflect the perceptions of disposition and cognition of subordinates, not their supervisors (Pond et al., 1997); (2) the measurement scales separate OCBI from OCBO behaviour; (3) indicating how often the described behaviours were observed (Lee and Allen, 2002); (Lee and Allen, 2002) and (4) the measurement scales have been extended to include a unique classification by directing behaviour towards OCBI or OCBO (Lee and Allen, 2002; Williams and Anderson, 1991). Table 4 shows the results of the second-order discriminant validity measurement.

Table 4. Correlation Analysis

Table 4. Correlation Thanysis					
		OCM	NSOCBI	NSOCBO	NSOCB
OCM	Pearson Correlation	1			
	Sig. (2-tailed)				
NSOCBI	Pearson Correlation	.223**	1		
	Sig. (2-tailed)	.005			
NSOCBO	Pearson Correlation	.303**	.776**	1	
	Sig. (2-tailed)	.000	.000		
NSOCB	Pearson Correlation	.267**	.943**	.941**	1
	Sig. (2-tailed)	.001	.000	.000	

^{**.} Correlation is significant at the 0.01 level (2-tailed).

The Bank Simpanan Nasional (BSN) correlation between the two items shown in Table 4. The relationship helps determine whether all of the constructs used in this study correlated in a low, moderate, or high way. Non-supervisory citizenship behaviour (I) [NSCBI] and non-supervisory citizenship behaviour (O) [NSCBO] showed a medium to high relationship, respectively, in this study's intercorrelation analysis while, organizational commitment (OCM) was 0.223 and 0.303 for the two constructs, respectively. If there is a positive relationship between the two constructs,

then it is considered significant. For example, it encourages employees to go above and beyond their general job duties, such as helping others voluntarily (OCBI) and protecting the organization (OCB-O).

Results and Discussion

Bankers and academics alike will benefit from a theoretical understanding of the organizational procedure based on study variables. Based on Table 5, there were also significant results for all constructs when the t-values of the measurement items were assessed. There is also evidence that the employee's attitude toward the organization or individual commitment to the organization can use as a predictor of organizational citizenship behaviour (Elizabeth et al., 2018). They found that all constructs explained their respective constructs significantly, with all values exceeding 0.05 at a significant level. It has been shown empirically that organizational commitment has an impact on organizational citizenship behaviour (OCB) by Elizabeth & Salim (2018), Zhou et al. (2017), and Cordeiro et al., (2019) and further highlighted that employees with high levels of organizational commitment tend to have high levels of OCB, consistent with the findings of Diah, La Ode Hasiara, & Irwan, (2020), and Thuy & Van, (2020). Employees' positive attitudes toward the organization can explain by the social exchange theory (Grego-Planer, 2020) and commitment theory (Al-Jabari et al., 2019).

Table 5. Results of Direct Effect of Constructs Relationship

Direct Effect of Constructs Relationship						
Path	Objectives	Hypothesis	(B)	t-value	Sig.	Decision
AC NSCB (I)	To examine the relationship between AC and NSCB (I)	AC positively relates to NSCB (I)	0.153	11.817***	0.00	Supported
CC NSCB (I)	To examine the relationship between CC and NSCB (I)	CC positively relates to NSCB (I)	0.212	10.192***	0.00	Supported
NC NSCB (I)	To examine the relationship between NC and NSCB (I)	NC positively relates to NSCB (I)	0.207	11.344***	0.00	Supported
AC NSCB (O)	To examine the relationship between AC and NSCB (O)	AC positively relates to NSCB (O)	0.263	9.104***	0.00	Supported
CC NSCB (O)	To examine the relationship between CC and NSCB (O)	CC positively relates to NSCB (O)	0.289	8.620***	0.00	Supported
NC NSCB (O)	To examine the relationship between NC and NSCB (O)	NC positively relates to NSCB (O)	0.239	10.108***	0.00	Supported
OCM NSOCB	To examine the relationship between OCM and NSOCB	OCM positively relates to NSOCB	0.267	11.038***	0.00	Supported
NSOCB OCM	To examine the relationship between NSOCB and OCM	NSOCB positively relates to OCM	0.267	7.612***	0.00	Supported

H1: It was found that the indirect effect = 0.153 was positively significant at an at-value of 11.817 for the direct effect of affective commitment (AC) on the relationship between non-supervisory citizenship behaviour (NSCB-I) There is a p-value of at least 0.01 and a significance

level of 0.000 to 0.01. According to previous research (Huang & Ching, 2011), affective commitment (AC) has a significant impact on two dimensions of OCB (CB-I and CB-O). Affective commitment (AC) is the degree to which employees view behaviour as what they must do to meet the basic requirements of their jobs. Previous studies (Meyer et al., 2002) have shown that affective commitment has a stronger relationship with work-related outcomes than other forms of commitment. Practitioners and academics alike are interested in the commitment theory, according to Pinder (2014). The commitment theory, according to Shore, Barksdale, & Shore (1995) as cited in Al-Jabari et al (2019), is beneficial to both employers and employees, they write. A deeper understanding of employee affective commitment can gain by using this theory. More committed employees will increase the organization's effectiveness and increase employee involvement.

H2: The direct effect of continuous commitment (CC) on the relationship between non-supervisory citizenship behaviour (NSCB-I) showed that the indirect effect $\beta=0.212$ was positively significant at the t-value of 10.192. The results was supported with p < .01 and bear a significance value of 0.000 < 0.01. The continuous commitment (CC) is very important to all non-supervisory of Bank Simpanan Nasional (BSN) in order to achieve the organizational goals. In this case, employees are very loyal and continue giving their commitment to the banks in order to increase banks productivity. The findings supported the relationship between continuous commitment (CC) and non-supervisory citizenship behaviour (NSCBI). Continuous commitment (CC) represents an employee's attachment to the organization, but also displays the employee's perception of the costs of leaving the firm, who claim that continuous commitment (CC) has a positive relationship with organizational citizenship behaviour (Al Saed et al., 2019). "Losing right people" means not only losing knowledge and experience but also customer relations and technical skills. These features become valuable assets for competitors who hire our former employees in enhancing the continuous commitment, according to Sishuwa and Phiri (2020).

H3: The direct effect of normative commitment (NC) on the relationship between non-supervisory citizenship behaviour (NSCB-I) showed that the indirect effect $\beta=0.207$ was positively significant at the t-value of 11.344. The results was supported with p < .01 and bear a significance value of 0.000 < 0.01. The findings showed positive and highly supported between normative commitment and non-supervisory citizenship behaviour because normative commitment increased employees' attachment in his/her organization and reduced their intentions to switch organizations. Previous studies (Veli, 2017; Husniati & Paangestuti, 2018) claimed that volunteering to do extra work is an example of organizational citizenship behavior, a pro-social behaviour. Past studies proved that normative commitment (NC) are positively related to organizational citizenship behaviour- Individual (OCB-I) in western settings (Allen & Meyer, 1996). Abreu et al., (2013) as cited in Grego-Planer, (2019) found that normative commitment (NC) was significantly related to organizational citizenship behaviour (OCB) in private and public sectors because of the level of normative commitment (NC) can be influenced by the rules that an individual accepts and the reciprocal relationship between an organization and an individual's behaviours.

H4: The direct effect of affective commitment (AC) on the relationship between non-supervisory citizenship behaviour (NSCB-O) showed that the indirect effect $\beta=0.263$ was positively significant at the t-value of 9.104. The results was supported with p < .01 and bear a significance value of 0.000 < 0.01. The findings showed positive and highly supported between

affective commitment and NSCB-O due to the less withdrawal behaviour and resistance to change (Meyer and Allen, 1997; Iverson and Buttigieg, 1999), while increasing the stability of organizational workforce and the output quality. As a result of their affective commitment, employees will help overworked co-workers, adhere to organizational rules and instructions, refrain from complaining about trivial matters, and attend meetings of their own volition (Handayani et al., 2018). According to the current study, the positive relationship between affective commitment and OCB has been established in previous studies (Yilmaz, 2020) at public banks.

H5: The direct effect of continuous commitment (CC) on the relationship between non-supervisory citizenship behaviour (NSCB-O) showed that the indirect effect $\beta=0.289$ was positively significant at the t-value of 8.620. The results was supported with p < .01 and bear a significance value of 0.000 < 0.01. Findings showed a positive and highly supported between two constructs. Past finding (Shore and Wayne (1993) determined a positive relationship between continuous commitment (CC) with organizational citizenship behaviour (OCB) of citizenship behaviour organizational (CBO). When it comes to career development opportunities, employees believe that their efforts will be appreciated by the organization (Bhatti et al., 2019) because high continuance commitment (CC) tend to continue working as they feel "desire", "necessity" and "obligation", respectively (Meyer, Allen and Smith, 1993; Durna and Eren, 2005).

H6: The direct effect of normative commitment (NC) on the relationship between non-supervisory citizenship behaviour (NSCB-O) showed that the indirect effect $\beta=0.239$ was positively significant at the t-value of 10.108. The results was supported with p < .01 and bear a significance value of 0.000 < 0.01. It means the construct has been supported with p < .01 and bear a significance value of 0.000 < 0.01. Past studies (Johar et al, 2019) claimed that normative commitment (NC) reflects a positive relationship between organizational citizenship behaviour (OCB) of organizational citizenship behaviour –Individual (OCBI) and organizational citizenship behaviour - Organizational (OCBO) that sense of obligation to continue in employment and employees are ought to remain with the organization.

H7: The direct effect of organizational commitment (OCM) on the relationship between non-supervisory citizenship behaviour (NSOCB) showed that the indirect effect $\beta = 0.267$ was positively significant at the t-value of 11.038. The results was supported with p < .01 and bear a significance value of 0.000 < 0.01. It means the construct has been supported with p < .01 and bear a significance value of 0.000 < 0.01. The banking industry needs to instill and promote a full organizational commitment (OCM) among its employees if it aspires to increase the employees' citizenship behaviour which can lead employees to perform extra-role behaviors for the organization in all aspects. The difference noted in both categories of organizational citizenship behaviour (OCB) show the importance of organizational commitment (OCM) to employees in achieving good organizational citizenship behaviour (OCB) (Asiedu, Sarfo and Adjei, 2014). Researchers (William & Anderson, 1991; Lee & Allen, 2002) have classified organizational citizenship behaviour into two major dimensions: OCB-I and OCB-O. According to Organ (1988), OCB at the highest levels can improve the value of an organization because different employee behaviours can contribute to its success (Grego-Planer, 2019). Assuredly, the organization's performance can boost by the strength and efficiency of its employees. Achieving a competitive advantage and maintaining a high self-value are crucial goals for an organization's mission. Private

banking in the West has also been considered seriously to OCB because many of these organizations were willing to hire employees who had the skills and qualities can improve the group's work attitude. OCB is a crucial construct that helps an organization to survive longer (Organ, 1988). It is also vital for interpreting variables that have a significant impact on favorable behaviour within an organization.

H8: The direct effect of non-supervisory citizenship behaviour (NSOCB) on the relationship between organizational commitment (OCM) showed that the indirect effect $\beta = 0.267$; t = 7.612 was positively significant. The results was supported with p < .01 and there is a p-value of at least 0.01 and a significance level of 0.000 to 0.01. This argument is further supported by Graham (1991) as cited in Jaffery & Farooq (2015) who reiterated that Organizational Citizenship Behaviour – Organizational (OCBO) is a constructive workplace behaviour that contributes to the enhancement of the organization whereas Organizational Citizenship Behaviour - Individual (OCBI), as a portion of organizational citizenship behaviour (OCB), leads to an individual's enhancement. Such a behavior is usually expected of an individual employee who serves by sharing other employees' workload. Although it contributes to the efficient operation of the organization, OCB is unrestricted, unrecognized by the formal reward system, and unaffected by promotion (Organ, 1988). Positive voluntary work behaviour that goes beyond the employee's formal work requirements allows management to alleviate any organizational problems, which lead to improving performance. An employee's desire and courage to succeed will likely lead them to develop higher organizational commitment if they demonstrate positive citizenship behaviours (Fitri Nurgamar et al., 2021).

Conclusions

The researcher adopted two of the original five dimensions developed by Organ (1988) to create bi-dimensions of OCB (OCBO and OCBI). The purpose of doing so is to test the relationship between other variables using this information. Zhao et al. (2014) & Wang et al. (2013) cited that the five multi-dimensions (altruism, courtesy, sportsmanship, civic virtue and conscientiousness) of OCB are the most well-known. The measurement scales used in these studies were those developed by Lee & Allen (2002). Findings from the study showed these two dimensions of OCB linked with multiple research tools for examining OCB, particularly in the Asian and Western contexts, according to the researchers' findings. It means that these OCB dimensions will help bank employees develop and improve their organizational citizenship behaviour (nonsupervisory). The same process can also be applied to a variety of organizational types and contexts. Therefore, this study can be extended for future undertakings by concentrating on different research methods so as to obtain a fair judgment for organizations to lead effectively. In conclusion, the current study has brought about significant insights into the field of organizational commitment (OCM), and non-supervisory citizenship behaviour (NSCB) in the context of the banking industry. However, a number of interrelated subjects such as manufacturing, hospitality industry, marketing, retailing and financial institution with retitle constructs may be considered for future studies by defining the organizational effectiveness in a different industry context using different methods and different framework. Like others, recent studies by Ibukunoluwa et al. (2015) and Nawaser et al. (2014) also highlighted the benefits of organizational citizenship behaviour (OCB). They claimed that organizational behaviour citizenship (OCB) can lead to a number of returns: (1) social reward increase, (2) co-worker or managerial productivity increase, (3) more resources for more productivity, (4) coordination activities among work groups, (5) reduction in the allocation of unusual resources for maintenance functions, (6) strengthening of organization ability to attract and retain best employees, (7) stabilization and increase of organization performance and (7) enabling an organization to adapt more effectively to climate changes. The employees' affective commitment plays an essential role on their organizational citizenship behaviour (OCB). It encourages employees to want to do things that are beyond their basic job requirements, for instance, voluntarily helping others (OCBI) and for protecting the organization (OCB-O). The findings of this study also have some practical contributions for managers and academicians. The outcomes drawn from this study were noted to be significant and reliable for all the variables used.

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