



## **A CROSS-SECTIONAL STUDY BETWEEN ORGANIZATIONAL COMMITMENT AND CITIZENSHIP BEHAVIOR IN MALAYSIAN BANK SIMPANAN NASIONAL**

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### **ABSTRACT**

This study aims at evaluating the relationship between organizational commitment on non-supervisory citizenship behavior in the Bank Simpanan Nasional, Malaysia. The focal point of the study is to find how negative individual points of view resulting in lack of commitment and the low degree of loyalty can impact employee manners such as insufficient professionalism, poor teamwork, less self-awareness and high turnover in the current situation. This undesirable trait was also found to be prevalent among other current banking industry situations. The survey and a systematic analysis method have been employed to achieve the research objectives. The sample numbered 172 (Male = 48.8%; Female = 51.2%) of the non-supervisory staff, selected through purposive or judgmental sampling. Respondents are selected among non-supervisory employees in this study. This study uses the quantitative method. The hypotheses further show a significant positive relationship between first order construct of organizational commitment and non-supervisory citizenship behavior-Organizational and Individual. The relationship variables are examined using IBM Statistical Packages for the Social Sciences (SPSS) software Version 24. Findings of this study reveal that organizational commitment on citizenship behavior has a positive and significant relationship. This study recommends that the bank enhance employee commitment to promote positive citizenship behavior.

JEL Classification: M190

Key words: Organizational commitment, Theory of commitment, Organizational citizenship behavior, Malaysian Bank Simpanan Nasional

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## 1. INTRODUCTION

In Malaysia, the banking sector has a more crucial dependency on employees' commitment. Researchers (Rosmiza et al., 2014) mentioned the need to focus on the practical aspect of organizational commitment. This would require understanding the nature of the relationship between job satisfaction, employee organizational commitment and job performance. By having an understanding of this, managers can gather valuable information on employee commitment to be used for aligning organizational goals with employee expectations. But in the context of Islamic banking in Malaysia, for example, Mohammad et al. (2015, as cited in Vasudevan and Mahadi, 2019) found that employee organizational citizenship behavior is emphasized and the employee positive behavior can aid the organization to function more effectively and efficiently. In this case, Islamic banking in Malaysia has contributed a formal job attitude among employees by applying the moral values and the required behavior proposed by the organization.

Organizational commitment plays a major role in maintaining a good working environment for employees to increase their work performance. Fulfilling organizational commitment is crucial because the organization's performance depends on the leader's ability to build a committed workforce that can ultimately enable the organization to benefit through high-commitment practices (Hsieh, 2012). It is important for organizations to have employee commitment as this builds good work attitudes.

de Fátima Nery et al. (2020) stated that employers who have a strong commitment to employee welfare can prepare well in developing a positive attitude toward organizational change. Conversely, employees also have hopes and beliefs in the organization where they work. They too have expectations of being given due recognition for work accomplished, promotion, and appreciation as a result of their participation. They carry pride in performing their tasks as well as in developing the cohesiveness of the relationship for realizing organizational goals.

Organizational commitment should be recognized by employees and employers. Employees' opinion about the importance of organizational commitment has a bearing on the success of the organizations concerned. A study by Zayas-Ortiz et al. (2015) has been conducted in the banking industry context to examine the

relationship between organizational commitment and organizational citizenship behavior among non-supervisory workers in Malaysia's Bank Simpanan Nasional.

### 1.1 STATEMENT OF PROBLEM

In the Malaysian context, the banking industry is noted to be a workplace with inflexible time limit and high workloads (Ab Rahman, 2012), in which employee commitment can be measured by understanding how employees attend to certain work issues and how they support and fulfill company objectives. As an organization, the management is obliged to fulfill its organizational commitment by paying attention to its employees so that they are willing to donate their energy to achieve organizational goals and objectives (Djaelani et al., 2021; Alserhan et al., 2020; Giao et al., 2020; Pramesty et al., 2020). Undoubtedly, paying attention to employees affects the quality of employee commitment (Mahajar and Yunus, 2014). From the Nigerian perspective, it was observed that bank employees in Nigeria have poor career commitment (organizational commitment) and this tends to affect the quality of workplace behavior (Chika, et al. 2014).

Previous scholars (Haq et al., 2014; Khodabakhshi, 2012) have also argued that organizational commitment is a vital component in organizations because it affects the employees' individual attitude. Without good attitudes, employees would not participate in fulfilling organizational goals and this could lead to deteriorate organizational performance and success (Khodabakhshi, 2012), especially in the banking context of the West. The same concern was also highlighted by Haq et al. (2014) who emphasized that higher level of supervisor support is likely to increase employee commitment.

Studies (Bahadori et al., 2021; Jung et al., 2021; Vandenberghe et al., 2021; Ahmad et al., 2014; Memari et al., 2013; Syauta et al., 2012; Tolentino, 2013) indicate that employee commitment to organizations decreases when organizational commitment diminishes. This calls for the need to conduct a study that examines organizational commitment so that bad employee behavior that can affect their work commitment and other extra-role behavior in the organizations can be intervened and further investigated. Otherwise, employers will be experiencing conflicts with their employees and this can negatively affect their work commitment as well as their citizenship behavior (Chika et al.,

2014). For that reason, the most complex component of the organizational citizenship behavior discipline is the need to understand individual differences (e.g., to understand, deal with and maintain) to maintain a good relationship with employees (Bright, 2021; Blanco-Gonzalez et al., 2020; Manuti et al., 2020; Kim, 2006).

To obtain a greater understanding of organizational commitment and non-supervisory citizenship behavior in Bank Simpanan Nasional, the primary aim of this study is to provide useful insights for the banking sector management. It enabled the management to find out how to enhance organizational commitment among employees and how managers can increase employee commitment and encourage employees to perform the extra-role behavior in the organizations. Since organizational commitment has been noted to be a construct that can benefit individuals and organizations (William and Anderson, 1991), organizational commitment was utilized as a dependent variable to evaluate the significant result for the organization and the employees by considering an independent variable (organizational citizenship behavior).

## 2. LITERATURE REVIEW

### 2.1 BANK SIMPANAN NASIONAL

Bank Simpanan Nasional was established on 1st December 1974, and it was officially launched on 5th December by Tun Haji Abdul Razak Bin Hussein, the Second Prime Minister of Malaysia (Bank Simpanan Nasional, 2018). Bank Simpanan Nasional is fully committed to providing high-quality services and products acceptable to every Malaysian who invests in building a sustainable future for the country, continuing to encourage a culture of saving through campaigns, programs and activities with the identified groups. To ensure the outcomes generated can assist the bank management teams to develop capacity to understand their employees' commitment, they can help their employees to transform their attitudes and behavioral characters.

Driven to ensure that every Malaysian has access to comprehensive banking services, Bank Simpanan Nasional is committed to offering more products, services and more innovative existing facilities to ensure easy access for rural and inland communities. Bank Simpanan Nasional also provides an integrated platform to provide financial and infrastructure services with easy

access to customers based on prudent financial management at all times (Bank Simpanan Nasional, 2018). In this case, the author identified that bank employees in Penang have positive organizational commitment because the group members tend to work more efficiently and also because the employees have developed a strong relationship among themselves and with more confidence to conduct their duties. The strong relationship will lead to outstanding organizational commitment among the team members in reducing employee turnover (Kassim et al., 2014).

## 2.2 WHY BANK SIMPANAN NASIONAL

Bank Simpanan Nasional is the main focus of this study because it fulfilled its social mandate in providing banking accessibility to societies from all walks of life by innovating its channel. The reason is for increasing and easy access to all communities, especially those with low incomes or living in rural areas to carry out financial transactions (Mason et al., 2016).

Justifications for using Bank Simpanan Nasional are further explained (1) in Malaysia, Bank Simpanan Nasional is placed under the purview of Bank Negara Malaysia and Department of Financial Institutions Act 2002, (2) Bank Simpanan Nasional in Kuala Lumpur employ personnel from a wide range of backgrounds and they are multiracial, (3) Bank Simpanan Nasional support various industries in all the states to help the country increase its economic system. (4) Bank Simpanan Nasional have a significant function to play in the country's economic development (Mason et al., 2016) and (5) Bank Simpanan Nasional contributes to diversification and competitiveness of the Malaysian financial system (Bank Negara Malaysia, 2012).

The Development Financial Institution Act 2002 places BSN under the purview of Bank Negara Malaysia. The Department of Financial Institutions and Bank Simpanan Nasional are both financial institutions specialized in developing the socio-economic development objectives of the country through developing and promoting key strategic economic sectors. Moreover, Bank Simpanan Nasional has dual obligations to remain sustainable and profitable while the Bank Simpanan Nasional aspires to utilize the funds it collects for investment including financing the nation's economic development process (Islam, 2012).

### 2.3 ORGANIZATIONAL COMMITMENT

Organizational commitment is one of the most widely researched topics in organizational behavior studies. In the current study, the researcher will look into the effects of organizational commitment in a different context. As a result, managers can then develop the desired plans by inspiring and retaining organizational commitment (Rosmiza, et al., 2014). It can build employee cohesiveness and contribute to various favorable organizational outcomes.

In the literature, organizational commitment is about understanding the nature, predictors, and consequences of employee commitment to an organization. At the Korea Research Institute for Vocational Education and Training (KRIVET), it was shown that organizational commitment and the organizational citizenship behavior were key constructs to represent an employee's attitude and behavior. These constructs were considered as critical work-related attitudes and behaviors for organizations (Kehoe and Wright, 2013). Similarly, Irefin and Mechanic (2014) also observed that organizational commitment and organizational citizenship behavior were key constructs in the Coca-Cola Nigeria Ltd. organization. Nonetheless, researchers have also focused on other arenas so as to identify the effects of organizational commitment in various issues.

Several existing literatures (Fernandez-Lores et al., 2016; Meyer and Maltin, 2010; Topolnytsky, 2002; Davies et al., 1998; Meyer et al., 1996; Allen and Meyer, 1990) have exhibited that organizational commitment is a conceptualization comprising three dimensions: affective commitment, normative commitment and continuous commitment (Clements et al., 2016; Salahudin et al., 2016). Further to the affective commitment explained before, it seems that the individual's normative commitment has also been noted to be a significant predictor of organizational citizenship behaviour (Kuehn and Al-Busaidi, 2002). This argument, however, is confined to the non-Western context. Wang (2015) focused on banks in Japan while Asiedu, et al (2014) focused on banks in Ghana. These constructs were considered as critical work-related attitudes and behaviors for organizations (Kehoe and Wright, 2013). Table 1 illustrates the outcome of those empirical studies.

**TABLE 1**  
**Empirical Studies of Organizational Commitment in Banking Industry**

Author / Year	Findings
Taba (2018)	Effect of organizational commitment on employee satisfaction makes employees feel demotivated.
Bhatti et al. (2016)	Impact on organizational commitment and low performance among employees. Employees' commitment in work and organization tends to be decreased.
Dajani (2015)	Impact on employee morale, productivity, commitment, loyalty to internal and external customers, employee absenteeism and turnover in the organization. Effect of employee emotional commitment and attachment toward organizations.
Gathungu Iravo, et al (2015)	Increased employee positive attitudes and discretionary behaviors among employees. Gaining high work attitude and behavior for organizational commitment

#### 2.4 ORGANIZATIONAL CITIZENSHIP BEHAVIOR

In the banking industry which is contextualized in the West, the concept of organizational citizenship behavior was found to enhance managerial productivity. This is because employees were voluntarily contributing their commitment through better strategic planning, employees' recruitment, development of business processes, proper resource allocation and good interpersonal communication among group members (Anwar and Osman-Gani, 2015; Au and Ahmed, 2014; Podsakoff and MacKenzie, 1997). The practice of good organizational citizenship behavior has enabled the banking industry to achieve organizational effectiveness; it has also enabled employees to harness their commitment to their formal job duties, besides performing extra-roles of performance (Choi Kwon et al., 2014; Organ, 1990). Although organizational citizenship behavior may not be seen as a dramatic role for core jobs, it is a practice that seemed to prevail among individuals. Organizational citizenship behavior is unrestricted; it is not directly recognized by the formal reward system and it does not aggregate to a promotion despite

contributing to effective organizational functioning (Organ, 1988). The individual employee's willingness to engage in a positive voluntary work behavior that is beyond formal work requirement allows management to alleviate any organizational problem and this brings forth good organizational performance. In this regard, it can be said that good organizational citizenship helps to promote good organizational behavior.

Some scholars (Lee and Allen, 2002; William and Anderson, 1991) have classified organizational citizenship behavior into two major dimensions: organization's organizational citizenship behavior and the individual's organizational citizenship behavior. Emami et al. (2012) also mentioned that several variables fall within an employee's organizational citizenship behavior and this behavior is not easy to adjust according to the individual's incentive scheme (Zeinabadi, 2010). Other studies (Supriyanto, 2013; Chiang and Hsieh, 2012) highlighted the positive relationship existing between organizational citizenship behavior and organizational commitment. This finding was endorsed by Shim and Rohrbaugh (2014) who said that for an organization to improve its performance and to be able to solve complex problems, it needs to enhance employee organizational citizenship behavior. Likewise, Organ (1988) also asserted that high-level organizational citizenship behavior can promote better value for the organization because different employee behaviors can lead to organizational achievement and success (Mukhtar et al., 2012). The organization's employee strength and efficiency can certainly accelerate its performance. In itself, this is an important criterion for the organization if it strives to gain competitive advantage over others and to maintain a continuous appraisal and a high valuation for itself.

In the private banking sector of the West, organizational citizenship behavior has also been given full consideration because many of these organizations were willing to hire employees with the skills and qualities that can enhance the group's work attitude. Undeniably, the management of these organizations also expects the employees hired to establish good organizational citizenship behaviors. Employees' contributions enable these organizations to achieve their objectives with the highest effectiveness (Olayisade et al., 2021; Supramaniam et al., 2021) and the private banking sector of the West has been observed to be giving most of its attention to employees' organizational citizenship behavior, concentrating on employee job requirements, moral values and constructive behavior (Mohammad et al., 2015).



Employee values in an organization are influenced by the work behavior that is direct to their efforts in achieving organizational citizenship behavior (Florea et al, 2013). In fact, organizational citizenship behavior is an important construct that initiates a huge favor to the organization to survive longer (Organ, 1988) yet organizational citizenship behavior is also crucial for the interpreting of variables that significantly influence the favorable behavior within organizations.

In this study, the two bi-dimensions of organizational citizenship behavior (Organizational) and organizational citizenship behavior (Individual) were adopted from the original five multidimensions developed by Organ (1988). The reason for doing so is to use this to test the relationship of other variables. The five multidimensions of organizational citizenship behavior (altruism, courtesy, sportsmanship, civic virtue and conscientiousness) have been the most acknowledged factors as listed by Zhao et al. (2014) and Wang et al. (2013). Both these studies had used Lee and Allen's (2002) measurement scales. Their findings stated that these two dimensions of organizational citizenship behavior relate to the multidimensional factors which are dynamic research tools for examining organizational citizenship behavior, mainly in the Asian and Western context. Therefore, these organizational citizenship behavior dimensions will enhance the workers' awareness in developing and improving organizational citizenship behavior among non-supervisory bank employees.

## 2.5 FOUNDATION THEORY

Becker (1960) defines the concept of commitment through the 'side-bet theory' which views the commitment theory as the relationship existing between an employee and the organization. It was founded on behaviors bounded by a "contract" of economic gains. In fact, Becker's theory (1960) identifies organizational commitment as a major predictor of citizenship behavior. Studies (Devec et al., 2016) have also noted that employee attitude to the organization or the individual's organizational commitment can be used as a core predictor of the employee organizational citizenship behavior. The influence of this theory on organizational citizenship behavior is very evident in Meyer and Allen's Scale (1991) which has been acknowledged as the continuance commitment. In this context, organizational commitment has evolved to be classified under

several theories: The Side Bet theory or the Theory of Commitment proposed by Becker (1960), the Affective Dependence theory proposed by Porter et al. (1974), the Multidimensional theory proposed by O'Reilly and Chatman (1986) and Meyer and Allen (1984), Allen and Meyer (1990) and the two dimensional (the timing of commitment and the bases of commitment) of the organizational commitment theory proposed by Cohen (2007) and the Combined theory proposed by Somers (2009). These are some examples. All these theories have their own way of explaining organizational citizenship behavior and they all have a strong bearing on the present status of organizational commitment. The current study utilizes the theory of commitment as a framework.

Becker and Kernan (2003) mentioned that decision makers should encourage employees to show affective commitments to their supervisors. Since this is the issue, organizations, therefore need to hire leaders who can inspire a high level of organization commitment among employees. This is because individuals will perform better if they are committed to their supervisors. Further, organizations also need to be aware that workers can be committed to their field of work when they are committed to their leaders. Committed workers can benefit the organization as their high commitment leads to high work involvement. This characteristic was noted to have increased employee citizenship behavior in the banking industry (Nawaser et al., 2014). Based on this argument, the current study will also be using the theory of commitment as a theoretical framework because it is linked to the positive result of the organizational citizenship behavior.

The workplace is a platform where employees interact with other employees as well as their superiors. For employees to be able to show more commitment to their work, it takes time. Work commitment is crucial for both parties but it seems to be most crucial for organization success because the internal supervision enhances work commitment and work commitment leads to the demonstration of organizational values, hence better work performance. Different types of work commitment exist, some of which can be identified by certain measures and some which cannot be easily detected because they are unrelated to their respective work performance. Becker and Kernan (2003) thus argued that employees display their work commitment in different areas based on their levels of efforts and commitment. Whether or not they are identifiable, organizations aspire to have work commitment from their employees; hence

organizations target these individuals or groups. The differentiation of the targets and the basis of this commitment are particularly important for understanding the relationship between performance and commitment.

Pinder (1998) indicated that the commitment theory is in demand by practitioners and academicians due to its ability to detect the employee work commitment level. Shore, et al (1995) emphasized that the commitment theory benefits both employers and employees. Several studies (Feather and Rauter, 2004 as cited in Zayas-Ortiz et al., 2015) have emphasized that from the organization's perspective, organizational commitment has a positive correlation with organizational citizenship behavior. Thus, the theory of commitment will be appropriate for the current study since it can enable the assessment of employee commitment level. This theory can also help organizations to evaluate their workers more effectively to better gauge their commitment level. The more highly committed their employees are, the better the organization's effectiveness will increase and the better their employees' involvement in the organization. This will display the employees' ability to work hard in achieving organizational goals (Arthur, 1994; Budhwar and Bhatnagar, 2007).

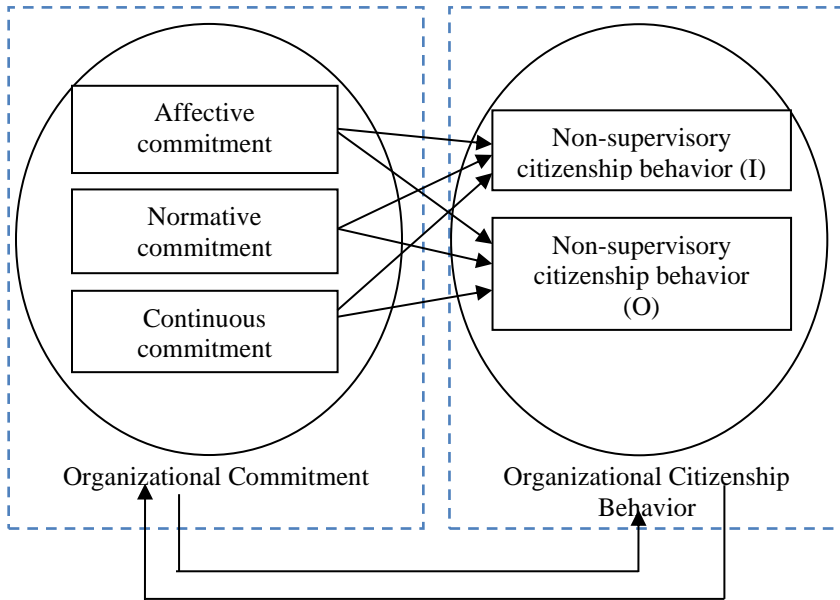
## 2.6 CONCEPTUAL FRAMEWORK

Figure 1 illustrates the conceptual framework for this study. Figure 1 shows that the current study indicates the theory of commitment was noted to be better for organizations under study, with the purpose of increasing employee commitment to the organization, thereby improving their organizational citizenship behavior.

Using the same theory as a theoretical framework, Aloitaibi (2001) found a positive relationship between commitment and organizational citizenship behavior and further highlighted that employees with high levels of organizational commitment tend to have high levels of organizational citizenship behavior, consistent with the findings of O'Reilly and Chatman (1986), Organ and Ryan (1995) and Kumari and Priya (2015).

Further to the affective commitment explained before, it seems that the individual's normative commitment has also been noted to be a significant predictor of the OCB (Kuehn and Al-Busaidi, 2002). This argument, however, is confined to the non-Western context. Wang (2015) focused on banks in Japan while Asiedu et al. (2014) focused on banks in Ghana.

FIGURE 1  
A Cross-sectional Study between Organizational Commitment and  
Citizenship Behaviour



(Source: Author's compilation)

Employee affective commitment plays an essential role in their organizational citizenship behavior. Purba et al. (2015) verified that employee affective commitment is a strong predictor of employee organizational citizenship behavior. It encourages employees to want to do things beyond their basic job requirements, for instance, voluntarily helping others (OCBI) and protecting the organization (OCBO). With regard to employee OCBO and OCBI behaviors, Bolino et al. (2002) as cited in Reiche et al. (2013) had also asserted that subordinates' OCBO and OCBI are genuine concerns signaling their well-being and the well-being of others in the organization. Both aspects demonstrate employee commitment and well-being of others in the organization.

The Meyer and Allen Organizational Commitment model (Meyer and Allen, 1997) illustrates that the positive social exchange relationship is less likely to develop low commitments (Schyns and Schilling, 2013). The theory of commitment further states that employees engaged in themselves when contributing their loyalty towards their organization to achieve common goals. As a

consequence, workers can increase organizational support and improve their relationship with management and other co-workers (Shaheen et al. 2016). Committed employees, in return, display a positive citizenship behavior (Foote and Tang, 2008; Williams et al., 2002) and such behavior helps to establish a significant relationship between organizational commitment and organizational citizenship behavior. Thus, the social exchange theory and the theory of commitment are useful for interpreting employees' positive behavior toward the organization (Farzaneh Hassanzadeh, 2014).

### 3. METHODOLOGY

#### 3.1 SAMPLING PROCEDURE

A study population refers to the total collection of elements that would be studied to enable inferencing. This study was contextualized in the banking sector of Malaysia. The rationale for using purposive/judgment sampling is for practical reasons. Judgment sampling was used to achieve the research objectives and hypotheses. The small sample size meant any other kind of approach, such as random sampling, would have been impractical. The non-probability issue may be further justified. By using purposive sampling method, 172 respondents of non-supervisory employees of BSN gave their responses. Purposive sampling was engaged to identify the respondents and to administer the questionnaire; respondents were selected based on the researcher's own judgment. This implies that sampling was derived to fulfill the research purpose and not to represent the population.

The procedure for collecting the data or samples is systematic and it is as follows (1) identify the number of non-supervisory respondents at all the departments in the BSN located in Kuala Lumpur, (2) samples were based on three to 10 respondents for each department (3) ensure that the respondents were from any of the BSN departments. The purposive sampling method used in this study ensured that the researcher can select samples that can produce more accurate results and (4) respondents were from various positions such as senior executives, junior executives, non-executives (clerk, bank receptionist and bank customer service) and were identified to be non-supervisory employees.

A questionnaire was used to gain responses from employees working in Malaysia's Bank Simpanan Nasional. A self-administered questionnaire was used to gain responses from non-supervisory staff

in BSN. In that regard, all the non-supervisory respondents participating in the survey were selected because they were working in non-supervisory positions in different departments in the BSN. The questionnaire was prepared in the English version to cater to different cultures and races. A self-administered questionnaire was administered using the online survey where the questionnaire was constructed through [googleform.com](https://www.googleform.com).

Participants were approached via email for their consent to participate. All agreed. Following this, participants were requested to complete the questionnaire via the online system. They were reminded to return the questionnaire to the researcher by their human resource manager. The web URL was employed for the survey to ensure easy access for respondents and to ensure they answer all the questions genuinely. The person-in-charge (HR executive) would acquire approval from the department head before sharing the access link with the employees who were from different sections to respond to the questionnaire.

In the online survey, the researcher provided a cover letter to ensure that participants understand the research design and the reason for getting their consent to participate. The justification for using online survey is that it saves time of the workers who were working under pressure. It prevents the questionnaire from being misplaced. Besides that, it facilitates data collection since it involves participants and the data can continuously be gathered over 24 hours a day because the online survey allows unrestricted access. A sample questionnaire was emailed to the human resources manager prior to the pilot survey. A page-by-page construction for the online survey was designed for each section accompanied by a cover page.

### 3.2 MEASUREMENT ITEMS

The questionnaire consisted of six parts: (i) respondents' profile, (ii) until (vi) measurement values of affective commitment (Cronbach's  $\alpha = 0.639$ ), normative commitment (Cronbach's  $\alpha = 0.627$ ), continuous commitment (Cronbach's  $\alpha = 0.646$ ) and organizational commitment (Cronbach's  $\alpha = 0.833$ ), and non-supervisory citizenship behavior (I) (Cronbach's  $\alpha = 0.924$ ) and non-supervisory citizenship behavior (O) (Cronbach's  $\alpha = 0.929$ ). For this study, all the subset scales had high internal consistency as the Cronbach's  $\alpha$  exceeded the recommended

level of 0.7 (Nunnally, 1978). The following Table 2 presents the measurement of each variable and dimensional item.

TABLE 2  
The Measurement of Items

Author / Year	Constructs	Dimensional	No. of items	Cronbach alpha	Scale
Meyer and Allen (1997)	Organizational commitment (OCM)	Affective commitment (AC)	8	0.833	7-point Likert scale (1 = strongly disagree and 7 = strongly disagree)
		Continuance commitment (CC)	8		
		Normative commitment (NC)	8		
Lee and Allen (2002)	Organizational citizenship behavior (OCB)	Non-supervisory citizenship behavior (Individual) (NSCB-I)	8	0.924	7-point Likert scale (1 = strongly disagree and 7 = strongly disagree)
		Non-supervisory citizenship behavior (Organizational) (NSCB-O)	8	0.929	

In order to display or define the relationship of all the variables, correlation analysis was applied to identify the strength of the relationship between these variables. These determinations were proposed to measure the correlation between two variables with the interval data accurately. The strength of the relationship can be assessed by evaluating the coefficient value. The linear relationship between two variables can be determined if the researcher has identified that the coefficient value (0.70 or more) is very strong or that there is a highly correlated relationship between the two variables. The following Table 3 displays the results of the measurement to assess the second order of the discriminant validity.

The correlation relationship between the items, in the context of the BSN, is shown in Table 3. The relationship helps to determine

that all the constructs used in this study were correlated low and moderate or high relationship. The moderate and high relationship noted for this intercorrelation analysis was above 0.776 between non-supervisory citizenship behavior (I) [NSCBI] and non-supervisory citizenship behavior (O) [NSCBO] while organizational commitment (OCM) was 0.223 and 0.303 between NSCBI and NSCBO that show low and moderate relationship for two constructs in this study. It means there is a positive significant relationship between two constructs.

TABLE 3  
Correlation Analysis

		OCM	NSCBI	NSCBO	NSCB
OCM	Pearson Correlation	1			
	Sig.(2-tailed)				
	N	159			
NSCBI	Pearson Correlation	0.223**	1		
	Sig.(2-tailed)	0.005			
	N	155	168		
NSCBO	Pearson Correlation	0.303**	0.776**	1	
	Sig.(2-tailed)	0.000	0.000		
	N	154	165	167	
NSCB	Pearson Correlation	0.267**	0.943**	0.941**	1
	Sig.(2-tailed)	0.001	0.000	0.000	
	N	152	165	165	165

\*\* Correlation is significant at the 0.01 level (2-tailed)

#### 4. RESULTS AND DISCUSSION ON FINDINGS

The study variables have contributed theoretically to the organizational procedure which holds significant contributions for the banking industry and academia. The findings also displayed significant consequences for all the constructs which were achieved by assessing the *t*-value of the respective measurement items, as



shown in Table 4. The results revealed that all t-values are significant at 5% level and all the constructs were found to be significant for explaining the respective constructs.

Hypothesis 1 (H1), the direct effect of affective commitment (AC) on the relationship between non-supervisory citizenship behavior (NSCB-I) showed that the direct effect  $\beta = 0.153$  was positively significant at the *t*-value of 11.817. Result of past study (Huang & Ching, 2011) indicate that affective commitment (AC) reveals significant influence on two dimensions of OCB (CB-I and CB-O). It means the employees with higher degree of affective commitment (AC) regarded behavior as what to do to meet the basic requirements of work.

TABLE 4  
Results Of Direct Effect of Constructs Relationship

Direct Effect of Constructs Relationship					
Path	Hypothesis	( <i>B</i> )	<i>t</i> -value	Sig.	Decision
AC → NSCB(I)	AC positively relates to NSCB (I)	0.153	11.817***	0.00	Supported
CC → NSCB(I)	CC positively relates to NSCB (I)	0.212	10.192***	0.00	Supported
NC → NSCB(I)	NC positively relates to NSCB (I)	0.207	11.344***	0.00	Supported
AC → NSCB(O)	AC positively relates to NSCB (O)	0.263	9.104***	0.00	Supported
CC → NSCB(O)	CC positively relates to NSCB (O)	0.289	8.620***	0.00	Supported
NC → NSCB(O)	NC positively relates to NSCB (O)	0.239	10.108***	0.00	Supported
OCM → NSCB	OCM positively relates to NSCB	0.267	11.038***	0.00	Supported
NSCB → OCM	NSCB positively relates to OCM	0.267	7.612***	0.00	Supported

Hypothesis 2 (H2), the direct effect of continuous commitment (CC) on the relationship between non-supervisory citizenship behavior (NSCB-I) showed that the direct effect  $\beta = 0.212$  was positively significant with  $p < 0.01$ . Continuous commitment (CC) is very important to all non-supervisory employees of 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 bank productivity. The findings supported the relationship between continuous commitment (CC) and non-supervisory citizenship behavior (NSCBI). Chang et al., (2011) claimed that CC displayed positive relationship on organizational citizenship behavior (OCB) of citizenship behavior – individual (CBI) and citizenship behavior – organizational (CBO) because CC represents employee attachment to the organization but displays the perceived costs to the employee of leaving the firm (Lawrence and William, 2007).

Hypothesis 3 (H3), the direct effect of normative commitment (NC) on the relationship between non-supervisory citizenship behavior (NSCB-I) showed that the direct effect  $\beta = 0.207$  was positively significant at 1%. The findings showed NC positively and highly supported the two constructs. Past studies proved that normative commitment (NC) is positively related to organizational citizenship behavior- Individual (OCB-I) in western settings (e.g., Allen and Meyer, 1996). Kuehn and Al-Busaidi (2002) found that normative commitment (NC) was significantly related to organizational citizenship behaviour (OCB) in Oman. Organizational citizenship behavior (OCB) correlates more strongly with normative commitment (NC) in North America (Meyer et al., 2002).

Hypothesis 4 (H4), the direct effect of affective commitment (AC) on the relationship between non-supervisory citizenship behavior (NSCB-O) showed that the direct effect  $\beta = 0.263$  was positively significant at the  $t$ -value of 9.104. The findings show positive and high correlation between the two constructs. Purba et al. (2015) verified that affective commitment (AC) is a strong predictor of employee organizational citizenship behavior (OCB). Affective commitment (AC) could significantly predict organizational citizenship behavior (OCBO) (O'Reilly and Chatman, 1986).

Hypothesis 5 (H5), the direct effect of continuous commitment (CC) on the relationship between non-supervisory citizenship behavior (NSCB-O) showed that the direct effect  $\beta = 0.289$  was positively significant at 1% level. Findings showed CC

positively and highly supported NSCBO. Past finding (Shore and Wayne (1993) determined a positive relationship between continuous commitment (CC) with organizational citizenship behavior (OCB) of citizenship behavior organizational (CBO). It means employees with high continuance commitment (CC) tend to continue working as they feel “desire”, “necessity” and “obligation”, respectively (Durna and Eren, 2005; Meyer, Allen, and Smith, 1993).

Hypothesis 6 (H6), the direct effect of normative commitment (NC) on the relationship between non-supervisory citizenship behavior (NSCB-O) showed that the direct effect  $\beta = 0.239$  was positively significant. Past studies (Johar et al., 2019) claimed that normative commitment (NC) reflects a positive relationship between organizational citizenship behavior (OCB) of organizational citizenship behavior –Individual (OCBI) and organizational citizenship behavior - Organizational (OCBO) that sense of obligation to continue in employment and employees ought to remain with the organization.

Hypothesis 7 (H7), the direct effect of organizational commitment (OCM) on the relationship between non-supervisory citizenship behavior (NSCB) showed that  $\beta = 0.267$  was positively significant at 1% level. The banking industry needs to instill and promote a full organizational commitment (OCM) among its employees if it aspires to increase employee citizenship behavior which can lead employees to perform extra-role behaviors for the organization in all aspects. The difference noted in both categories of organizational citizenship behavior (OCB) show the importance of organizational commitment (OCM) to employees in achieving good organizational performance and OCB (Asiedu et al., 2014).

Hypothesis 8 (H8), the direct effect of non-supervisory citizenship behavior (NSCB) on the relationship between organizational commitment (OCM) showed that  $\beta = 0.267$  was positively significant at the *t*-value of 7.612. Researchers (Lee, et al., 2013) have also indicated that employee’ behavior toward the organization and job tasks is based on the employee behavior outcomes (positive behavior versus negative behavior). This argument is further supported by Graham (1991) as cited in Jaffery and Farooq (2015) who reiterated that Organizational Citizenship Behavior – Organizational (OCBO) is a constructive workplace behavior that contributes to enhance the organization whereas Organizational Citizenship Behavior – Individual (OCBI), as a portion of organizational citizenship behavior (OCB), leads to an

individual's enhancement. Such a behavior is usually expected of an individual employee who serves by sharing other employees' workload. Organizational citizenship behavior (OCB) has been debated with various opinions and views but, in general, it has been noted to significantly influence the performance and functions of organizations very well (Chelagat et al., 2015).

## 5. IMPLICATIONS

Recent studies by Ibukunoluwa et al. (2015) and Nawaser et al. (2014) also highlighted the benefits of organizational citizenship behavior. They claimed that organizational citizenship behavior 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 allocating unusual resources for maintenance functions, (6) strengthening of organization ability to attract and retain the best employees, (7) stabilization and increase of organization performance and (8) enabling an organization to adapt more effectively to climate changes. Employee affective commitment plays an essential role in organizational citizenship behavior. It encourages employees to want to do things beyond their basic job requirements, for instance, voluntarily helping others (OCBI) and protecting the organization (OCB-O).

The findings of this current study also have some practical implications for managers and academicians. The outcomes drawn from this study were noted to be significant and reliable for all the variables used. Therefore, it shows that the variables can serve as a useful guide for banking sector employees to be used to increase their organizational commitment. This task can be accomplished by implementing non-supervisory citizenship behavior, which has been noted to be a low-cost aspect but which needs care in promoting. It is one of the significant ways for organizations to increase employee commitment and their citizenship behavior to create a safe working climate. Banks should create better commitment with management involvement. To retain and sustain banking industry stability, the management must have leaders with good qualities to guide employees and employees must have high commitment to be able to demonstrate extra-role behaviors. The outcome of this study showed that all the constructs used were valid and reliable for employees to develop their citizenship behavior to improve commitment quality.

## 6. CONCLUSION

This study is essential for academia and the banking industry because the measurements applied in this study were based on the theoretical concepts. They had been integrated into a conceptualized framework. The same process can also be applied to a variety of organizational types and contexts. Therefore, this study can be extended in future by concentrating on different research methods to obtain a fair judgment for effective organizational leaderships. In conclusion, the current study has brought significant insights into the field of organizational commitment, and non-supervisory citizenship behavior in the banking industry context. A number of interrelated subjects such as manufacturing, hospitality industry, marketing, retailing and financial institution may be considered for future studies by defining the organizational effectiveness in a different industry context using different methods and different frameworks.

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