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# Review of Research

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## AN EMPIRICAL STUDY ON IMPACT OF ORGANIZATIONAL CITIZENSHIP BEHAVIOR AMONG EMPLOYEES OF PRIVATE SECTOR BANKS IN TELANGANA STATE



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### ABSTRACT :

Organizational citizenship behavior (OCB) is referred to as a set of discretionary workplace behaviors that exceed one's basic job requirements. They are often described as behaviors that go beyond the call of duty. In this research the various factors that influence the OCB among middle level employees of Private sector banks were identified. Primary data collected with the help of structured questionnaire administered to middle level employees of top 2 private sector banks in Telangana state.

Data was collected from respective banks main branch. Totally there were 215 middle level employees in all the two banks. In that 183 respondents were selected by adopting simple random sampling using lottery method. To find out the suitability of the questionnaire a pilot study was carried out among 15 respondents and necessary additions and deletions were made in the questionnaire. To test the reliability and validity of the data collected Cronbach's alpha test was used and values of Coefficient alpha (Cronbach's Alpha) have been obtained, the minimum value of Coefficient alpha obtained was 0.845. This shows data has satisfactory internal consistency reliability. Using Statistical Package for Social Science (SPSS) the following relevant tools were administered 1) Factor Analysis 2) Multiple Regression and 3) Reliability. Some of the relevant findings were derived that will be significant to present Indian Scenario.



**KEY WORDS :** Organization, Citizenship, Banks, Behaviour etc

## INTRODUCTION

Organizational Citizenship Behavior (OCB) is presumed as one of the emerging management concepts that are being emphasized for the organizational effectiveness. Organizational citizenship behavior (OCB) is a term that encompasses anything positive and constructive that employees do, of their own volition, which supports co-workers and benefits the company. Typically, employees who frequently engage in OCB may not always be the top performers (though they could be, as task performance is related to OCB), but they are the ones who are known to 'go the extra mile' or 'go above and beyond' the minimum efforts required to do a merely satisfactory job. Organizational citizenship behavior (OCB) has garnered much academic attention since its conception.

There are many factors that can contribute to the determination of Organizational Citizenship Behavior (OCB) which include Altruism, Conscientiousness, Civic Virtue, Sportsmanship, Courtesy, etc. OCBs may enhance coworker productivity. Employees who help another coworker "learn the ropes" may help them to become more productive employees faster. Over time, helping behavior can help to spread "best practices" throughout the work unit or group.

Employees who attend and actively participate in meetings may aid the dissemination of information in an organization, thus enhancing its responsiveness. Employees, who exhibit sportsmanship, by demonstrating a willingness to take on new responsibilities or learn new skills, enhance the organization's ability to adapt to changes in its environment.

## Review of Literature

**Abubakr suliman and Hanan al obaidly, (2013)** This research aims at investigating, for the first time in the Arab World, the influence of leadership behaviors on organizational citizenship behaviors (OCB) in the Islamic banking sector. Also, it explores the role of OCB in affecting work outcomes. The study consists of two core concepts: leadership behaviors and OCB. The sample population for the study was drawn from 150 employees working for several Islamic banks in the United Arab Emirates (UAE). A self-administered questionnaire was developed by combining two instruments. The first one was Bass and Avolio (1995) MLQ x5 scales, and the second one was Konovsky and Organ's (1996) OCB questionnaire. Participants, who were Islamic banks employees, were invited by e-mail to complete a web-based survey. The data was collected through a self-response questionnaire.

**Zahra Jafari Karfestani et al., (2013)** In the current challenging world, the organizations to compete in the world level, meet the needs and expectations of customers and compatibility with the transforming nature of the job attempt to engage the employees that act beyond the task and role determined in their job description. Against the past that the employees were expected to act to the extent of formal roles, in the new psychological contracts, the behaviors beyond the role is expected. Today, these efforts beyond the expectation are referred to as behaviors in addition to the role or organizational citizenship behaviors in the literature of organization and management science. Organizational citizenship behavior is a completely voluntary behavior that the rewarding system is not able to identify it directly but altogether it increases the effective performance in the organization. In this paper, in addition to presenting the definitions of organizational citizenship behavior, the classifications and formation of this behavior approaches are studies, as well as its nature in the various cultures are discussed, ultimately the factors affecting and forming the citizenship behavior together with its consequences are explained.

**Seyed Ali Vaziri et al., (2013)** Nowadays, each organization is trying to increase the productivity and



effectiveness of its staff by paying attention to issue of management personality. According to the role characteristics of organizational citizenship in management personality, this research aims to study the relationship between the two items. This study is applicable and the nature of study is descriptive. All managers and population are 315 persons in Khorasan Agriculture Organization (KAO). The sample selected randomly and there and included 174 persons. Data collection –tool was questionnaire and used descriptive statistics and inferential statistics for data analysis. The results showed that the positive and significant relation exist between characteristic of managers for entrepreneurial and organizational citizenship behavior as much as 95%.

**Lee Kim Lian and Low Guan Tui (2012)** The objective of this study is to test a theory-based model predicting the relationships between leadership styles, subordinates' competence, downward influence tactics and outcome of organizational citizenship behavior in Malaysian-based organizations. Data was collected from 347 respondents that represent major industries like services, manufacturing, mining and construction companies. Path analysis technique was used to test the model developed. The results show that the transformational leadership style has significant positive relationship with subordinates' organizational citizenship behavior, whereas the transactional leader style is negatively related to organizational citizenship behavior. This result illustrates the direct effects of leadership styles on the subordinates' outcome. In addition, inspirational appeals and consultation tactics, as downward influence tactics, were found to mediate the relationship between transformational leadership and organizational citizenship behavior. Likewise, subordinates' competence mediates the relationship between transformational leadership and consultation tactics. These results only partially support the efficacy of the influence theory, and therefore lend support to contingency theories of leadership. Implications for research and direction for future research are also discussed. The findings revealed that transformational and transactional leadership styles tend to play a significant role in employees' OCB. Nonetheless, passive/avoidant leadership style plays no role of statical evidence in the relationship. The findings of this study also revealed that transactional leadership behaviors have a stronger positive influence on OCB than transformational leadership behaviors. Though, the difference of the relationship between the two styles is very small. The findings are discussed in details in the research along with some recommendations for supervisors and researchers.

**Zahra Jafari Karfestani et al., (2012)** Organizations want and need employees who will do those things that aren't in any job description. And the evidence indicates that those organizations that have such employees outperform those that don't. As a result, some human subject studies are concerned with organizational citizenship behavior as a dependent variable. Organizational citizenship behavior (OCB) means individual behaviors that are beneficial to the organization but not directly recognized by the formal reward system. Though there are research studies that provide the domain of OCB and its effects on the organizational performance but they have varied viewpoints and are inadequate. The present paper is an effort towards this direction. The main objective of the paper is to build grounding for analyzing the impact of OCB on various organizational performance measures through various propositions based on antecedents and consequences of organizational citizenship behavior. The authors have described the antecedents of OCB from comprehensive perspective, which include role clarity, leadership, organizational commitment, organizational justice and individual traits. The impact of these antecedents is correlated with five organizational performance parameters namely reduced turnover, reduced absenteeism, employee satisfaction and loyalty, consumer satisfaction and consumer loyalty. The paper also stressed on the need to asses the influence of age, gender and

experience on OCB, which have been the main lacunae in the existing literature on OCB. Moreover, the present paper proposed an endeavor to incorporate three dimensions viz: age, gender and experience to assess their influence on OCB.

**Madiha Rehman Farooqui., (2012)** The present study at hand aims to explore different dimensions of Organizational Climate (OC) and establishes its relationship with OCB. The effect of gender is also taken into account. This is an explanatory study based on 114 faculty members (lecturers) randomly selected from public sector universities of Lahore. Data is collected through an online questionnaire designed on five point likert scale. Data has been analyzed through both descriptive and inferential statistics. All the dimensions of the OC are found to be significantly related to OCB and gender has also an explanatory power towards OCB. The practical implications along with the recommendations for the future researchers are provide at the end of the study.

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

#### Research Questions

1. To study the factors that influences the OCB among the middle level employee's in Private sector banks in Telangana State.
2. To know the influence of Sportsmanship Behavior on OCB in Private Banks.

#### Methodology

The study is a descriptive one. Primary data collected with the help of structured questionnaire administrated to middle level employees of top 2 private sector banks in Telangana state. Data was collected from respective banks main branch. Totally there were 215 middle level employees in all the two banks. In that 183 respondents were selected by adopting simple random sampling using lottery method. To find out the suitability of the questionnaire a pilot study was carried out among 15 respondents and necessary additions and deletions were made in the questionnaire. To test the reliability and validity of the data collected cronbach's alpha test was used and values of Coefficient alpha (Cronbach's Alpha) have been obtained, the minimum value of Coefficient alpha obtained was 0.845. This shows data has satisfactory internal consistency reliability. Using Statistical Package for Social Science(SPSS) the following relevant tools were administered 1) Factor Analysis 2) Multiple Regression and 3) Reliability.

#### KMO and Bartlett's Test

The individual statements on OCB was examined using factor analysis based on 50 individual statements and the reliability of the samples collected was tested for internal consistency of the

grouping of the items

**Table 1**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.667
Bartlett's Test of Sphericity	Approx. Chi-Square	10145.001
	Df	1225
	Sig.	.000

KMO measure of sampling adequacy is an index to examine the appropriateness of factor analysis. High values between 0.5 and 1.0 indicate factor analysis is appropriate. Values below 0.5 imply that factor analysis may not be appropriate. From the above table it is seen that Kaiser – Meyer – Olkin measure of sampling adequacy index is 0.667 and hence the factor analysis is appropriate for the given data set. Bartlett's Test of Sphericity is used to examine the hypothesis that the variables are uncorrelated. It is based on chi- Square transformation of the determinant of correlation matrix. A large value of the test statistic will favor the rejection of the null hypothesis. In turn this would indicate that factor analysis is appropriate. Bartlett's test of Sphericity Chi-square statistics is 10145.001, that shows the 50 statements are correlated and hence as inferred in KMO, factor analysis is appropriate for the given data set.

**Table 2**

Component	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.658	17.317	17.317	8.658	17.317	17.317	3.944	7.888	7.888
2	5.280	10.561	27.877	5.280	10.561	27.877	3.854	7.708	15.596
3	3.847	7.694	35.572	3.847	7.694	35.572	3.562	7.125	22.721
4	2.471	4.943	40.514	2.471	4.943	40.514	3.388	6.776	29.497
5	2.121	4.242	44.756	2.121	4.242	44.756	3.291	6.582	36.079
6	1.904	3.807	48.563	1.904	3.807	48.563	2.579	5.157	41.236
7	1.851	3.702	52.264	1.851	3.702	52.264	2.236	4.472	45.708
8	1.608	3.217	55.481	1.608	3.217	55.481	2.187	4.374	50.082
9	1.386	2.773	58.254	1.386	2.773	58.254	2.051	4.101	54.183
10	1.371	2.743	60.996	1.371	2.743	60.996	1.943	3.886	58.069
11	1.258	2.516	63.512	1.258	2.516	63.512	1.786	3.573	61.642
12	1.127	2.254	65.767	1.127	2.254	65.767	1.557	3.114	64.755
13	1.025	2.051	67.817	1.025	2.051	67.817	1.531	3.062	67.817
14	0.958	1.917	69.734						
15	0.906	1.812	71.546						
16	0.841	1.682	73.228						
17	0.808	1.615	74.844						
18	0.773	1.546	76.390						
19	0.732	1.463	77.854						
20	0.698	1.395	79.249						
21	0.638	1.276	80.525						
22	0.601	1.203	81.728						
23	0.578	1.156	82.884						
24	0.561	1.122	84.006						
25	0.556	1.112	85.118						
26	0.536	1.071	86.190						
27	0.489	0.978	87.168						
28	0.459	0.919	88.086						
29	0.452	0.904	88.990						
30	0.433	0.865	89.855						
31	0.415	0.831	90.686						
32	0.390	0.781	91.466						
33	0.372	0.745	92.211						
34	0.368	0.736	92.947						

AN EMPIRICAL STUDY ON IMPACT OF ORGANIZATIONAL CITIZENSHIP BEHAVIOR AMONG EMPLOYEES OF.....

35	0.345	0.690	93.637						
36	0.320	0.639	94.277						
37	0.316	0.632	94.908						
38	0.294	0.587	95.495						
39	0.281	0.563	96.058						
40	0.263	0.526	96.584						
41	0.249	0.498	97.082						
42	0.239	0.478	97.560						
43	0.207	0.415	97.975						
44	0.199	0.397	98.372						
45	0.187	0.373	98.745						
46	0.154	0.307	99.052						
47	0.144	0.289	99.341						
48	0.131	0.261	99.602						
49	0.116	0.232	99.835						
50	0.083	0.165	100.000						
Extraction Method: Principal Component Analysis.									

Eigen Value represents the total variance explained by each factor. Percentage of the total variance attributed to each factor. One of the popular methods used in Exploratory Factor Analysis is Principal Component Analysis, Where the total variance in the data is considered to determine the minimum number of factors that will account for maximum variance of data.

Table 3

Rotated Component Matrix													
ITEM	Component												
	1	2	3	4	5	6	7	8	9	10	11	12	13
Brought work home to prepare for next day	0.293	0.761	0.025	-0.154	-0.089	0.098	-0.191	0.122	-0.107	-0.064	-0.043	0.007	-0.074
Your supervisor deal with you in a truthful manner	0.285	<b>0.767</b>	0.002	-0.152	-0.066	0.129	-0.205	0.155	-0.083	-0.051	0.019	-0.005	-0.095
Obeay bank rules and regulation evenno one watching	0.424	0.623	0.000	0.011	0.022	0.019	0.201	0.154	-0.010	-0.110	0.012	0.115	-0.151
Am one of the most conscientious employees in this bank	0.747	0.124	-0.157	0.115	-0.097	-0.028	-0.055	0.190	0.133	-0.056	-0.005	-0.023	0.121
Giving an honest day's work for an honest day's pay	0.739	0.140	0.046	0.020	0.011	0.088	-0.199	0.193	-0.047	0.136	-0.021	0.186	0.130
Would not be as attached to its as i am currently	0.761	0.175	0.227	-0.166	0.009	0.104	0.142	-0.006	-0.181	0.018	-0.072	0.022	-0.037
Personal values and those of the bank's have become more similar	<b>0.792</b>	0.201	-0.036	-0.100	0.024	0.179	-0.032	-0.067	0.028	0.074	0.068	-0.044	-0.071
Prefer this bankto others is because of what it stands for its values	0.346	0.190	0.232	-0.196	0.477	0.259	0.156	-0.016	0.060	-0.076	0.038	-0.005	0.113
Primarily based on the similarity of my values and those respected by the bank	0.095	0.029	0.015	-0.144	0.037	0.783	-0.112	0.081	-0.009	0.005	0.007	0.073	0.134
Proud to tell others that am part of this bank	0.086	0.147	0.080	-0.054	0.056	0.747	0.241	0.043	-0.067	-0.160	-0.024	-0.021	-0.160
Volunteered for extra work assignments	0.107	0.067	-0.060	-0.095	-0.102	<b>0.846</b>	-0.068	0.060	-0.029	-0.023	0.024	-0.022	-0.033
volunteered to attend meetings or work on committees on own time	0.008	0.117	0.137	-0.022	0.094	0.362	<b>0.663</b>	0.084	0.224	-0.073	-0.065	0.032	-0.058
Decorated, straightened up, or otherwise beautified common work space	-0.081	-0.129	0.156	0.063	-0.023	-0.083	0.007	0.008	<b>0.750</b>	0.000	-0.135	-0.121	-0.086
Functions that are not required, but help the bank's image	0.072	-0.105	-0.284	0.067	-0.417	0.032	0.009	-0.023	0.524	0.169	-0.263	0.097	0.027
Read and keep up with banking announcements, memos and so on	0.088	0.000	0.138	0.025	-0.012	0.040	0.005	0.029	0.484	0.326	-0.452	0.093	-0.059
No reason to expend extra effort on behalf of this bank	-0.034	0.132	0.595	0.063	0.221	0.032	0.083	-0.007	0.258	0.174	-0.170	-0.178	0.149
Work for the bank is directly linked to how much i am rewarded	-0.005	-0.080	-0.385	-0.011	-0.436	0.030	-0.322	0.007	0.076	0.025	0.483	-0.271	-0.075



# AN EMPIRICAL STUDY ON IMPACT OF ORGANIZATIONAL CITIZENSHIP BEHAVIOR AMONG EMPLOYEES OF.....

It is necessary to express the right attitude	0.047	0.004	-0.389	-0.007	-0.083	0.107	-0.204	0.113	-0.182	0.111	0.541	0.433	-0.049
Abreast of changes in the bank	0.023	0.120	0.190	-0.041	0.107	-0.017	0.083	0.073	-0.154	0.066	<b>0.822</b>	0.016	0.007
Attend meetings are not mandatory but are considered important	0.035	0.038	-0.121	-0.006	0.090	0.030	0.068	0.026	-0.049	0.014	-0.018	<b>0.850</b>	0.082
Lent a compassionate ear when someone had a work problem	0.113	0.159	<b>0.676</b>	-0.014	0.130	0.017	-0.054	-0.101	0.110	0.004	0.147	-0.154	0.076
Lent a compassionate ear when someone had a personal problem	0.055	0.009	-0.632	0.055	-0.422	-0.037	0.095	-0.024	0.186	0.209	0.086	0.085	0.109
contributed and/or sent cards for co-workers birthday and special occasions	0.008	-0.122	-0.012	0.177	-0.059	-0.129	0.177	0.024	0.061	<b>0.805</b>	0.017	0.035	0.045
Changed vacation schedule, work days, or shifts to accommodate co-worker's needs	0.135	-0.071	-0.066	0.176	-0.074	0.014	-0.147	0.135	0.026	0.796	0.074	-0.052	-0.145
Worked weekends or other days off to complete a project or task	-0.064	0.076	0.586	0.068	0.515	-0.008	0.364	-0.021	0.045	0.070	-0.052	0.175	0.041
Developed extracurricular activities for co-workers	0.089	-0.082	-0.056	-0.116	-0.172	0.354	-0.697	0.032	0.107	-0.057	-0.025	-0.073	-0.177
Gave up meal and other breaks to complete work	0.177	0.201	-0.118	-0.198	0.035	0.282	0.197	0.248	-0.001	-0.442	0.129	-0.049	-0.148
Try to avoid creating problems for co-workers	0.231	0.010	-0.043	-0.085	0.175	0.153	0.143	0.582	0.120	-0.098	0.211	0.026	0.042
Considered impact of my actions on co-workers	0.042	0.035	-0.096	-0.087	-0.049	0.056	-0.027	<b>0.813</b>	0.014	0.005	0.050	-0.050	0.062
Always ready to lend a helping hand to those around me	0.041	0.179	-0.001	-0.151	-0.156	0.038	-0.086	0.752	-0.157	0.169	-0.097	0.053	-0.059
Happy to share meals with my co-workers	-0.033	0.288	0.476	-0.176	0.101	-0.005	0.299	0.481	-0.090	0.063	-0.036	0.115	0.065
Engage bank guests as part of my duty	0.104	-0.017	-0.143	0.102	-0.683	0.098	0.016	-0.013	0.008	0.134	-0.050	-0.049	0.105
Time to advise, coach or mentor of co-worker	0.186	-0.071	0.173	0.219	0.120	0.137	-0.091	-0.048	0.299	0.011	0.105	-0.107	-0.471
Helped co-worker learn new skills or shared job knowledge	0.307	0.017	-0.185	0.232	-0.454	0.103	-0.035	-0.041	0.163	-0.078	0.076	0.133	-0.224
Offered suggestions to improve how work is done	0.232	0.067	0.517	0.135	-0.052	-0.073	0.101	-0.081	0.264	-0.093	0.079	0.462	-0.133
Offered suggestions to improving work environment	0.028	0.071	0.411	0.186	0.155	-0.051	0.117	-0.144	0.466	-0.092	0.128	0.112	0.213
Finished something for co-worker who had to leave early	-0.068	-0.100	-0.239	0.576	-0.069	-0.058	-0.045	-0.094	0.337	0.023	-0.097	-0.030	0.096
Helped less capable co-worker	-0.026	-0.076	-0.111	0.717	0.036	-0.024	-0.023	-0.035	0.156	0.120	-0.135	0.025	-0.117
Help others who have been absent for long time	-0.015	0.019	-0.015	<b>0.786</b>	-0.211	-0.022	-0.020	-0.120	-0.063	0.145	-0.020	-0.034	0.011
Help orient new people even though it is not required	0.016	-0.114	0.152	0.785	-0.046	-0.079	0.075	-0.065	-0.115	0.062	0.017	0.083	-0.004
Consume lot of complaining about trivial matters	-0.029	-0.123	0.116	0.738	-0.014	-0.198	0.066	-0.062	0.081	0.079	0.152	-0.063	0.035
Tend to make problems bigger than they are	-0.047	-0.116	0.132	0.421	0.406	-0.092	-0.348	-0.074	0.078	0.030	-0.076	0.236	0.065
Always focus on what is wrong with my situation, rather than positive side of it	0.033	0.733	0.177	-0.088	0.116	0.050	0.175	-0.025	-0.007	-0.060	0.064	-0.072	0.298
Talk up this bank to my friends as a great place to work	0.034	0.764	0.175	-0.093	0.237	0.032	0.184	0.013	0.015	-0.056	0.053	0.001	0.226
Take steps to try to prevent problems with other workers	0.115	0.644	0.146	-0.052	0.389	0.048	0.284	0.031	-0.057	-0.068	0.075	0.117	-0.041
Volunteered to work at after-hours or out-of-town events	0.438	0.232	0.084	0.078	0.387	0.020	0.023	0.089	0.144	-0.043	-0.012	-0.068	0.466
Volunteered to help co-worker deal with difficult customer, vendor, or co-worker	0.391	0.029	0.299	0.112	0.073	0.007	0.021	0.048	0.043	-0.051	0.059	0.066	<b>0.628</b>
Mindful of how my behavior affect other people's job	0.418	0.180	0.420	-0.098	0.364	0.054	0.308	0.005	-0.084	0.019	0.047	0.008	0.139
Help others who have heavy work loads	0.401	0.201	0.315	-0.023	0.428	0.129	0.241	-0.155	-0.002	0.002	0.116	-0.037	0.292
Willing to help others who have work related problems	0.284	0.310	0.118	-0.031	<b>0.622</b>	0.097	0.210	-0.109	0.024	0.028	0.027	0.044	0.081
Extraction Method: Principal Component Analysis.													
Rotation Method: Varimax with Kaiser Normalization.													
a. Rotation converged in 20 iterations.													

Interpretation of factors is facilitated by identifying the statements that have large loadings in the same factor. The factor can be interpreted in terms of the statement that loads high on it.

The factors of a study on factors influencing the OCB comprises of 50 individual statements. Out of that, 13 individual statements contribute more towards the study (67.817%).

The statements are:

- 1. Your supervisor deal with you in a truthful manner
- 2. Personal values and those of the bank's have become more similar
- 3. Volunteered for extra work assignments
- 4. Volunteered to attend meetings or work on committees on own time
- 5. Decorated, straightened up, or otherwise beautified common work space
- 6. Abreast of changes in the bank
- 7. Attend meetings are not mandatory but are considered important
- 8. Lent a compassionate ear when someone had a work problem
- 9. Contributed and/or sent cards for co-workers birthday and special occasions
- 10. Considered impact of my actions on co-workers
- 11. Help others who have been absent for long time
- 12. Volunteered to help co-worker deal with difficult customer, vendor, or co-worker
- 13. Willing to help others who have work related problems

Influence of OCB on Sportsmanship  
Table 4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.537	0.288	0.270	0.517
a. Predictors: (Constant), Willing to help others who have work related problems, Mindful of how my behavior affect other people's job, Consume lot of complaining about trivial matters, Volunteered to help co-worker deal with difficult customer, vendor, or co-worker, Volunteered to work at after-hours or out-of-town events, Talk up this bank to my friends as a great place to work, Trend to make problems bigger than they are, Help others who have heavy work loads, Take steps to try to prevent problems with other workers, Always focus on what is wrong with my situation, rather than positive side of it				

The multiple regressions are shown in the above table. The model summary table shows R-Square for this model is .288. This means that 28.8 percent of the variation in overall Organizational effectiveness (dependent variable) can be explained from the 10 independent variables. The table also shows the adjusted R-square for the model as .270.

Any time another independent variable is added to a multiple regression model, the R-square will increase (even if only slightly). Consequently, it becomes difficult to determine which models do the best job of explaining variation in the same dependent variable. The adjusted R-Square does just what its name implies. It adjusts the R-square by the number of predictor variables in the model. This adjustment allows the easy comparison of the explanatory power of models with different numbers of predictor's variable. It also helps us decide how many variables to include in our regression model.



TABLE 5 ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.274	10	4.427	16.533	.000
	Residual	109.526	409	0.268		
	Total	153.800	419			
Predictors: (Constant), Willing to help others who have work related problems, Mindful of how my behavior affect other people's job, Consume lot of complaining about trivial matters, Volunteered to help co-worker deal with difficult customer, vendor, or co-worker, Volunteered to work at after-hours or out of-town events, Talk up this bank to my friends as a great place to work, Trend to make problems bigger than they are, Help others who have heavy work loads, Take steps to try to prevent problems with other workers, Always focus on what is wrong with my situation, rather than positive side of it Dependent Variable: Organizational citizenship behavior						

The ANOVA table, as displayed in the above table shows the F ratio for the regression model that indicates the statistical significance of the overall regression model. The F ratio is calculated the same way for regression analysis as it was for the ANOVA technique. The variance Independent variable that is associated with dependent variable (Overall Organizational citizenship behavior) is referred to as explained variance. The remainder of the total variance in Independent variable that is not associated with dependent variable is referred as unexplained variance.

The larger the F ratio the more will be the variance in the dependent variable that is associated with the independent variable. The F ratio = 16.533. The statistical significance is .000 - the "Sig". So we can reject the null hypothesis that no relationship exists between the two variables. There is relationship between independent and dependent variables.

TABLE 6 Coefficients

Model	Unstandardised Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.224	0.223		9.982	0.000
Consume lot of complaining about trivial matters	0.159	0.047	0.198	3.413	<b>0.001</b>
Trend to make problems bigger than they are	0.056	0.039	0.088	1.434	0.152
Always focus on what is wrong with my situation, rather than positive side of it	-0.131	0.041	-0.210	-3.177	<b>0.002</b>
Talk up this bank to my friends as a great place to work	0.060	0.034	0.097	1.766	0.078
Take steps to try to prevent problems with other workers	-0.095	0.042	-0.149	-2.279	<b>0.023</b>
Volunteered to work at after-hours or out-of-town events	0.195	0.038	0.312	5.195	<b>0.000</b>
Volunteered to help co-worker deal with difficult customer, vendor, or co-worker	-0.003	0.028	-0.006	-0.109	0.913
Mindful of how my behavior affect other people's job	-0.001	0.035	-0.002	-0.041	0.968
Help others who have heavy work loads	0.053	0.035	0.095	1.545	0.123
Willing to help others who have work related problems	0.131	0.029	0.244	4.563	<b>0.000</b>

Dependent Variable: Overall Organizational citizenship behavior

To determine if one or more of the independent variables are significant predictors of overall Organizational citizenship behavior, we examine the information provided in the coefficient table. Out of ten independent statements five statements are statistically significant.

Consume lot of complaining about trivial matters has a beta coefficient 0.198, which is significant (0.001). Trend to make problems bigger than they are has a beta coefficient 0.088, which is not significant (0.152). Always focus on what is wrong with my situation, rather than positive side of it has a beta coefficient -0.210, which is significant (0.002). Talk up this bank to my friends as a great place to work has a beta coefficient 0.097, which is not significant (0.078). Take steps to try to prevent problems with other workers has a beta coefficient -0.149, which is significant (0.023). Volunteered to work at after-hours or out-of-town events has a beta coefficient 0.312, which is significant (0.000). Volunteered to help co-worker deal with difficult customer, vendor, or co-worker has a beta coefficient -0.006, which is not significant (0.913). Mindful of how my behavior affects other people's job has a beta coefficient -0.002, which is not significant (0.968). Help others who have heavy work loads has a beta coefficient 0.095, which is not significant (0.123). Willing to help others who have work related problems has a beta coefficient 0.244, which is significant (0.000).

## CONCLUSION

OCB plays a significant role in the organization's overall success; it has such a significant impact on the productivity and efficiency of the organization. OCB should be considered an efficient way of improving organizational profitability and reducing costs through, for example, lowering rates of absenteeism and turnover. At the same time it increases employee performance and wellbeing, as cooperative workers are more productive, and OCB enhances the social environment in the workplace.

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