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**THE EFFECTS OF ORGANIZATIONAL CITIZENSHIP
BEHAVIOUR ON JOB SATISFACTION: THE CASE OF HIBRET
BANK S.C**

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Date: May 2022

Addis Ababa, Ethiopia

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BY: ALEMBANTE TADESSE

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF
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**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
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BY ALEMBANTE TADESSE

(ID: SGS/00134/2013A)

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Declaration

I, Alembante Tadesse, hereby declare that the thesis entitled The Effects of Organizational Citizenship Behavior on Job Satisfaction: The Case of Hibret Bank S.C is my original work prepared under the guidance of my advisor Asst. Professor Shoa Jemal. All information in this document has been obtained and presented in accordance with academic rules and ethical conduct. I also declare that, as required by these rules and conduct, I have fully cited and referenced all material and results that are not original to this work.

Name

Signature

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LIST OF ACRONYMS

HB = Hibret Bank

HQ = Head Quarters

JS = Job Satisfaction

OCB = Organizational Citizenship Behavior

SPSS = Statistical Package for Social Science

VIF = Variance Inflation Factor

ZRESID = Standardized residuals

ZPRED = Standardized predicted values

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Abstract

The objective of the study is to examine the effect of Organizational Citizenship Behaviors on Job Satisfaction of Hibret Bank S.C. In addition, the study consider independent variables which are Altruism, Consciousness, Sportsmanship, Courtesy and Civic virtue and dependent variable Job Satisfaction to determine whether a relationship exist between the variables. In order to attest the study objectives the researcher uses both descriptive & explanatory survey design. A total of 160 questionnaires were distributed to Hibret Bank staff out of which 125 was used. The respondents were selected using proportionate stratified sampling technique. The questionnaire was tested for its reliability and found to be reliable enough to study the research questions. The data collected from the survey was analyzed using SPSS software and presented in the form of descriptive data analysis, correlations and logistic Regression Analysis. The finding of the study indicates that there is significant positive relation between the dependent and independent variables. The researcher proved that the entire hypotheses weren't supported except one. The researcher concluded that that all predictors except one have insignificant effect on JS. Altruism, civic virtue, courtesy, sportsmanship and conciseness respectively. The study recommended some basic points such as; holding regular training programs, cultivating a good working relationship, devising policies that contribute to staff well beings and encouraging voluntary activities that go beyond the formal obligations of employees.

Key words: *Organizational Citizenship Behaviors, Job Satisfaction, Consciousness, Altruism, Civic Virtue, Sportsmanship and Courtesy.*

CHAPTER ONE

INTRODUCTION

This chapter deals with background of the study, statement of the problem, Basic research questions, objectives of the study, operational definitions, significance of the study, and delimitation/scope of the study.

1.1. Background of the Study

Human beings have faced several obstacles and developments over the years. Human behavior and world history are both variable. Every period regrets the difficulties it faces. Even past generations, however, would undoubtedly agree that managing today's businesses is extremely tough. Everyone is concerned about the state of the economy and the dangers of geopolitics. Globalization, diversity, and ethics are all significant environmental or contextual factors that influence organizational behavior. The majority of professionals believed that people are the most important aspect of any successful firm. It is possible to buy and copy the technology, which equalizes the playing field. People, on the other hand, are impossible to duplicate.

The concept of Organizational Citizenship Behavior (OCB) has gotten a lot of attention from academics over the years. Dennis Organ (1988) first proposed the concept in the mid-1980s, and theory in this field has grown fast in the years thereafter. According to Organ, the definition of OCB is "individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization".

OCB performance has become a highly important issue. Organizations should be aware of everything going on around them. OCB refers to a set of optional workplace behaviors that go beyond the job's basic criteria. The success of an organization depends on its members not only do their main tasks, but also want to do extra tasks, such as the willingness to cooperate, help each other, provide input, play an active role, provide extra services, and want to utilize their work time effectively (Kernodle T. A., 2013). Moreover, Turnipseed (2012) revealed that OCB is an extra behavior from someone who is beneficial to the organization

OCB is also a distinctive component of individual activities at work, as it is a voluntary behavior that is not part of official employment and is only indirectly recognized by the incentive system. Hibret Bank (HB) S. Co is one of private banks established in Ethiopia. HB was incorporated as a Share Company on 10 September 1998 in accordance with the Commercial Code of Ethiopia of 1960 and the Licensing and Supervision of Banking Business Proclamation No. 84/1994. The Bank obtained a banking service license from the National Bank of Ethiopia and is registered with the Trade, Industry and Tourism Bureau of the Addis Ababa City Administration.

Over the years, the bank built itself into a progressive and modern banking institution, endowed with a strong financial structure and strong management, as well as a large and ever-increasing customers and correspondent base. HB provides a full-fledged commercial banking service in all its branch outlets to customers with its networked 405 branches. HB's priority in the coming years is to strengthen its capital base, maximizing return on equity and benefit from the latest technology in order to keep abreast with the latest developments in the local and international financial services industry.

1.2. Statement of the Problem

OCB is one of the many aspects that is critical to organizational success. Extra role behavior by employees allows managers to devote more time to strategic activities, improved resource utilization, and making companies a better place to work, all of which contribute to the smooth operation of the business. Furthermore, organizational citizenship behavior contributes to organizational performance and effectiveness by increasing employee retention, increasing job satisfaction, and lowering absenteeism (Chahal, 2010).

Banking is intimately interconnected with money and consequently, with the broader economy. Banks make it far easier for a complex economy to carry out the extraordinary range of transactions that occur in goods, labor, and financial capital markets. The commitment and sense of ownership of bank employees have a significant impact on the quality of services provided. Individuals must take initiative to go beyond their typical responsibilities and job descriptions to improve the quality and performance of banking. Employees have the greatest impact on the efficiency and quality of service provided by a firm. As a result, good organizational citizenship behavior is vital.

Over the years, different scholars analyzed the effects of OCB on JS and have got a mixed result. For instance; Konovsky, M. A., & Organ, D. W. (1996) investigated whether dispositional factors such as agreeableness, equity sensitivity could explain the relationship between JS and OCB, concluding that JS was significantly related to all five dimensions of OCB. A paper published by Foote, D. A., and Tang, T. L. P. (2008) suggested a model in which self-directed teams' team commitment moderates the link between JS and OCB resulting in a significant relationship between JS and OCB.

Conversely, Lapierre, L. M., & Hackett, R. D. (2007) investigated rival theoretical models that linked OCB to trait conscientiousness, leader-member exchange and JS coming to the conclusion that conscientiousness having a significant impact on OCB, which in turn leads to a higher JS. Fatimah, O., Amiraa, A. M., & Halim, F. W. (2011) also investigated the association between organizational justice, OCB and JS discovering that only Altruism and Civic Virtue contributed to JS whereas the other three dimensions didn't have a discernible impact on JS.

HB employees, like every other bank, have distinct cultures and behaviors. Applying a good management style on behalf of the employees is required to manage these differing cultures and behaviors. Based on preliminary survey in HB and informal interview with fellow colleagues, majority of them show high individual OCB but are displeased with their job. Additionally we can infer from the survey that employees of HB are succumbing to job creep, in which behaviors that were originally voluntary are becoming expected parts of their role leading to a decrease in employee motivation and productivity.

Because of the aforementioned fundamental issues, the researcher focused his investigation on OCB among HB employees. This study looked at the link between work happiness and corporate citizenship actions. A study on this concept, according to the researcher, is critical for all service industries. In the context of HB employees, no investigation has included such variables in a single framework to examine the effect of OCB on JS. This has prompted the researcher and other academics to dig deeper into the association between OCB and JS in order to uncover fresh information.

1.3. Research Questions

In order to achieve the objectives of this report, the following research questions should be addressed:

1. What is the level of Job Satisfaction of Hibret Bank employees in relation to Organizational Citizenship Behavior?
2. Which Organizational Citizenship Behavior variables have more or less effect on the Job Satisfaction of Hibret Bank employees?
3. Which Organizational Citizenship Behavior variable do employees of Hibret Bank abundantly display?

1.4 Objectives of the Study

1.4.1. General Objective

The general objective of the study is to examine the effect of Organizational Citizenship Behavior on Job Satisfaction of Hibret Bank S.C.

1.4.2. Specific Objectives

To achieve the general objective of this study, the following research objectives should be addressed specifically to:

- i. To determine the level of Job Satisfaction in terms of satisfaction or dissatisfaction of Hibret Bank employees in relation to Organizational Citizenship Behaviors.
- ii. To identify the Organizational Citizenship Behavior variables those have more or less effect on the Job Satisfaction of employees of Hibret Bank.
- iii. To pinpoint the Organizational Citizenship Behavior variable that employees of Hibret Bank display the most.

1.5. Significance of the study

OCB is critical, especially when service is the primary product delivered by the organization. OCB may be incredibly helpful to businesses by helping them perform better and gain a competitive advantage. This study is critical for every company that wants to improve its organizational effectiveness and competence. Improving OCB is the cheapest and most effective strategy for organizations to achieve organizational effectiveness.

Furthermore, this research specifically has implications on HB in following aspects:

- ✚ The management of HB will have a better understanding of the impact of OCB on JS.
- ✚ Management may acknowledge and praise personnel when they are aware of their extra work.
- ✚ Positive feedback from management on volunteer actions that increase JS will benefit employees.
- ✚ Management may decide to reward employees by taking into account certain positive behaviors that benefit employees.
- ✚ Knowing what other members are doing in terms of OCB might serve as a stimulus for staff members who want to participate in similar activities and improve their own profiles.
- ✚ It will also assist HB in creating a convenient atmosphere between the firm and the needs of its employees, resulting in satisfied and motivated people who perform well.
- ✚ Finally yet importantly, it will detect knowledge gaps, raises employee and organizational awareness as well as serve as a springboard for future research in the field.

1.6. Scope of the Study

The scope of this study is delimited to investigating the effect of OCB on JS of HB staff situated at HQ offices located at Ras Abebe Aregay Road, Hibir Tower Addis Ababa, Ethiopia in the 2021/2022 fiscal year. The concepts which have been covered under this study are the effects of OCB on JS of HB specifically it tries to see the effect of OCB dimensions i.e. Altruism,

Consciousness, Sportsmanship, Courtesy and Civic virtue on JS. The researcher included the above listed variables based on literatures. The researcher chose descriptive and explanatory research design to analyzing the research. The study employed quantitative approach and collected data from many different individuals at a single point in time (cross sectional) through the distribution of questionnaires to 125 respondents. The study tried to examine the effects of OCB on JS and make recommendations for further improvement.

1.7. Limitations of the Study

HB has clerical and non-clerical staffs. This research was limited to clerical staff of the bank. The study was restricted to HQ of HB. Because of its vast geographical coverage, this paper cannot address all employees working in different parts of Ethiopia. It takes financial efficiency and ability to travel long distance to address all so it was restricted to personnel working HQ.

Since the main departments that are essential for the normal functioning located at the HQ, it was assumed that it would be an ideally population for research. Besides, collecting data properly from HB employees become difficulty due to busy schedule and the usage of single instrument for a collection of data affected the results of the study to some extent. The study was based on probability sampling hence, results were not fully absolute as there is a chance for sampling bias in the information given by the respondents

1.8. Definition of Key Terms

- ✚ **Organizational Citizenship Behaviors:** Are employee behaviors that are not subject to a formal system of obligations but that have a positive impact on the functioning of the organization. (Piercy, 2012)

- ✚ **Job Satisfaction:** Is the positive emotional state that occurs when a person's job seems to fulfill their important job values Katuwal and Randhawa (2007).

- ✚ **Consciousness:** Is a behavior that goes beyond the requirements established by the organization in the workplace Castro et al (2009).
- ✚ **Altruism:** Is the process of helping partners at work without demanding anything from them to achieve the objectives of organization while at the same time enhancing the organization performance Ehtiyar (2010).
- ✚ **Civic Virtue:** Is a behavior that indicate an employee's deep concerns and active interest in the life of the organization Emami (2012).
- ✚ **Sportsmanship:** Is the behavior of warmly tolerating irritations that are an unavoidable part of nearly every organizational setting. (Swaminathan, 2013)
- ✚ **Courtesy:** Is a behavior that enables co-workers to efficiently order and distribute their efforts, thereby reducing the chance of wasting resources and experiencing frustration. (Campbell Pickford, 2016)

1.9. Organization of the study

This study has five chapters. The first chapter refers to the introduction of the study, which included the background, the problem statement, the research objectives, hypothesis, significance and scope of the study. The second chapter focused on literature review. It included relevant theories, conceptual and empirical discussions leading to identification of research gaps and the conceptual framework. The third chapter incorporated the research design, target population, sampling methods, sample size, data collection instruments applied as well as method of data analysis and presentation. The fourth chapter presented demographic characteristics, descriptive and inferential analysis, findings and their interpretations. The last chapter covered a summary of major findings, conclusions and recommendations of the research study.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

In this part of the study, relevant literatures on OCB and JS were reviewed. This chapter includes theoretical review of OCB, definitions of OCB dimensions, followed by concepts and issues of OCB and JS such as, empirical review from previous related works and finally conceptual framework has been formulated.

2.1. Theoretical Literature

2.1.1 Organizational Citizenship Behavior: The Origins

Organizational citizenship behavior was first conceptualized by Smith et al. (1983) and Bateman and Organ (1983) based on the work of Barnard (1968, first published in 1938), Katz (1964), and Katz and Kahn (1964). (1966). Barnard proposed sixty-eight years ago that an organization's informal cooperative structure aided the formal system's implementation. He highlighted the importance of "willingness to cooperate" since he saw it as a necessary component of formal organizational functioning. This was the first mention of the later-named OCB construct (Barnard, 1968).

OCB was linked to the informal group, according to Barnard. This approach distanced him from the mainstream understanding of organizational structure at the time, notably "Classical Management Theory." While jobholders could not collaborate at work, according to classical theorists, Barnard saw formal organization as a result of organizing. Katz (1964) observed that organizations required cooperation in order to function efficiently and successfully, claiming that "an organization that relies simply on its blueprints for prescribed behavior is a frail social system" (Katz, 1964, p. 132) that would collapse.

For an organization to survive, OCB was unavoidable. Prior to Bateman and Organ's (1983) formulation of organizational citizenship behavior, Katz recognized the value of deeds beyond the call of duty (OCB). Innovative and spontaneous acts that went beyond position requirements, according to Katz and Kahn (1966), aided organizational functioning and effectiveness.

Organizations were worried about three areas of behavior, according to Katz and Kahn (1966, p. 337): First, businesses must recruit and retain personnel. Second, businesses must verify that employees do tasks that meet or exceed specific minimum standards. Finally, they must demonstrate "innovative and spontaneous behavior performance beyond role requirements for organizational function accomplishments." Employees cooperating with other employees to protect or enhance the organizational system, as well as promote favorable work environments, are included in the last area, according to Organ et al. (2006).

OCB is a collection of organizationally advantageous behaviors and gestures that cannot be compelled by formal role requirements or aroused by a contractual promise of remuneration (Organ, 1990, p. 46). There are three key components to this definition: To begin with, the employee's job responsibilities do not include citizenship conduct. Second, no formally guaranteed benefits exist for good citizenship. Third, when citizenship behavior is aggregated across people and time, it contributes to corporate effectiveness.

Businesses have become more unpredictable and complex in recent years; as a result, when organizations want to boost productivity and profitability, they should focus on their internal stakeholders. Employees are the most important stakeholders for any business; so, organizations should seek to improve employee JS in order to strengthen their affective commitment and involvement in OCB. The concept of OCB is a very important factor which contributes to the existence of an organization. OCB refers to any activity in the organization that the employees choose to do spontaneously and which often lies beyond the contractual obligations.

The notion of OCB has gained a lot of traction in the modern day since it promotes organizational efficiency. Employers all across the world are working hard to keep their workers happy and engaged. Organizations are attempting to improve their environmental culture by providing flexible work arrangements, treating their employees with respect, and adequately compensating them for their hard work, among other things. Employees who are happy in their jobs have a high level of commitment to their company and are highly motivated. These personnel are regarded as the company's most valuable assets. Employees who go beyond their job description are critical to the company's survival and long-term growth.

Organ and Ryan (1995) defined OCB as employees' contributions that go beyond their contractually rewarded job commitments. This suggests that elements that could potentially boost OCB among employees and enable them to contribute to the organization in ways other than their primary duties should be studied. OCB strives to safeguard an organization from damaging and unwanted behaviors that obstruct healthy operations, develop incumbents' skills and abilities and boost the company's performance and productivity through effective coordination. A higher OCB level may lead to better organizational outcomes, such as increased production and profitability. Employees who are dissatisfied with their jobs may have a variety of negative consequences for both themselves and their employers, including more absenteeism, a higher turnover rate, and a lower level of dedication. Employees with a higher JS are predicted to have a greater OCB than those with a lower JS.

2.1.2 Definition of Organizational Citizenship Behavior

One of the most researched areas in organizational behavior is OCB. In 1983, Organ and his colleagues created the phrase "Organizational Citizenship Behavior". Organ (1988) and Organ (2006) defined OCB as discretionary behavior that is not directly acknowledged by the formal incentive system and that enhances the effective functioning of the organization taken together. We will get three major things in the definition of OCB that they considered were crucial.

To begin, they classified OCB's discretionary nature as activity that goes beyond standard job functions and are performed by individuals for their own personal gain. They go on to define discretionary behavior as particular action in a specific situation that is not an absolute requirement of the job description (Asgari, 2008). Because the conduct is more of a personal choice, its absence is not often regarded as punishable. The second key component in their definition of OCB is the reward system, which means that OCB rewards are neither direct nor formal. An employee who goes above and beyond his contractual obligations may be nominated for additional compensation for his contribution to the company.

Finally, the beneficial contributions of OCB to the overall effectiveness of the company were noted. All personnel in the firm should use OCB to ensure efficient operations, solid financial performance, and customer satisfaction. This would undoubtedly improve the organization's service quality.

Later on Williams and Anderson (1991) categorized OCB in terms of target of the behavior. They organized OCB construct by dividing into OCB -individuals (OCB-I) and OCB-organization (OCB-O). OCB-I is advantageous to the individual and, as a result, to the organization. An employee's readiness to assist new or existing coworkers who are having issues at work. The challenges could range from simple to difficult duties that have a substantial impact on the organization's operations. OCB-O is directly beneficial to the organization.

2.1.3 Dimensions of Organizational Citizenship Behavior

Organ (1988) identified five major types' dimensions of OCB: Altruism, conscientiousness, sportsmanship, courtesy and civic virtue. This research used the five dimensions in examining their relationship with JS. These are:

A. Altruism

Altruism is the attitude of caring about others and performing things that benefit others even if you do not receive anything in return. The behavior that attempts to assist coworkers in resolving problems in tough situations, both in terms of workplace responsibilities and personal matters. It is considered as an ethical philosophy that signifies that people have a moral obligation to help others. Altruism, according to Sommer and Kulkarni (2011), includes assisting internal and external stakeholders with organizationally important duties. (Ehtiyar, 2010) define altruism as helping partners at work without demanding anything from them to achieve the objectives of organization while at the same time enhancing the organization's performance. Some of the examples to understand Altruism are being a pro-social, helping and assisting colleagues with their work, rational thinking about the welfare of others, etc.

B. Conscientiousness

According to Castro et al. (2009), conscientiousness is defined as behavior that goes beyond the organization's needs in the workplace. According to (Swaminathan, 2013), conscientiousness is defined as a commitment to the task that goes beyond the official standards. Conscientiousness entails following organizational norms and processes to the letter, even when no one is looking. Conscientiousness can be expressed in a variety of ways, such as going above and beyond what is expected, being dedicated to work and organization, having low absenteeism, adhering to deadlines, respecting and obeying rules and regulations even when there is no check and balance.

C. Sportsmanship

While contributing with a company, sportsmanship is defined as ethical, suitable, polite, and fair behavior. The behavior of tolerating a less than ideal situation within an organization without complaining or rejecting it. The high degree of this dimension will boost staff morale and provide a pleasant working environment. (Swaminathan) 2013 define sportsmanship as the practice of warmly accepting little irritants that are an unavoidable element of almost any organizational setting. This backs up Organ (2010), who defined sportsmanship as an employee's willingness to tolerate less-than-ideal situations without complaining or making a big deal out of minor issues.

Sommer & Kulkarni (2011) defined sportsmanship as "the absence of damaging behavior, including petty grudges for actual or imagined slights." Sportsmanship, according to Podsakoff (2009), is behavior that fosters the reduction of workplace problems. Some of the characteristics include avoiding unnecessary complaints, positively handling all situations, bearing the unavoidable irritations etc.

D. Courtesy

Courtesy refers to such actions as conferring with fellow employees, whose work could be affected by one's decisions or commitments. Advance notice, reminders, passing along information, consultation, and briefing all suggest the intrinsic quality of courtesy. (Campbell Pickford, 2016) argues that courtesy behaviors enable co-workers to efficiently order and distribute their efforts, thereby reducing the chance of wasting resources and experiencing anger or frustration. This type of behavior can be seen as intended to prevent chaos or conflict among employees and serving to maintain social order and group harmony.

Courtesy attitude covers up all behaviors for helping others in avoiding problems from occurring. Such courtesy behaviors could be encouraged more in a high power distance culture, which emphasizes authority and conformity (Lam, 1999). Courtesy identifies proactive gestures that are sensitive to the point of views of other job incumbents before acting, giving advance notice, and passing along information. Some examples of courtesy are referring to people who will be possibly influenced by one's acts, being sensitive to the claims of others on commonly used organizational resources, and using advance notice proactively.

E. Civic Virtue

The conduct that tries to demonstrate positive work attitudes such as taking the initiative in contributing to the development of the working system or procedures, adjusting to change within the business, and protecting company assets, among others. This dimension relates to a person's authority to improve the quality of his or her job division's performance. Civic virtue can be seen as activities that demonstrate an employee's deep concerns and active involvement in the organization's life (Emami, 2012). This OCB dimension, in general, shows a macro-level interest in the organization, as indicated by positive involvement in the company's concerns. Civic virtue describes an employee's sense of belonging to the firm, similar to how a citizen feels about his or her nation. An employee who exhibits civic virtue behaviors accepts the obligations that come with being a "citizen" of the company (ego, 2008). This can entail involving constructively in political processes, representing the organization for client meetings, participating dutifully for events and conferences.

2.1.4 Job Satisfaction

JS is one of the most researched attitudes in the literature of organizational psychology, social psychology, and organizational behavior (Alotaibi, 2001; Parnell & Crandall, 2003). For every employer, it is unquestionably a critical component of the work environment to measure and monitor. Organizations that want to create and keep effective employees must prioritize job happiness (Siegel & Lane, 1974).

JS is defined by Locke as a pleasurable and positive emotional state caused by the appraisal of one's job or job experience (1976, p. 1300). Such a definition suggests that job satisfaction contains an affective component (emotional state) and a non-affective or cognitive component (appraisal) (Organ, 1988b; Organ & Konovsky, 1989). Affect refers to the individual's immediate feeling state. On the other hand, the cognitive component shows that satisfaction is tied to the expectations and standards of comparison in terms of which current circumstances are being evaluated. The person's work values that refer to what a worker desires to attain from work are important for determining JS (Siegel & Lane, 1974).

In the literature, the determinants of JS are divided into two categories: dispositional (personal) qualities and work motivation (Pool, 1997). The individual attributes category includes aspects such as ability, experience, expertise, job history, and work ethic. According to Arvey et al. (1989), the distinction between positive and negative affect is crucial for personal characteristics. Positive affect refers to a person's ability to be enthusiastic about his or her employment and to have sentiments of trust for the organization, whereas negative affect refers to how anxious, suspicious, scared, or unsatisfied they are with the organization.

JS is built on the fulfillment of needs. As a theoretical framework, the need-satisfaction model is utilized to understand JS (Salancik & Pfeffer, 1977). People have basic, consistent, relatively unchanging, and identifiable traits according to the need-satisfaction paradigm. JS is defined as the match between an individual's needs and the qualities of their job.

High absenteeism, high turnover, low performance, and lower production are all consequences of a lack of JS (Koys, 2001). Because the performance of businesses is largely dependent on employee job satisfaction, the components of the job satisfaction equation indicated above require special attention. According to the evidence, JS should have a greater impact on OCB than the other antecedents (Organ et al., 2006). This claim is backed up by studies. According to previous research, JS is linked to OCB and job characteristics, and it is a candidate as a work attitude to mediate the association between job characteristics and OCBs in the current study.

JS, according to Lim (2008), has a substantial effect in both personal interests and organizational success, making it worthwhile to research for a variety of reasons. JS can also be described as a function of values. This definition contains three important phrases the first being value, which is what one, desires to obtain either consciously or unconsciously and are more subjective requirement. The second being importance of those values which means that people give different rate for different values which at the end affect how this value contribute to their JS. The third component being perception which plays a role no less than the two components on how people perceive situation and later on reflected by how people are satisfied with it.

Alamdar et al., (2012) underline the importance of JS by claiming that it has a direct impact on employee engagement and absenteeism in the workplace. According to Chirchill, the job itself, fellow workers, supervision, business policy, remuneration, promotion and progress are all components of JS (Chirchill et al., 1974: 254-260).

Job itself: The majority of employees desire an engaging and meaningful career that allows them to achieve success, advancement, and growth. They also seek responsibility, autonomy, role clarity, management input, and a lack of role conflict (Henne and Locke, 1985: 221-240).

Supervision: Employees value Supervisors that are kind, honest, fair, and knowledgeable. They also want to be recognized and rewarded for exceptional work, as well as have a say in how decisions are made (Henne and Locke, 1985: 221-240).

Fellow workers: Employees enjoy working with coworkers who share their values and help them achieve their goals (Henne and Locke, 1985: 221-240).

Company policy: Employees want to work for a company that values them and their values, and that manages them well (Henne and Locke, 1985: 221-240).

Pay: Pay has an impact on a worker's total job happiness or dissatisfaction (Oshagbemi and Hickson, 2003:357-367). Pay equity is a comparison of what people believe they deserve to be paid vs what others believe they deserve to be paid (Jackson and Schuler, 2000: 401).

Promotion: A promotion is defined as advancement to a position with higher status, increased responsibilities, and/or higher remuneration (Jackson and Schuler, 2000: 265; Dessler, 2008: 387).

JS is the most important construct in organizational behavior research, as it is linked to employee productivity and outcomes including employee loyalty, work-life balance, job creativity, and OCB (Cohrs, Kampfe & Riemann, 2012). Employees that are willing to go beyond their job description are not always the best performers in the organization, but they are anticipated to go far in their careers since they see the company's aims and their own as one and are continually looking for ways to improve the business (Azmi, Desai & Jayakrishnan, 2016). To recap, JS is an attitude that individuals have towards their jobs resulting from their perception of their jobs and the degree to which there is a good fit between the needs of an individual and the organization offerings.

2.2 Empirical Review

JS and OCB are given a lot of weight in management literature. On the subject of OCB and JS, there has been a significant quantity of research. The link between JS and OCB has been extensively examined. However, the link between JS aspects and OCB dimensions has received less attention. The goal of this research is to scientifically investigate and comprehend the impact of OCB dimensions on JS in the context of HB.

Researchers have conducted a vast number of investigations on the link between OCB and JS. Although the results of several studies on the JS-OCB relationship differ, there is a substantial empirical body of evidence suggesting JS has a favorable impact on OCB. Researchers expected JS to be linked to OCB for two reasons, according to Schnake et al. One of these is the reciprocity norm. Employees are prone to repaying organizations that assist or benefit them. The second is psychological in nature. Employees are more likely to engage in pro social behaviors if they are having a good time at work (Schnake et al., 1995: 209-221). Here are some study examples to demonstrate the conclusions of prior investigations.

Fatimah, O., Amiraa, A. M., & Halim, F. W. (2011). The relationships between organizational justice, organizational citizenship behavior, and job satisfaction. The purpose of this study was to examine the relationship between organizational justice and Organizational Citizenship Behavior with Job Satisfaction, identify the effects of the dimensions of organizational justice and Organizational Citizenship on Job Satisfaction and try to look at the moderating effect of Organizational Citizenship Behavior on the relationship between Job Satisfaction and organizational justice among secondary school teachers in Selangor, Malaysia. A survey was conducted to collect the data for this research. Data collected were analyzed using Pearson correlation and multiple regressions. Results showed that there was a significant positive relationship between Organizational Citizenship Behavior and Job Satisfaction. Four dimensions of Organizational Citizenship Behavior were correlated to Job Satisfaction except for Courtesy. Findings also indicated that Altruism and Civic Virtue contributed to Job Satisfaction. But the other three dimensions of Organizational Citizenship Behavior did not contribute significantly to Job Satisfaction.

Ünüvar, T. G. (2006). An integrative model of job characteristics, Job Satisfaction, organizational commitment, and Organizational Citizenship Behavior. The purpose of this study was to examine the effects of job characteristics on Organizational Citizenship Behaviors. While examining the role of job characteristics, the mediating roles of Job Satisfaction and organizational commitment were taken into account in order to better understand how job characteristics affect the exhibition of citizenship behaviors. Furthermore, the study tried to investigate the effects of job characteristics on Job Satisfaction and organizational commitment and the effects of Job Satisfaction and organizational commitment on citizenship behaviors. A sample of 300 employees from 60 companies was selected. The data was collected at the location of the firms by using a survey instrument. The data were analyzed using hierarchical regression techniques. In general, the findings showed that Job Satisfaction positively influenced the exhibition of Courtesy and Sportsmanship Citizenship Behaviors. However, Job Satisfaction was not a significant contributor to Altruism, Civic Virtue, and Conscientiousness.

Organ, D. W., & Lingl, A. (1995). Personality, satisfaction, and organizational citizenship behavior. The purpose of this study was to test a hypothesis that personality dimensions agreeableness and conscientiousness account for commonly shared variance between job satisfaction and Organizational Citizenship Behavior. Findings from 99 employees in the United Kingdom and the United States indicate that these two dimensions do indeed account for substantial variance in satisfaction and that Conscientiousness accounts for unique variance in one dimension of Organizational Citizenship Behavior. Job Satisfaction accounts for a unique variance in Organizational Citizenship Behavior not explained by either of these personality dimensions. This study concluded there is a significant relationship between Job Satisfaction and Organizational Citizenship Behavior

Konovsky, M. A., & Organ, D. W. (1996). Dispositional and contextual determinants of organizational citizenship behavior. The purpose of this study was to address the question of whether certain dispositional factors like Agreeableness, Conscientiousness, and Equity Sensitivity could account for the relationship between contextual work attitudes and Organizational Citizenship Behavior. This study had a sample size of 402 professional and administrative employees working in the VA hospital. Findings indicate this not to be the case.

Fairness/satisfaction had independent effects on Organizational Citizenship Behavior. Additionally, Conscientiousness predicted some forms of Organizational Citizenship Behavior. Neither Agreeableness nor Equity Sensitivity affected Organizational Citizenship Behavior. The study concluded that fairness/satisfaction was significantly related to all five dimensions of Organizational Citizenship Behavior.

Lapierre, L. M., & Hackett, R. D. (2007). Trait conscientiousness, leader-member exchange, job satisfaction and organizational citizenship behavior: A test of an integrative model. The purpose of this study was to test competing theoretical models, linking Organizational Citizenship Behavior to trait conscientiousness, Job Satisfaction, and leader-member-exchange quality. The results provide the strongest support for a model wherein employees that are more conscientious display more Organizational Citizenship Behavior, which enhances leader-member-exchange quality, leading to greater Job Satisfaction. In turn, employees reciprocate their higher job satisfaction by demonstrating more Organizational Citizenship Behavior. Beyond supporting the view that Organizational Citizenship Behavior represents employee reciprocation for the satisfying job experiences typically stemming from a higher-quality leader-member exchange. These findings help to legitimize the notion that employees that are particularly more conscientious may use Organizational Citizenship Behavior, as a means of nurturing higher-quality leader-member exchange and gaining access to more satisfying job experiences. This study concludes that there is a strong influence of conscientiousness on Organizational Citizenship Behavior, which led to greater Job Satisfaction. It was also established that a higher level of Organizational Citizenship Behavior led to higher Job Satisfaction.

Moorman, R. (1991). Relationship between organizational justice and OCB: do fairness perceptions influence employee citizenship. The purpose of this study was to examine the relationship between perceptions of fairness and Organizational Citizenship Behaviors in a sample drawn from two firms in the mid-western US. A theoretical basis for a relationship between fairness and citizenship was drawn from equity theory and other theories of social exchange. Structural equation analysis with statistical analysis software LISREL version 7 found support for four hypotheses, including support for a relationship between perceptions of procedural justice and four of five citizenship dimensions. Conversely, perceptions of distributive justice failed to influence any dimension of citizenship.

The study concluded that except for Altruism, there is a correlation between Job Satisfaction and other dimensions of Organizational Citizenship Behaviors. However, when perceptions of fairness were measured separately from Job Satisfaction, Job Satisfaction was not related to Organizational Citizenship Behavior.

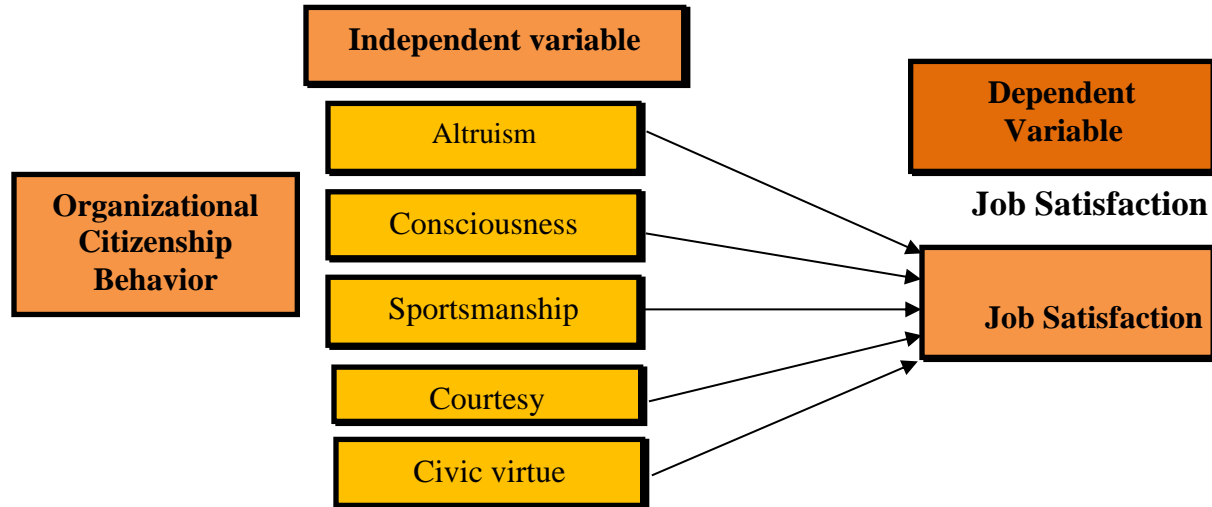
Swaminathan, S., & Jawahar, P. D. (2013). Job satisfaction as a predictor of organizational citizenship behavior: An empirical study. The purpose of this study was to determine and establish a relationship between JS and OCB among faculty in higher education institutions. In this study, the researcher employed the Wong's JS and Organ's OCB inventories to quantify the JS and OCB levels respectively. A total of 252 self-administered questionnaires were considered in this study for faculty members in Tamil Nadu, India. Correlation and multiple regression analyses were used to interpret the data. Our results demonstrate that there is a positive relationship between JS and factors that constitute OCB. In this study, JS was considered as the dependent variable and the factors in OCB as independent variables. The dependent variable was conceptualized by the individual's attitude toward the job and the independent variable is conceptualized by the ability to accept responsibilities and prevent other's problems as well as reduce the intergroup conflict. They were both operationalized by using a set of 7 Likert scale statements to measure their respective variables.

The data were analyzed by using Factor analysis, Correlation, and Regression analyses to test the hypotheses. SPSS version 18.0 was used to analyze and interpret the data. This study concludes that OCB is a multidimensional concept consisting of Help Oriented Behavior and Courtesy. A positive relationship has been established between JS and OCB. However, the relationship was found to be moderate and the results indicate that many factors that influence JS and OCB may not be the only factor.

2.3 Conceptual Framework

The conceptual framework indicates the crucial process that directs the study. In this study, Organizational Citizenship Behavior was considered as an independent variable and Job Satisfaction as a dependent variable. Altruism, consciousness, sportsmanship, Courtesy and civic virtue were the predictor variables and Job Satisfaction was the dependent variables. The figure below is the reflection of this description.

Figure 2.1: Conceptual Framework of the Study



Source: Adapted from Harun *et al.*, (2014) and dependent variable from Meyer *et al.* (2002).

2.4 Research Hypotheses

The following alternative hypotheses are proposed to address the objectives of this study:

- H1- There is a significant positive relationship between Altruism and employee's JS.
- H2- There is a significant positive relationship between Civic virtue and employee's JS.
- H3- There is a significant positive relationship between Sportsmanship and employee's JS.
- H4- There is a significant positive relationship between Courtesy and employee's JS.
- H5- There is a significant positive relationship between Conscientiousness and employee's JS.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

Research methodology comprises of topics related to how the research is carried out with respect to methodological grounds. It commences laying out the research design and approach following sampling technique, data collection tools and procedures to be used to collect the data, along with how the collected data analyzed. The reliability and validity of the research and ethical considerations are also addressed in this chapter.

3.1. Research Design and Approaches

Research design is the blueprint for fulfilling research objectives and answering research questions. In other words, it is a master plan specifying the methods and procedures for collecting and analyzing the needed information (John W.C, 2009). The research design can be classified using a variety of ways, such as the methods of data collection, time dimension, researcher participation and the purpose of the study. Then again, the most widely used classification is the one based on the purpose of the study. There are three types of research design based on the study's purpose: exploratory, descriptive and causal (Creswell, 2009).

The exploratory study provides more insight and ideas to discover the real nature of the issue under investigation. Descriptive study stems from prior knowledge and is concerned with describing specific phenomena; it is a means to an end rather than an end, since it encourages future explanation. Causal or explanatory research explains causal relationships between variables. These three basic designs are interrelated.

For this study, descriptive research was employed to primarily focus on describing the nature of a demographic segment, without focusing on why a particular phenomenon occurs. In other words, we would be able to describe the subject of the research, without covering why it happens and explanatory research was employed in order to explore the research topic with varying levels of depth and at the same time lay the foundation for further research.

There are two basic research approaches, quantitative and qualitative approach. Qualitative research approach involves studies that do not attempt to quantify their results through statistical summary or analysis. In a way it seeks to describe various aspects about behavior and other factors studied in the social sciences. In qualitative research data are often in the form of descriptions, not numbers. Whereas quantitative research which engages in systematic and scientific investigation of quantitative properties and phenomena and other relationships.

The aim of quantitative research is to establish and use mathematical models, theories and hypotheses relating to natural phenomena. To do so, quantitative data are required for the analysis to find proof of the relationship between of the study variables as indicated. In addition, mixed method integrates quantitative and qualitative data collection and analysis in a single study or a program of enquiry (Creswell, 2009).

This study collected and analyzed numerical data; concentrating on measuring the scale, range, frequency, etc. of variables in a highly detailed and structured manner so as the results can be easily collected and presented statistically. The study also properly developed the concepts and variables of employee's behavior and plotted the interrelationships between them. So, this study employed both quantitative analysis.

3.2. Population, Sample Size and Approaches

3.2.1. Research Population

Referring to HB's HR database as of December 2021, the bank had 4,882 permanent employees working at different branches. Since the core departments and personnel that are essential for the effective functioning of the bank reside at the HQ premises. Thus, only clerical staff situated at HQ will be considered for the survey. Therefore, the study population encompasses permanent employees of HB working at HQs.

3.2.2. Sampling Techniques

Probability sampling technique was used to select the targeted respondents from the sampling frame. There are two basic sampling techniques namely probability and non-probability sampling. Systematic random sampling is one of the probability sampling techniques that help select the targets from each stratum based on lottery method or through random number tables.

The researcher used proportionate stratified sampling technique to select samples from each department of the total population, and distribute questionnaire and collect the required information from the samples by lottery method. This technique was preferred because it assists in minimizing bias when dealing with the population. With this technique, the sampling frame was organized into a stratum before selecting elements for the sample. According to Janet (2006), this step increases the probability that the final sample would be representative in terms of the stratified groups and in doing so help us to generalize the results of the findings to the entire population. The strata would be departments situated at HQ.

According to Catherine Dawson (2009), the correct sample size in a study is dependent on the nature of the population and the purpose of the study. Although there are no general rules, the sample size usually depends on the population to be sampled. The total sample frame or population size will be 558 employees and sample size will be 125. The study will cover only clerical and permanent employees of the bank. HB HQ is divided into 15 departments for the smooth and effective functioning of day-to-day transactions of its branches. The study will use the departments as a stratum. Then to estimate the number of samples for each stratum multiply the number of staffs in each strata by the sample size and divide it by the target population.

$$\text{Sample frame: Sample size} = \frac{\text{Number of staffs in each strata} \times 125}{\text{Total population}}$$

Table 3.1: Sample Size of Each Stratum

| Type | Total Number of Staff | Sample Size |
|--|-----------------------|-------------|
| Credit Department | 43 | 10 |
| Engineering Department | 18 | 4 |
| Legal service Department | 25 | 6 |
| Risk & Compliance Department | 29 | 6 |
| Retail Banking Department | 51 | 11 |
| Facilities Management Department | 43 | 10 |
| Corporate Banking Department | 29 | 6 |
| Human Capital Department | 33 | 7 |
| IT Service Department | 46 | 10 |
| Trade Finance Department | 62 | 14 |
| Internal Audit Department | 26 | 6 |
| Finance Department | 56 | 13 |
| Interest Free Banking Department | 35 | 8 |
| Chief Strategy & Transformation Department | 22 | 5 |
| Marketing and Branding Department | 40 | 9 |
| Total | 558 | 125 |

Source: HB Human Resource Division 2022

3.2.3. Sample Size

The researcher will use the sample determination table to determine the representative sample Size which was developed by Carvalho (1984), as referred in Naresh Malhotra (2007). Since the target population size is 558, it is categorized in the fifth row where the lowest sample size is 32, the medium sample size 80 and the highest sample size is 125. In order to be more representative the higher sample size of 125 will be taken. The following table shows the breakdown of population range.

Table 3.2: Sample Determination Table

| Population size | Sample Size | | |
|------------------|-------------|-----------|------------|
| | Low | Medium | High |
| 51-90 | 5 | 13 | 20 |
| 91-150 | 8 | 20 | 32 |
| 151-280 | 13 | 32 | 50 |
| 281-500 | 20 | 50 | 80 |
| 501-1,200 | 32 | 80 | 125 |
| 1,201-3,200 | 50 | 125 | 200 |
| 3,201-10,000 | 80 | 200 | 315 |
| 10,001-35,000 | 125 | 315 | 500 |
| 35,001-150,000 | 200 | 500 | 800 |

(Source: Malhorta Naresh, Marketing Research an applied approach, 2007)

3.3. Source of Data

There are two sources of data namely primary and secondary data which could be used for research analysis. In this study, both primary and secondary data will be used for analysis. Primary data regarding the employee's perception towards organizational citizenship behavior and its influence on job satisfaction. Whereas, human resource database as a secondary source, employees' socio-demographic characteristics have been taken for analysis. Besides, different scholarly articles will be reviewed to comply and articulate the related literature review.

Both primary and secondary sources were used to generate data for the study. As primary data the study used self-administered questionnaire in order to collect relevant data from the target population. The questionnaire was designed to get primary data from HB staff. According to (Borge, 1996) questionnaire has been used extensively in research to collect information that is not directly observable. It helps to require detail information. Close-ended self-administered questionnaires were designed and distributed to the sample population. Closed-ended questions were utilized because it is easier to administer and to analyze. The questionnaires are prepared in English. As secondary sources of data; different reference books, books, websites and other different related data will be reviewed.

3.4. Data Gathering Instrument

A survey questionnaire was used to collect the primary data. As suggested by (Creswell, 2009), administering questionnaires allows the researcher to collect data with low cost even when the universe is large and is widely spread geographically. Respondents who are not easily approachable can be reached conveniently and large samples can be taken. The survey questionnaire will contain two parts. The first part will describe the demographic profile of the respondents. The second part of the questionnaires will be designed to collect data relating to the study variables namely OCB (independent variable) and job satisfaction (dependent variable).

The questionnaires were prepared on five-point Likert Scales ranging from strongly disagree to strongly agree and a dichotomous scale alternating between satisfied and dissatisfied. The value assigned will be 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, 5-strongly agree and 1-satisfied and 2-dissatisfied respectively. It is adopted from a previous study but customized to some extent without modifying the basic concepts.

3.5 Methods of Data Analysis

Cooper and Schindler (2008) describe data analysis as the process where collected data is reduced to a more controllable and convenient size. Both descriptive and inferential statistics was used to analyze the quantitative data gained through structured questionnaire. All the variables will be coded and entered into the SPSS to analyze data obtained through questionnaires. Descriptive statistics will be used to describe the usefulness of the data set and examine relationships between variables. To describe the data, preliminary descriptive statistics such as frequency, percentages, mean scores and standard deviation was computed.

Inferential statistics allow researchers to infer from the data through analysis the relationship between two variables; differences in variables among different subgroups, and how several independent variables might explain the variance in a dependent variable (Sekaran, 2000). Thus enabling the researcher to draw conclusions about a population from a sample. The following inferential statistical methods were used for the current study; the Pearson's product moment correlation coefficient and Binomial logistic regression analysis. Before conducting the regression analysis, regression assumption tests were carried out.

3.6 Model specification

The dependent variable in this study is JS of HB employees, which was measured as a binary outcome. JS is a dichotomous variable, best measured in terms of satisfaction and dissatisfaction by the workforce of HB. In this study to investigate whether employees of HB are satisfied or dissatisfied with their job, binary logistic regression was used. This model is a statistical technique for predicting probability of an event, given a set of predictor variables. The logit model is a maximum likelihood estimator that allows for estimating the probability that an event occurs or not by predicting a binary dependent outcome from a set of observable independent or predictor variables.

This model applies maximum likelihood estimation after transforming the dependent in to a logit variable. Binary logistic regression has other application of combining the dependent variables to estimate the probability that particular event will occur, that is a subject that was a member of one of the groups defined by the dichotomous dependent variable. The logistic distribution is also more preferable method of analysis for a dichotomous outcome variable, in that it is extremely flexible and easily uses a model from the mathematical point of view and results in a meaningful interpretation (Gujarati: 2004 pp 617).

Due to the above-mentioned issues, the binary logistic model for the exploration of whether employees of HB are satisfied or dissatisfied with their job in this study is specified as:

$$Z_i = \log(p/1-p) = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} \dots \dots \dots + \beta_n X_{ni} + \epsilon_i \dots \dots \dots (1)$$

Where: Z_i = the outcome variable predicted from the equation, X_i = a vector of explanatory variables representing household, β 's = a vector of regression coefficients to be estimated & ϵ_i = the error terms

3.7 Validity and Reliability

3.7.1 Validity

The extent to which a difference is found with a measuring instrument that reflects true differences among those being tested is defined as validity. The content and construct validity of the research were checked to ensure the quality of the research design. Construct validity is the process of determining the most appropriate operational measurements for the concepts being examined. It was reviewed by the researcher's advisor and double-checked by experts in the field. To assess the instrument's validity, all comments were taken into account. The researcher used a pilot study to test the validity of the research. It facilitates the testing and verification of survey questionnaires prior to conducting a large-scale survey. Prior to administering the questionnaire, thirteen people took part in a pilot study. It was carried out to ensure that the questionnaire was clear, simple to understand, and that the respondents could answer the questions without difficulty. The questionnaire was thoroughly revised in response to the input from the pilot survey study.

3.7.2 Reliability

After entry of data into SPSS version 20, the first analysis conducted was to check the reliability of the scales used in the data collection instrument. Reliability estimates the consistency of the measurement or more simply, the degree to which an instrument measures the same way each time it is used under the same conditions with the same subjects (John et.al, 2007). Cronbach's alpha is one of the most commonly accepted measures of reliability. It measures the internal consistency of the items in a scale. It indicates that the extent to which the items in a questionnaire are related to each other. It also indicates that whether a scale is one-dimensional or multidimensional. Cronbach's alpha close to 1.0 indicates that the item is considered to have a high internal consistency reliability, above 0.8 is considered good, 0.7 is considered acceptable and less than 0.6 is considered to be poor (Sekaran, 2003). The Cronbach's alpha values shown in table below were found to be above the lower limit. Thus, the overall reliability of the items is in the acceptable range.

Table 3.3 Results of Reliability Statistics

| The study Variables | No of items | Cronbach's alpha | Reliability of Range |
|-------------------------|-------------|------------------|----------------------|
| Job Satisfaction | 8 | 0.712 | ACCEPTABLE |
| Altruism | 5 | 0.913 | GOOD |
| Conscientious | 4 | 0.819 | GOOD |
| Sportsmanship | 4 | 0.868 | GOOD |
| Courtesy | 4 | 0.899 | GOOD |
| Civic virtue | 5 | 0.842 | GOOD |
| Overall | 30 | 0.732 | ACCEPTABLE |

Source: SPSS Output 2022

The overall Cronbach Alpha Coefficient for all items is also .732. To sum up, all the constructs have confirmed as reliable variables that can be taken as an indication of acceptability of the scale for further analysis

3.8 Ethical Considerations

The purpose of this study in general is to study on the effect of OCB on job satisfaction of employees of HB as a partial requirement for the Master's Degree in Business Administration. The sampled respondents were given prior information regarding the purpose of the study and required time to complete and return questionnaire before starting the research. Respondents were given the privilege of not writing their names and other identifications to assure that the information they provide will be kept confidential and so no respondent was forced to fill the questionnaire without his/her consent. The researcher pledges respondents 'data and information were kept confidential. The filled questionnaires shall not be used for any other purpose than the intended purpose.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter of the study presents the data analysis, interpretation and discussion of the outcomes obtained from the data collected on the research topic. The raw data collected using the structured questionnaire (Appendix-A) was sorted, edited, coded and reviewed to have the required quality, accuracy, consistency and completeness.

4.1. Response Rate

The results provided detailed analysis of the data collected through self-administered questionnaire which constituted personal information of the respondents and the attributes of the study variables.

Table 4.1 **Response Rate**

| | Response Rate in Number | Response Rate in Percentage % |
|----------------------------|--------------------------------|--------------------------------------|
| Questionnaires Distributed | 160 | 100% |
| Questionnaires Returned | 140 | 87.5% |
| Questionnaires Rejected | 15 | 9% |
| Questionnaires Used | 125 | 78% |

As the table shows after having screened the collected questionnaires for missing data and other discrepancy, it was found that 125 valid and usable questionnaires identified for statistical analysis. Then, collected responses were encoded in to SPSS 20.0 and went through coding as well as error correction to make them suitable for proposed technique of data analysis. Once the preparation was completed, carried out the required analysis and the results are presented as below.

4.2 Demographic Background of the Respondents

Demographic profile of respondents for this research includes gender, age, educational background, marital status and service year with HB. This has been summarized in table 4.2 below.

Table 4.2 Summary of Demographic Profile

| Characteristics | Attribute | Freq. | % |
|------------------------------------|---------------|------------|--------------|
| Gender | Male | 61 | 48.8 |
| | Female | 64 | 51.2 |
| | Total | 125 | 100.0 |
| Age | 20 – 30 | 40 | 32 |
| | 31 – 40 | 65 | 52 |
| | 41 – 50 | 19 | 15.2 |
| | ≥ 50 | 1 | 0.8 |
| | Total | 125 | 100.0 |
| Education Level | BA/BSc Degree | 73 | 58.4 |
| | MA/MSC | 51 | 40.8 |
| | PhD and above | 1 | 0.8 |
| | Total | 125 | 100.0 |
| Service year in Hibret Bank | 1-5 Years | 43 | 34.4 |
| | 6-10 Years | 51 | 40.8 |
| | 11- 15 Years | 31 | 24.8 |
| | Total | 125 | 100.0 |
| Marital Status | Single | 57 | 45.6 |
| | Married | 67 | 53.6 |
| | Divorced | 0 | 0 |
| | Widowed | 1 | 0.8 |
| | Total | 125 | 100 |

Source: Survey Result, SPSS (2022)

The result has shown that, the sample has taken from both male and female. Out of the total 125 respondents, 61 are male (48.8%) and 64 are female (52.2%). It indicates that female respondents are greater than male respondents. While the age group of respondent's participation in the study was categorized as between age 20-30, 31-40, 41-50 and above 50. A large pool of respondents giving a percentage of (52 %) falls in the age group between 31-40 years old followed by the age group 20-30 (32 %) and trailed by 41-50 (15.2%) and the lowest percentage of the respondent's age group is above 50 which represents by 0.8% percentage. The respondent's age demographic shows that the majority of employees were below 40 years old which implies that HB has more productive workforce.

The educational levels of the respondents were classified as BA/BSc degree, MA/MSc degree and PhD and above. The majority (58.4%) of respondents are BA/BSc holders, followed by MA/MSc degree holders at (40.8%) and those who had PhD and above account for (0.8%) of the respondents. This implies that the HQ personnel are well educated and are able to perform their duties knowledgeably.

During the analysis of the respondents service years in HB, it revealed that (34.4%) of the respondents served HB from 1-5 years while (40.8%) of the respondents served the bank for 6-10 years and (24.8%) served for 11-15 years. It shows that most of staff year of experience with HB is 1-5 years having the implication of HB employees situated at HQ knowing the ins and outs of the bank which in turn leads to effective transactions.

The marital status of the respondents were classified as single, married, widowed and divorced. A large pool of respondents giving a percentage of (53.6 %) fall in to the married group followed by (45.6%) of the respondents for the singles group and (0.8%) of the respondents were in the widowed category. These data demonstrates that most of HB staff are married, showing that they have the aptitude to take on and perform the required duties.

The demographic profile of sample respondents revealed that the study enlisted experienced and knowledgeable personnel of varying ages, genders, and educational backgrounds. Furthermore, it implies that the majority of the respondents were well-educated.

4.3 Analysis of Collected Data

Descriptive statistics such as percent, frequency, mean and standard deviation has been used to present various characteristics of the collected data sets in a more meaningful and simple way. The study variables constitute of independent variables namely Altruism, Conscientiousness, Sportsmanship, Courtesy and Civic virtue and JS as dependent variable. To compare the respondents perception towards the variables, descriptive statistics of mean and standard deviation are used. The mean indicates to what extent the sample group averagely agrees or disagrees with the different statements. Here, the response of respondents towards each variable would be discussed in detail.

4.3.1 Descriptive Analysis

According to Kenton (2018), descriptive statistics are brief descriptive coefficients that summarize a given data set, which can be either a representation of a given entire or a sample of a population. The variables are; JS, Altruism, Conscientiousness, Sportsmanship, Courtesy and Civic virtue According to Murry.J.(2013), the mean score of 1.00-1.80 represents-(strongly disagree), 1.81-2.60 represents-(Disagree), 2.61 – 3.40 represents-(Neutral), 3.41 – 4.20 Represents-(agree) and 4.21- 5.00 represents- (strongly agree) as shown below.

Table 4.3 Comparison based on the mean score of five-point Likert scale

| Scale | Interpretation |
|--------------|--------------------------------|
| 1 to 1.80 | Represents (strongly disagree) |
| 1.81 to 2.60 | Represents (Disagree). |
| 2.61 to 3.40 | Represents (Neutral). |
| 3.41 to 4.20 | Represents (agree) |
| 4.21 to 5.00 | Represents (strongly agree) |

Source: Murry.J. (2013)

Table 4.4 Respondents Opinion on Altruism

| Statements | Frequency (Percentage) | | | | | | |
|---|------------------------|----------|-----------|-----------|-----------|--------------|---------|
| | S.D | Disagree | Neutral | Agree | S.A | Mean | Sta. De |
| I give my time to help employees with work-related problems. | 5(4%) | 1(0.8%) | 9(7.2%) | 44(35.2%) | 66(52.8%) | 4.320 | 0.946 |
| I talk to other employees before taking actions that might affect them. | 5(4%) | 4(3.2%) | 10(8.0%) | 59(47.2%) | 47(37.6%) | 4.112 | 0.969 |
| I take time out of my day to train and assist new employees. | 6(4.8%) | 10(8.0%) | 32(25.6%) | 48(38.4%) | 29(23.2%) | 3.672 | 1.068 |
| I feel a strong sense of belonging to HB. | 8(6.4%) | 9(7.2%) | 17(13.6%) | 48(38.4%) | 43(34.4%) | 3.872 | 1.156 |
| I fill the gap when others are absent from their jobs. | 4(3.2%) | 2(1.6%) | 13(10.4%) | 56(44.8%) | 50(40.0%) | 4.168 | 0.913 |
| Aggregate Mean | | | | | | 4.029 | |

Source; Respondents Survey Test, 2022

The Above table 4.4 shows the respondent’s replies on Altruism variable. The first item shows that 4% (5) of the respondents strongly disagreed on that he /she gives time to help employees with work- related problems, 0.8% (1) of the respondents disagreed, 7.2 % (9) of the respondents neither agreed nor disagreed, 35% (44) of the respondents agreed and 52.8% (66) strongly agreed with the statement. The collected data shows that, majority of the respondents strongly agreed on giving time to help employees with work- related problems.

In regard to the statement “ Do the respondents talk to other employees before taking actions that might affect them”; 4% (5) of the respondents strongly disagreed, 3.2% (4) of the respondents disagreed, 8%(10) of the respondents neither agreed nor disagreed, 47.2% (59) of the respondents agreed and 37.6% (47) of the respondents strongly agreed with the statement. The collected data shows that, majority of respondents agreed on chatting to other employees before taking actions that might affect them.

Concerning the statement “Do the respondents take time out of their day to train and assist new employees”; 4.8% (6) of the respondents strongly disagreed, 8% (10) of the respondents disagreed, 25.6% (32) of the respondents neither agreed nor disagreed, 38.4% (48) of the respondents agreed and only 23.2% (29) of the respondents strongly agreed. The collected data shows that, majority of respondents agreed with the statement.

Concerning the statement “Do the respondents feel a strong sense of belonging to HB”; 6.4% (8) of the respondents strongly disagreed, 7.2% (9) of the respondents disagreed, 13.6% (17) of the respondents neither agreed nor disagreed, 38.4% (48) of the respondents agreed and only 34.4% (43) of the respondents strongly agreed. The collected data shows that, majority of respondents agreed with the statement. Lastly, concerning the statement “Do the respondents fill the gap when others are absent from their jobs”; 3.2% (4) of the respondents strongly disagreed, 1.6% (2) of the respondents disagreed, 10.4% (13) of the respondents neither agreed nor disagreed, 44.8% (56) of the respondents agreed and only 40% (50) of the respondents strongly agreed. The collected data shows that, majority of respondents agreed with the statement.

In analyzing the mean value of altruism, — I give my time to help employees with work-related problems is the item which has the highest mean (4.320), followed by — I fill the gap when others are absent from their jobs with (4.168). The item with the third-highest mean is — I talk to other employees before taking actions that might affect them (4.112). While — I feel a strong sense of belonging to HB and — I take time out of my day to train and assist new employees, are the items that have the lowest mean of (3.872) and (3.672) respectively. The aggregate mean of the Altruism variable is 4.029. This result indicates that most of HO staff of HB in relation to altruism conduct agrees with the statements under this variable.

The item — I feel a strong sense of belonging to HB, has the highest standard deviation, which is (1.156). The item with second highest standard deviation is — I take time out of my day to train and assist new employees, (1.068) followed by — I talk to other employees before taking actions that might affect them (0.969). While — I give my time to help employees with work-related problems (0.946) and the item — I fill the gap when others are absent from their jobs is the lowest standard deviation from the all the items with a value of (0.913).

Table 4.5 Respondents Opinion on Conscientiousness

| Statements | Frequency (Percentage) | | | | | | |
|--|------------------------|-----------|-----------|-----------|-----------|--------------|---------|
| | S.D | Disagree | Neutral | Agree | S.A | Mean | Sta. De |
| I attend activities that are not in my job description but help the HB's image. | 6(4.8%) | 8(6.4%) | 28(22.4%) | 54(43.2%) | 29(23.2%) | 3.736 | 1.040 |
| I often arrive early & start to work immediately so as to get seen by superiors | 23(18.4%) | 12(9.6%) | 24(19.2%) | 44(35.2%) | 22(17.6%) | 3.240 | 1.358 |
| I obey HB's rules and procedures even when no one is looking and no proof can be traced. | 5(4.0%) | 9(7.2%) | 19(15.2%) | 55(44.0%) | 37(29.6%) | 3.880 | 1.044 |
| My attendance at work is above the expected as a result I should get a prize. | 8(6.4%) | 22(17.6%) | 40(32.0%) | 42(33.6%) | 13(10.4%) | 3.240 | 1.065 |
| Aggregate Mean | | | | | | 3.524 | |

Source; Respondents Survey Test, 2022

The Above table 4.5 shows the respondent's replies on Conscientiousness variable. The first item shows that 4.8% (6) of the respondents strongly disagreed on that he /she attend activities that are not in their job description but help the HB's image, 6.4% (8) of the respondents disagreed, 22.4 % (28) of the respondents neither agreed nor disagreed, 43.2% (54) of the respondents agreed and 23.2% (29) strongly agreed with the statement. The collected data shows that, majority of the respondents agreed on attending activities that are not in their job description but help the HB's image.

In regard to the statement " Do the respondents arrive early & start to work immediately so as to get noticed by superiors"; 18.4% (23) of the respondents strongly disagreed, 9.6% (12) of the respondents disagreed, 19.2%(24) of the respondents neither agreed nor disagreed, 35.2% (44) of the respondents agreed and 17.6% (22) of the respondents strongly agreed with the statement. The collected data shows that, majority of respondents agreed on arriving early & start working immediately to be noticed by their superiors

Concerning the statement “Do the respondents obey HB’s rules and procedures even when no one is looking and no proof can be traced”; 4% (5) of the respondents strongly disagreed, 7.2% (9) of the respondents disagreed, 15.2% (19) of the respondents neither agreed nor disagreed, 44% (55) of the respondents agreed and only 29.6% (37) of the respondents strongly agreed. The collected data shows that, majority of respondents agreed with the statement. Lastly, concerning the statement “Do the respondents attendance at work above the expected as a result they should get a prize”; 6.4% (8) of the respondents strongly disagreed, 17.6% (22) of the respondents disagreed, 32% (40) of the respondents neither agreed nor disagreed, 33.6% (42) of the respondents agreed and only 10.4% (13) of the respondents strongly agreed. The collected data shows that, majority of respondents agreed with the statement.

The item — I obey HB’s rules and procedures even when no one is looking and no proof can be traced, is the item with highest mean (3.880) followed by — I attend activities that are not in my job description but help the HB’s image, (3.736). The item with third highest mean is —I believe in giving an honest day for an honest day’s pay (3.2107). While — I often arrive early & start to work immediately so as to get seen by superiors and — My attendance at work is above the expected as a result I should get a prize, have the lowest mean of (.3.240) out of all the items. The aggregate mean of conscientious variable is 3.524. This result indicates that HO staff of HB in relation to conscientious conduct agrees with the statements under this variable.

The item — I often arrive early & start to work immediately so as to get seen by superiors, has the highest standard deviation, which is (1.358), the item with second highest standard deviation is — My attendance at work is above the expected as a result I should get a prize (1.065), followed by — I obey HB’s rules and procedures even when no one is looking and no proof can be traced.(1.044) and I attend activities that are not in my job description but help the HB’s image has the lowest standard deviation from the items which is (1.040).

Table 4.6 Respondents Opinion on Sportsmanship

| Statements | Frequency (Percentage) | | | | | | |
|--|------------------------|-----------|-----------|-----------|-----------|--------------|---------|
| | S.D | Disagree | Neutral | Agree | S.A | Me an | Sta. De |
| I create healthy and cheerful atmosphere at workplace. | 4(3.2%) | 5(4.0%) | 15(12.0%) | 53(42.4%) | 46(36.8%) | 4.872 | 6.363 |
| I provide extra support to my colleagues if I am paid overtime. | 17(13.6%) | 18(14.4%) | 34(27.2%) | 32(25.6%) | 24(19.2%) | 3.224 | 1.294 |
| I am tolerable to any query raised by associates minus complaining | 4(3.2%) | 4(3.2%) | 15(12.0%) | 63(50.4%) | 39(31.2%) | 4.032 | 0.924 |
| I am willing to go extra mile to help a fellow coworker's request. | 3(2.4%) | 3(2.4%) | 15(12.0%) | 62(49.6%) | 42(33.6%) | 4.096 | 0.874 |
| Aggregate Mean | | | | | | 4.056 | |

Source; Respondents Survey Test, 2022

The Above table 4.6 shows the respondent's replies on Sportsmanship variable. The first item shows that 3.2% (4) of the respondents strongly disagreed on that he /she create a healthy and cheerful atmosphere at workplace, 4% (5) of the respondents disagreed, 12 % (15) of the respondents neither agreed nor disagreed, 42.4% (53) of the respondents agreed and 36.8% (46) strongly agreed with the statement. The collected data shows that, majority of the respondents agreed on creating a healthy and cheerful atmosphere at workplace.

In regard to the statement “ Do the respondents provide extra support to their colleagues if they got paid overtime”; 13.6% (17) of the respondents strongly disagreed, 14.4% (18) of the respondents disagreed, 27.2%(34) of the respondents neither agreed nor disagreed, 25.6% (32) of the respondents agreed and 19.2% (24) of the respondents strongly agreed with the statement. The collected data shows that, majority of respondents neither agreed nor disagreed on providing extra support to their colleagues if they were paid overtime.

Concerning the statement “Do the respondents tolerate any question raised by colleagues without complaining”; 3.2% (4) of the respondents strongly disagreed, 3.2% (4) of the respondents disagreed, 12% (15) of the respondents neither agreed nor disagreed, 50.4% (63) of the respondents agreed and only 31.2% (39) of the respondents strongly agreed. The collected data shows that, majority of respondents agreed with the statement.

Lastly, concerning the statement “Are the respondents willing to go an extra mile to help a fellow coworker with a request”; 2.4% (3) of the respondents strongly disagreed, 2.4% (3) of the respondents disagreed, 12% (15) of the respondents neither agreed nor disagreed, 49.6% (63) of the respondents agreed and only 33.6% (42) of the respondents strongly agreed. The data shows that, bulk of respondents agreed with the statement.

The item — I create healthy and cheerful atmosphere at workplace, is the item with highest mean (4.872), followed by — I am willing to go extra mile to help a fellow coworker’s request, (4.096). The item with third highest mean is — I am so tolerable to any question raised by colleagues without complaining with a value of (4.032). While — I provide extra support to my colleagues if I am paid overtime, is the item lowest mean with a value of (3.224) out of all the items. The aggregate mean of sportsmanship variable is 4.056. This result shows that HQ staff of HB in relation to sportsmanship conduct agrees with the statements under this variable.

The item — I create healthy and cheerful atmosphere at workplace has the highest standard deviation, which is (6.363). The item with second highest standard deviation is — I provide extra support to my colleagues if I am paid overtime (1.294) followed by — I am so tolerable to any question raised by colleagues without complaining (0.924) and I am willing to go extra mile to help a fellow coworker’s request has the lowest standard deviation out of all the items with a value of (0.874).

. Table 4.7 Respondents Opinion on Courtesy

| Statements | Frequency (Percentage) | | | | | | Me an | Sta. De |
|--|------------------------|----------|-----------|-----------|-----------|--------------|-------|---------|
| | S.D | Disagree | Neutral | Agree | S.A | | | |
| I show genuine concern and consideration for all my associates. | 6(4.8%) | 1(0.8%) | 14(11.2%) | 62(49.6%) | 41(32.8%) | 4.456 | 4.567 | |
| I lend a compassionate ear when someone has a personal Problem. | 6(4.8%) | 1(0.8%) | 14(11.2%) | 65(52.0%) | 39(31.2%) | 4.040 | 0.945 | |
| I chat with other associates before starting actions that might affect them. | 6(4.8%) | 5(4.0%) | 28(22.4%) | 55(44.0%) | 31(24.8%) | 3.800 | 1.016 | |
| I try to act like a mediator when other coworkers have disagreements. | 4(3.2%) | 5(4.0%) | 37(30.4%) | 55(44%) | 23(18.4%) | 3.704 | 0.924 | |
| Aggregate Mean | | | | | | 4.000 | | |

Source; Respondents Survey Test, 2022

The above table 4.7 shows the respondent's replies on Courtesy variable. The first item shows that 4.8% (6) of the respondents strongly disagreed on that he /she show genuine concern and consideration for all my colleagues, 0.8% (1) of the respondents disagreed, 11.2 % (14) of the respondents neither agreed nor disagreed, 49.6% (62) of the respondents agreed and 32.8% (41) strongly agreed with the statement. The collected data shows that, majority of the respondents agreed on showing genuine concern and consideration for all my colleagues.

Concerning the statement "Do the respondents lend a compassionate ear when someone has a personal Problem"; 4.8% (6) of the respondents strongly disagreed, 0.8% (1) of the respondents disagreed, 11.2 % (14) of the respondents neither agreed nor disagreed, 52% (65) of the respondents agreed and 31.2% (39) of the respondents strongly agreed with the statement. The collected data shows that, majority of respondents agreed on lending a compassionate ear when someone has a personal Problem.

Concerning the statement "Do the respondents chat with other coworkers before initiating actions that might affect them"; 4.8% (6) of the respondents strongly disagreed, 4% (5) of the respondents disagreed, 22.4% (28) of the respondents neither agreed nor disagreed, 44% (55) of the respondents agreed and only 24.8% (31) of the respondents strongly agreed. The collected data shows that, majority of respondents agreed with the statement. Lastly, concerning the statement "Do the respondents attendance at work above the expected as a result they should get a prize"; 3.2% (4) of the respondents strongly disagreed, 4% (5) of the respondents disagreed, 30.4% (37) of the respondents neither agreed nor disagreed, 44% (55) of the respondents agreed and only 18.4% (23) of the respondents strongly agreed. The collected data shows that, majority of respondents agreed with the statement.

The item — I show genuine concern and consideration for all my colleagues, is the item with highest mean (4.456), followed by — I lend a compassionate ear when someone has a personal Problem with a value of (4.040). The item with third highest mean is — I chat with other coworkers before initiating actions that might affect them with a value of (3.800). While — I try to act as a mediator when other coworkers have disagreements has the lowest mean of (3.704) out of all the items. The aggregate mean of Courtesy variable is 4.000. This result shows that HQ staff of HB in relation to Courtesy conduct agrees with the statements.

The item — I show genuine concern and consideration for all my colleagues has the highest standard deviation, which is (4.567). The item with second highest standard deviation is — I chat with other coworkers before initiating actions that might affect them (1.016) followed by — I lend a sympathetic ear when someone has a personal Problem (0.945) and I try to act like a mediator when other coworkers have disagreements has the lowest standard deviation of (0.924) out of all the items.

Table 4.8 Respondents Opinion on Civic Virtue

| Statements | Frequency (Percentage) | | | | | | |
|--|------------------------|-----------|-----------|-----------|-----------|--------------|---------|
| | S.D | Disagree | Neutral | Agree | S.A | Me an | Sta. De |
| I really feel as if this HB's problems are my own problems. | 4(3.2%) | 7(5.6%) | 28(22.4%) | 53(42.4%) | 33(26.4%) | 3.832 | 0.989 |
| I am willing to stand up to protect the reputation of HB. | 3(2.4%) | 3(2.4%) | 19(15.2%) | 62(49.6%) | 38(30.4%) | 4.032 | 0.879 |
| I actively attend HB's meetings in order to air out grievances | 3(2.4%) | 11(8.8%) | 60(48.0%) | 40(32.0%) | 11(8.8%) | 3.360 | 0.855 |
| I mind taking on new challenging projects unless I am properly motivated | 7(5.6%) | 19(15.2%) | 37(29.6%) | 48(38.4%) | 14(11.2%) | 3.344 | 1.048 |
| I make productive proposals that improve HB's operations. | 4(3.2%) | 14(11.2%) | 39(31.2%) | 51(40.8%) | 17(13.6%) | 3.504 | 0.972 |
| Aggregate Mean | | | | | | 3.614 | |

Source; Respondents' Survey Test, 2022

The Above table 4.8 shows the respondent's replies on Civic Virtue variable. The first item shows that 3.2% (4) of the respondents strongly disagreed on that he /she feel as if HB's problems are their own problems., 5.6 % (7) of the respondents disagreed, 22.4 % (28) of the respondents neither agreed nor disagreed, 42.4% (53) of the respondents agreed and 23.2% (33) strongly agreed with the statement. The collected data shows that, majority of the respondents agreed on feeling as if HB's problems are their own problems

In regard to the statement “ Are the respondents willing to stand up to protect the reputation of HB”; 2.4% (3) of the respondents strongly disagreed, 2.4% (3) of the respondents disagreed, 15.2%(19) of the respondents neither agreed nor disagreed, 49.6% (62) of the respondents agreed and 30.4% (38) of the respondents strongly agreed with the statement. The collected data shows that, the majority of the respondents are willing to stand up to protect the status of HB.

Concerning the statement “Do the respondents actively attend HB’s meetings in order to air out grievances”; 2.4% (3) of the respondents strongly disagreed, 8.8% (11) of the respondents disagreed, 48% (60) of the respondents neither agreed nor disagreed, 32% (40) of the respondents agreed and only 8.8% (11) of the respondents strongly agreed. The collected data shows that, majority of respondents neither agreed nor disagreed with the statement.

Concerning the statement “Do the respondents mind taking on new challenging projects unless they are properly motivated”; 5.6% (7)of the respondents strongly disagreed, 15.2% (19) of the respondents disagreed, 29.6% (37) of the respondents neither agreed nor disagreed, 38.4% (48) of the respondents agreed and only 11.2% (14) of the respondents strongly agreed. The collected data shows that, majority of respondents agreed with the statement. Lastly, concerning the statement “Do the respondents make productive proposals that improve HB’s operations”; 3.2% (4) of the respondents strongly disagreed, 11.2% (14) of the respondents disagreed, 31.2% (39) of the respondents neither agreed nor disagreed, 40.8% (51) of the respondents agreed and only 13.6% (17) of the respondents strongly agreed. The collected data shows that, majority of respondents agreed with the statement.

The item —I am willing to stand up to protect the reputation of HB, is the item with highest mean with a value of (4.032), followed by —I really feel as if this HB’s problems are my own problems with a value of (3.832). The item with third highest mean is —I make productive proposals that improve HB’s operations with a value of (3.504). While —I mind taking on new challenging projects unless I am properly motivated is the item lowest mean with a value of (3.344) followed by — I actively attend HB’s meetings in order to air out grievances (3.360). The aggregate mean of Civic Virtue variable is 3.614. This result shows that HO staff of HB in relation to Civic Virtue conduct agrees with the statements under this variable.

The item -I mind taking on new challenging projects unless I am properly motivated has the highest standard deviation, which is (1.048). The item with second highest standard deviation is I really feel as if this HB's problems are my own problems (0.989) followed by - I make productive proposals that improve HB's operations (0.972) and while — I am willing to stand up to protect the reputation of (0.879) and the item — I actively attend HB's meetings in order to air out grievances has the lowest standard deviation out of all the items with a value of (0.855).

Finally when comparing the dimensions of OCB Variables, sportsmanship & altruism have the highest aggregate mean value of (4.056) and (4.029) followed by courtesy with aggregate mean value of (4.000). However, civic Virtue and conscientious have the lowest aggregate mean value of (3.614) and (3.524), respectively. This result shows that personnel of HB are doing well in these three OCB variables. On the other hand civic virtue and conscientious respectively have the lowest aggregate mean from all the variables, this shows the negative reply respondent's gave for this variables in comparison to the rest of the variables.

Table 4.9 Respondents Opinion on Job Satisfaction

| Statements | Frequency (percentage) | |
|---|------------------------|--------------|
| | Satisfied | Dissatisfied |
| How my pay relates with that of other workers in other banks. | 58(46.4%) | 67(53.6%) |
| The way my boss trains his/her employees. | 74(59.2%) | 51(40.8%) |
| The chances of advancement and the way promotions are given out on this job | 49(39.2%) | 76(60.8%) |
| HB polices and the way in which they are administered. | 53(42.4%) | 72(57.6%) |
| The technical “know how” of my boss and their ability in making decisions. | 84(67.2%) | 41(32.8%) |
| The Spirit of cooperation among my coworkers. | 97(77.6%) | 28(22.4%) |
| The chance to make use of my best abilities and rub elbows with vital people. | 80(64.0%) | 45(36.0%) |
| The feeling of accomplishment I get from the job. | 77(61.6%) | 48(38.4%) |

Source; Respondents Survey Test, 2022

In this research, JS is dependent variable and there were eight questions raised for this specific variable. The first item shows that 46.4% (58) of respondents were satisfied with the statement that their pay compared with that of other workers in other banks; however, 53.6% (67) of the respondents were dissatisfied with the statement in the first row. The collected data shows that, the majority of the respondents i.e. 53.6% are dissatisfied with their salary.

In analyzing the second statement -The way their boss trains his/her employees, 59.2% (74) of respondents were satisfied with the statement; whereas 40.8% (51) of the respondents were dissatisfied with the statement in the second row. The collected data shows that, the majority of the respondents are happy with the teaching and learning process coordinated by supervisors for their subordinates working under them.

In analyzing the third statement, on the respondent's chances of advancement and the way promotions are given out on the job, 39.2% (49) of respondents were satisfied with the statement; whereas 60.8% (76) of the respondents were dissatisfied with the statement in the third row. The collected data shows that, the majority of the respondents are dissatisfied with the advancement opportunities and promotion policies of the HB.

In analyzing the fourth statement, on the respondents HB's policies and the way in which they were administered, 42.2% (53) of respondents were satisfied with the statement; whereas 57.6% (72) of the respondents were dissatisfied with the statement in the fourth row. The collected data shows that, majority of respondents are dissatisfied with the inventive aspect of HB's policies and their application.

In analyzing the fifth statement, on the respondent's technical "know how" of their supervisor and their ability in making decisions, 67.2% (84) of respondents were satisfied with the statement; whereas 36% (45) of the respondents were dissatisfied with the statement in the fifth row. The collected data shows that, the bulks of respondents are satisfied with the level of expertise and decision making aptitude of their superiors.

In analyzing the sixth statement, on the respondent's spirit of cooperation among their coworkers, 77.6% (97) of respondents were satisfied with the statement; whereas 22.4% (28) of the respondents were dissatisfied with the statement in the sixth row. The collected data shows that, the bulk of respondents are satisfied with the level of collaboration among their colleagues.

In analyzing the seventh statement, on the respondent's chances to making good use of their best abilities and rubbing elbows with important individuals, 64% (84) of respondents were satisfied with the statement; whereas 32.8% (41) of the respondents were dissatisfied with the statement in the seventh row. The collected data shows that, the majority of respondents are satisfied with the probability of utilizing their best characteristic and simultaneously developing relationships among actors in the market.

In analyzing the eighth statement, on the respondent's feeling of accomplishment they get from their job, 61.6% (77) of respondents were satisfied with the statement; whereas 38.4% (48) of the respondents were dissatisfied with the statement in the eighth row. The collected data shows that, the majority of respondents are satisfied with the feeling of achievement they acquire from their job.

4.3.2 Inferential Analysis

4.3.2.1 Logistic Regression Assumptions

Five major assumptions for binomial logistic regression were tested. The assumptions include: Multicollinearity, Independence of residuals, linear relationship, Homoscedasticity and Normality distribution tests are found below with their corresponding results.

4.3.2.1.1 Multicollinearity

The term "multicollinearity" describes when the independent variables are highly connected. There is overlap or sharing of predictive power when the independent variables are multicollinearity. The unique contribution of each predictor variable is difficult to measure when the predictor factors are interrelated.

The Variance Inflation Factor (VIF), which assesses the impact of correlations among independent variables on the precision of regression results, was used to verify this. The VIF factor should be less than 0.10 and ideally close to one. Tolerance measures how much of the variability of a given independent variable is not explained by the model's other independent variables. If this value is very little (less than 0.10), it suggests that the multiple correlation with other variables is quite high, implying the likelihood of multicollinearity. (Robert, 2006). As can be seen from the table below, regarding this study the tolerance level of all independent variables are greater than 0.1 and the VIF value of all the independent variables are also less than 2.5 This confirms the absence of multicollinearity.

Table 4.10 Test of Multicollinearity

| Model | Collinearity Statistics | |
|--------------------------|-------------------------|-------|
| | Tolerance | VIF |
| 1 Altruism | .498 | 2.010 |
| Conscientiousness | .473 | 2.116 |
| Sportsmanship | .855 | 1.170 |
| Courtesy | .755 | 1.324 |
| Civic virtue | .583 | 1.715 |

a. Dependent Variable: JS

Source: Survey Result, SPSS (2022)

4.3.2.1.2 Independence of Residuals

Multiple regressions assume that the residual are independent. Residuals are the prediction errors or disparities between the actual score for a case and the score estimated by the regression equation. If there is no serial correlation, the size of the residual in one case has no bearing on the size of the residual in the next. The presence of serial correlation among the residuals was tested using the Durbin-Watson statistic.

The Durbin-Watson statistic has a range of values from 0 to 4. As a rule of thumb, if the Durbin-Watson statistic is around 2, the residuals are not correlated, and a range of 1.50 - 2.50 is acceptable. This regression model has a Durbin –Watson value of 1.897 which is closed to 2 than 0. So it can be confirmed that the assumption of independent error has almost certainly been met.

Table 4.11 Test of Independence of Residuals

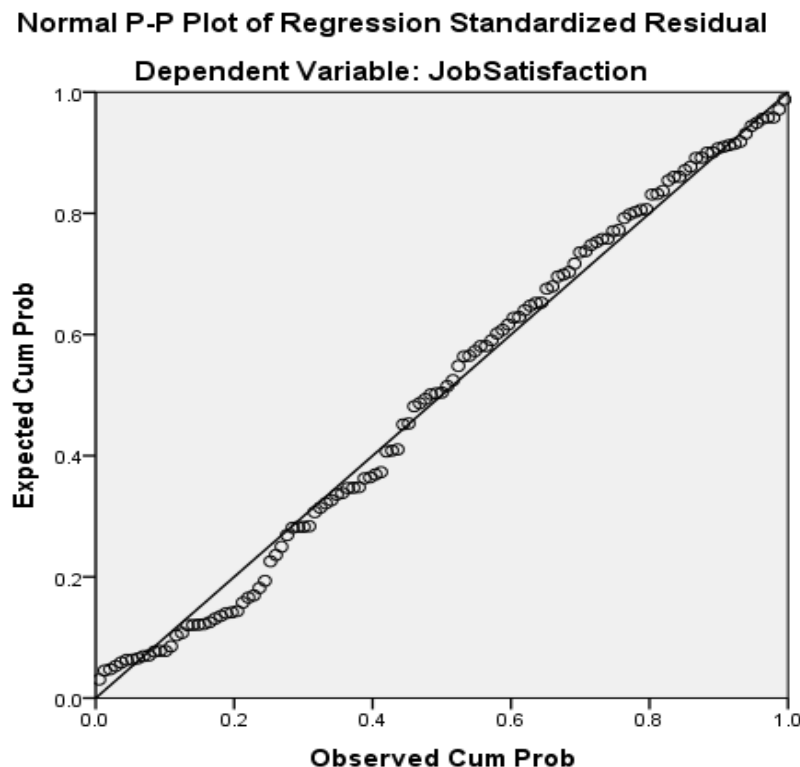
| Durbin-Watson |
|---------------|
| 1.897 |

Source; Survey Test, 2022

4.3.2.1.3 Linearity Relationship

Job satisfaction is believed to be linearly connected to OCB, so that changes in OCB will affect the dependent variable job satisfaction. A normal probability plot can be used to test the assumption that the residuals are normally distributed (sometimes called a quantile-quantile or q-q plot). The predicted values from the standard normal distribution are plotted against the ordered values of the standardized residuals in this plot. If the residuals are properly distributed, they should fall on the diagonal roughly. We may conclude the residuals are normally distributed since they lie approximately on the diagonal, as seen in the graph below. The graphic below depicts the linear relationship between each independent variable and the dependent variable.

Figure 4.1 Linearity Graph

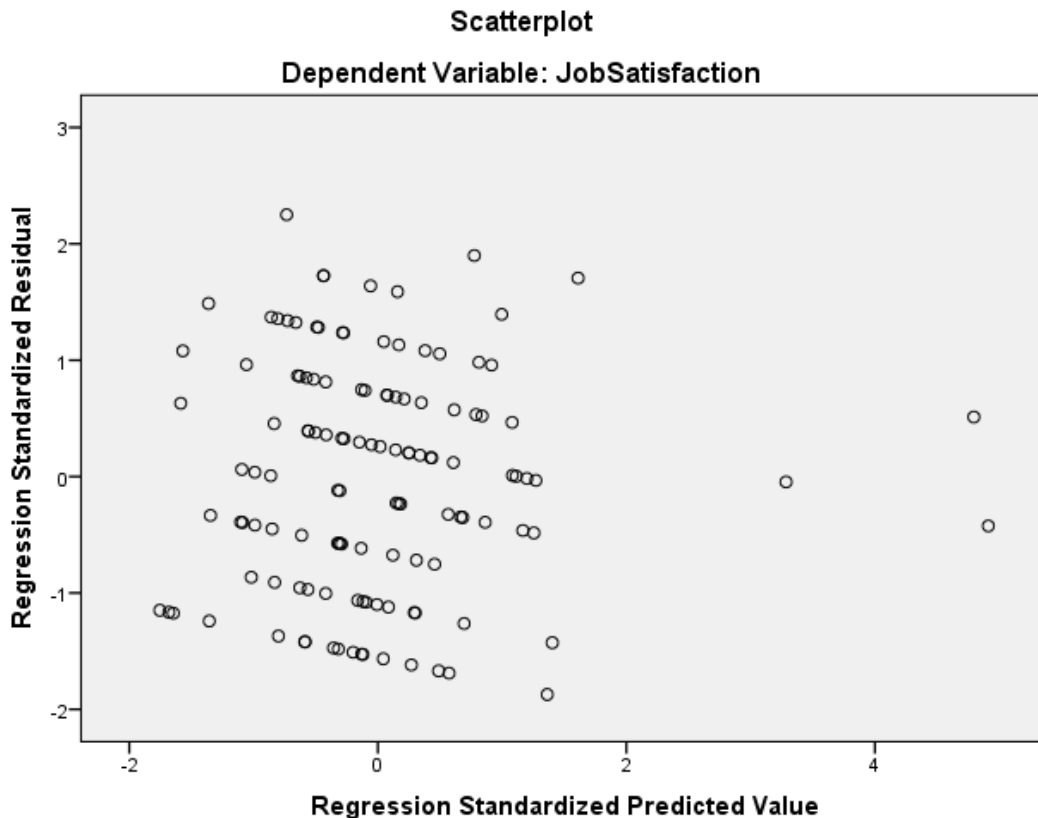


4.3.2.1.4 Homoscedasticity (Equal Variance)

Homoscedasticity refers to whether or not the residuals are evenly distributed, or if they tend to cluster together at some values and spread out at others. The assumption of homogeneity of variance analyzes the model errors that have an unknown but finite variance that is consistent across all levels of the predictor variables. Visual analysis of a plot of the standardized residuals by the regression's standardized projected value helps confirm this assumption.

The distribution was verified for homoscedasticity by plotting ZRESID against ZPRED; the graph was checked to see if it looked like a random array of dots uniformly spread around zero. This means that the dispersion of residuals along any predictor variable should be relatively constant at each point. At all values of the dependent variable, the variability in scores for independent variables should be similar. The scatter plot should have a rectangle form running the length of it. This indicates that the residuals are normally distributed. The assumption of homoscedasticity was met, as shown in the graph below.

Figure: 4.2 Homoscedasticity Graph



4.3.2.1.5 Normality Distribution

Because binary logistic regression requires that the independent variables in the analysis be normally distributed, the normality of the data was confirmed before starting the regression analysis. The values of kurtosis and skewness were used to see if the residuals were normally distributed. A data is said to be normally distributed, according to (Yi, 1988), if the standardized skewness and kurtosis distribution results lie between the ranges of ± 2.58 .

Both the standardized skewness and kurtosis readings, according to the table below, are outside the given range. Despite the results in the table below, we may argue that the data in the sample population is normally distributed. Because of the Central Limit Theorem, which asserts that when samples are big, the sampling distribution will take the shape of a normal distribution, independent of the population from which the sample was taken. This is especially true for sample sizes greater than 30. The standard deviation of the sampling distribution will be equal to the standard deviation of the samples divided by the square root of the sample size. (Field, 2009)

Table 4.12 Normality Test

| | N | Skewness | | Kurtosis | |
|----------------------------|-----------|-----------|------------|-----------|------------|
| | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| Job Satisfaction | 125 | -.017 | .217 | -.979 | .430 |
| Altruism | 125 | -1.759 | .217 | 4.438 | .430 |
| Conscientiousness | 125 | -.762 | .217 | .873 | .430 |
| Sportsmanship | 125 | 5.845 | .217 | 40.977 | .430 |
| Courtesy | 125 | 5.974 | .217 | 56.639 | .430 |
| Civic virtue | 125 | -.724 | .217 | 2.135 | .430 |
| Valid N (list wise) | 125 | | | | |

Source: Survey Result, SPSS (2022)

4.3.2.2 Correlation Analysis

A measure of relationship between two variables is correlation. Positive values of "r" indicate positive correlation between the two variables (i.e., changes in both variables occur in the same direction), whilst negative values indicate negative correlation (i.e., changes in both variables occur in opposing directions), according to Kothari (2004). An "r" value of zero implies that the two variables have no relationship. When $r = (+)$ one, perfect positive correlation is indicated, and when $r = (-)$ one, perfect negative correlation is indicated.

Pearson correlation co-efficient established the relationships that exist between the independent and dependent variables. It is a simple bi-variant relationship analysis between the dependent and independent variables. The Pearson correlation coefficient values can vary from -1.00 to +1.00. A correlation value of +1.00 indicates a perfect positive correlation, while a value of -1.00 represents a perfect negative correlation, and a value of 0.00 indicates no linear relationship between the X and Y variables or between two variables (Tabachnick & Fidell, 2007; Pallant, 2007). The Pearson's correlation coefficient (r) was used to conduct the correlation analysis to find the level and direction of the relationships between Job Satisfaction as dependent variable and Altruism, Conscientiousness, sportsmanship, Courtesy, and civic virtue as independent variable.

Table 4.13 Relationship between JS and OCB

| | | Altruism | Conscientious | Sportsmanship | Courtesy | Civic virtue | JS |
|----------------------|---------------------|----------|---------------|---------------|----------|--------------|-----|
| Altruism | Pearson Correlation | 1 | | | | | |
| | Sig. (2-tailed) | | | | | | |
| | N | 125 | | | | | |
| Conscientious | Pearson Correlation | .657** | 1 | | | | |
| | Sig. (2-tailed) | .000 | | | | | |
| | N | 125 | 125 | | | | |
| Sportsmanship | Pearson Correlation | .337** | .323** | 1 | | | |
| | Sig. (2-tailed) | .000 | .000 | | | | |
| | N | 125 | 125 | 125 | | | |
| Courtesy | Pearson Correlation | .423** | .432** | .267** | 1 | | |
| | Sig. (2-tailed) | .000 | .000 | .003 | | | |
| | N | 125 | 125 | 125 | 125 | | |
| Civic virtue | Pearson Correlation | .562** | .596** | .212* | .386** | 1 | |
| | Sig. (2-tailed) | .000 | .000 | .018 | .000 | | |
| | N | 125 | 125 | 125 | 125 | 125 | |
| JS | Pearson Correlation | -.033 | -.106 | .127 | .052 | .011 | 1 |
| | Sig. (2-tailed) | .711 | .239 | .158 | .568 | .901 | |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |

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

* . Correlation is significant at the 0.05 level (2-tailed).

Source: Respondents Survey Test, 2022

Pearson's correlation is the most widely used method of measuring the degree of relationship between variables. The interdependency was measured according to the scale recommended by Hair et al (2002).

Table 4.14 Relation measurement scale between variables

| Pearson Correlation | Degree of Relation |
|----------------------------|---------------------------|
| 0.00-0.20 | No Relation |
| 0.20-0.40 | Weak Relation |
| 0.40-0.60 | Moderate Relation |
| 0.60-0.80 | Strong Relation |
| 0.80-01.00 | Very Strong Relation |

Source: Hair et al (2002)

As we can see from table 4.13, the correlation between the dependent and independent variables based on table 4.14 has been interpreted as follows. The result showed Altruism and JS were correlated with one another negatively ($r = -0.033$, $p < 0.05$). Based on table 4.13, there is no relationship between the two variables. Correlation analysis between Altruism has an adverse and inconsequential effect on JS. Next, the result showed that Conscientiousness and JS correlated with one another positively and significantly ($r = 0.657$, $p < 0.05$). Based on table 4.14, there is a strong relationship between the two variables. Correlation analysis between Conscientiousness has a positive and significant effect on JS. The result showed that sportsmanship and JS were correlated with one another positively and significantly ($r = 0.337$, $p < 0.05$). Based on table 4.14, there is a weak relationship between the two variables.

Correlation analysis between sportsmanship has a positive and significant effect on JS. The result showed Courtesy and JS were correlated with one another positively and significantly ($r = 0.423$, $p < 0.05$). Based on table 4.14, there is a moderate relationship between the two variables. Correlation analysis between Courtesy has a positive and significant effect on JS. Finally, the result showed that Civic virtue and JS were positively correlated to one another at a significant level ($r = 0.562$, $p < 0.05$). Based on table 4.14, there is a moderate relationship between the two variables. Correlation analysis between Civic virtue has a positive and significant effect on JS.

Finally, the findings of the correlation analysis are corroborated by a study conducted by Moorman, R. (1991), which looked at the relationship between fairness perceptions and organizational citizenship behaviors in a sample of two firms in the mid-western United States. The study found a link between Job Satisfaction and other dimensions of Organizational Citizenship Behaviors, with the exception of Altruism. Job satisfaction was not connected to Organizational Citizenship Behaviors when views of fairness were examined apart from Job Satisfaction.

4.3.2.3 Binary Logistic Regression

In this thesis, the IBM SPSS version 20 software was used to conduct logistic regression. Before estimating the models, it was necessary to check the assumptions for binomial logistic regression was conducted and fulfilled to continue with logistic regression analysis. Logistic regression is a popular modeling approach when the dependent variable is dichotomous or polytomous. This model allows one to predict the log odds of outcomes of a dependent variable from a set of variables that may be continuous, discrete, categorical, or a mix of any of these. The binary logistic regression model of this study can now be properly written in an equation as follows:

$$P(JS) = \alpha_0 + \alpha_1 ALT + \alpha_2 CON + \alpha_3 SPO + \alpha_4 COU + \alpha_5 CIV + \varepsilon \dots\dots\dots (1)$$

$$P(JS) = -0.383 + \alpha_1 0.755 + \alpha_2 0.52 + \alpha_3 0.328 + \alpha_4 0.341 + \alpha_5 0.597 + \varepsilon \dots\dots\dots (2)$$

Where: JS is Job Satisfaction, ALT is Altruism, CON is Conscientiousness, SPO is Sportsmanship, COU is Courtesy, CIV is Civic virtue; and ε is error term, Where, $\alpha_i > 0$

Table 4.15: Case Processing Summary

| Case Processing Summary | | | |
|--|----------------------|-----|---------|
| Unweighted Cases a | | N | Percent |
| Selected Cases | Included in Analysis | 125 | 100.0 |
| | Missing Cases | 0 | .0 |
| | Total | 125 | 100.0 |
| Unselected Cases | | 0 | .0 |
| Total | | 125 | 100.0 |
| a. If weight is in effect, see classification table for the total number of cases. | | | |

The case processing summary simply tells us about how many cases are included in our analysis. The dependent variable encoding reminds us how our outcome variable is encoded '1' for 'satisfied' and '2' for 'dissatisfied'.

Table 4.16 Classification Table

| | Observed | Predicted | | |
|---------------------------|----------|------------------|--------------|--------------------|
| | | Job Satisfaction | | Percentage Correct |
| | | Satisfied | Dissatisfied | |
| Job Satisfied | | 31 | 28 | 52.5 |
| Job Dissatisfied | | 25 | 41 | 62.1 |
| Overall Percentage | | | | 57.6 |

a. The cut value is .500

Table 4.16 summarizes the results of our prediction about JS based on OCB dimensions. We can see that our model can correctly predict 52.5% of the staff that are satisfied with their job and 62.1% of the staff that are dissatisfied with their job. Over all, our model predicts 57.6% of HB staff's JS levels correctly.

Table 4.17 Omnibus Tests of Model Coefficients

| | Chi-square | df | Sig. |
|---------------------|------------|----|------|
| Step | 6.378 | 5 | .271 |
| Step 1 Block | 6.378 | 5 | .271 |
| Model | 6.378 | 5 | .271 |

The Omnibus Tests of Model Coefficients is used to check that the new model that contains explanatory variables is an improvement over the baseline model. It uses chi-square tests to see if there is a significant difference between the Log-likelihoods of the baseline model and the new model. If the new model has a significantly reduced Log-likelihoods compared to the baseline then it suggests that the new model is explaining more of the variance in the outcome and is an improvement. Here the chi-square is highly significant (chi-square=6.378, df=5, p<.005) so our new model is significantly better.

Model summary

In the table 4.18 labeled Model Summary we get -2 Log likelihood and two other statistics which are equivalent to R Square values in multiple regression. -2 Log likelihood is used to compare models and assess if the inclusion of additional terms in the model significantly improves model fit or not. Cox & Snell and Nagelkerke R Square values give an approximation about how much variance in the dependent variable can be explained with the hypothesized model with the latter the adjusted version of the former with an adjusted scale of the statistic to cover the full range from 0 to 1. The result in the below table indicate the relationship between the predictors and the prediction.

Table 4.18: Model Summary

| Step | -2 Log likelihood | Cox & Snell R Square | Nagelkerke R Square |
|------|-------------------|----------------------|---------------------|
| 1 | 166.517a | .050 | .066 |

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

As shown in table 4.18 the -2 Log Likelihood of the goodness fit value equal to 166.517 and the significant value for the model indicates a positive value and greater than 0.05. Therefore, we cannot reject this null hypothesis since the level of significance in our model is 0.271, which is greater than the critical values of 0.05 levels. Therefore, the overall tests imply that our model has a sufficiently good fit when using OCB dimensions that influences the levels of job satisfaction. The details of the results of each OCB dimensions will be discussed below.

Cox & Snell R square and Nagelkerke R square are both methods of calculating the explained variation. The Cox & Snell R^2 can be interpreted like R^2 in a multiple regression but cannot reach a maximum value of 1. The Nagelkerke R square can reach a maximum of 1 (Karl L. Wuensch, 2014). For our model, the explained variation ranges from 0.050 to 0.066 depending on whether we reference Cox & Snell R square or Nagelkerke R square, respectively. Nagelkerke R square is the modification of Cox & Snell R square for a more preferable usage. We can conclude that between 5 percent and 6.6 percent of the variation in HB staff JS can be explained by the binary logistic model.

Hosmer and Lemeshow Test

The Hosmer–Lemeshow test is a commonly used test for assessing the goodness of fit of the model and allows for any number of explanatory variables, which may be continuous or categorical. The Hosmer–Lemeshow test uses a test statistic that asymptotically follows a χ^2 distribution to assess whether or not the observed event rates match expected event rates in subgroups of the model population. The Hosmer-Lemeshow test shown in Table 4.16 explores whether the predicted probabilities are the same as the observed probabilities. This model produced a significant difference between the observed and predicted probabilities indicating a poor model fit.

Table 4.19: Hosmer and Lemeshow Test

| Step | Chi-square | df | Sig. |
|------|------------|----|------|
| 1 | 4.338 | 8 | .825 |

As shown from Table 4.18, the significant value for Hosmer and lemeshow test indicate a positive value that is greater than 0.05. Therefore, we cannot reject the null hypothesis since the level of significance in our model is 0.825, which is greater than the critical values of 0.05 levels. Therefore, the overall tests imply that our model has a sufficiently good fit when using OCB dimensions that influences JS levels.

4.3.3 Interpretation of the model and Hypotheses Testing

Table 4.20 provides the regression coefficient (B), the Wald statistic (to test the statistical significance) and the all-important Odds Ratio (Exp (B)) for each variable category. If the odds ratio Exp (B) is less than one (i.e., the estimated regression coefficient is negative), then this means that the odds of HB staff being not satisfied with their job is higher for the reference category. If Exp (B) is greater than one, then the odds are higher for a particular category as compared to the reference category.

Table 4.20: Variables in the Equation

| | B | S.E. | Wald | df | Sig. | Exp(B) |
|--------------------------|----------|-------------|-------------|-----------|-------------|---------------|
| Altruism | .120 | .385 | .098 | 1 | .75 | 1.128 |
| Conscientiousness | -.687 | .354 | 3.771 | 1 | .05 | .503 |
| Sportsmanship | .165 | .169 | .957 | 1 | .32 | 1.179 |
| Courtesy | .283 | .298 | .905 | 1 | .34 | 1.328 |
| Civic virtue | .184 | .348 | .280 | 1 | .59 | 1.202 |
| Constant | -.383 | 1.134 | .114 | 1 | .73 | .681 |

a. Variable(s) entered on step 1: Altruism, Conscientiousness, Sportsmanship, Courtesy, Civic virtue.

A. Altruism

The variable of altruism was analyzed using binary logistic regressions whether it influences JS of HB staff situated at HQ. The results from the binary logistic regression coefficient show that altruism value positively influences the levels of JS for staff situated at HQ of HB (see table 4.20). The variable is statistically significant with an odds-ratio of positively 1.128 and binary logistic regression coefficient ($\beta = .120$, $p = .75$). The result implies that a one-unit increase in altruism values will increase the probability of JS for staff situated at HQ by a factor of 1.128 keeping all other covariates constant. The relationship between independent variable altruism and the dependent variable JS are statistically insignificant at 0.75 significant levels. This indicates that, there is weak relationship between altruism and JS. Therefore, the overall respondents' response indicates that altruism values slightly influences JS levels as we have seen from the quantitative respondents.

B. Conscientiousness

The variable of conscientiousness was analyzed using binary logistic regressions whether it influences the levels of JS for staff situated at HQ. The results from binary logistic regression coefficient show that conscientiousness positively influences the levels of JS for staff situated at headquarters of HB (see table 4.20). The variable is statistically significant with an odds-ratio of positively .503 and binary logistic regression coefficient ($\beta = -.687$, $p = .05$). The result implies that a one-unit increase in conscientiousness values will decrease the probability of JS for staff situated at HQ by a factor of 0.50 keeping all other covariates constant. Moreover, the relationship between independent variable conscientiousness and the dependent variable JS are marginal significant at .052. This indicates that, there is a relationship between conscientiousness and JS.

C. Sportsmanship

The variable of sportsmanship was analyzed using binary logistic regression. The results from binary logistic regression coefficient show that sportsmanship positively influences the levels of JS for staff situated at HQ of HB (see table 4.20). The variable is statistically significant with an odds-ratio of positively 1.179 and binary logistic regression coefficient ($B = .165$, $p = .32$) (See table.4.17). The result implies that a one-unit increase in sportsmanship values will increase the probability of JS for staff situated at HQ by a factor of 1.179 keeping all other covariates constant. The relationship between independent variable sportsmanship and the dependent variable the levels of JS for staff situated at headquarters of HB are statistically insignificant at 0.05 significant levels. This indicates that, there is weak relationship between sportsmanship and the levels of JS for staff situated at HQ of HB. Therefore, the overall quantitative respondents' response indicates that sportsmanship slightly influences the levels of JS for staff situated at HQ of HB.

D. Courtesy

The variable of courtesy was analyzed using binary logistic regression. The results from binary logistic regression coefficient show that courtesy positively influences the levels of JS for staff situated at HQ of HB (see table 4.19).

The variable is statistically significant with an odds-ratio of positively 1.328 and binary logistic regression coefficient ($B = .283$, $p = .34$) (See table.4.20). The result implies that a one-unit increase in courtesy values will increase the probability of JS for staff situated at HQ by a factor of 1.328 keeping all other covariates constant. The relationship between independent variable courtesy and the dependent variable the levels of JS for staff situated at headquarters of HB are statistically insignificant at 0.05 significant levels. This indicates that, there is weak relationship between courtesy and the levels of JS for staff situated at HQ of HB. Therefore, the overall quantitative respondents' response indicates that courtesy slightly influences the levels of JS for staff situated at HQ of HB.

E. Civic virtue

The variable of civic virtue was analyzed using binary logistic regression. The results from binary logistic regression coefficient show that civic virtue positively influences the levels of JS for staff situated at HQ of HB (see table 4.19). The variable is statistically significant with an odds-ratio of positively 1.202 and binary logistic regression coefficient ($B = .184$, $p = .59$) (See table.4.20). The result implies that a one-unit increase in civic virtue values will increase the probability of JS for staff situated at HQ by a factor of 1.202 keeping all other covariates constant. The relationship between independent variable civic virtue and the dependent variable the levels of JS for staff situated at HQ of HB are statistically insignificant at 0.05 significant levels. This indicates that, there is weak relationship between civic virtue and the levels of JS for staff situated at HQ of HB. Therefore, the overall quantitative respondents' response indicates that civic virtue slightly influences the levels of JS for staff situated at HQ of HB.

The logistic regression model from the above model shows that keeping other variables constant, a one unit increase in Altruism will bring a 0.75 unit increase in JS of HB Staff working at HQ, a one unit increase in Conscientiousness will bring a 0.5 unit increase in JS of HB Staff working at HQ, a one unit increase in Sportsmanship will bring a 0.32 unit increase in JS of HB Staff working at HQ, a one unit increase in Courtesy will bring a 0.34 unit increase in JS of HB Staff working at HQ and a one unit increase of Civic virtue will bring a 0.59 unit increase in JS of HB Staff working at HQ.

Table 4.20 shows the constant, beta, and significance level of each variable. It indicates that the five variable which are Altruism, Conscientiousness, Sportsmanship, Courtesy and Civic virtue influence HQ staff's JS levels significantly at 95% confidence interval with a sig. level of 0.755, 0.05, 0.328, 0.341 and 0.597, respectively.

When we try to compare the hypothesis testing results and the literature covered in chapter two, we receive a mixed reaction, i.e. both for and against the research's findings. For example, Konovsky, M. A., and Organ, D. W. (1996) investigated whether dispositional factors such as agreeableness, conscientiousness, and equity sensitivity could explain the relationship between contextual work attitudes and OCB, concluding that fairness/satisfaction was significantly related to all five dimensions of OCB. Furthermore, Foote, D. A., and Tang, T. L. P. (2008) suggested a model in which self-directed teams' team commitment moderates the link between JS and OCB. The results of the study indicated the relationship between JS and OCB was shown to be significant, as well as a link between team commitment and OCB.

On the other hand, there have been studies that have reached similar conclusions based on hypothesis testing. For example, a study conducted by Fatimah, O., Amiraa, A. M., and Halim, F. W. (2011) to investigate the association between organizational justice and OCB with JS discovered a strong positive relationship between the two. Except for Courtesy, four dimensions of OCB were linked to JS. Altruism and civic virtue were also found to contribute to job satisfaction. The other three elements of OCB, on the other hand, had no discernible impact on JS. Also Lapierre, L. M., and Hackett, R. D. (2007) investigated rival theoretical models that linked OCB to trait conscientiousness, JS, and the quality of leader-member interchange. According to the findings, conscientiousness has a significant impact on OCB, which leads to higher JS. It was also discovered that having a higher degree of OCB resulted in a better level of JS.

Table 4.21 Hypotheses

| Hypothesis | Decision |
|---|---------------|
| H1- There is a significant positive relationship between Altruism & employee's JS. | Not Supported |
| H2- There is a significant positive relationship between Civic virtue & employee's JS. | Not Supported |
| H3- There is a significant positive relationship between Sportsmanship & employee's JS. | Not Supported |
| H4- There is a significant positive relationship between Courtesy & employee's JS. | Not Supported |
| H5- There is a significant positive relationship between Conscientiousness & employee's JS. | Supported |

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This is the fifth and last chapter. This chapter constitutes the summary of major findings, conclusions based on findings and relevant recommendations based on findings as follows.

5.1 Summary of Major Findings

This study has provided practical contribution to business administration researches, envisaged to support HB and encourage head office staff in providing various means and recommendations. It also gives a path to further studies. In view of this, it aimed to assess the influence or effect of OCBs on JS of HB staff assigned to headquarters. The key independent variables, which affect the JS, are altruism, conciseness, courtesy, sportsmanship and civic virtue.

A review of related literature and empirical studies informed the formulation of the research instrument used to obtain the research data. A sample of 125 head office staff participated in this study. These were selected using proportionate stratified sampling technique, through random sampling. For analysis, the researcher used both descriptive & explanatory research design. Primary data was collected by using questionnaires. Responses from the targeted respondents were then analyzed by using statistical methods and tools. The study used descriptive statistics such as frequency, mean and standard deviation as well as inferential analysis such as correlation and regression analysis were applied. Accordingly, the study found that:

- ✚ Compare and contrast of mean values of all altruism variable questions responses indicates that the item that has the highest mean value among others are HB staff give their time to help employees with work-related problems and that they fill gaps when others are absent from their jobs. However, the item with the least mean value compared to others stated that HB staffs do not take time out of their day to train and assist new employees.

- ✚ Compare and contrast of mean values of all conscientious variables questions responses shows that the item with the highest mean value among others is that most employees obey HB's rules and procedures. However, the item with the least mean value expected recognition followed by a reward based on their attendance.
- ✚ Compare and contrast of mean values of all sportsmanship questions responses shows that the item that has the highest mean value among others are HB employees create healthy and cheerful atmosphere at workplace and that they are willing to go an extra mile to help a fellow coworker's with their request. However, the item with the least mean value states that employees only provide extra support to their colleagues if they are paid overtime.
- ✚ Compare and contrast of mean values of all courtesy questions responses shows that, the item that has the highest mean value among others is that HB employees display genuine concern and consideration for all their associates. However, the item with the least mean value states they try to act like a mediator when other coworkers have disagreements.
- ✚ Compare and contrast of mean values of civic virtue responses show that, the item that has the highest mean value among others is that HB staff are willing to stand up to protect the reputation of the bank whereas the item with the least mean value states that they mind taking on new challenging projects without proper motivation
- ✚ Compare and contrast of overall OCB variable items, sportsmanship & altruism have the highest aggregate mean value of (4.056) and (4.029) followed by courtesy with aggregate mean value of (4.000). However, civic Virtue and conscientious have the lowest aggregate mean value of (3.614) and (3.524), respectively.
- ✚ The result from hypothesis testing indicated that all but one hypothesis was not supported due to p values of the independent variables being greater than 0.05. The one independent variable with a p value in the normal range is Conscientiousness.

✚ The result from correlation analysis indicated that Altruism with an r value of -0.033 correlated negatively with JS and showed no relationship among them, Conscientiousness with an r value of 0.657 correlated positively with JS and showed strong relationship among them, sportsmanship with an r value of 0.337 correlated positively with JS and showed weak relationship among them, Courtesy with an r value of 0.423 correlated positively with JS and showed positively relationship among them and Civic virtue with an r value of 0.562 correlated positively with JS and showed moderate relationship among them.

5.2 Conclusions

Organizational Citizenship Behaviors are voluntary endeavors that go beyond the official requirements of employees and have a substantial impact on HB's performance. Following are some conclusions reached based on the findings: Firstly, in general the level of JS in terms of satisfaction and dissatisfaction of HB staff based on OCB dimensions was found to be negative and considered unsatisfactory. Secondly, the finding identified the five variables of OCB which affect JS from the highest to the least amount in that order as Conscientiousness, Courtesy, Civic virtue, Sportsmanship and Altruism affected employee JS. Thirdly, the study determined the OCB variables that employees of HB displayed the most to least in that order as Sportsmanship, Altruism, Courtesy, Civic virtue and

80% of the hypotheses were not supported. To understand why this occurred, the researcher went through past studies that tried to examine the effects of OCB dimensions on JS and found the following point of differences in the research. First, reviewed literature indicated additional predictor variables other than the ones listed in this paper. Second, the sample size of past studies were larger compared to sample size of this research. Third, the sampling technique and research design utilized in previous studies in different from the ones used in this paper. Fourth, the background and experiences of the participants of this survey are different from the respondents of other studies since they reside and work in different parts of the world. The summation of the above mentioned points likely resulted in only 20% of the hypothesis being supported.

Therefore, based on the overall findings of the study, it has shown the insignificant effect of the OCB variables on JS of HB staff except conscientiousness variable. It is possible to conclude that OCB doesn't adequately affect JS levels for employees working at HB HQ.

5.3 Recommendations

Recommendations are used to call for action or solutions to the problems that have been investigated. The recommendations listed below will highlight specific solutions and measures to be implemented based on the findings of this research. They are divided into commendations for both the management of HB and for future researchers.

5.3.1 For Management

- ✚ Since HB staff's conscientiousness has a positive and significant impact on their JS levels, management should try to maintain the variables' significance while paying more attention to the variables that have a minor impact on JS levels, such as civic virtue, courtesy, altruism, and sportsmanship, in order to increase their impact on employees' JS levels. This can be accomplished by holding training programs on a regular basis to teach employees how to show OCB and to raise their attention to the link between OCB and JS. Employees drive a company's success or failure since they are the means by which the organization's goals are achieved. As a result, the bank should paint a vivid picture of its vision and goal. This will have the greatest impact on the organization's efficiency and service quality, resulting in JS.
- ✚ To increase or create the effect of civic virtue conduct on JS, the management of HB should try to instill a feeling of being part of the organizational whole in the same way a citizen feels a part of his or her country simultaneously embracing the responsibilities and duties that come with it. To increase or create the effect of courtesy conduct on JS, the management of HB should try to build successful working relationships, acknowledge employees contribution to a successful completion of a task, facilitate a culture of mutual respect in the workplace, develop a habit of going the extra mile especially in the competitive field of finance and work on building effective communication skills.

✚ Since Altruism conduct is important at both the individual and social levels the management of HB should try to increase or create the effect of Altruism conduct on JS at an organizational level, by devising policies that contribute to employee's well-being, motivating employees while underscoring their work matters and building a unique company culture that leads to productive unit. On the other hand, to increase or create the effect of sportsmanship conduct on JS by understanding that a good sport offers credit where credit is due and strives for the team's overall success. In this way, the management of HB can ensure that their employees have excellent sportsmanship by knowing what good sportsmanship entails in the workplace, mandating good sportsmanship, and refusing to let those with poor sportsmanship influence the bank's competitive culture. Employees must also be able to not be upset by others' achievement, assume that no one cheats, attempt to learn from others' success rather than resenting it, and recognize that the team is more important than the individual.

✚ Finally HB management should encourage voluntary activities that go beyond the formal obligations of employees, such as mentorship programs, working without pay, unpaid weekend work, and other activities that have a significant impact on the bank's efficiency and also provide experience on how to solve problems in difficult situations, both in terms of job responsibility cases and individual personal cases, and work under intractable conditions.

In general, HB management should pay more attention to their staff employees work behavior. This will lead to some level of certainty those employees with high citizenship behavior. So that such behaviors could be constantly reinforced as a way to retain the behavior in the system.

5.3.2 For Further Research

It is critical for discussing the study's limitations since it establishes the foundation for future research. One of the most notable limitations is that this study was conducted in Addis Ababa HB, HQ, which allows future researchers to obtain data from the bank's entire personnel as well as other financial institutions locally or internationally. Second, future researchers should expand the sample size because this will improve the output's generalizability. Third, the authors consider the study's cross-sectional character to be a drawback because it does not assess the impacts over time, allowing future research to be conducted using longitudinal data to test the results over time. Fourthly, researchers can use a mixed-method approach, which includes both quantitative and qualitative methods, to gain a comprehensive picture of employees' JS levels and OCB. Fifth, comparison analysis can be done in the future because it gives insight into both developed and developing countries. Finally, because this study only employed a select variable of employee outcomes, such as OCB, it is advised that dependent factors such as employee performance or organization performance be added. Furthermore, under the study paradigm, researchers may include the moderating role of employees' ethical or environmental values.

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APPENDICIES -A

APPENDIX A: Questionnaire

Questionnaire

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Survey Questionnaire Designed for Hibret Bank Staff

Dear Respondent,

I am postgraduate student at St. Mary's University, School of Graduate Studies. The purpose of this questionnaire is to collect for a research paper entitled "*The Effect of Organizational Citizenship Behavior on Job Satisfaction: The Case of Hibret Bank*" in partial fulfillment of the requirements for the Master's Degree. Your genuine response for all questions provided is crucial for the success of the research. The information obtained will remain confidential and used only for academic purpose. Your input is highly appreciated and will have high value for the research.

Thank you in advance for your precious time and support.

For further information, I can be reached at +251- 0912713064

Email alembante21@gmail.com

General Guideline:

- You aren't required to write your name
- Please put a —√ mark to all your responses in the box provided beside each statement.
- The questionnaire has three parts. Please try to fill all the items.

Best Regards,

Section I: Background Information

Instructions: Please put a "√" mark on all your responses in the box provided each question.

1. Gender

Male

Female

2. Age

20-30 years

31-40 Years

41-50 Years

> 50 Years

3. Education level

BA/BSc Degree

MA/MSc

PhD and above

4. Service year in Hibret Bank

1-5 years

6-10 years

11-15 years

5. Marital Status

Single

Married

Divorced

Widowed

Section II. Opinion Statements related to Organizational Citizenship Behavior

Direction: Below are lists of opinion statements about organizational citizenship behavior. Please indicate your level of agreement with each statement by ticking (√) in a box based on five point Likert scale demonstrated below.

| 1 | 2 | 3 | 4 | 5 |
|-------------------|----------|---------|-------|----------------|
| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |

Altruism

| No | Statement | Rating Scale | | | | |
|----|---|--------------|-------|-------|-------|--------|
| | | 1=(SD) | 2=(D) | 3=(N) | 4=(A) | 5=(SA) |
| 1 | I give my time to help employees with work- related problems. | | | | | |
| 2 | I talk to other employees before taking actions that might affect them. | | | | | |
| 3 | I take time out of my day to train and assist new employees. | | | | | |
| 4 | I feel a strong sense of belonging to Hibret Bank. | | | | | |
| 5 | I fill the gap when others are absent from their jobs. | | | | | |

Conscientious

| No | Statement | Rating Scale | | | | |
|----|--|--------------|-------|-------|-------|--------|
| | | 1=(SD) | 2=(D) | 3=(N) | 4=(A) | 5=(SA) |
| 1 | I attend activities that aren't in my job description but help the HB's image. | | | | | |
| 2 | I often arrive early & start to work immediately so as to get seen by superiors | | | | | |
| 3 | I obey HB's rules and procedures even when no one is looking and no proof can be traced. | | | | | |
| 4 | My attendance at work is above the expected as a result I should get a prize. | | | | | |

Sportsmanship

| No | Statement | Rating Scale | | | | |
|----|--|--------------|-------|-------|-------|--------|
| | | 1=(SD) | 2=(D) | 3=(N) | 4=(A) | 5=(SA) |
| 1 | I create healthy and cheerful atmosphere at workplace. | | | | | |
| 2 | I provide extra support to my colleagues if I am paid overtime. | | | | | |
| 3 | I am so tolerable to any question raised by colleagues without complaining | | | | | |
| 4 | I am willing to go extra mile to help a fellow coworker's request. | | | | | |

Courtesy

| No | Statement | Rating Scale | | | | |
|----|---|--------------|-------|-------|-------|--------|
| | | 1=(SD) | 2=(D) | 3=(N) | 4=(A) | 5=(SA) |
| 1 | I show genuine concern and consideration for all my colleagues. | | | | | |
| 2 | I lend a compassionate ear when someone has a personal Problem. | | | | | |
| 3 | I chat with other coworkers before initiating actions that might affect them. | | | | | |
| 4 | I try to act like a mediator when other coworkers have disagreements. | | | | | |

Civic Virtue

| No | Statement | Rating Scale | | | | |
|----|--|--------------|-------|-------|-------|--------|
| | | 1=(SD) | 2=(D) | 3=(N) | 4=(A) | 5=(SA) |
| 1 | I really feel as if this HB's problems are my own problems. | | | | | |
| 2 | I am willing to stand up to protect the reputation of Hibret Bank. | | | | | |
| 3 | I actively attend Hibret Bank's meetings in order to air out grievances | | | | | |
| 4 | I mind taking on new challenging projects unless I am properly motivated | | | | | |
| 5 | I make productive proposals that improve Hibret Bank's operations. | | | | | |

Section III. Statements related to Job satisfaction

Direction: The statements listed below deals with you're feeling about your job. Using the following scale, please indicate the extent to which you believe each item is true with respect to your job by putting a tick “√” mark based on dichotomous scale demonstrated below.

| | |
|------------------|---------------------|
| 1 | 2 |
| Satisfied | Dissatisfied |

| No | Statement | Rating Scale | |
|----|---|-------------------|----------------------|
| | | Satisfied =(1) | Dissatisfied =(2) |
| 1 | How my pay compares with that of other workers in other banks. | | |
| 2 | The way my boss trains his/her employees. | | |
| 3 | The chances of advancement and the way promotions are given out on this job | | |
| 4 | Hibret Bank polices and the way in which they are administered. | | |
| 5 | The technical “know how” of my supervisor and their ability in making decisions. | | |
| 6 | The spirt of cooperation among my coworkers. | | |
| 7 | The chance to make use of my best abilities and rub elbows with important people. | | |
| 8 | The feeling of accomplishment I get from the job. | | |

Thank you once again for taking your time!