

Exploring Factorial Structure of OCB in Large Indian Banks: An Empirical Study of Delhi NCR

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Abstract: Dedicated and hard working employees, who work for the organization with their whole heart and mind, are a prerequisite for the success of any organization. With this objective, endeavours are being made all over the world among the management scientists and researchers, to understand various dimensions of organizational citizenship behaviour (OCB) to nurture such quality among the employees for overall organizational success. It has been observed that there has been a shift in the dimensions of OCB over the years. Moreover, these dimensions may vary from organization to organization and from country to country. This paper makes an attempt to look into the important dimensions of OCB among the employees of large banks in India. The tool used for the survey was a structured questionnaire using a 5-point Likert scale and a large sample of 404 was employed for the purpose. Exploratory and Confirmatory Factor analysis (EFA and CFA) were carried out to determine different factors of OCB in large Indian Banks. Further, the extracted factors were checked thoroughly for content, construct, convergent and discriminant validity and also reliability. A measurement model was also developed from the results obtained. Four factors were extracted namely conscientiousness, sportsmanship, encouragement and helping co-workers. The results obtained were analysed and interpretations were made.

Keywords: Organizational citizenship behaviour, validity, reliability, EFA, CFA

I. Introduction

In the modern scenario, expectations of employers are rising; they expect certain discretionary behaviours out of their employees, which go beyond their job description. Organizations are in continuous search for those employees who can voluntarily put extra effort at their workplace, which helps to enhance the performance of a person and improves organizational effectiveness. These behaviours are termed as Organizational Citizenship Behaviour (Bateman & Organ, 1983). OCB is indispensable because organizations cannot predict, through formally stated in-role job descriptions, the entire range of behaviours needed for achieving goals (George & Brief, 1992).

The theme of Organizational Citizenship Behaviour has drawn an extensive amount of scholarly attention (reviews were given by Podsakoff, MacKenzie, Paine & Bachrach, 2000) and these behaviours contribute to effective functioning of the organization (Podsakoff, Ahearne & MacKenzie, 1997; Podsakoff & MacKenzie, 1994).

Latest studies had shown the dramatic development of OCB researches into other related management areas, for example, strategic management, leadership and human resources management. OCB has been distinguishably contributing towards organizational outcomes, like service quality (Bettencourt & Brown, 1997; Bell & Menguc, 2002), organizational commitment (Podsakoff, McKenzie & Bommer, 1996), job involvement (Dimitriades, 2007), and leader-member exchange (Bhal, 2006; Lo, Ramayah & Jerome, 2006).

Mainly the researches in the field of Organizational Citizenship Behaviour were conducted in the geographical context of western culture; in other continents the environment, values, culture, norms were totally different and need different study to make HR practices more applicable. As this study was carried out in the Indian sub-continent, this will help the scholars to provide a better understanding of the subject in a different geographical context. This research will focus on large Indian banks of Delhi and National Capital Region (NCR) of India.

Banks are considered to be the backbone of any country's economy. An effective and efficient banking system brings rapid economic growth and development in a country. In the competitive business environment where a sound financial infrastructure is a precondition, efficient and effective employees can be instrumental. Organizational citizenship behaviour plays a major role in determining the employee's belongingness towards his organization. This research focuses on exploring the different dimensions or factors determining organizational citizenship behaviour among bank employees.

II. Review Of Literature

2.1 Dimensions of Organizational Citizenship Behaviour

Practitioners working in the area of OCB have always conceived that it consists of several behavioural dimensions. A variety of taxonomies were developed by scholars (Bateman & Organ, 1983; Organ, 1988, 1990; Smith, Organ & Near, 1983; Van Dyne, Graham & Dienesch, 1994; Williams & Anderson, 1991). One of the most established taxonomies was put forward by Organ (1988), who distinguishes five facets or factors: altruism, courtesy, conscientiousness, civic virtue, and sportsmanship. Later, Organ (1990) also incorporated two extra factors: peacekeeping and cheerleading. Podsakoff, MacKenzie, Paine, and Bachrach (2000) outlined 30 different factors of Organizational citizenship behaviour.

In many studies, some of the factors of OCB like sportsmanship, civic virtue and conscientiousness were readily illustrated by managers (Bell & Menguc, 2002; Hui, Lee, & Rousseau, 2004; Lam, Hui, & Law, 1999). Sportsmanship can be defined as the willingness on the part of the employee that signifies the employee's tolerance of less than ideal organizational circumstances without complaining and blowing problems out of proportion. Civic Virtue is when an employee is deeply concerned and demonstrates active interest in the life of the organization. This talks about the positive involvement of the person with the organization. Conscientiousness consists of behaviours that go beyond the minimum role requirements. Employees abide by the rules, regulations and procedures of the organization.

There are some factors which cannot be properly distinguished like altruism, courtesy, peacemaking and cheerleading (Bachrach, Bendoly & Podsakoff, 2001; MacKenzie et al., 1991; Podsakoff & MacKenzie, 1994), but these might be underlying within a single construct which might be termed as helping (Podsakoff, Ahearne and MacKenzie, 1997) .

Williams and Anderson (1991) proposed a two dimensional structure of the construct

- i. OCBI, in which behaviours are directed towards individuals which might include helping behaviours like altruism, courtesy, peacekeeping and cheerleading.
- ii. OCBO, where behaviours are directed towards the organisation; it may include conscientiousness and other dimensions like civic virtue and sportsmanship (e.g., Coleman & Borman, 2000; Hoffman, Blair, Meriac & Woehr, 2007).

OCBI and OCBO can also be differentiated by other factors of citizenship behaviour proposed by other eminent researchers. For example OCBI can encompass interpersonal facilitation (Van Scotter & Motowidlo, 1996), interpersonal harmony (Farh, Earley, & Lin, 1997), and interpersonal helping (Graham, 1989). OCBO may entail job dedication (Van Scotter & Motowidlo, 1996), voice behavior (LePine & Van Dyne, 1998), individual initiative or taking charge (Morrison & Phelps, 1999), organizational loyalty (Graham, 1991), endorsing, supporting, and defending the objectives of organizations (Borman & Motowidlo, 1993, 1997), and promoting the image of a company (Farh, Zhong, & Organ, 2004).

It is worth noting that these works were mostly conducted on western societal culture. Some of the Indian researchers have also tried to find whether the same dimensions of Organizational Citizenship Behaviour prevail in Indian socio cultural environment and have made an attempt to validate the construct (Chaitanya & Tripathi, 2001; Kumar, 2005; Kumar & Bakshi, 2009.)

The existing literature of OCB predominantly focuses on its relationship with other constructs, rather than focusing on the nature and measurement of the construct (Van dyne et al., 1995; Podsakof et al. 2000). Such an imbalanced approach of research will not be fruitful in the long run (Schwab, 1980; Van dyne et al. 1995). Thus, establishing construct validity of OCB is an important research issue in itself.

III. Objective Of The Study

This study intends to explore different factors or dimensions of Organizational citizenship behaviour in Indian banks.

IV. Research Design

Schwab in 1980 suggests that there are four stages of scale development:

- i. Defining the construct
- ii. Item generation: Generating the items used to measure the construct.
- iii. Scale development: Collection and analysis of data and refining it to form the final format of the construct.
- iv. Scale evaluation: To check the reliability and validity of the scale developed.

The definition taken into consideration in this study was propounded by Dennis Organ, Father of Organizational Citizenship Behaviour (1988) who brought the concept in limelight and defined it as "individual behaviour 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."

4.1. Item Generation:

Items were generated by reviewing the existing literature and scales of organizational citizenship behaviour. The items were edited to avoid double-barrelled questions, monotonic questions and questions using any fuzzy words or phrases. In total 109 items were generated.

4.1.2 Assessment of content validity:

The items generated were presented before experts (professors, researchers and bank managers) to measure the content validity. According to the expert’s responses, eleven items that failed to meet the validity criteria were rejected.

4.1.3 Scale Format:

A simple scale format must be chosen to avoid any confusion on the part of respondents. The task of filling the questionnaire also became easy with a simpler format. A 5-point Likert scale ranging from strongly disagree to strongly agree was adopted for the study.

4.1.4 Preliminary Study: A preliminary study was conducted to pre-test the instrument and to develop knowledge, to understand the different difficulties in data collection and to know the time limit for filling in the scale. To make the sample representative of the target respondent population, 100 respondents were selected randomly from the banks. The data collected were then analyzed to structure the main survey instrument. According to Field (2000), items with low and high standard deviations and low correlations make the instrument meaningless. So, items having (Std. Dev>3) and items not having significant correlations were dropped. After all the reductions, 72 items were left for further evaluation.

4.1.5 Main Study: Based upon the results of the preliminary study, the instrument for the main study was left with 72 items.

4.1.6 Sampling Unit: The study was carried out on employees of large Indian banks in Delhi and NCR.

4.1.7 Sample Size:

Sample size affects the reliability of factor analysis. Field (2005) suggests in general that sample size should be 300 along with communalities value above .5.

To calculate the sample size, the following formula was taken into consideration:

$$n = [(t)^2 * (p)(q) / (d)^2]$$

$$\text{Sample size} = [(1.96)^2 (.5)^2 / (.05)^2] = 384$$

(Where, t = 1.96 is the value of alpha, (p)(q) = estimate of variance = .25 and d = acceptable margin of error)

For selecting banks and respondents, a systematic random sampling technique was used.

The sample size drawn for the study was 404 employees of large Indian banks of Delhi and NCR.

Data collected by administering the above instrument was then put forth for analysis, to develop a factorial structure through exploratory factor analysis (EFA). SPSS 16.0 was used to conduct EFA. Before conducting EFA, reliability test and KMO – Bartlett test of Sphericity were administered on the scores obtained from the OCB scale.

4.1.8 Reliability test:

Reliability test is the prerequisite to move ahead with the research. If this is not meeting the criterion than it poses a question mark on the dataset. Cronbach alpha is a widely accepted measure to check the internal consistency of the scale.

George and Mallery (2003) provide the following rules of thumb to measure reliability through Cronbach alpha: “_ > .9 – Excellent, _ > .8 – Good, _ > .7 – Acceptable, _ > .6 – Questionable, _ > .5 – Poor, and _ < .5 – Unacceptable” (p. 231).

The reliability of the scale was determined by Cronbach alpha and the value was found to be 0.882, which could be accepted as high for a social science questionnaire.

TABLE 1.
Reliability Statistics

| Cronbach's Alpha | No. of Items |
|------------------|--------------|
| .882 | 72 |

The KMO value lies between 0 to 1. Kaiser (1974) suggested accepting values greater than .5. According to Hutcheson and Sofroniou, (1999) KMO values within .5 to .7 are mediocre, .7 and .8 are good, .8 and .9 are great and above .9 is superb.

For this dataset, the value lies in the category of 'great' so the principal component analysis was run.

Bartlett's test checks that R matrix is not identity matrix that will lead to zero correlation coefficients. Since the Bartlett's Test was highly significant for this data set, (p<.001) it was a good idea to go in for factor analysis.

Table 2

KMO and Bartlett's Test

| | | |
|--|--------------------|---------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .868 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1.019E4 |
| | Df | 2556 |
| | Sig. | .000 |

V. Exploratory Factor Analysis

To explore the latent dimensions, the 72 items were factor analyzed. Factor analysis was undertaken in three different steps. First the items were dropped by anti image correlation iteratively. The variables whose values are less than .5 were dropped. The second step was to drop items through communality iteratively. Variables whose values are less than .6 were dropped one by one till all the communality values were above .6. The last and the final step was rotated component matrix with principal component analysis where Varimax rotation was administered. The final rotation matrix was developed after reducing all the low loading (loading<.5) and cross loading items. The final matrix comprised of four factors which explained 61.822 % of the total variance.

Table 3

Total Variance Explained

| Factors | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|------------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 5.481 | 32.239 | 32.239 | 5.481 | 32.239 | 32.239 | 5.21 | 30.647 | 30.647 |
| 2 | 2.648 | 15.575 | 47.815 | 2.648 | 15.575 | 47.815 | 1.903 | 11.197 | 41.844 |
| 3 | 1.266 | 7.449 | 55.264 | 1.266 | 7.449 | 55.264 | 1.901 | 11.185 | 53.029 |
| 4 | 1.115 | 6.558 | 61.822 | 1.115 | 6.558 | 61.822 | 1.495 | 8.793 | 61.822 |
| 5 | 0.814 | 4.786 | 66.608 | | | | | | |
| 6 | 0.692 | 4.069 | 70.677 | | | | | | |
| 7 | 0.626 | 3.684 | 74.361 | | | | | | |
| 8 | 0.583 | 3.431 | 77.792 | | | | | | |
| 9 | 0.553 | 3.251 | 81.043 | | | | | | |
| 10 | 0.513 | 3.017 | 84.059 | | | | | | |
| 11 | 0.488 | 2.872 | 86.931 | | | | | | |
| 12 | 0.458 | 2.697 | 89.628 | | | | | | |
| 13 | 0.404 | 2.375 | 92.003 | | | | | | |
| 14 | 0.373 | 2.195 | 94.198 | | | | | | |
| 15 | 0.355 | 2.091 | 96.289 | | | | | | |
| 16 | 0.321 | 1.886 | 98.175 | | | | | | |
| dimension0 | 17 | 0.31 | 1.825 | | | | | | 100 |

Extraction Method: Principal Component Analysis.

Finally 17 items with factor loading more than 0.7 were extracted into four different components. Communalities after extraction were greater than 0.5.

TABLE 4
Rotated Component Matrix^a

| | Component | | | | Communalities |
|---|-----------|-------|-------|-------|---------------|
| | 1 | 2 | 3 | 4 | Extraction |
| I damage property belongings to employers. | 0.817 | | | | 0.687 |
| I leak important information to other organization | 0.805 | | | | 0.657 |
| I take supplies or equipments without permission. | 0.77 | | | | 0.602 |
| I use company resources to do personal business. | 0.761 | | | | 0.588 |
| I mislead the group members with wrong information. | 0.755 | | | | 0.587 |
| I spread wrong information about the organization outside it. | 0.746 | | | | 0.561 |
| I fall asleep at work. | 0.719 | | | | 0.574 |
| I leave work early without permission. | 0.719 | | | | 0.542 |
| I take leave without prior information. | 0.711 | | | | 0.536 |
| I show patience in awkward situation also. | | 0.807 | | | 0.667 |
| I avoid making mountains of molehills. | | 0.758 | | | 0.646 |
| I tackle difficult work assignments enthusiastically. | | 0.726 | | | 0.559 |
| I motivate others in the group to overcome their difference. | | | 0.824 | | 0.754 |
| I take time to listen and solve problems and worries | | | 0.741 | | 0.561 |
| I say things to make people feel good. | | | 0.7 | | 0.512 |
| I make work easy for group members. | | | | 0.846 | 0.759 |
| I help my colleagues to solve work related problems. | | | | 0.784 | 0.717 |

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

The first component was termed as conscientiousness as these behaviours are directed to satisfy the conscience of the respondents.

The second component describes the behaviour which speaks about tolerance, risk taking and handling difficult situations and was thus termed as sportsmanship.

The third component describes about how the employees encourage other employees and participate in their issues.

The fourth component describes the helping attitude of employees towards their co-workers and was termed as helping co-workers.

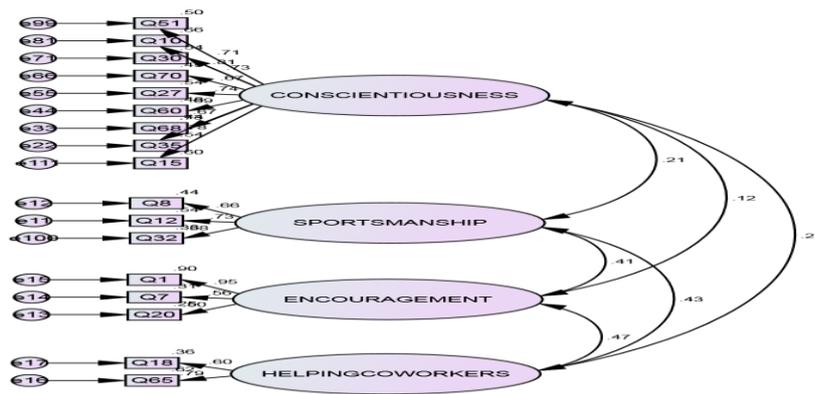
VI. Confirmatory Factor Analysis

After extracting the factors through exploratory factor analysis, the factors had to be further confirmed through confirmatory factor analysis to develop a more valid factorial structure of Organizational citizenship behaviour.

Confirmatory factor analysis is mostly used in social science research to test whether the data fit a hypothesised measurement model.

The four factors obtained through EFA were subjected to confirmatory factor analysis to find how well the model fit was obtained.

6.1 CFA measurement model



Four factor scale to measure Organizational citizenship behaviour

Table 9
Examining Model Fit Results

According to Hair et. al. (2010) the following threshold value of goodness of fit are used to assess the best model fit.

| Measure | Threshold value |
|---|-----------------------------------|
| Chi- square/df | <3 Good; sometimes <5 permissible |
| P value for the model | >.05 |
| Goodness of fit(GFI) | >.95 great; > .9 traditional |
| Adjusted Goodness of fit (AGFI) | >.80 |
| Normed Fit Index | >.90 |
| Root Mean Square Error of Approximation (RMSEA) | <.8 |

In line with the statistics given by Hair et al (2010), the above model shows excellent fit. The results show excellent fit with chi square/df value (CMIN/df = 1.572), the goodness of fit index (GFI=.952), the adjusted goodness of fit (AGFI=.935), the normed fit index (NFI =.933) and the root mean square error of approximation (RMSEA=.038)

Table 10
Summary of Results from Confirmatory Factor Analysis

| Chi Square (CMIN/DF) | NPAR | CMIN | DF | P | CMIN/DF |
|----------------------|-------|--------|-------|--------|---------|
| | 40 | 177.65 | 113 | 0 | 1.572 |
| RMR, GFI | RMR | GFI | AGFI | PGFI | |
| | 0.039 | 0.952 | 0.935 | 0.703 | |
| Baseline Comparison | NFI | RFI | IFI | TLI | CFI |
| | 0.933 | 0.919 | 0.974 | 0.969 | 0.974 |
| FMIN | FMIN | F0 | LO 90 | HI 90 | |
| | 0.441 | 0.16 | 0.08 | 0.26 | |
| RMSEA | RMSEA | LO 90 | HI 90 | PCLOSE | |
| | 0.038 | 0.027 | 0.048 | 0.977 | |

6.2 Examining Reliability and Validity:

After analysing the statistics of model fit it was important to observe whether reliability and validity measurements are established or not.

6.3 Assessing Reliability

According to Nunnally (1978; 1988) newly developed instruments can be accepted with an alpha value of 0.60, otherwise, 0.70 should be the threshold. However, for this study, a self-developed scale was used, so the cut off value for the alpha coefficient was set up for 0.60 for all the scales (self-developed scales). In this study,

all the sub-scales were having alpha value more than 0.6 which is acceptable as the instrument was self-developed. The overall reliability of the scale stood at 0.861.

Table 11

| Factors | Reliability |
|--------------------|-------------|
| Conscientiousness | 0.908 |
| Sportsmanship | 0.691 |
| Encouragement | 0.677 |
| Helping co-workers | 0.641 |

6.4 Assessing Convergent Validity: *Convergent validity refers to the degree to which scores on a test correlate with (or are related to) scores on other tests that are designed to assess the same construct.*

For assessing the convergent validity the following conditions need to be established

- i. Composite Reliability should be greater than 0.7;
- ii. Average variance extracted should be greater than 0.5;
- iii Composite reliability should be greater than Average Variance Extracted (CR>AVE)

From the said table, all the three conditions were satisfied and this signifies that convergent validity of the model was being acknowledged.

6.5 Assessing discriminant validity: Campbell and Fiske (1959) define it as the extent to which a measure does not correlate with other constructs from which it is supposed to differ. For establishing discriminant validity, the following conditions need to be fulfilled:

- i. Maximum shared variance (MSV) should be lower than Average Variance Extracted.

TABLE 12

- ii. Average shared variance (ASV) should be lower than Average Variance Extracted.

Both these conditions were satisfied, and this indicates that the discriminant validity is acceptable for the model.

| Factors | AVE | CR | MSV | ASV |
|-------------------|--------|--------|------|------|
| Conscientiousness | 0.5726 | 0.9546 | 0.09 | 0.05 |
| Sportsmanship | 0.5842 | 0.8809 | 0.18 | 0.13 |
| Encouragement | 0.5726 | 0.8746 | 0.22 | 0.13 |
| Helping Coworkers | 0.6651 | 0.8777 | 0.22 | 0.16 |

VII. Discussion

This study investigated the dimensionality of a specific OCB measure through exploratory and confirmatory factor analysis. The results coincide with many other studies both in western and Indian context (eg. LePine, Erez & Johnson, 2002; Rioux & Penner, 2001; Chaitanya and Tripathy, 2001; Kumar, 2005; Kumar and Bakshi, 2009). This study displays significant similarities in the structure of OCB and their relationships and also reveals an appealing factorial structure of Organizational Citizenship Behaviour. In this study, four factors were extracted which can be termed as conscientiousness, sportsmanship, encouragement and helping co-workers. Sengupta, Maji and Saha in 2010 explored different dimensions of OCB studying on teachers like civic virtue, conscientiousness, altruism, helping co-workers, and task focused behaviour. A study was conducted in Malaysia by Ramayah & Chiun lo, 2010 explored that sportsmanship is not evident as dimension of organizational citizenship behaviour.

It is evident that the factorial structure of OCB may vary across organization settings (Chang & Chelldurai, 2003; Feather & Rauter, 2004).

The findings imply that the concept of OCB is applicable for studying individual behaviour in a variety of cultural contexts using a large sample across various industries.

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