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## **ORGANIZATIONAL CITIZENSHIP BEHAVIOUR AND TURNOVER INTENTION OF DEPOSIT MONEY BANKS EMPLOYEES: EVIDENCE FROM NIGERIA**

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## ORGANIZATIONAL CITIZENSHIP BEHAVIOUR AND TURNOVER INTENTION OF DEPOSIT MONEY BANKS EMPLOYEES: EVIDENCE FROM NIGERIA

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### Abstract

**Purpose:** The purpose of this study was to investigate the influence of organizational citizenship behavior (OCB) on employee turnover of Nigeria Deposit Money Banks (NDMBs). Taking consideration of 5 banks. OCB was the predictor variable was operationalized into dimensions: altruism and sportsmanship. The two measures of employee turnover, wage rate and job tenure was used as the criterion variable. The study set out to test 2 hypotheses.

**Methodology:** A sample size of 272 was drawn from the study population of 331 employees. The scales used were within the acceptable Cronbach Alpha value of 0.7, which was interpreted to be reliable. By means of SPSS 17.0 and using a total of 243copies of completed and usable questionnaire, we computed the demographic characteristics. Furthermore, descriptive statistics were computed at the primary level of analysis, while the Spearman Rank Order Coefficient were used at the secondary level of analysis. The hypotheses formulated were tested with Pearson product moment correlation coefficient at 0.05 level of significance.

**Findings:** Based on the analyzed data, using returned questionnaire, the study found a positive relationship between organizational citizenship behaviour and turnover intention of deposit money banks employees because the former enhances the latter. The research results, based on respondents' perceptions, revealed that organizational citizenship behavior had a statistically significant relationship with employee turnover intentions. Results also showed that employee engagement leads to increased display of organizational citizenship behaviour by employees.

**Unique contribution to theory, practice and policy:** The study recommended that managers might have used different strategies because a human being has different needs and therefore to satisfy an employee, a number of strategies should be used and the strategies should range from physiological, social, economic and psychological in enhancing employee engagement, showing that engaged employees are of high importance for the competitive advantage of an organization.

**Key Words:** *Organizational citizenship behaviour (OCB), employee turnover, Job Tenure, Altruism, Sportsmanship.*

## 1.0 INTRODUCTION

The Nigerian Banking Sector is the second major contributor to national economic growth after the oil and gas sector. Banks are generally described as operating in a high risk environment which is capable of undermining their reputation and Nigeria's post-consolidation era commercial banks are not an exception. Owojori, et al. (2011) highlight the major risks facing the banks as: operational, reputational and human resource risks. Operational risk "is the risk of direct and indirect loss resulting from inadequate or failed internal processes people and systems or external threats generate. Operational risk may include frauds". Reputational risk occurs when the public loses trust and confidence which banks are expected to cultivate and safeguard. Human resource risk is "the risk that a bank may not have adequate human resources in terms of number, qualification and experience, to pursue its mandate. The risk should also cover losses to the bank occasioned by errors of commission and omission by staff. In addition, it includes losses to the banks arising from outright theft, frauds and forgeries". This highlights the need for an empirical study of this nature that underscores the critical role of OCB as a highly effective panacea, particularly, for organizations operating in high risk environment. Organizations that foster this attitude and behavior among their employees are most likely to mitigate the risks, create and sustain the competitive edge in turbulent times. In a highly competitive service industry such as the banking sector, the ability to outperform competitors through new unique product development, excellent customer service, retention of top performers, is highly desirable. OCB result in passionate service, deep interest and dedication which have positive impact on organizational performance.

In competitive business environment organization need workers who can freely give up their time and energy in order to complete a given task. Organizations that thrive in chaos rely heavily on the collective skills, knowledge and abilities of their workforce. Employees' commitment to their organizations, willingness to exhibit discretionary work behavior and decision to remain with the organization are critical success factors for organizations to gain and sustain the competitive edge in spite of daunting challenges they face. Among the organizational challenges posed by the post banking reform requirements are organizational or occupational stress and anxiety related strains. This prompt most of the banks opening more branches nationwide and outside the shores of Nigeria, apparent staff reduction, increase target requirements from sales personnel and long work hours among other accompanying challenges, as a result of policy implementation would have obvious implications on the general well-being, motivation and performance of the personnel. One of the results among others is the fact that it could seriously affect employee's exhibition of Organizational Citizenship Behaviour. For instance, the sales personnel which make up a larger percentage of bank employees are laden with high target that must be reached in sometimes unrealistic deadlines, causing them to remain in constant anxiety considering that their continued work and life are fringing on their ability to meet those deadlines. Any organization where policy change and implementation result in such stringent conditions, organizational stress and anxiety, poor or low productivity and poor Organizational Citizenship Behaviour are inevitable.

The term organizational citizenship behavior refers to employee behavior that contributes to the broader organizational, social, and psychological environment in the work context. These behaviors tend not to be perceived as in-role or as part of an employee's job and tend not to lead

to formal organizational rewards Karam, (2011). Organizational Citizenship Behaviour (OCB) is conceptualized as positive behavior and willingness to exert energy for success of the organization. Organizations have long been interested in the role of management on how employees think and feel about their jobs, as well as what employees are willing to dedicate to the organization (Dorothea, 2013). Miller (2002) agreed that a person who engaged in OCB might receive appreciation and recognition that includes positive emotion and a greater likelihood of repeating the OCB. According to Organ *et al.*, (2006), OCB is known to influence organizational effectiveness, because they enhance co-worker and managerial productivity, adapts to environmental changes, improves organizations' ability to attract and retain the best people and obtain stability of organizational performance and organizational effectiveness by creating social capital. Todd (2003) maintained that, OCB should have a particular impact on the overall effectiveness of organizations by adding to the social framework of the work environment. Ertürk, *et al.*, (2004) opined that organizational citizenship behavior has important effects on the effectiveness, efficiency and profitability of the organizations. In the same, Vein Cohen and Vigoda, (2000) agreed that OCB can improve co-worker and managerial productivity, provide superior efficiency in resource utilization and allocation, reduce managerial expenses, provide better coordination of organizational activities across individuals, groups and functional departments, improve organizational attractiveness for high quality new recruits, increase stability in the organization's performance, enhance organizational capability to adapt effectively to environmental changes.

Organizational citizenship behavior (OCB) plays very important role for the better functioning of any organization, defined as behavior that (a) is something extra beyond the basic job description, (b) is without any compensation, and (c) is for the betterment to the organization, Lambert (2006). Organizational Citizenship Behavior (OCB) has been identified by researchers having considerable financial, non-financial, short-term, and long-term outcomes that lead to organizational efficiency and effectiveness, Andaleeb, Shahjehan, Zeb and Saifullah (2011). According to Podsakoff, Mackenzie, Paine and Bachrach (2000), OCB leverages on organization into successful and efficient application of limited capital, attraction and retention of employees, increased of service and product quality, expansion / diversification of resource, goodwill from stakeholders and public, also attracts more investors. To employee, CIPMN, Report, (2015), argued that OCB provides avenue that encourage workers to move, creates a provoking learning ability where employee can look through and grab new ideas, have the ability to change the knowledge into constructive actions and enhance a „dynamic sensor“ where workers have the innate feeling for timing, ability to read situations and seek for opportunity, increase in his or her level of trust and integrity for the organization, reduced rate of turnover and absenteeism, increase in commitment and morale, improve cordial relationship and personal development through creative and innovative skills.

OCB has the potential to increase organization efficiency by enhancing employee task performance and productivity (e.g., Organ, 1997; Podsakoff *et al.*, 2000). According to Organ *et al.* (2006), when experienced employees voluntarily help new employees learn the roles it enables the employees to become productive employees faster, thus improving the efficiency of the work team. Besides improving work efficiency, OCB may also help to increase the stability of organizational performance. For example, conscientious employees tend to maintain a

consistently high output level, hence reducing variability in a work team's performance. Furthermore, organizational effectiveness may be enhanced when OCB exists through the creation of social capital (e.g., social capital is enhanced through the strengthening of network ties when employees exhibit helping behavior, resulting in improvement of information transfer and organizational learning and effective execution of organizational activities) (Organ et al., 2006). Other outcomes of OCB at the organizational level include reduced costs and customer satisfaction Podsakoff *et al.*, (2009). Besides organizational outcomes, OCB is related to individual level outcomes, including managerial assessment of employee performance, decisions on reward allocation and various withdrawal-related factors such as absenteeism, employee turnover intention and actual turnover (Podsakoff *et al.*, 2009).

### **1.1 Problem Statement**

In recent time, employee turnover has received increased attention, this can be attributed to the fact that employee turnover has been identified to have a link with human capital management. This supports Cardona et al (2004) argument that the exhibition of organizational citizenship behavior is influenced by the condition of service in the organization. It is rare to see employees performing same tasks their entire working lives, people change their occupation to find a better match with their abilities and interest, again certain economic conditions can force employee turnover, so also will structural and technological shifts as well as individual behavior could cause people to change career path despite a good occupation.

This adds to Loi et al (2006) argument that by providing empowerment to the employee, the organization at the end achieves its long term goals. Employee turnover is a scourge that has plagued several organizations and poses an unabated threat to every labour market economy especially in the money deposit banks sector. The sensitivity of staff turnover, usually comes first on the agenda of any organization to find ways of managing it. Despite all the techniques that have been developed to curb this problem, employee turnover has still persisted and even more severally. Taking all these facts into cognizance, it is thus the prerogative of the study to investigate the relationship between the organizational citizenship behavior directed to individual or organization and employee turnover in the money deposit banks in Nigeria.

## **2.0 REVIEW OF RELATED LITERATURE AND THEORETICAL FRAMEWORK**

### **2.1 Understanding the Concept of Organizational Citizenship Behaviour (OCB)**

Organizational Citizenship Behavior was first illustrated in the work of Bateman and Organ (1983) 24 years ago and is recently gaining momentum. Organ (1988) revealed that OCB could affect the performance of the individual and the organization. Various studies have demonstrated that OCB has a positive influence on improving the performance in the Organization (Podsakoff & Mackenzie, 1994; Krilowicz & Lowery, 1996; Podsakoff, Ahearne & Mackenzie, 1997). Organizations need employees who are willing to do the work that exceeds a predetermined job description. OCB is considered important because it can increase the effectiveness of the organization (Cohen & Vigoda, 2000). Organ (1988) explains OCB as a distinct behavior, which is not directly recognized by the formal reward system but in the average promotes the organizational performance. Understanding how OCB works is crucial in organizations because of the downsizing and rightsizing in response to the economic pressures (May-Chiun Lo *et al.*,



2009). Some studies have revealed the drastic growth of OCB researches in management related areas like strategic management, leadership in human resource management (May–Chiun Lo *et al.*, 2009). Literature reveals that OCB has contributed positively to organizational outcomes such as service quality (Bettencourt & Brown, 1997; Bell & Mengue, 2002), Organizational Commitment (Podsakoff, Mckenzie & Bommer, 1996), Job Involvement (Dimitriades, 2007), leader–member exchange (Bhal, 2006; Lo, Ramayah & Jerome, 2006). Organ (1988) views OCB as the extra–role behavior since it is the act of job performance beyond the stated job requirement. Employees go beyond the contract signed by them at the time of entering the organization and they perform non–obligatory tasks without expecting any rewards or recognition (Organ, 1988). It is demonstrated that the support given by the leaders is the strongest predictor of significant OCB by the employees (Lepine *et al.*, 2002). OCB has also been shown to enhance the social attractiveness in a work unit (Aquino and Bommer, 2003). Researches reveal that there are five basic personality factors affecting most of the variance in personality (Costa & McCrae, 1992) and these dimensions are called as the Big Five dimensions, which include conscientiousness, altruism, courtesy, sportsmanship and civic virtue. These dimensions are explained below.

Conscientiousness indicates if a particular individual is organized, accountable and hardworking will enhance performance (Lo *et al.*, 2009). Organ (1988) defined conscientiousness as the dedication to the job, which exceed formal requirements such as working long hours, and volunteer to perform jobs besides duties. Smith, Organ & Near (1983) defined altruism as voluntary behaviors where an employee provides assistance to an individual with a particular problem to complete his/her task under unusual circumstances. It refers to the employee helping his / her colleagues in their work, May–Chiun Lo *et al.* (2009). Podsakoff *et al.* (2000) has demonstrated that altruism was significantly related to performance evaluations and correspondingly, positive affectivity. Courtesy refers to a behavior that prevents problems and takes the essential steps to lessen the results of the problem in future May–Chiun Lo *et al.* (2009). Courtesy also means members encouraging other members in their work. Literature reveals that a courteous employee would help reduce the intergroup conflict and thus reduce the time spent on conflict management activities Podsakoff *et al.* (2000). Organ (1988) defined sportsmanship as the behavior of warmly tolerating the irritations that are an unavoidable part of nearly every organizational setting. It has been demonstrated that good sportsmanship enhances the morale of the work group and thus reduces the attrition rate (Podsakoff & Mackenzie, 1997). Podsakoff and MacKenzie (1997) publicized that good sportsmanship would enhance the morale of the employees at the workplace and consequently reduce employee turnover. Deluga (1998) defines civic virtue as the subordinate participation in organization political life and supporting the administrative function of the organization. It refers to the employees' participation in the political life of the organization like attending meetings, which are not really required by the firm and thus keeping up with the changes in the organization (Organ, 1988). Moreover, it has been shown that civic virtue improves the quality of performance and aids in reducing the customer complaints (Walz & Niehoff, 1996). Civic virtue represents a macro level interest in, or commitment to, the organization. It shows willingness to participate actively in organization's events, monitor organization's environment for threats and opportunities, to work out the best alternative for the organization.

Loyalty to organization has been derived from the concept of organizational obligation which is based on three concepts; accepting the organizational goals and values, extra struggle on behalf of the organization, and desire to remain with the organization (Mowdey *et al.*, 1982). An organization is effective to the degree to which it achieves its goals. An effective organization would make sure that there is a spirit of co-operation and sense of commitment and satisfaction within the sphere of its influence. In order to make employees satisfied and committed to their jobs in their workplaces, there is need for strong and effective motivation at the various levels, departments and sections. Motivation is the management process of influencing behavior based on the knowledge of what people think (Tella *et al.*, 2007; Olusegun, 2012). Organizational citizenship is a consequence of organizational environment and is a mutual and reciprocal process between the organization and employee characterized by a two-way concern for each other contributing significantly towards citizenship. Further, citizenship is considered to be stronger when there is perception of organizational fairness and organizational justice (Folger & Cropanzola, 1998). In their study, (Uludag & Menevis, 2005) maintained that organizational justice is related to citizenship behavior. This behavior is also positively related to team cohesion which leads to positive performance and commitment of employees (George & Bettenhausen, 1990)

## **2.2 Transformational leadership and OCB**

Transformational leadership has been defined by Bass (1999) as ‘moving the follower beyond immediate self-interests through idealized influence (charisma), inspiration, intellectual stimulation, or individualized consideration’. Transformational leadership has received much attention in the literature dealing with leadership (Avolio and Jung, 1999; Dvir *et al.*, 2002; Wang *et al.*, 2011), and it has been found to be positively related to OCB (Picollo and Colquitt, 2006). Transformational leaders motivate followers by communicating the need to prioritize and internalize the organizations’ interests over their individual interests. Intrinsic motivation may lead to willingness of subordinates to contribute to the organizations’ aim, without expecting immediate personal and tangible rewards. Thereby they are willing to do much more than expected by the formal organizational role description. Wang *et al.* (2005), maintain that a positive association between transformational leadership and OCB is expected and has been supported empirically (for example, Podsakoff *et al.*, 1990). Also more updated studies such as Judge *et al.* (2004), Podsakoff *et al.* (2000), and Wang *et al.* (2011), have provided empirical support for the positive relationship between transformational leadership and OCB. Also Nguni *et al.* (2006), found a direct effect between transformational leadership and the OCB of banks employees.

## **2.3 Antecedents of OCB**

### **2.3.1 Job Satisfaction and OCB**

According to Locke and Weiss (2001), job satisfaction is “a pleasurable emotional state resulting from the appraisal of one’s job; an affective reaction to one’s job; and an attitude towards one’s job”. George and Jones (2008) define it as “the collection of feelings and beliefs the people have about their current jobs”. There are sufficient support for the relationship between job satisfaction and OCB. A meta-analytic review by Organ and Ryan (1995) of 28 studies found significant correlation between satisfaction and the OCB. Bateman and Organ (1983) identified a

significant relationship between general measures of job satisfaction and supervisory ratings of citizenship behavior. Puffer (1987) found a significant relationship between pro-social behavior and satisfaction with material rewards. Several studies found that OCB is more strongly associated with cognitive, rather than affective components of job satisfaction (Organ, 1988; Organ & Knonovsky, 1989; Williams & Anderson, 1991; Moorman, 1993; Rauf, 2015).

### **2.3.2 Organizational Commitment**

Like job satisfaction, organizational commitment is likely a determinant of OCB. (e.g., Becker & Kernan 2003; Riketta, 2008). Commitment is often defined as the tie an employee perceives to his or her organization. High commitment, therefore, decreases the likelihood of turnover (Meyer, Becker, & Vandenberghe, 2004). Commitment has been categorized into the three dimensions, affective, normative and continuance commitment (Mayer et al., 2002). While affective commitment refers to commitment- that is based on emotional ties to the organization, normative commitment refers to commitment that is based on perceptions of obligation and continuous commitment is the maintenance of ties because alternatives are perceived as less attractive. O'Reilly and Chatman (1986) found that identification was a significant predictor of self-reports of generalized compliance behaviors, and that identification was a significant predictor of self-reports of extra role compliance behaviors. The meta-analysis carried out by Organ and Ryan (1995) shows that organizational commitment was significantly related to both the altruism and compliance dimensions of OCB. Bolon (1997) shows affective commitment is the most important commitment component in terms of explaining distinctive variance in OCB. Where fairness perceptions were considered concurrently, only organizational commitment accounted for a unique amount of variance in OCB (Bolon, 1997) indicating commitment at least in some instances is important with respect to OCB. Meyer et al. (2002) found that among three dimensions of commitment, affective commitment has the strongest positive correlation with OCB, followed by normative commitment, but continuance commitment is not related to OCB. However, Williams and Anderson (1991) found that organizational commitment was not related to either form of OCB, and Tansky (1993) showed no significant positive relationships between organizational commitment and all dimensions of OCB. Thus, the relationship between commitment and OCB seems more enhanced than would initially seem.

### **2.3.3 Personality Characteristics**

Personality Characteristics (PC) are also important determinants of OCB. The Big Five dimensions of personality are identified as key aspects for personality measurement. They are conscientiousness, extraversion, agreeableness, emotional stability and openness to experience. Conscientiousness incorporates the desirable characteristics, such as hard working, achievement-oriented, and persuading. Agreeableness is most frequently connected with being courteous, flexible, trusting, cooperative, forgiving, soft hearted, and tolerant. Openness to experience is frequently connected with being imaginative, cultured, curious, original, broad minded, intelligent, sensitive to artistic (Barrick & Mount, 1991). Organ and Ryan (1995) showed that conscientiousness does predict OCB positively. However, they highlight that the link between personality variables and OCB is, at best, weakly supported. Several studies have found support for the relationship between conscientiousness and OCB (Borman, White, & Dorsey, 1995; Motowidlo & Van Scotter, 1994). A study by Rauf (2012) found all centrism is associated



with OCB. In their meta-analysis, Organ and Ryan (1995) found that the relationship of conscientiousness with the forms of OCB altruism and generalized compliance is positive. Neuman and Kickul (1998) in a sample of 284 retail sales employees revealed a positive relationship also between some agreeableness and OCBs in addition to the conscientiousness - OCB relationship.

#### **2.3.4 Task Characteristics**

Many task characteristics models (e.g., Dunham, 1979; Griffin, 1982; Hackman & Oldham, 1975; Sims & Szilagyi, 1976) have identified several task characteristics that affect employee motivation at work. Those are task autonomy, task significance, task feedback, task identity, skill variety, task interdependence, and intrinsically satisfying nature of the task. Hackman and Oldham (1976) define task autonomy as “the extent to which employees have a major say in scheduling their work, selecting the equipment they will use, and deciding on procedures to be followed” (p.167). According to Griffin (1982), task identity is the degree to which the job requires completion of a whole and identifiable piece of work that is done from beginning to end with a visible outcome; task variety is the degree to which a job requires a variety of activities in carrying out the work and involves the use of several employee skills; and task significance is the degree to which the job has a substantial impact on the lives or work of other people, whether they are inside or outside the organization. Organ et al. (2006) reveal that task autonomy should enhance the employees’ sense of ownership and responsibility for work outcomes, thereby increasing their willingness to do whatever it takes (including OCB) to accomplish the task. Organ et al. (2006) further argue that task variety, significance and identity also can influence OCB. Task interdependence is “the extent to which an individual team member needs information, materials, and support from other team members to be able to carry out his or her job” (Van der Vegt, Van de Vliert, & Oosterhof, 2003). Smith, Organ, and Near (1983) argue that task interdependence is likely to enhance OCB. Finally Hackman and Oldham (1976) define task feedback as “the degree to which carrying out the work activities required by the job results in the individual obtaining direct and clear information about the effectiveness of his performance”. Organ and Ryan (1995) argue that these characteristics should increase job satisfaction, which has been shown to relate to OCB. Also Podsakoff et al. (1996) state that task feedback and task variety generally explained a larger proportion of the variance in employee behaviors. Farh et al. (1990) investigated the effects of a combination of all five task characteristics on OCB and found a positive relationship with different forms of OCB.

#### **2.3.5 Group Characteristics**

Like leader behaviors and task characteristics, group characteristics also would be expected to influence OCB. Group cohesiveness is the one of the main group characteristics, which explains the feeling of group members for one another and their wish to remain part of the group. In their study, George and Bettenhausen (1990) state that group cohesiveness may interact with group norms to influence OCB. Podsakoff et al. (1996) report group cohesiveness significantly predicts OCB.

Many managers do not understand the approach to lead their employees’ effectively in practice, and this situation is harmful to an organization. So, managers have to realize the mind and behaviors of their employees to be able to effectively manage them. Many scholars and

researchers have examined OCB, but the present authors' find that the previous studies discussed loyalty, participation, and obedience dimensions of OCB that were not sufficient. Despite the high number of studies that discuss OCB, the present authors find that prior research does not adequately explore the relationships sportsmanship, altruism, civic virtue, conscientiousness, courtesy and work environment among others have with employees' turnover intention. Therefore, the present researchers desire to compensate for this shortcoming in the existing literatures. ). Hence, the study hypothesized that:

*HA: Organizational citizenship behavior (altruism) would not positively affect the salary rate of Nigeria Deposit Money Banks (NDMBs) employees.*

*HB: Organizational citizenship behavior (sportsmanship) would not positively affect the job tenure of Nigeria Deposit Money Banks (NDMBs) employees.*

### **2.3.6. Theoretical Anchor: Organizational Support Theory**

Research on perceived organizational support began with the observation that if managers are concerned with their employees' commitment to the organization, employees are focused on the organization's commitment to them. For employees, the organization serves as an important source of socio-emotional resources, such as respect and caring, and tangible benefits, such as wages and medical benefits. Being regarded highly by the organization it helps to meet employees' needs for approval, esteem, and affiliation. Positive valuation by the organization also provides an indication that increased effort was noted and rewarded. Employees, therefore, take an active interest in the regard with which they are held by their employer. Organizational support theory (Eisenberger *et al.*, 2002;) holds that in order to meet socio-emotional needs and to assess the benefits of increased work effort, employees form a general perception concerning the extent to which the organization values their contributions and cares about their well-being. Such perceived organizational support (POS) would increase employees' felt obligation to help the organization reach its objectives, their affective commitment to the organization, and their expectation that improved performance would be rewarded. Behavioral outcomes of POS would include increases in role and extra-role performance and decreases in stress and withdrawal behaviors such as absenteeism and turnover. Although there were relatively few studies of POS until the mid-1990, research on the topic has burgeoned in the last few years. Rhoades and Eisenberger's (2002) meta-analysis covered some 70 POS studies carried out through 1999, and over 250 studies have been performed since. The meta-analysis found clear and consistent relationships of POS with its predicted antecedents and consequences.

For an organization to prosper in all its ventures then their employees must behave as good citizens by engaging in positive behaviors (Organ *et al.*, 2006). Generally speaking, these citizenship behaviors are aimed at supporting both the social and psychological environment of any organization and they determine the success of any organization (Bolino, 2004). Organizational citizenship behavior can maximize on the efficiency and productivity of both the employees and the organization which will ultimately contribute to the effective functioning of an organization. Employees who exhibit citizenship behavior can be described as good soldiers or good citizens of that organization. When employees are treated with kindness and given favorable treatment they will reciprocate by exhibiting citizenship behavior (Smith *et al.*, 2008). Organizational citizenship has a positive impact on organization and its members and it helps the

managers to be able to create a cooperative environment that can increase effectiveness of employees (Podsakoff, 2006). There are many factors that contribute to the determination of organizational citizenship behavior (OCBs), which include altruism, conscientiousness, civic virtue, sportsmanship and courtesy (Organ *et al.*, 2006). Organizational citizenship behavior was predicted by the work environment. Organizational citizenship behaviors are voluntary and supervisors cannot demand or force their subordinate to perform them. Similarly, the employees do not expect any formal reward (Blau, 2006). The perception of organizational citizenship behavior makes an individual look like a good citizen as well as facilitating him to achieving personal goals (Hui *et al.*, 2009). Keskes (2014) citing Meyer and Allen's (1991), refers to employee's emotional attachment as to the identification with, and involvement in the organization. These definitions view organizational commitment as involving some form of psychological bond between the employees and the organization. The resulting outcomes are increased work performance, reduced absenteeism and reduced turnover (Keskes, 2014).

### 3.0 METHODOLOGY

In the course of this work, the researchers utilized the survey research design. Two major sources of data were referred to in the course of this study, the conventional sources of primary and the secondary data. Data for this study was collected mainly from primary source. Data was gathered from the primary source through questionnaire that was self-administered. The sample respondents consist of the top and middle level management staff of selected Nigeria Deposit Money Banks (NDMBs). The secondary source of information was also utilized from journals, magazines, newspapers, textbooks and other records that are relevant to the study. This study was carried out in South-South part of Nigeria specifically at Port-Harcourt. Head and Regional Offices of the selected Nigeria Deposit Money Banks (NDMBs) were only chosen because the research work seeks to find out the opinion of top and middle executives of the selected firms' regarding Organizational citizenship behavior (OCB) and Employee Turnover Intention (ETI). Out of the many Nigeria Deposit Money Bank (NDMBs) in Port-Harcourt, the researchers picked United Bank for Africa Plc, Zenith Bank Plc and First Bank Nigeria Plc, as the preferred choice of banks in Rivers State. These organizations were randomly selected mainly because they represent the market leaders and well known rival firms in the financial sector. The population of this study was drawn from top and middle level management employees of the selected firms because they are responsible for corporate and business level strategies respectively. The population of the study is shown below:

**Table 1: The Population size of the study**

<b>Selected Companies</b>	<b>Top Level Staff</b>	<b>Middle Level Staff</b>	<b>Total</b>
United Bank for Africa Plc	38	73	111
Zenith Bank Plc	29	69	98
First Bank Nigeria Plc	37	85	122
<b>Total</b>	<b>104</b>	<b>227</b>	<b>331</b>

**Source: Field Survey Data of each Firm (2020)**

Having defined the population, the researchers determined the size of the sample. This is so because; time, cost, and large representation of the entire study population can never allow the researcher to have general full representation of the whole population. Hence, sample size determination is necessary. A Final sample size of 272 numbers of respondents was derived. The non-probability convenience sampling was adopted as the sampling technique for this study. A well-structured questionnaire was used for data collection for this study. The questionnaire was drafted to reflect the types of data discussed above. A 5-point likert scale was used for rating the opinions of the respondents toward the questions to be asked. They are SA - Strongly Agree, A – Agree, U – Uncertain, D – Disagree, SD – Strongly Disagree.

#### 4.0 DATA PRESENTATION AND DATA ANALYSIS

**Table 2: Response Rate**

Response	Frequency	Percentage(%)
Returned	243	89.3%
Unreturned	29	10.7%
<b>Total</b>	<b>272</b>	<b>100%</b>

**Source: Field Survey Research data 2020**

A total of two hundred and seventy-two (272) copies of questionnaire were distributed to prospective respondents of the selected Nigeria Deposit Money Banks (NDMBs) in Port-Harcourt, South-South Nigeria. Of the 272 copies of questionnaire distributed, only two hundred and forty-three (243) were returned resulting in a 89.3% level of questionnaire return. Twenty-nine copies of questionnaire were never returned making it 10.7% percent of questionnaires not returned.

**Table 3: Respondents Demographic Characteristics**

		Frequency	Percent	Valid Percent (%)	Cumulative Percent
Gender	Female	149	61.3%	61.3	61.3
	Male	94	38.7%	38.7	100.0
Age	20-30 years	66	27.2%	27.2	27.2
	31-40 years	96	39.5%	39.5	66.7
	41-50 years	77	31.7%	31.7	98.4
	51 and above	4	1.6%	1.6	100.0
	Total	243	100%	100.0	
Educational Qualificat	OND	29	11.9%	11.9	11.9
	HND/B.Sc	205	84.4%	84.4	96.3
	Master's Degree	7	2.9%	2.9	99.2
	Professional body	2	0.8%	0.8	100.0
Total	243	100%	100.0		
Job Tenure	0-5 years	46	18.9%	18.9	18.9
	6-10 years	90	37.0%	37.0	55.9
	11-15 years	23	9.5%	9.5	100.0
	Total	243	100%	100.0	
Salary Earning	Under 50,000	38	15.6%	15.6	15.6
	51,000-70,000	137	56.4%	56.4	72.0
	71,000-80,000	50	20.6%	20.6	92.6
	81,000-100,000	16	6.6%	6.6	99.2
	Above 100,000	2	0.8%	0.8	100.0
	Total	243	100%	100.0	

**Source: Research Data 2020**

The statistics from table 3, showed that of the respondent's female were 149 (61.3%) and male 94(38.7%) implying a high level of gender distribution inequality within the banking sector. 96 (39.5%) fell within the highest age bracket of less than 40 years but above 30years, followed by above 40years but less than 50years 77 (31.7%) this indicating majority of respondents are young and in this thirties and forties. A total of 205 (84.4%) possess HND/B.Sc, 29 (11.9%) OND and the remaining 7 (2.9%) master's degree; the findings are an implication of good educational levels within staff of the banking sector. Out of 243 respondents 90 (37%) has spent less than 10years in the bank, 84 (34%) above ten years with 46 (19%) less than 5 years, with these it implies a moderate level of respondent longevity and tenure in the bank. The statistics indicated that most of the respondent fall within less than =N=70,000, 137 (56%), less than ₦ 80.000, 50 (21%) and 0.8% above ₦100,000 the figures are an indicator of salary rates within the bank and could also be as a result of position in the sector.

**Table 4: Descriptive Analyses of Research Variables.**

<b>Descriptive Analyses of Items on the Relationship between OCB and Employee Turnover Intention</b>						
<b>S/N</b>	<b>Variables</b>	<b>SA</b>	<b>A</b>	<b>U</b>	<b>D</b>	<b>SD</b>
1	OCB provides avenue that encourage workers to move and create a provoking learning ability.	67 (27.6%)	96 (39.5%)	11 (4.5%)	39 (16%)	30 (12%)
2	Altruism is voluntary behaviours where an employee provides assistance to an individual with a particular problem to complete his/her task under circumstances.	38 (15.6%)	113 (46.5%)	19 (7.8%)	42 (17.3%)	31 (12.6%)
3	Sportsmanship is the behaviour of warmly tolerating the irritation that are an unavoidable part of nearly organizational setting.	53 (21.8%)	110 (46.5%)	-	26 (9.5%)	54 (22.2%)
4	Effective organisation would make sure that there is a spirit co-operation and sense of commitment and satisfaction within the sphere of its influence	95 (39.1%)	63 (25.9%)	13 (5.3%)	52 (21.4%)	20 (8.2%)

**Source: Research Survey, 2020. The figures in brackets are percentage analysis**

As presented in Table 4, 67 (27.6%) respondents and 96 (39.5%) respondents strongly agreed and agreed respectively that OCB provides avenue that encourage workers to move, creates a provoking learning ability while 39 (16%) respondents and 30(12%) respondents disagreed and strongly disagreed. 11 (4.5%) were undecided. Having a mean response score of 3.5, the majority of the sampled respondents agreed that OCB provides avenue that encourage workers to move and creates a provoking learning ability.



38 (15,6%) respondents strongly agreed that altruism is voluntary behaviors where an employee provides assistance to an individual with a particular problem to complete his/her task under unusual circumstances, 113 (46.5%) respondents agreed, 19 (7.8%) respondents did not have any opinion, 42 (7.3%) respondents disagreed and 31 (12.6%) respondents strongly disagreed. With a mean response score of 3.5, the respondents finalized that Altruism is voluntary behaviors where an employee provides assistance to an individual with a particular problem to complete his/her task under unusual circumstances.

For 53 (21.8%) respondents and 110 (46.5%) respondents strongly agreed and agreed respectively that sportsmanship is the behavior of warmly tolerating the irritations that are an unavoidable part of nearly every organizational setting while 26 (9.5%) respondents and 54(22.2%) respondents disagreed and strongly disagreed. Having a mean response score of 3.3, the majority of the sampled respondents agreed that sportsmanship as the behavior of warmly tolerating the irritations that are an unavoidable part of nearly every organizational setting.

With 95 (39.1%) respondents strongly agreeing, 63 (25.9%) respondents agreeing, 13 (21.4%) respondents had no opinion, 52 (21.4%) respondents disagreeing and 20 (8.2%) respondents strongly disagreeing, as well as a mean response score of 2.7, the respondents agreed that effective organization would make sure that there is a spirit of co-operation and sense of commitment and satisfaction within the sphere of its influence.

#### **4.1 Testing of Hypotheses**

Two hypotheses were formulated and are tested as follows using Spearman's rank order correlation. **SPSS 17.0** was used to analyze the various tests.

##### **Hypothesis One:**

**H<sub>0</sub>:** There is no significant relationship between Organizational citizenship behavior (altruism) and salary rate among staff of Nigeria Deposit Money Banks (NDMBs).

**H<sub>A</sub>:** There is significant relationship between Organizational citizenship behavior (altruism) and salary rate among staff of Nigeria Deposit Money Banks (NDMBs).

##### **Organizational citizenship behavior (OCB) significantly affects employee turnover intention of Nigeria Deposit Money Banks (NDMBs).**

Data for the test of this hypothesis were obtained from responses from the questionnaire. The Spearman's rank order correlation was used to test the validity of how organizational citizenship behavior (OCB) significantly affects employee turnover of Nigeria Deposit Money Banks (NDMBs). Organizational citizenship behavior (OCB) significantly affects employee turnover of Nigeria Deposit Money Banks (NDMBs). **Table 5** reveals that while the f-distribution result shows the existence of significant result on the variables ( $F = 0.0148$  at  $p < 0.05$ ). The significant level is 0.21, and due to this we reject the null hypothesis and accept the alternate one which states that there is significant relationship between Organizational citizenship behavior (OCB) and employee turnover among staff of Nigeria Deposit Money Banks (NDMBs).

This finding is closely related to the work done by Cardona and others (2004). As we have concluded from the findings in this study employees' altruism and sportsmanship although at different degrees contributes significantly to employee length of service and salary earnings in the

banking sector. This supports Cardona and others (2004) argument that the exhibition of organizational citizenship behavior is influenced by the condition of service in the organization such as promotion, pay, job security and so on. According to Joshi (1984) to judge a better job is to examine the conditions of service; the findings in this study confirms this argument, in that one's employee perceive that there is opportunity for salary increase, they become increasingly motivated to meaningfully contribute toward organizational success by going extra mile. The finding of this study also concur with Podsakoff *et al.* (2000) finding that altruism was significantly related to performance evaluations and correspondingly, positive affectivity. The meta-analysis carried out by Organ and Ryan (1995) shows that organizational commitment was significantly related to both the altruism and compliance dimensions of OCB.

**Table 5: Test of Hypothetical Statements**

			Altruism	Sportsmanshi	Salary Rate	Job Tenure
Spearman's rho	Altruism	Correlation Coefficient	1.000	525**	148*	149*
		Sig (2-tailed)		.000	.021	.020
		N	243	243	243	243
Sportsmanshi	Altruism	Correlation Coefficient	525**	1.000	592**	713**
		Sig (2-tailed)	.000		.000	.000
		N	243	243	243	243
Salary Rate	Altruism	Correlation Coefficient	.148*	592**	1.000	.900**
		Sig (2-tailed)	.021			.000
		N	243	243	243	243
Job Tenure	Altruism	Correlation Coefficient	.149*	713**	.900**	1.000
		Sig (2-tailed)	.020	.000	.000	
		N	243	243	243	243
Structure	Altruism	Correlation Coefficient	1.000	.542	525**	1.000
		Sig (2-tailed)		.000	.000	
		N	0	240	240	0

**Source: Research Data, 2020 SPSS OUTPUT**

**Hypothesis Two:**

**H<sub>0</sub>:** There is no significant relationship between Organizational citizenship behavior (sportsmanship) and job tenure among staff of Nigeria Deposit Money Banks (NDMBs).

**H<sub>A</sub>:** There is significant relationship between Organizational citizenship behavior (sportsmanship) and job tenure among staff of Nigeria Deposit Money Banks (NDMBs).

**Organizational citizenship behavior (sportsmanship) significantly affects employee turnover intention of Nigeria Deposit Money Banks (NDMBs).**

Data for the test of this hypothesis were obtained from responses from the questionnaire. The Spearman's rank order correlation was used to test the validity of how organizational citizenship behavior (OCB) significantly affects employee turnover intention of Nigeria Deposit Money Banks (NDMBs). Organizational citizenship behavior (OCB) significantly affects employee turnover intention of Nigeria Deposit Money Banks (NDMBs). **Table 6** reveals that while the f-distribution result shows the existence of significant result on the variables ( $F = 0.0713$  at  $p < 0.05$ ). The significant level is 0.00, and due to this we reject the null hypothesis and accept the alternate one which states that there is significant relationship between Organizational citizenship behavior (OCB) and employee turnover intention among staff of Nigeria Deposit Money Banks (NDMBs).

This finding is closely related to the work done by Podsakoff and MacKenzie (1997) where their findings revealed and publicized that good sportsmanship would enhance the morale of the employees at the workplace and consequently reduce employee turnover. The finding of this study was also in agreement with the study conducted by (Meyer, Becker, & Vandenberghe, 2004) that High commitment decreases the likelihood of turnover. These also concur with findings of a study by Rauf (2012) that found all centrism is associated with OCB. Also in their meta-analysis, Organ and Ryan (1995) found that the relationship of conscientiousness' with the forms of OCB altruism and sportsmanship is positive.

**Table 6: Decision Table**

No	Null-Hypothesis	Decision Rule	Result
1	There is no significant relationship between altruism and salary rate (wages) among bank staff	Where $P < 0.05$	Rejected
2	There is no significant relationship between altruism and job tenure within bank staff	Where $P < 0.05$	Rejected
3	There is no significant relationship between sportsmanship and salary (wage) rate of bank staff	Where $P < 0.05$	Rejected
4	There is no significant relationship between sportsmanship and job tenure of bank staff	Where $P < 0.05$	Rejected
5	The organizational structure does not significantly moderate the relationship between organizational citizenship behaviour and occupational mobility in banks.	Where $P < 0.05$	Rejected

**Source: Research Data 2020 SPSS OUTPUT**

Based on the above decision table result, the 5 hypothesis of the study will be restated as the table reveals that there is significant relationship among altruism and sportsmanship and wage rate and job tenure relation to organizational structure within the banking sector. In other words, this may be the reason, the organizational structure, promotion and remuneration differs slightly between the various banks as a way of checkmating staff turnover.

## **5.0 CONCLUSIONS AND RECOMMENDATIONS**

### **Conclusions**

The study concluded that OCB is known to influence organizational effectiveness, because they enhance co-worker and managerial productivity, adapts to environmental changes, improves organizations' ability to attract and retain the best people and obtain stability of organizational performance and organizational effectiveness by creating social capital. OCB should have a particular impact on the overall effectiveness of organizations by adding to the social framework of the work environment. Organizational citizenship behavior has important effects on the effectiveness, efficiency and profitability of the organizations as well as improving co-worker and managerial productivity, provide superior efficiency in resource use and allocation, reduce managerial expenses; provide better coordination of organizational activities across individuals, groups and functional departments, improve organizational attractiveness for high quality new recruits, increase stability in the organization's performance, enhance organizational capability to adapt effectively to environmental changes. This study further concluded that organizational citizenship behaviour is significantly associated with employee turnover intention. Therefore, the study conclusively finds that (1) altruism is a necessary ingredient which should be encouraged among the employees of the banking industries and to maintain a healthy level of employee turnover intention. (2) altruism promotes good interactions among the employees and is a desired outcome of good subordinate work attitudes and social interaction within the banking industry (3) sportsmanship is important for sustaining employee turnover intention within the banking sector as it portends to create cooperation and understanding between employees in the sector.

Finally, the study concluded that among the organizational challenges posed by the post banking reform requirements are organizational or occupational stress and anxiety related strains. The prompt of most banks opening more branches nationwide and outside the shores of Nigeria, apparent staff reduction, increased cash turn in requirements from sales personnel and long work hours among other accompanying challenges, as a result of policy implementation would have obvious implications on the general well-being, motivation and performance of the personnel. One of the results among others is the fact that it could seriously affect employee's exhibition of Organizational Citizenship Behaviour. For instance, the sales personnel which make up a larger percentage of bank employees are laden with high cash target that must be reached in sometimes unrealistic deadlines, causing them to remain in constant anxiety considering that their continued work and life are fringing on their ability to meet those deadlines. Any organization where policy change and implementation result in such stringent conditions, organizational stress and anxiety, poor or low productivity and poor Organizational Citizenship Behaviour are inevitable.

### **Recommendations**

In line with the summary of the findings and conclusions, the following are offered as recommendations:

Banking industry in Nigeria should improve and foster positive working relationship among her employees which when systematically establish will enhance the performance of the employees thereby ultimately lead to the sector achieving its goals. There is need for the banking industries to put up a structure in place that will enhance employees' discretionary extra role behavior and reduce employee turnover as the African employee values interpersonal relationship at the

workplace and frowns at impersonal relationship characterized by respect, helpfulness, patience, caring and tolerance. Organization should as a matter of urgency leverages on OCB as it has potential to increase organization efficiency by enhancing employee task performance and productivity as well as to increasing the stability of organizational performance, hence reducing variability. The Nigeria Financial sector particularly Nigeria Deposit Money Banks (NDMBs) should embark and implement universal and best practices that metamorphosed into costs reduction, customer satisfaction, managerial assessment of employee performance, decisions on reward allocation and various withdrawal-related factors such as absenteeism, employee turnover intention and actual turnover.

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