

A STUDY ON THE RELATIONSHIP BETWEEN  
ORGANIZATIONAL COMMITMENT AND  
ORGANIZATIONAL CITIZENSHIP BEHAVIOUR IN  
MALAYSIAN BANKING INDUSTRY

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## DECLARATION

We hereby declare that:

- (1) This undergraduate research project is the end result of our own work and that due acknowledgement has been given in the references to ALL sources of information be they printed, electronic, or personal.
- (2) No portion of this research project has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.
- (3) Equal contribution has been made by each group member in completing the research project.
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LIST OF ABBRECIATIONS

AC	Affective Commitment
CC	Continuance Commitment
DV	Dependent Variable
IV	Independent Variables
LMX	Leader Member Exchange
NC	Normative Commitment
OC	Organizational Commitment
OCB	Organizational Citizenship Behaviour
OPAC	Online Public Access Catalogue
SAS	Statistical Analysis System
SET	Social Exchange Theory

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## PREFACE

This research paper is basically part of the study of final year students of Bachelor of Business Administration (HONs). This research falls under the subject of UBMZ 3016 Research Project. It is part of the compulsory subject for every student before they are graduating from university. This research project is carried out around nine months to complete it. Throughout the research, every student will be able to learn method of writing research paper, conducting survey and presenting their findings.

In this research paper, we had chosen ‘A Study on The Relationship Between Organizational Commitment and Organizational Citizenship Behaviour in Malaysian Banking Industry’. Organizational citizenship behaviour serves as an important factor to increase the organizational commitment as well as improving the organizational effectiveness. There are three variables which could affect the organizational citizenship behaviour in this study. Those factors are affective commitment, normative commitment and continuance commitment. Throughout this research, we have referred to several journal articles and the guidelines provided by UTAR in order to complete our research paper.

## ABSTRACT

The main objective of this research is to study the relationship between organizational commitment (OC) and organizational citizenship behavior (OCB) in Malaysian banking industry. The commitments that will be discussed in this study included affective commitment, continuance commitment and normative commitment. The previous study by other researchers will help to develop the hypotheses in this research project.

The sampling location that been selected are Kuala Lumpur, Selangor, and Perak. A sample size of 169 respondents in the questionnaire had been conducted. The questionnaire was design and distributed through randomly sample to employees. The Statistical Analysis System (SAS) software had been used in order to run the reliability analysis, frequency analysis, explaining the correlation coefficient analysis and test of hypothesized relationships among the dependent variable and the independent variables.

As a result, it had been found that all of the organizational commitment has positive significant relationship with organizational citizenship behavior. Besides, the findings and suggested recommendation have been discussed. Lastly, the future study and conclusion have been done.



## **CHAPTER 1: INTRODUCTION**

### **1.0 Introduction**

The importance of organizational behaviour is to recognize and understand employee's behaviour in an organization and it directs employee to achieve organization's goal. The antecedents of organizational behaviour, employee dedication drives the improvement of organizational citizenship behaviour (OCB). The importance of OCB has drawn broad attention from organization in banking industry across Malaysia. Hence, the aim of this research is to interpret the association between organizational commitment (OC) and organizational citizenship behaviour (OCB) in Malaysian banking industry.

Chapter one outlines the research project. This section covers several subtopics like the foundation of the study, comprehensive description of the study includes apparent issues in the researched industry related to organizational commitment (OC) and organizational citizenship behaviour (OCB). Once apparent issue is recognized, research aim and questions are formulated, importance of the study is justified, the formulation of chapter arrangement followed by the chapter closure.

### **1.1 Research Background**

In Malaysia, organizational citizenship behaviour (OCB) is the main focus for many industries. Poor organizational citizenship behaviour (OCB) is a serious issue nowadays because it will result in poor capability of employees which will influence the organization's effectiveness. When the level of organizational citizenship behaviour (OCB) among employee in the organization is high, the organization will have better performance and reputation which are superiority

compared to the competitors. In order to attain this goal, organization needs to provide better products or services compared to their competitors.

Prasetio, Yuniarsih and Ahman (2017) stated that organization obtain competitive advantage by applying human resource to become their new strategy. The organization require their employee to have better performance at all times and also perform extra-role behaviour to assist the company to become effective. When the employee in organization able to perform well in organizational citizenship behaviour (OCB), it can lead organization towards success. Moreover, lack of organizational citizenship behaviour (OCB) is very hazardous to organization which will lead to poor performance and higher cost bear by organization.

As customers nowadays can choose the product freely and opt for the products or services that are most suitable to them. When customers found out the products or services are not meet on their expectation, they will switch to other competitors' product or service. Hence, this phenomenon brings competition in the industry. This is because the organization knows that the main factor for them to survive is through the support of customers. The organization in the market that lack in interest can be perceived as the organization downfall. As a result, organizational citizenship behaviour (OCB) is vital in an organization (Khoshnamghadam, 2017).

In an organization, the performance of employee is viewed as one of the major elements in measuring the organizational commitment (OC) of the employee. In order to enable organization to become efficient, OC is the core field for the organization. When the commitment of employee towards organization is high, it resulted to higher performance. The performance does not only rely on the capability of the employee but also the manner and action towards the organization, which is called extra role performance. Moreover, Danish, Humayon, Shahid, and Nawaz (2015) defined that when employees wish to keep position or relation with the organization, this appearance is considered as OC. Hence, organizational commitment (OC) became the dominant factor to influence organizational citizenship behaviour (OCB).

From the study of Heater (2017) stated that automation nowadays become the main drive for work loss. This study recorded that manufacturing job is faced with high reduction in job loss between year 2000 and 2010. Rotman (2013) mentioned that poor job growth would lead to economy slowdown and this is a big problem for the sudden sluggish on job creation. When automation rapidly increases in today's world, the organizational commitment (OC) of employee will decrease as they face job insecurity. This may decrease employee morale and prompt talented employee to leave the organization. This will result to dampen organization's performance and efficiency.

Engagement is the feeling of emotional commitment of an employee towards an organization. Engaged employees mean they will work hard for organization's success and loyal to their own organization. Not engaged employees are the one who do task that instructed by their supervisor and they will easily jump from one organization to another. Actively disengaged employees are unhappy with their work and express their dissatisfied through showing negative emotion, non-cooperation with their team and more (Allen, 2014). From Table 1.1, it illustrates that the employees are lack of commitment towards the organization nowadays. In this case, organizational commitment (OC) becomes a serious issue that is faced by many organizations in the world. Based on Figure 1.1 which shown that there is high percentage of respondents in different countries agreed that OC is very important in organization while some countries seen OC is important. From this, it can be showed that organizational commitment (OC) is very important, but it is still showing a decreasing trend towards OC.

Table 1.1

*Engagement of employee around the world*

Region	Engaged	Not Engaged	Actively Disengaged
United States and Canada	29%	54%	18%
Australia and New Zealand	24%	60%	16%
Latin America	21%	60%	19%
Commonwealth of Independent States and nearby countries	18%	62%	21%
Western Europe	14%	66%	20%
Southeast Asia	12%	73%	14%
Central and Eastern Europe	11%	63%	26%
Middle East and North Africa	10%	55%	35%
South Asia	10%	61%	29%
Sub-Saharan Africa	10%	57%	33%
East Asia	6%	68%	26%

Note. From Redmond, B. F. (2016). *Work and Organizational Commitment*.

Retrieved July 13, 2018, from <https://wikispaces.psu.edu/display/PSYCH484/12.+Work+and+Organizational+Commitment>

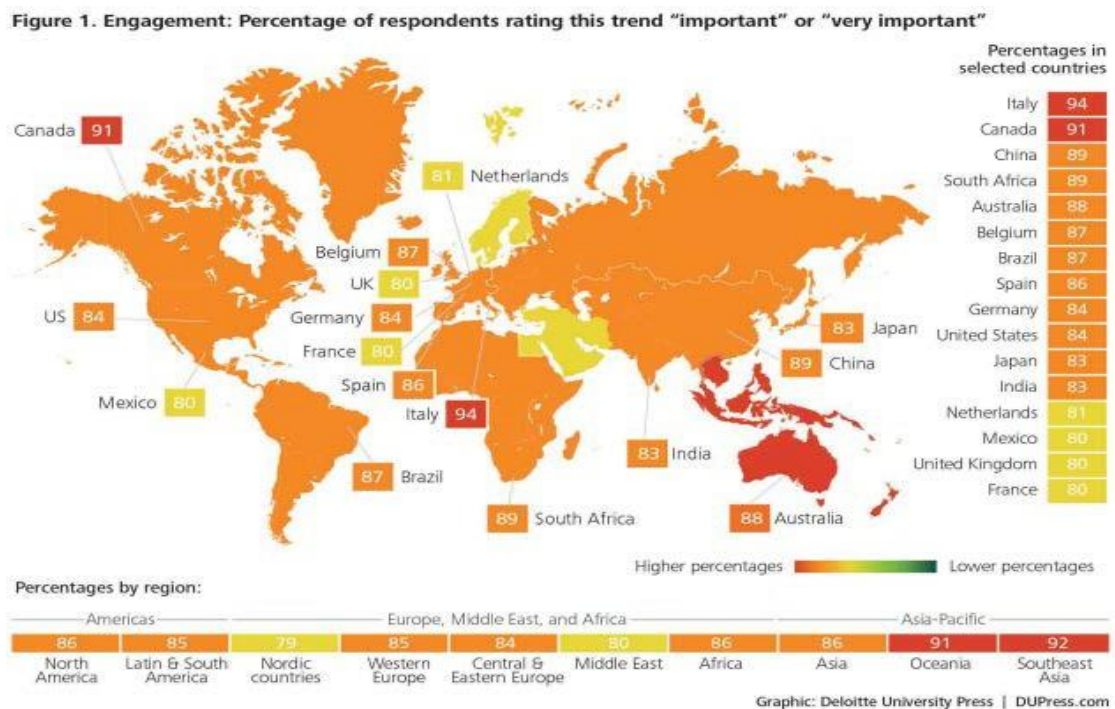


Figure 1.1. Percentage of respondents rating the importance of engagement. Adapted from Global Human Capital Trends. (2016). *The new organization: Different by design*.

Employee engagement can be constituted to three ranges which are feel, act, and think. Feel is considered to be affective commitment which means that the employees have intense emotional connection and good relationship with colleagues and organization. This is common for employee to stay loyal and help in solving organization's problem when they have high affective commitment.

Moreover, employees have high affective commitment will feel proud and happy to work in their organization. For act, it also considers as behavioural commitment. Employees' willingness to contribute their effort exceed normal expectation is the key success factor for organization. Employees will remain loyal to the organization no matter what opportunities are given by outside companies. At last, cognitive commitment is known as think which explained as knowledgeable attachment with organization. Employees will have strong belief and support on the organization's vision, mission and objective (Wachira, 2013).

In our research, we will emphasize on the organizational commitment of employee in Malaysia's banking industry. Organizational commitment is emotional attachment of an employee towards the organization. When there is high commitment of an employee, there is high satisfaction of the employee towards the organization. Organizational citizenship behaviour can be known as extra role performance which the employee chooses to do voluntary. This action may exceed the expectation of the organization towards the employee. Banking industry is one of the oldest industries which employs a significant amount of workforce in delivering different degree of services qualitatively and quantitatively to different types of customers. Employee morale had been affected and the organizational commitment of employee are reduced due to the introduction of Financial Technology (Fintech) into the banking industry. This scenario will influence the employee morale and organizational commitment of the organization. Employees have low job security when their future to work in banking industry for long term is jeopardized which resulted in low organizational commitment. In addition, low employee commitment in organization can lead to high turnover rate in banking industry.

## 1.2 Problem Statement

According to Central Bank of Malaysia's research report "Financial Sector: Employment Conditions and Preparing the Workforce for the Future" in March 2018, one of the driving forces that shape the future of workforce needs in Malaysian Financial industry is the Financial Technology (Fintech) innovation. This innovation requires the existing employees to enhance their skills on digital proficiency in order to adapt the digitalization of business processes. Emerging of technology especially in Fintech had redefined the job and disrupted the way things have been done traditionally (Chuah, Yong & Begum, 2016). Based on *Catching the Fintech Wave*, a survey report done by PricewaterhouseCoopers (PwC) Malaysia and Asian Institute of Chartered Bankers (AICB), it shown that 82% of financial institution in Malaysia stated that they were threaten by Fintech in their businesses (Kana, 2016).

Technological advancement always follows by changes of the organizational strategies and policies (Imran, Maqbool & Shafique, 2014). From the study of Appelbaum and Honegger (1998) stated that employees tend to have feelings of threaten and fearful when experiencing the organizational change. Some employees might in deeply anxiety and tensed to the changes as they are used to the old environment in the organization compared to the new environment (Ashford, Lee & Bobko, 1989). Besides, Isaksen, Lauer, Ekvall and Britz (2000-2001) found out that when employees believe that the environment fills with uncertainties, and they are low in tolerance of ambiguity, with the absence of freedom as well as time in doing work, they tend to hesitate in handling risk. Hence, this will result in employees are less motivated and commitment to contribute to the organization. Once the employees experience reduction in organizational commitment to the company's vision and eventually become low confidence (Lam, Lau, Ng, Shua & Teh, 2011).

Regarding the study of Greenhalgh and Rosenblatt (1984), technological changes in the organization will be seen as subjective threat to employees and perceived as

reducing the demand for the employee's skills, especially when retraining opportunities are absent. Such change uncertainty is positively related to turnover intentions (Greenhalgh & Sutton, 1991). Results from research of Ashford et al., (1989), illustrated that changes adversely related to commitment, and trust towards the organization (Schweiger & Denisi, 1991). The employees who are working under both old and new systems have shown less desirable attitudes towards the jobs, and these attitudes well-spread in the organization as organizational commitment had lessen and more likely to leave the organization (Imran et al., 2014).

As stated in Labor Market Condition report from Central Bank of Malaysia, 77.8% of job separations with a total 5,253 persons, are due to quits and resignations in the third quarter of 2017. The commitment level is low due to the problem arises in banking sector which raise the issue of absenteeism, under performance and turnover. Those issues had led to low quality of customer service (Hafiz, 2017). The employee behaviour and organizational commitment are positively related. Committed employees reduce the chances of turnover and absenteeism (Igbaria & Greenhaus, 1992). Previous studies of Williams and Anderson (1991) shown that employees that possess high commitment to organization will be actively to engage in OCBs, which are defined as voluntary behaviour that will be beneficial to the organization. Therefore, it is essential to have highly committed and engaged employees in order to be competitive in the industry (Payambarpour & Hooi, 2015).

Begum (2005) emphasized that employees are important to act as a key facilitator in implementing banking strategy. All employees especially customer service employees play a significant role in providing superior customer service in which result to retain large number of customers (Sofiah, Padmashantini & Gengswari, 2014). Abdul Rashid and Jasmin (2015) stated that 66% of customers had switched among commercial banks within last three years, and the reasons included inconvenient waiting services, competition from other banks with better offering, and poor ATM network. Appannan, Doraisamy and Teoh (2013) identified that commercial bank customers are very concern on the efficiency of staff in handling their problems, giving attention to enquiries as well as settling problems from the customer's phone call. Since customers are expecting efficient services from the

bank, the banks had initiated organizational change through innovative strategies and technology in order to enhance their service quality (Wasantha, Ali & Goash, 2015). However, studies from Tsai and Chang (2017) stated that without a transformational leader, feelings of uncertainty towards organizational change tend to arise and these uncertainties have a negative relationship with OCB.

Studies from Ghasem Sadeghi, Masoud Ahmadi and Maryam TaghvaeYazdi (2016) shown that OCB and organizational effectiveness are positively related. Hence, understand well about OCB and discover ways to motivate, promote and recognize the behaviour is critical for an organization (Mohamed & Anisa, 2012). The main goal of this research is to study the relationship between organizational commitment and organizational citizenship behaviour in Malaysian banking industry. In other words, we seek to identify the roles of organizational commitment and OCB on the bank business processes.



## **1.3 Research Objective**

### **1.3.1 General Objective**

The overall aim of this study is to study on the relationship between organizational commitment (OC) and organizational citizenship behaviour (OCB) in Malaysian Banking Industry.

### **1.3.2 Specific Objectives**

1. To examine whether there is significant relationship between Affective Commitment and Organizational Citizenship Behaviour in Malaysian Banking Industry.
2. To examine whether there is significant relationship between Continuance Commitment and Organizational Citizenship Behaviour in Malaysian Banking Industry.
3. To examine whether there is significant relationship between Normative Commitment and Organizational Citizenship Behaviour in Malaysian Banking Industry.
4. To examine whether there is significant relationship between the three independent variables (affective commitment, continuance commitment and normative commitment) and Organizational Citizenship Behaviour in Malaysian Banking Industry.

## **1.4 Research Questions**

1. What is the relationship between Affective Commitment and Organizational Citizenship Behaviour in Malaysian Banking Industry?
2. What is the relationship between Continuance Commitment and Organizational Citizenship Behaviour in Malaysian Banking Industry?
3. What is the relationship between Normative Commitment and Organizational Citizenship Behaviour in Malaysian Banking Industry?
4. What is the relationship between the three independent variables (affective commitment, continuance commitment and normative commitment) and Organizational Citizenship Behaviour in Malaysian Banking Industry?

## 1.5 Hypothesis of Study

*H<sub>1</sub>: There is significant relationship between affective commitment and organizational citizenship behaviour in Malaysian banking industry.*

*H<sub>2</sub>: There is significant relationship between continuance commitment and organizational citizenship behaviour in Malaysian banking industry.*

*H<sub>3</sub>: There is significant relationship between normative commitment and organizational citizenship behaviour in Malaysian banking industry.*

*H<sub>4</sub>: The three independent variables (affective commitment, continuance commitment and normative commitment) are significant explain the variance in organizational citizenship behaviour.*

## 1.6 Significance of Study

The purpose of conducting our research is to identify the relationship between the organizational commitment (OC) and organizational citizenship behaviour (OCB) in Malaysian banking industry. Consequently, this study focuses on examining the data from the Malaysian banking field. We believe that OC has significant effect on the employees' practices on OCB. Even though, the research on the relationship between OC and OCB has been studied by many researchers in different countries such as Vietnam, Indonesia and Pakistan (Saraih, Ain Zuraini, Sakdan, & Razli, 2016), however, the research in Malaysian banking industry to date is limited. Through our research, our goal is to provide better realization to the members of the banking industry in Malaysia about the practices of OCB and the impact of OC on OCB in the organization. Moreover, OC is often studied as dependent variable (DV) which is affected by other variables. Nonetheless, OC in our research is studied as the independent variable (IV) and determine how three dimensions of the OC which are: Affective commitment (AC), Continuance Commitment (CC) and

Normative Commitment (NC) can bring effect towards OCB. Besides, we aim to identify which dimension of OC are significant to the practice of OCB.

Our research area is emphasized on Malaysia's financial sector which is the banking industry. Banking service is one of the businesses that have major market shares among the other commercial activities in providing different types of services to customers with diverse background (Agti, 2015). It plays a significant role to stabilize the financial system and the economy of a country. Thus, OCB affects the quality of our country banking sector because they are the one who runs the daily operation of banking service, they need to be well-prepared to contribute to the economy. When the employees in the banking sector voluntarily practice OCB, it helps to improve the performance of the financial institution. In order for them to do so, it mainly depends on the level of dedication they have towards the organization. The employee is the most powerful asset for every organization. The employees who believe in their company means that they have faith in the organization. They trust that the future employer will not disappoint them and will compensate them in some other way.

At the end of the research, it provides deeper insight to the employer of the banking sector and new idea to the members of the banking sector on which dimension of OC is most critical towards the practice on OCB in Malaysian banking industry. Besides that, our research can use as a source of literature review for the future research and at the moment provide more understanding on OC and OCB in Malaysian banking industry to the researcher to study further on it.

## 1.7 Chapter Layout

In this study, a total of 5 segments are enveloped which begins from Introduction, Evaluation of Literature, Research Methodology, Research Outcome and Closure of the study on the association between organizational commitment and organizational citizenship behaviour among banking industry in Malaysia. Synopsis in each chapter is listed as below: -

### Chapter 1: Introduction

The first segment covers a general review of the whole study. The research background is presented with details on the research problems and the objectives for the particular background. It leads to the development of research questions that will be resolved during research project and a series of hypothesis to be empirically tested in this research. The contribution and purpose of this study are underlined.

### Chapter 2: Literature Review

Second segment will explain extensively about the dependent and independent variables related to this research. Journals and other secondary sources done by past researchers are studied throughout the entire research project. The researchers' findings results will be adopted and compared in this chapter. Theoretical framework studied by previous researchers will be analysed to formulate the proposed theoretical framework with the illustration of this research finding and postulate the association between the independent variables and dependent variable.

### Chapter 3: Research Methodology

Third segment shall exhibit the process of data collection. In research methodology, it will provide thorough explanation of the design of the study, data gathering technique, sampling design, research measuring tools, establishment of measurement, data development and data analysis. Research measuring tools define and categorize the measurement scale.

### Chapter 4: Research Results

The fourth segment delivers and interprets the final result and finding according to the generated hypotheses and research questions. The discussion covers the application of inferential analysis descriptive analysis and scale measurement, followed by interpretation of target respondent qualitative data, reliability analysis and conclusion are made based on the information retrieved from primary data.

#### Chapter 5: Discussion and Conclusion

Fifth segment discuss on this study's major findings which comprises of the synopsis of statistical analysis, inferences in the study, the limitation found in the research project and recommendation for subsequent research. This research closure is drawn before closing this chapter.

## **1.8 Conclusion**

This chapter gives a brief understanding on the way how we conduct the research. The introduction of the research and research background has been clearly explained. Problem statement was discussed about how OC can affect the practice of OCB. Moreover, the general objective and specific objective has been showed as well as the research question is developed. Hypothesis of the research was also generated. Lastly, the significant of study indicate the contribution of the research towards society. In the next chapter, we will discuss the literature review by identified the secondary data from journals and articles that done by other researchers.

## **CHAPTER 2: LITERATURE REVIEW**

### **2.0 Introduction**

We pay more attention to the literature review in this chapter, thus this require us to read, analyze and summarize the academic material on our chosen topic. The highlight of this chapter is to investigate the reason of the past researchers on selecting the main theories and the variables that used by past researchers. According to Maier (2013), a good literature review is needed to distinguish the main problem for chosen topic. After that, it requires comparison between these categories that are chosen after reviewing different papers. Finally, identification of the research gap which connected to the research objective through reviewing papers. Our key focus is to measure the relationship between organizational commitment (OC) and organizational citizenship behaviour (OCB) in Malaysian banking industry. For our study, we work out the theoretical framework by distinguish the related range. At last, hypothesis formulation is implemented to successfully identify the relationship between the major variables before advancing into Chapter 3.

### **2.1 Review of Literature**

#### **2.1.1 Preceding Theory: Social Exchange Theory**

In the study of Azim (2016), he had highlighted the application Social Exchange Theory (SET) (Blau, 1964). SET offered a reciprocal behaviour of individuals when they support the organization that they work in. The treatment received by individuals influenced the employee engagement and organizational citizenship behaviour (OCB). Social exchange theory can be used to explain when the

employees use social exchange theory approach. If employees perceived themselves highly in their commitment towards the organization, they probably will stay in current organization (Cho & Johanson, 2008). This theory has one of the best frames to explain OCB among employees (Organ, 1990). The basic concept of social exchange theory is compensation. When employer provides benefit to employees, employees tend to feel that they should compensate the organization as return. Thompson (2003) stated that in social exchanges model, the employee performed their best in relations for the rewards. Perceived organizational support will also increase the organizational identity by building the feelings of employees towards the organization. Therefore, the perception of leaving the organization depends on the employee's behaviour towards their organizations and their commitment to organizations (Konovsky & Pugh, 1994). Azim (2016) research outcome found that organizational commitment (OC) and organizational citizenship behaviour (OCB) is significant.

### **2.1.2 Independent Variables: Organizational Commitment**

Porter, Steers, Mowday and Boulian (1974) referred organizational commitment (OC) to the dedication of employees feel towards the organization. It can be related to the effort they put into their organization. Organizational commitment is also one of the strengths of an individual on the level of their involvement in, attachment to and identification with their organization (Aldag & Reschke, 1997). OC had a linkage with how powerful an individual is going to recognize, engage and commit towards an organization.

This development of research gave different views to organizational commitment (OC). Therefore, Allen and Meyer (1990) had constructed organizational commitment with three dimensions, which included (1) Affective commitment, as an emotion to organizations, employees may need to identify themselves and enjoy their membership in organization; (2) Continuance commitment, related to the cost incurred when quit the organization; and (3) Normative commitment, which is the sense of responsibility to stay in organization.



Allen and Meyer (1990) had stated that when the employees are organizationally committed, they showed higher level of happiness and fit into the place they work. In addition, the rate of turnover and absenteeism express the low interest towards the organization of an employee distinctively. Affective, continuance and normative commitment occurred simultaneously, even though they are being individually constructed (Allen & Meyer, 1990; Meyer & Allen, 1991). However, effects of each component on organizational citizenship behaviour (OCB) may differ.

According to Bakan, Büyükbese and Ersahan (2011), the success of organization not only solely depend on utilization of human competencies, but also way to raise commitment towards organization.

#### **2.1.2.1 Affective Commitment**

The concept of affective commitment had been mentioned in the conceptualizations of commitment during the earlier stage. As such, Kanter (1968) identified ‘cohesion commitment’ as emotional attachment to the group and individual's affectivity; emotional gratification arouses from involvement in and from identification with all the members of a cohesive group. In studies of Buchanan (1974), commitment is seen as one-sided, where an individual's role is having an affective attachment of the organization's goals and values. Later, Mowday, Steers and Porter (1979) introduced commitment as “the relative strength of an individual's identification with and involvement in a particular organization”.

As stated in study of Allen and Meyer (1990), affective commitment reflected the affective or emotionally attach to the organization, in which individual identifies, involves and enjoys the membership in the organization. Employees who possessed such characteristic stay in current company solely because they want to do so. They often link themselves to the vision and mission of the organization and provide support in attaining these goals (Allen & Meyer, 1990). Employees who expressed a high level of confidence in their daily tasks often have a higher affective commitment (Mathieu & Zajac, 1990). A similar result also found in Meyer and

Allen's studies (1990), shown that employees tend to express affective commitment towards the organization when they are comfortable and competent in their job roles.

In addition, studies from Jaros, Jermier, Koehler and Sincich (1993) indicated affective commitment is often associated with favourable workplace behaviours, included organizational citizenship behaviour, low absenteeism rate, higher job satisfaction, enhanced efficiency, and individual stability. Similarly, there are range of positive results in regard to turnover, organizational behaviour and job performance that linked to employees with affective commitment (Meyer & Herscovitch, 2001).

### **2.1.2.2 Continuance Commitment**

Continuance commitment referred to the attachment of an individual towards the organization due to the costs of leaving the organization is too high. Persons in the continuance model expend energy on behalf of their organizations because they feel to have the responsibility towards the organization too. An individual with higher continuance commitment will stay as one of the members in organization due to their needs (Allen & Meyer, 1990). Continuance commitment is a type of commitment that is created by an individual in the event of overwhelming cost of leaving the organization (Meyer & Herscovitch, 2001).

Dixit and Bhatti (2012) stated that when the employees enter the organization, they are bounded by the organization or committed to stay in the organization. Employees decided to leave the organization due to a lack of awareness of the high leaving cost. When an employee is tied to the organization, he or she is obligated to continue his or her employment. The individual who is engaged in the organization which will appear as the person in supporting his or her organization. Therefore, the employee put in extra efforts into his or her organization. In consequence, it shows positive relationship between the employees and organization exist.

Continuance commitment showed the commitment according to economic and social costs if the employees leave their company. Meyer, Stanley, Herscovitch and Topolnysky (2002), had stated that this model of continuance commitment aids the

researchers to predict the importance of employees' outcomes. These outcomes include organizational citizenship behaviour (OCB). In the continuance commitment concept, for the employees who stay at a company for a period of time, their contribution is too costly to lose. Investments are the antecedents of continuance commitment (Meyer & Allen, 1990). These investments were the losses caused by the employees in leaving the organization. The probability of leaving an organization is low when the employees realize that the perceived cost of leaving is high.

According to Romzek (1990), employees evaluated their investments based on how much they have contributed towards their organization and the returns they gain back from the organization. They also considered on what benefit is lost if they leave the firm. An employee stays committed to the organization only when they feel that they do not have the capabilities to compete for a job in other fields. Therefore, this led to the increment of continuance commitment due to the limited alternatives. Meyer and Allen (1990) found out that there is a negative relationship between continuance commitment and the opportunity to be employed in another firm. This means that they have high organizational citizenship behaviour toward that particular organization. In the others word, for the employees who feel they have other alternatives for employment, they show a low continuance commitment.

### **2.1.2.3 Normative Commitment**

According to Jaros (2007), normative commitment showed the commitment based on duty towards an organization. For the employees operate from a normative commitment model, they expand energy on behalf of the organization because they believe they are obligated. Normative commitment can be positively reflected in work performance. Therefore, when the normative commitment is high, the company show better performance.

Meyer and Allen (1990) differentiated normative commitment by demonstrating the perceived obligation of employees towards their organization. An employee with high normative commitment, he or she choose to stay at the firm. O'Reilly and

Chatman (1986) found that when the employees accept the company's values, they tend to show a higher degree of organizational commitment. The normative commitment only exists if the employee feel like the firm is investing on them.

According to Romzek (1989), when the employees aware that the organization had spent time and money in training and developing them, they have a responsibility to continue providing their services to the company. Jaros et al. (1993) had differentiated normative commitment by saying that it would be similar to moral commitment. This can be proven that if the organization put effort into developing the employees, the employees have the sense of responsibilities towards the organization. Becker and Gerhart (1996) postulated that normative commitment not only depend on the investments that the employees have put into the organization in the form of time and effort. So, it may differ from continuance commitment.

### **2.1.3 Dependent Variables: Organizational Citizenship Behaviour (OCB)**

Organizational citizenship behaviour (OCB) was first traced in the study of Barnard (1938) which stated that the three elements included willingness to cooperate, communication and common purpose were identified in order to establish an effective and efficient organization. These elements were found to be interrelated with each other in which result to individual willingness to contribute themselves in accomplishing organization's goals along with effective communication (Barnard, 1938). The voluntary contribution efforts of an individual from Barnard's study have contributed the fundamental concept in the explanation of OCB when it discusses an individual's willingness to perform beyond job and role prescriptions towards the organization.

Besides Barnard's study, concept of organizational citizenship behaviour (OCB) has also rooted conceptually in the study of Katz and Kahn (1966). They proposed three fundamental types of behaviour which were crucial to achieve high levels of organizational effectiveness; one of them included the innovative and spontaneous

activity that exceeded the requirements of role in an organization. As such, these behaviours were considered as extra-role behaviour that shown a connection to the concept of OCB. The studies of Barnard, Katz and Kahn provided the foundation of OCB concept from Smith, Organ and Near (1983).

Smith et al. (1983) defined organizational citizenship behaviour (OCB) as “individual behaviour that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promoted the effective functioning of the organization”. Soon after, this study received some criticisms as the definition was ambiguous and further explanation was requested to clarify it. Organ (1997) further elaborated and redefined these three “soft spots” which consist of discretionary behaviours, reward system and effective operation in the organization from the previous definition. In terms of discretionary behaviours, it described the behaviours that were not stated in the employment contract and not an enforceable requirement in the formal job descriptions. Such behaviours were the individual’s choice of action; no punishments shall be given in the event of omission. Meanwhile, reward system only available for formal contribution as listed under job description, yet Organ (1997) stated that OCB might have the chance of getting indirect reward in the future as OCB could improve impression of an individual and it could lead to future promotion or salary increments. Lastly, Organ (1997) clarified that not every single OCB contributed a significant outcome to the organization. Nevertheless, such collective behaviour done in groups were believed to be effective towards the organization in long term basis (Organ, 1997).

Subsequently, definition of discretionary behaviour and non-contractual reward requirements have been receiving many criticisms regarding the measurement and construct of organizational citizenship behaviour (OCB). Report from Morrison (1994) stated that 18 out of 20 items of OCB were described as in-role behaviours by majority of respondents. According to Morrison (1994), OCB itself was found to be ill-defined as individuals perceive the breadth of the job differently. Problem occurred on the definition of OCB in terms of extra role and beyond job description as it led to confusion on the concepts of role and job. Katz and Kahn (1966) stated that roles can be defined as role sender’s expectation towards an individual where the degree of expectation may go beyond the formal job prescriptions which

resulted to sloppiness since expectations of an individual varied from one another. In fact, the job requirements were changing rapidly as what roles did.

Another issue raised when there were criticisms on the reward system. Even though the employees have well performed according to formal job requirements, it did not provide contractual guarantee to get rewards as well. In this case, it opposed with the definition of OCB in previous Organ's study. Soon, OCB is redefined by Organ (1997) based on definition of contextual performance introduced by Borman and Motowidlo (1993) as "performance that supported the social and psychological environment in which task performance takes place" and it was known as the latest definition of OCB. In terms of dimension, Organ (1988) had proposed the five dimensions of OCB and it is widely accepted by many researchers in their studies (Podsakoff & MacKenzie, 1994, 1997; Podsakoff, MacKenzie, Paine & Bachrach, 2000).

### **2.1.3.1 Dimension of Organizational Citizenship Behaviour**

#### **2.1.3.2 Altruism**

Over the decades, organizational citizenship behaviour (OCB) dimensions have been defined and reviewed in many ways from different researches done by researchers. In the early stage, Smith et al. (1983), developed two dimensions of OCB which were altruism and generalized compliance to measure the citizenship behaviour. Altruism identified as a specific person is being helped in face-to-face situations by another individual directly and intentionally. Organ (1988) then defined altruism as a voluntary behaviour that assist an individual with work-related problem.

However, Podsakoff, MacKenzie, Paine and Bachrach (2000) used "helping behaviour" instead of altruism in organizational citizenship behaviour (OCB). "Altruism" replaced by "helping behaviour" mainly due to "altruism" seen as an implicit behaviour with motive behind (Organ, Podsakoff & MacKenzie, 2006). Podsakoff et al. (2000) stated helping behaviour as "act of voluntarily helping others with or preventing the occurrence of work-related problems". The definition of

helping behaviour was derived from different studies, included Organ's (1988, 1990) courtesy, altruism, cheerleading, and peacekeeping dimensions; interpersonal helping in Graham's study (1989); Williams and Anderson's (1991) OCB-I; and Van Scotter and Motowidlo's (1996) interpersonal facilitation (Podsakoff et al., 2000). Therefore, dimensions of OCB from Organ (1988) is more widely accepted by researchers (Dash & Pradhan, 2014).

### **2.1.3.3 Courtesy**

Courtesy defined as an individual's behaviour that help others to prevent work-related conflict from occurring (Organ, 1988). Courtesy included proactive gestures that deter problems and facilitate constructive use of time by taking the necessary and timely steps (Organ, 1988). For instance, informing individual who is involved on the work schedule in advance, enquiring colleagues before performing any actions that might affect them (Organ, 1990). Employees that practiced courtesy prevent managers from managing crisis in the workplace by contributing effort to avoid creating troubles to co-workers (Podsakoff & MacKenzie, 1997).

In another meaning, when employees are demotivated about their career development, individual with courtesy would give encouragement to keep them motivated. Courtesy helped to establish a positive working climate where employees seldom complain about the inconveniencies faced by them and reduced work-related conflicts among employees (Dash & Pradhan, 2014). Research had shown that reduction of intergroup conflict occurs when employees practiced courtesy and in the same time, the duration spent on conflict management activities will be reduced (Podsakoff et al., 2000). In short, the main idea of courtesy avoids actions that unnecessarily put colleagues in trouble.

#### **2.1.3.4 Conscientiousness**

Before conscientiousness was introduced, general compliance was identified as “a more impersonal form of conscientiousness that did not provide immediate aid to any one specific person, but rather is indirectly helpful to others involved in the system” (Smith et al., 1983). Soon after, general compliance was replaced by conscientiousness.

Conscientiousness used to describe a person who is hardworking, responsible and well-organized. According to Organ (1998), he explained the meaning of conscientiousness as a commitment towards the job and they are willing to work which were out of their job requirements, such as follow the organization rules and regulation, never wasting working time, volunteer to carry out jobs besides their duties and work overtime. Some research also named it as an individual initiative (Podsakoff, et al., 2000). This form of organizational citizenship behaviour (OCB) included voluntary acts in performing the job in order to improve the company performance, giving more effort and enthusiasm to complete a job, motivate co-worker to do the same things. All of these actions have the similar concept showing that the employee is going well beyond their role and task requirement to serve the best interest of the company. Furthermore, a study by McCrae and Costa (1987) had shown that conscientiousness is associated with organizational politics among the employees.

#### **2.1.3.5 Sportsmanship**

Based on the definition of Organ (1988), sportsmanship is a form of behaviour to tolerate those unfavourable conditions happened inside the company without complaining. This type of people does not complain about anything when they are ordered by others. They always have a positive attitude even the outcome did not match with their expectation. Also, they were willing to sacrifice themselves just only for the best interest of others (Podsakoff et al., 2000). Besides, sportsmanship absolutely related to the performance of a work team. The more employees behave in a “good sports”, the less time and effort manager spent in getting his subordinate cooperation. Hence, sportsmanship had enabled a manager to contribute more effort



and time to perform their own activities: strategic planning, organizational analysis and to settle daily operation problems (Podsakoff, Ahearne & Mackenzie, 1997). Moreover, sportsmanship is essential to bring a positive effect on group cohesiveness and increase the attractiveness of the environment in the workplace. It became one of the factors to retain and hire talented and productive personnel. In addition, Podsakoff and MacKenzie (1997) also stated that having a good sportsmanship able to boost the morale of the employee in an organization at the same time reducing the employee turnover rate.

#### **2.1.3.6 Civic Virtue**

The last dimension of organizational citizenship behaviour (OCB), civic virtue represented the highest-level interest towards the organization as a whole. This referred to the willingness of employee to participate in the organization activities to look after the interest of their organization. These activities included attend the meeting actively, contribute their own idea, involve in policy debates which were not compulsory to perform by the individual (Podsakoff et al., 2000). As stated by Podsakoff et al. (1997), civic virtue in the form of attending in those meetings enhanced the work team performance because meetings were the method that the company can coordinate the tasks between group members and across the group. Civic virtue is an attitude where the employee gives full attention towards the lifespan of their organization (Agti, 2015). Some researcher revealed that civic virtue aid to reduce the frequency of customer complaints and strengthen the performance of the organization (Walz & Niehoff, 1996). This dimension of OCB is obtained from Graham's research. He mentioned that employees of the organization should have the accountability or responsibility to be a good citizen of the company. In summary, this OCB dimension has been introduced as a civic virtue by Organ (1998), safeguard the organization by George and Brief (1992) and organizational participation by Graham (1989).

## 2.2 Review of Relevant Conceptual Models

### 2.2.1 Conceptual Model 1

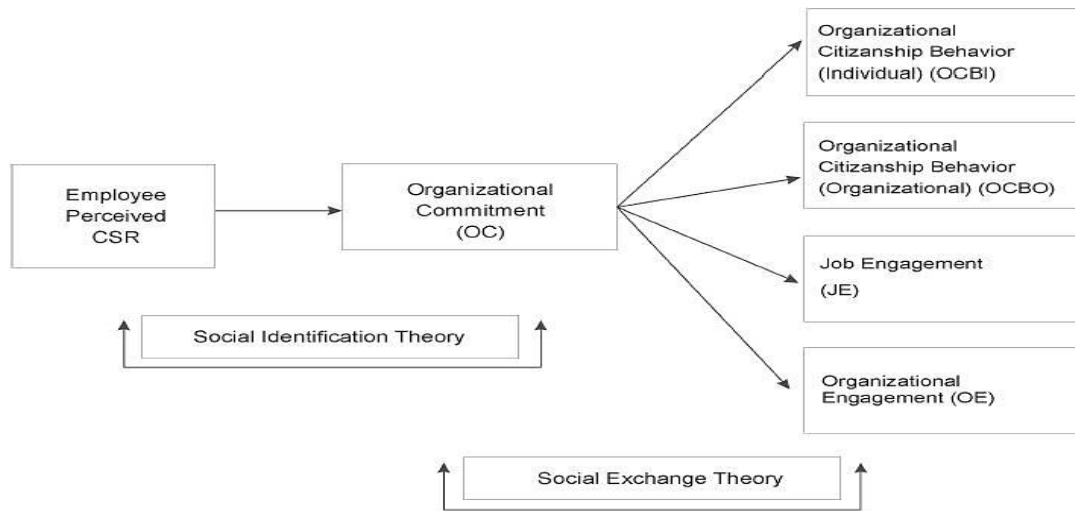


Figure 2.1. Conceptual Model of Azim, M. T. (2016). Adopted from Azim, M. T. (2016). Corporate social responsibility and employee behaviour: mediating role of organizational commitment. *Review of Business Management*, 18(60), 207-225.

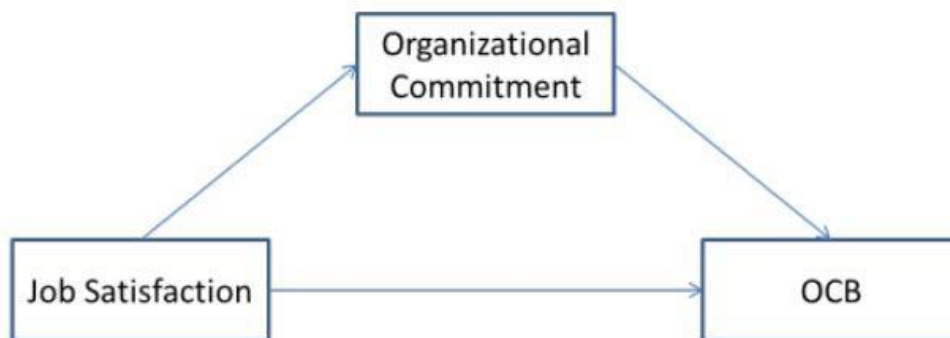
The conceptual framework showcased in the study of Azim (2016) highlighted the application of two theories, Social Identity Theory (SIT) (Tajfel & Turner, 1979) and Social Exchange Theory (SET) (Blau, 1964) to examine the influence of corporate social responsibility (CSR) towards employee's organizational commitment (OC), individual citizenship behaviour (OCBI), organizational citizenship behaviour (OCBO), job engagement (JE) and organizational engagement (OE) in Saudi banking industry. In the research study, OC acts as the mediating variable between employee perceived CSR and JE, OCBI, OCBO and OE.

The research intention is to investigate corporate social responsibility (CSR) performed by Saudi's banks to provide sense of purpose in employee's job and not because employees perform their work to receive monetary compensation from their work. Social Identity Theory (SIT) explained that the psychological procedure categorization is identified when individuals labelled themselves into different

social reference groups to boost their self-esteem in the organization. The higher the sense of self-esteem in employees, the better their social reference group identities differentiate them from the others. Hence, SIT is a good theoretical framework to illustrate the implication of perceived CSR on employee's positive attitude.

Both Social Exchange Theory (SET) and Social Identity Theory (SIT) laid the fundamental framework of Azim (2016) research. The research outcome stated that a positive relationship was found between organizational commitment (OC) and organizational citizenship behaviour (OCBO). Employees are motivated and committed in the organization that is perceived to perform corporate social responsibility (CSR) as part of its activity.

### 2.2.2 Conceptual Model 2



*Figure 2.2.* Conceptual Model of Prasetio, Yuniarsih & Ahman (2017). Adapted from Prasetio, A. P., Yuniarsih, T., & Ahman, E. (2017). Job satisfaction, organizational commitment, and oorganizational citizenship behaviour in state-owned banking. *Universal Journal of Management*, 5(1),32-38. doi: 10.13189/ujm.2017.050104

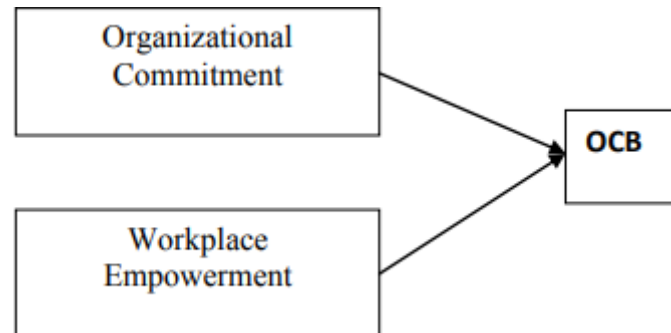
The conceptual framework displayed about the study of Prasetio, Yuniarsih and Ahman (2017) emphasized on the impact of job satisfaction, organizational commitment and the organizational citizenship behaviour (OCB) within the

banking industry. The main aim of this research is to find out the relationship between organizational commitment and job satisfaction. Besides that, this study also emphasized on expanding the analysis of organizational citizenship behaviour in Indonesia.

Based on Prasetio et al. (2017) job satisfaction has favorable impact on organizational citizenship behaviour. Job satisfaction portrays the employee's feeling whether positive or negative towards their career. When employees satisfy and have a positive feeling with their current job, it showed high organizational citizenship behaviour of employees towards the organization. Hence, employees willing to contribute extra effort and time to organization which leads to better performance.

This study showed that a rise in organizational commitment will resulted a rise in organizational citizenship behaviour. Apart from this, the study also explained the impact of job satisfaction on organizational commitment. When employees have positive feeling in the organization, this feeling will influence employees in increasing organization commitment. In short, through mediation of organizational commitment, job satisfaction directly or indirectly will have an effect on organizational citizenship behaviour.

### 2.2.3 Conceptual Model 3



*Figure 2.3.* Conceptual Model of Chib (2016). Adapted from Chib, S. (2016). Study on organizational commitment and workplace empowerment as predictors of organization citizenship behaviour. *Scholedge International Journal of Management & Development* (2394-3378), 3(3), 63-73. doi: 10.19085/journal.sijmd030301

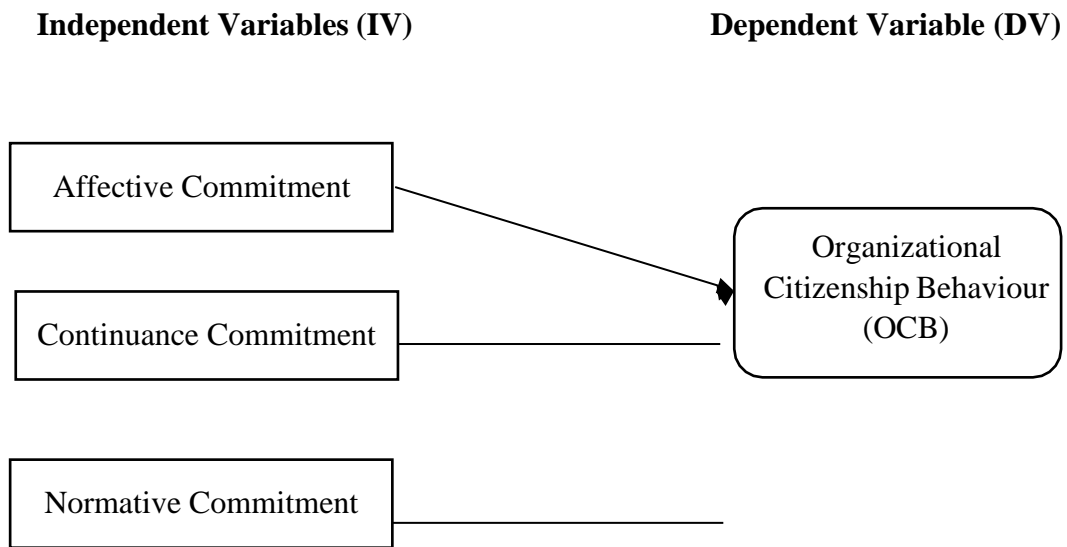
The conceptual framework emerged that organizational commitment and workplace empowerment act as determinants of organizational citizenship behaviour (OCB). The OCB has five dimensions that help in measuring the relationship between organizational commitment and workplace empowerment which are altruism, kindness, sportsmanship, conscientious and civil virtuous. The target for the research is to seek for the relation of organizational commitment, workplace empowerment, and organizational citizenship behaviour.

Based on Chib (2016) the objective of this study is to find the thesis to examine the influence of organizational commitment and workplace empowerment towards organizational citizenship behaviour (OCB). Organizational commitment (OC) indicated the decision on the employees to continue stay in the organization refers to the deep emotion of employees towards the organization. Under OC, there are three elements in examining the relation of OC and OCB which are affective commitment, continuance commitment, and normative commitment. Affective commitment refers to the mind of employees on deciding they want to continue

their job or leave the organization. For continuance commitment, it based on the level of individual dedication to organization and this commitment can classify as “sunk cost”. The feeling of responsibility of employees towards organization is the commitment that knew as normative commitment. When favorable relationship exists on employees and organization, the performance and loyalty of employee will raise which resulted in the increasing of OCB of employees. Workplace empowerment referred to the process of employees to make decision by their own. This action allows employees study capability and intellectual through the process. In addition, this will increase the motivation of employees towards their job. As a result, it will directly or indirectly affect OCB.

In conclusion, positive relationship has been showed between organizational commitment and organizational citizenship behaviour (OCB). When employees willing to contribute their time and energy to help organization attain goal, the additional effort has reflected on OCB. Apart from this, the relationship between workplace empowerment and OCB has been proved as significant. Hence, this showed that the workplace empowerment has positively influence on OCB in raising up the performance and effectiveness of organization (Chib, 2016).

## 2.3 Proposed Theoretical Framework



*Figure 2.4.* Proposed Theoretical Framework.

The research study drawn in Figure 2.4 has clearly depicts the relationship between the three variables in organizational commitment (OC) - affective commitment (AC), continuance commitment (CC) and normative commitment (NC) affecting organizational citizenship behaviour (OCB). This theoretical framework has been proposed as an outcome from previous studies as illustrated in Figure 2.4. Thus, the proposed framework would be proven valid and reliable. The association between the OC and OCB among Malaysian banking industry has been formulated in the form of hypotheses in this research to determine the outcome of the research study either the relationship is significant or insignificant.

## **2.4 Hypothesis Development**

### **2.4.1 Affective Commitment and Organizational Citizenship Behaviour**

Affective commitment is a very important factor to organization in improving the organizational citizenship behaviour (OCB) of employees. According to Benjamin (2012), affective commitment (AC) is the most favourable factor to improve the effectiveness of organization. It helps in assisting the equilibrium of the organization workplace and the quality of products. Employees that possess high affective commitment have these three elements which include, hope to stay in the organization, have a clear view on objectives and ethics norm of organization as well as willing to work hard to attain the objective of organization. These factors affect the performance of employee that increase organization's efficiency and its composition, organizational citizenship behaviour (Danish, Humayon, Shahid & Nawaz, 2015). As a consequence, the following hypothesis is conceptualized:

*H<sub>1</sub>: There is significant relationship between affective commitment and organizational citizenship behaviour in Malaysian banking industry.*

### **2.4.2 Continuance Commitment and Organizational Citizenship Behaviour**

Continuance commitment (CC) is referred to the intention of an employee to stay loyal to their organization of the reason for high cost that needed to bear after resigning or because of the benefits that provided by organization had retain the employees. The costs could be in terms of salary, benefits, retirement pay, and many more. In addition, the rational for employee wants to retain in organization could be personal factors that cannot be transferable such as the relationship between colleague, the job ability, and the time that invest in the career (Bakan, Buyukbese, Ersahan & Kefe, 2013). Hence, the benefits provided by organization is important factor on determining the organizational citizenship behaviour (OCB) of employees.



Besides that, organization needs to create a friendly working environment which can increase the commitment of employee. As a result, the following conjecture is conceptualized:

*H<sub>2</sub>: There is significant relationship between continuance commitment and organizational citizenship behaviour in Malaysian banking industry.*

### **2.4.3 Normative Commitment and Organizational Citizenship Behaviour**

Normative commitment (NC) refers to the level of responsibility of an employee. When employee feels that he or she has the duty to behave in a certain manner, they will remain in the organization and perform according to expectation. As such, organization should be concern more towards their employees in order to let employees know that it is the choice for them to stay in this organization (Khoshnammoghadam, 2017). During the time employee decides on want to stay in organization, it will create a strong bond between employee and organization. Moreover, it will increase the performance and the effectiveness of organization. In conclusion, a hypothesis is conceptualized as following:

*H<sub>3</sub>: There is significant relationship between normative commitment and organizational citizenship behaviour in Malaysian banking industry.*

### **2.4.4 Organizational Commitment and Organizational Citizenship Behaviour**

Under organizational commitment (OC) has three dimensions which are “affective commitment, continuance commitment and normative commitment”. Organizational commitment has significant positive correlation on the organizational citizenship behavior (OCB). This means that when there is an increment in organizational commitment, there is also an increase in organizational citizenship behaviour. The key factor for organization to succeed depends on how organization motivate the commitment of employees. The strong relationship

between organization and employees is able encourage organizational citizenship behaviour (Ibrahim & Aslinda, 2013). Based on Chib (2016), OC is the energy and time that provided by employee in order to attain the objective of the organization. The voluntary action of employee that contribute his or her time to organization can become organizational citizenship behaviour which is beneficial to organization. Lastly, the following hypothesis is conceptualized:

*H4: The three independent variables (affective commitment, continuance commitment and normative commitment) are significant explain the variance in organizational citizenship behaviour.*

## **2.5 Conclusion**

This chapter offered a comprehensive guideline on narrative insight of this research study. This chapter has drawn out the relationship between three variables of organizational commitment (OC) and organizational citizenship behaviour (OCB). Furthermore, relevant theoretical frameworks developed by former researchers are explored and justified to develop the proposed theoretical framework for further discussion in this research study. The following chapter will cover research methodology to validate the three variables proposed in this chapter.

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.0 Introduction**

In order to complete our study, collecting the data and information to develop methodologies to improve the study are important for the researcher. Research methodology is a systematic way in the process of data collection and analysis to obtain information. Points discussed in this chapter included research design, data collection approaches, sampling design, research instrument, constructs measurement, data processing and methods of data analysis.

### **3.1 Research Design**

Zikmund, Babin, Griffin and Carr (2010) defined research design as a technique which used to point out the ways and methods of gathering the required data. For this study, we are adopting descriptive research methodology in order to describe how organizational commitment (OC) affect organizational citizenship behaviour (OCB) as formulated in the research questionnaire. The descriptive research describes the attributes of people, objects or environments. The questions prepared in the questionnaire serve to validate the relationship between the OC and OCB in banking industry in Malaysia enabling test on the hypothesis formulated in the literature review. The survey instrument used in this research will be in questionnaire forms. A set of self-administered questionnaire will be disseminated to the employees that working in banking industry. Furthermore, quantitative approach is being used in this research. The quantitative research method is the process of compiling data by using data collection and analysis technique that uses and generates mathematical data. Throughout this research, data is being collected through survey questionnaire and analyze the data obtained through Statistical

Analysis System (SAS). Based on the result analyzed by SAS software, a conclusion can be drawn on our research topic on the relationship between OC and OCB in the banking industry in Malaysia.

### **3.2 Data Collection**

In this study, we are going to examine the relationship between organizational commitment (OC) (affective commitment, continuance commitment, and normative commitment) and organizational citizenship behaviour (OCB) in the banking industry in Malaysia through survey questionnaire distribution. The targeted respondents are banks' employees.

Primary data is data that being obtained from the original research study and the source and has not been published before. This information is collected directly from the first-hand sources like surveys, observation or experimentation. It is gathered by the investigator when research is being conducted. In primary data collection, there are many methods of collecting primary data such as interviews, experiment, observation and so on, hence, the tools to collect data for this study by using questionnaires. Primary data is collected directly from our targeted respondents' group. Distribution of questionnaires were conducted to the targeted population because the respondents of the research will provide us an accurate data and answers (Sekaran and Bougie, 2010).

Secondary data is the published data and it is proved by previous researchers. This secondary data usually is historical and already assembled. For our research, we source our secondary data from the internet. These secondary data include journal articles, websites, and others. The benefit of secondary data is cheap and sometimes free. It also takes less time than conducting primary data collection method (Zikmund, Zikm, Babin, Carr & Griffin, 2013).

In this research, we obtained the information on organizational commitment and organizational citizenship behaviour through UTAR online database (OPAC), Google Scholar, Emerald Insights, Research Gate and other educational documents. Online journal articles, websites and books are the secondary sources used in this research.

### **3.3 Population, Sample and Sampling Procedures**

#### **3.3.1 Target Population**

Target population referred to a particular batch of individuals or objects that the researchers are interested to explore for their research (Sekaran & Bougie, 2016). Different respondents have different roles in society, therefore, we need to determine the most suitable target population which provide the useful information for the study to us. In this research, we had narrow down the bank area by focusing only the commercial banks in Malaysia excluding the Islamic banks, development financial institution and investments banks. This is because commercial banks had larger market share compared to the other types of banks. Thus, our target population is the commercial banks employees. According to Association of Banks in Malaysia annual report, at the end of the year 2017, there are 27 members of the commercial bank and a total of 106,799 number of staffs. As referred to Table 3.1 in Appendix 4.0, the employee in the different commercial bank are selected as the target population and become the main indicator in this research.

#### **3.3.2 Sampling Frame and Sampling Location**

A sampling frame is a list of members of the target population who are qualified to be involved in a given sample. Sampling frame includes a numerical identifier for each individual or characteristic of the individuals to help the researchers to perform a more in-depth analysis. Our questionnaire will be distributed to the commercial bank employees in selected states which included Kuala Lumpur, Selangor, Johor

and Perak. The reason we select this location is that the concentration of bank branches is the top 4 highest among the states in Malaysia as referred to Table 3.1.

Table 3.1

*Total bank branches in different states in Malaysia*

States	Total bank branches
<b>Selangor</b>	<b>402</b>
<b>Kuala Lumpur</b>	<b>367</b>
<b>Johor</b>	<b>233</b>
<b>Perak</b>	<b>169</b>
Pulau Pinang	165
Sarawak	144
Sabah	115
Pahang	99
Kedah	79
Negeri Sembilan	66
Melaka	51
Terengganu	40
kelantan	38
Labuan	12
Perlis	11

*Note.* Developed for research.

### **3.3.3 Sampling Elements**

Sampling elements defined as a group of people or a particular element that is used in the research purpose (Hair & Ortinan, 2006). In the research, elements can include a person, organization, group, company and so on. Sampling element has the same definition with units of analysis, and it is the unit from which data is gathered in the self-assessment review process. The staff who works in the commercial bank in Malaysia is the sampling elements in our research.

### **3.3.4 Sampling Techniques**

There are two alternatives of sampling in sampling technique, which consist of probability sampling as well as non-probability sampling. The non-probability sampling includes quota sampling, snowball sampling, convenience sampling and etc. In this research, convenience sampling is adopted because this study is focused on exploratory. Convenience sampling refers to the technique of assembling data from the target population who are easily accessible (Sekaran & Bougie, 2010). Convenience sampling is the best way to be used in this research project because it allows obtaining information faster and effective.

### **3.3.5 Sampling Size**

Sampling size referred to the number of elements to be involved in a study (Malhotra, 2007). We have defined the sample size for this research is 119 respondents in a survey for quantitative research and distributed to the respondents of selected states. However, we had distributed 209 set of questionnaires to manage the potential respondent rate issue and reduce the rate of uncollectable questionnaire and we used 169 set of questionnaires to analyze in our study.

Table 3.2

*Sample size table*

Population size	Sample size					
	Continuous data (margin of error = .03)			Categorical data (margin of error = .05)		
	alpha = .10 t = 1.65	alpha = .05 t = 1.96	alpha = .01 t = 2.58	p = .50 t = 1.65	p = .50 t = 1.96	p = .50 t = 2.58
100	46	55	68	74	80	87
200	59	75	102	116	132	154
300	65	85	123	143	169	207
400	69	92	137	162	196	250
500	72	96	147	176	218	286
600	73	100	155	187	235	316
700	75	102	161	196	249	341
800	76	104	166	203	260	363
900	76	105	170	209	270	382
1,000	77	106	173	213	278	399
1,500	79	110	183	230	306	461
2,000	83	112	189	239	323	499
4,000	83	119	198	254	351	570
6,000	83	119	209	259	362	598
8,000	83	119	209	262	367	613
10,000	83	119	209	264	370	623

*Note.* From Bartlett, J. E., Kotrlik, J. W., & Higgins, C. C. (2001). Organizational Research: Determining appropriate sample size in survey research. *Information Technology, Learning, and Performance*, 19(1), 43-50.



## **3.4 Research Instrument**

Questionnaires are used as the research instrument in this research because it is considered as an inexpensive method to acquire data from a large number of respondents. The questionnaires are administered personally. By doing so, all the questionnaires distributed are able to be collected within a short duration and the opportunity occurs when the researcher explains the research topic and clears the doubts of the respondents. The questionnaire includes the questions that are related to the dependent variable (DV), independent variables (IV) and demographic information about the respondents. Besides, the type of questionnaires in this study is fixed alternative questions which help the respondents to choose among several alternatives and make quick decisions.

### **3.4.1 Distribution Methods**

The method used to distribute the questionnaire is by administering questions personally. We distribute the questionnaire to the staff who work in the commercial bank. Furthermore, we have asked for the assistance of our lecturer and friends who are the former employees of the bank to distribute the questionnaire to their friends that are working in the bank.

### **3.4.2 Pilot Study**

A pilot test has been carried out by distributing 30 sets of questionnaires. The pilot test is aimed to evaluate the reliability and consistency of the questionnaires before distributing to the main respondents. Besides that, it helps to clarify ambiguity of the questionnaire by obtaining respondents' feedback so that the question is suitable to obtain relevant information for the study. The results are more reliable and valid through this method. The pilot study took two days to distribute to 30 respondents who are working in the bank and we collect back the completed questionnaire after two days. After collected all sets of questionnaires, the reliability and validity test were tested through Statistical Analysis System (SAS) software to alter, manage, retrieve and analyze the data.

## **3.5 Constructs Measurement (Scale and Operational Definitions)**

Scale of measurement is important to analyse different types of statistical data. It classified into four types of scale which consist of "nominal, ordinal, interval and ratio". Measurement is interpreted as allocation of numbers to objects, examination or events based on some set of rules. These numbers sometimes act as an indicator to determine the examination belongs to which category; at other times it determines the examination has more of some characteristic than an examination which distributed a lower number (Schaw, 2006).

There are three different parts in the questionnaire which are Section A, Section B and Section C. In Section A and Section B, the questionnaire highlights on the independent variable (IV) and dependent variables (DV) for this research which consist of 48 questions. For Section C, it emphasizes on the personal information about the respondents which consist of 5 questions.

### 3.5.1 Interval Scale

According to Raiphea (2015), interval scale is not only rank ordered for the values, however it also have equal distance from adjacent attributes. Moreover, zero is arbitrary in interval scale.

We have use interval scale to form questions between dependent variable (DV) (organizational citizenship behaviour) and independent variables (IV) (affective commitment, continuance commitment, and normative commitment). In our research, we are using five-point Likert scale that includes strongly disagree (SD), disagree (D), neutral (N), agree (A), strongly agree (SA) in our Section A and Section B. These five options are classified into 1, 2, 3, 4, and 5 respectively then we sum up all the amount of the final result. For instance, if the respondent response 5, we classify 1 mark; response 4 classified 2 marks; response 3 classified 3 marks; response 2 classified 4 marks; response 1 classified 5 marks. The following is the example of the question used in interval scale of our questionnaire.

Example:

NO	QUESTIONS	SD <span style="float: right;">SA</span>				
		←				→
1.	I would be very happy to spend the rest of my career with this organization .	1	2	3	4	5

### 3.5.2 Nominal Scale

Nominal scale also known as categorical scale. Nominal scale is a mode for allocating the number to event so as to categorize them. Based on the common trait, it helps to classify objects, individual, and response. Nominal scale does not have any distance relationship and it is no arithmetic origin (Raiphea, 2015).

In our research in Section C, question 1, 3, and 4 are using nominal scale which do not have any ranking assigned on it. For question 1, we talk about gender, question 3 is about the qualification of study for respondents and question 4 is talk about the

job position hold by the respondents. Below is the example of the question about our questionnaire that used in nominal scale.

Example:

QA 1: Gender

- <sub>1</sub> Female
- <sub>2</sub> Male

### 3.5.3 Ordinal Scale

Ordinal scale consists all of the characteristics of nominal scale, yet it ranks the group in certain order. It ranks the group in ascending or descending order, and this considers as the minimum point for ordinal scale. Ordinal scale only measures the higher or lower value of the question but do not have the absolute values on that. The statement measures as “greater than” or “less than” and it can be either median or mode (Raiphea, 2015).

In our research in Section C, question 2, and 5 are using ordinal scale with ranking assigned. Question 2 is about age, and question 5 is about the years stay in the organization. The following is the example of the question used in ordinal scale in our questionnaire.

Example:

QA 2: Age

- <sub>1</sub> 18 to 24 years old
- <sub>2</sub> 25 to 31 years old
- <sub>3</sub> 32 to 38 years old
- <sub>4</sub> 39 to 45 years old
- <sub>5</sub> 46 years old above

### 3.5.4 Origin and Measure of Construct

Table 3.3 illustrates the independent and dependent variables, as well as the sources derived from.

Table 3.3

*Origin source of measurement*

<b>Independent Variables</b>	<b>Operational Definition</b>	<b>Constructs</b>	<b>Sources</b>
(i) Affective Commitment	Affective commitment is employees feel emotionally attached to organization and feel responsibility for the success of organization.	1) I would be very happy to spend the rest of my career with this organization. 2) I enjoy discussing my organization with people outside it. 3) I really feel as if this organization's problems are my own. 4) I think that I could easily become as attached to another organization as I am to this one. 5) I do not feel like 'part of the family' at my organization. 6) I do not feel 'emotionally attached' to this organization. 7) This organization has a great deal of personal meaning for me. 8) I do not feel a strong sense of belonging to my organization.	Allen, N. J. & Meyer, J. P., (1990).

<p>(ii) Continuance Commitment</p>	<p>Continuance commitment refers to effort of employees contribute to the organization based on what they receive and the relationship with the organization.</p>	<ol style="list-style-type: none"> <li>1) I am not afraid of what might happen if I quit my job without having another one lined up.</li> <li>2) It would be very hard for me to leave my organization right now, even if I wanted to.</li> <li>3) Too much in my life would be disrupted if I decided I wanted to leave my organization now.</li> <li>4) It wouldn't be too costly for me to leave my organization now.</li> <li>5) Right now, staying with my organization is a matter of necessity as much as desire.</li> <li>6) I feel that I have too few options to consider leaving this organization.</li> <li>7) One of the few serious consequences of leaving this organization would be the scarcity of available alternatives.</li> <li>8) One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice — another organization may not match the overall benefits I have here.</li> </ol>	<p>Allen, N. J. &amp; Meyer, J. P., (1990).</p>
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(iii) Normative Commitment	Normative commitment is the employees stay loyal to the organization when the standards of attitude and social rule match with their expectation.	<p>1) I think that people these days move from company to company too often.</p> <p>2) I do not believe that a person must always be loyal to his or her organization.</p> <p>3) Jumping from organization to organization does not seem at all unethical to me.</p> <p>4) One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain.</p> <p>5) If I got another offer for a better job elsewhere I would not feel it was right to leave my organization.</p> <p>6) I was taught to believe in the value of remaining loyal to one organization.</p> <p>7) Things were better in the days when people stayed with one organization for most of their careers.</p> <p>8) I do not think that wanting to be a 'company man' or 'company woman' is sensible anymore.</p>	Allen, N. J. & Meyer, J. P., (1990).
<b>Dependent Variable</b>	<b>Operational Definition</b>	<b>Constructs</b>	<b>Sources</b>

<p>Organizational Citizenship Behaviour</p>	<p>Organizational citizenship behaviour is voluntarily workplace behaviour which employees do job exceed their basic job requirements.</p>	<ol style="list-style-type: none"> <li>1) Coming to work is a must.</li> <li>2) Does not take extra breaks.</li> <li>3) Obeys company rules and regulations even when no one is watching.</li> <li>4) I am one of the most responsible employees in organization.</li> <li>5) Believes in giving an honest day's work for an honest day's pay.</li> <li>6) Consumes a lot of time complaining about unimportant matters.</li> <li>7) Always focuses on what's wrong, rather than the positive side.</li> <li>8) Tends to make noise over small issues.</li> <li>9) Always finds fault with what the organization is doing.</li> <li>10) A person who shouts for his request will always get what he wants.</li> <li>11) Attends meetings that are not compulsory but are considered important.</li> <li>12) Attends functions that are not required but help the company image.</li> <li>13) I try my best to adapt myself to the changes of my organization.</li> </ol>	<p>Podsakoff, P. M., MacKenzie, S. B., Moorman, R. H. &amp; Fetter, R. (1990).</p>
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		<p>14) Reads and keeps up with organization announcements, memos, and so on.</p> <p>15) Takes steps to try to prevent problems with other workers.</p> <p>16) Is mindful of how his/her behaviour affects other people's jobs.</p> <p>17) Does not abuse the rights of others.</p> <p>18) Tries to avoid creating problems for coworkers.</p> <p>19) Considers the impact of his/her actions on coworkers.</p> <p>20) Helps others who have been absent.</p> <p>21) Helps others who have heavy workloads.</p> <p>22) Helps orient new people even though it is not required.</p> <p>23) Willingly helps others who have work related problems.</p> <p>24) Is always ready to lend a helping hand to those around him/her.</p>	
<b>Personal Profile</b>		<b>Constructs</b>	<b>Sources</b>
		<p>1) Gender</p> <p>2) Age</p> <p>3) Qualification of study</p> <p>4) Job Position in your current organization</p> <p>5) How long have you stay in your current organization?</p>	Developed for this research

## **3.6 Data Processing**

Data processing is a procedure for data preparation prior to data analysis. This process ensures the data are well organized and accurate to be referred. There are four steps in data processing which are data checking, data editing, data coding and data transcribing (Sekaran, 2003).

### **3.6.1 Data Checking**

To ensure the data collected are error-free, data checking is an essential step in the research. It assists the researchers to detect several flaws in the questionnaires such as incomplete answers, inconsistent answers, and missing information. Sekaran and Bougie (2009) highlighted that researchers have the responsibilities to ensure all the questionnaires are valid and completed with full answers. In general, this step ensures all the questionnaires with errors are being discovered.

### **3.6.2 Data Editing**

Sekaran and Bougie (2009) stated that data editing required the researchers to edit the inconsistent, unclear and incomplete answers found in questionnaire. Researchers should rectify and edit data that can be logically corrected in the event of lack of consistencies (Sekaran, 2003). According to Kothari (1985), data editing consists of two forms which are field editing and central editing. Field editing is done by respondents while central editing is done by the researchers after receiving all the questionnaires from the respondents.

### **3.6.3 Data Coding**

The following step is to code the responses collected. For an example, when measuring in section A and B, 5 Likert scale has been used in which number 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. This step is to avoid confusion especially when there are many questions and a large number of questionnaires (Sekaran, 2003).

### **3.6.4 Data Transcribing**

Lastly, the coded data will be transcribed into Statistical Analysis System (SAS) in the computer before proceeding to analysis of data. This step will be the last step in data processing and first step in data analysis.

## **3.7 Data Analysis**

In a research study, data analysis is known as a process that outline the gathered questionnaires data through statistical methods (Zikmund et al., 2013). The questionnaire data are converted into code and keyed into Statistical Analysis System (SAS) Enterprise Guide 7.1 computer software program to analyse it after the data have been retrieved from 30 respondents required for the pilot study. Statistical approaches in this research ranges from descriptive analysis, reliability test, Pearson' Correlation Coefficient and Multiple Linear Regression Analysis are selected. The computation of the questionnaires' reliability is highlighted and explained.

### **3.7.1 Descriptive Analysis**

Descriptive statistic refers as statistical analysis that outlines or explains the fundamental features of the collected sample data in a productive and reasonable way (Vetter, 2017). Descriptive analysis acts as a representative of sample data collected from questionnaire survey. In this research, descriptive analysis tool classifies the personal demographic profile data of the targeted respondents in a graphical format. Descriptive statistic presents qualitative data in the research, the data comprises of respondent age group, gender, income level and ethnicity. After obtaining sufficient information from target respondents, demographic profiles are projected in graphical formats which are bar chart, histogram or pie chart. In descriptive analysis, measures that are commonly used are central tendency measurement “Mean, Mode and Median” and measurement of dispersion “Variance, Standard Deviation and Interquartile Range for group or ungroup data”.

### **3.7.2 Scale Measurement – Reliability Test (Pilot Study)**

Data quality depends on how consistent and valid the research instrument in conducting survey in the research (Sekaran & Bougie, 2016). It is known as a measure of internal consistency that ensure the adopted questionnaire is error free. In accordance to Sekaran and Bougie (2016), the Cronbach Alpha depicts the lowest acceptable range in reliability should fall between 0.60 to 0.70. In the contrary, the range that is categorised under good reliability is between 0.70 to 0.80, however, the excellent reliability is achieved when the range is between 0.80 to 0.90. Table 3.4 depicts the standard of “Cronbach’s Alpha” values.

Table 3.4

*The Rule of Thumb of Cronbach*

<b>Coefficient Alpha (<math>\alpha</math>) Value</b>	<b>Reliability</b>
Below 0.6	Poor reliability
0.60 to 0.70	Fair reliability
0.70 to 0.80	Good reliability
0.80 to 0.95	Excellent reliability

*Note.* From Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill for business: A skill building approach* (7th ed.). West Sussex, United Kingdom: John Wiley & Sons Ltd.

Table 3.5

*Cronbach's alpha value for pilot test*

<b>Variables</b>	<b>Coefficient Alpha (<math>\alpha</math>) Value</b>	<b>Range Between</b>	<b>Number of item(s)</b>	<b>Strength of Correlation</b>
Affective Commitment	0.7930	0.70 – 0.80	8	Good reliability
Continuance Commitment	0.7810	0.70 – 0.80	8	Good reliability
Normative Commitment	0.7590	0.70 – 0.80	8	Good reliability
Organizational Citizenship Behaviour (OCB)	0.8608	0.80 – 0.95	24	Excellent reliability

*Note.* Data generated by Statistical Analysis System (SAS) Enterprise Guide 7.1

### 3.7.3 Inferential Analysis

According to Zikmund et al. (2013), inferential analysis is referred as statistical procedure used in deducing the population through representative sample examination. Statistical method facilitates the samples in the research study to validate the representation of a population. Inferential analysis tool is adopted and applied to explain the correlation between research variables categorized in the questionnaire data under Section A and B, where all the research variables are measured by 5 points Likert Scale. Multiple Linear Regression Analysis and Pearson's Correlation Coefficient are selected as the statistical methods to generate the result of the research hypothesis.

Pearson's Correlation Coefficient is adopted to verify the formulated hypothesis as below:

*H<sub>1</sub>: There is significant relationship between affective commitment and organizational citizenship behaviour in Malaysian banking industry.*

*H<sub>2</sub>: There is significant relationship between continuance commitment and organizational citizenship behaviour in Malaysian banking industry.*

*H<sub>3</sub>: There is significant relationship between normative commitment and organizational citizenship behaviour in Malaysian banking industry.*

Multiple Regression Analysis is selected to test the significance of the following hypothesis:

*H<sub>4</sub>: The three independent variables (affective commitment, continuance commitment and normative commitment) are significant explain the variance in organizational citizenship behaviour.*

### 3.7.3.1 Pearson Correlation Coefficient

In Sekaran and Bougie (2013), Pearson's Correlation Analysis is known to test statistical correlation between two variables. Correlation coefficient is an instrument to verify the relationship between the research variables with respect to strength and direction among variables. In accordance to Hair, Money, Samouel and Page (2007), the correlation coefficient value extent from +1 to -1. It represents that there is zero relationship between two variables when the numeric value of the correlation coefficient is 0. When the numeric value of correlation coefficient is +1, it represents the analysis result is perfectly positive correlated. Nonetheless, it represents that the two variables are perfectly negative correlated when the numeric value of correlation coefficient is -1. As the value is more than 0, it signifies a positive relationship. Therefore, there is a linear relationship that explain when one variable rises, it influences the other variable to rise as well. Table 3.6 has drawn out the classification of correlation strength based on the correlation coefficient range.

Table 3.6

*Person's rule of thumb*

Correlation Coefficient	Strength of Correlation
$\pm 0.00$ to $\pm 0.20$	Slight, almost negligible
$\pm 0.21$ to $\pm 0.40$	Small but definite relationship
$\pm 0.41$ to $\pm 0.70$	Moderate
$\pm 0.71$ to $\pm 0.90$	High
$\pm 0.91$ to $\pm 1.00$	Very Strong

*Note.* From Hair, J., Money, A., Samouel, P., & Page, M. (2007). *Research Methods for Business*. Chichester, New York: John Wiley & Sons, Inc.

### 3.7.3.2 Multiple Regression Analysis

Multiple regression analysis as part of the statistical method used to make an inference on the relationship among variables. The analysis calculates the

regression equation with at least one or more independent variable and one dependent variable. Multiple r square (R<sup>2</sup>) is computed to give an explanation of the implication intensity of every variable has on dependent variable. The expression of R<sup>2</sup> is in a form of percentage of deviation in dependent variable which is given an explanation by the deviation in the independent variables (Sekaran & Bougie, 2013).

The multiple regression can be explained as shown below:

$$\hat{Y} = \alpha + \beta x_1 + \beta x_2 + \beta x_3$$

Whereby,  $\hat{Y}$  = dependent variable (Organizational Citizenship Behaviour)

$\alpha$  = fix and constant

$\beta$  = coefficients of every independent variables

$x_1$  = independent variable 1 (Affective Commitment)

$x_2$  = independent variable 2 (Continuance Commitment)

$x_3$  = independent variable 3 (Normative Commitment)

*Figure 3.1.* Multiple Regression Analysis Formula

In this research, the multiple regression analysis is adopted to examine the correlation between independent variables (IV) (Affective Commitment, Continuance Commitment and Normative Commitment) and dependent variable (DV) (Organizational Citizenship Behaviour) among Malaysian banking industry.

### **3.8 Conclusion**

In this chapter, we have laid out the research methodology which we distributed out questionnaire in order to generate data from respondent. A total 30 sets of questionnaires for pilot study was distributed in order to clarify out ambiguous question and improve the reliability of the questionnaire. 209 sets of questionnaires distributed out for full study. Furthermore, Statistical Analysis System (SAS) used to test on the questionnaire reliability.



## **CHAPTER 4: RESEARCH RESULTS**

### **4.0 Introduction**

In this chapter, there is further analysis and explanation for our research. We are using SAS (Statistical Analysis System) software as an analytical tool to analyze and interpret the data obtained from 169 questionnaires in our study. Descriptive analysis will be discussed through respondent demographic profile and some general information from respondents. Frequency analysis is used during central tendencies measurement of constructs tables and charts. Then, scale measurement is carried out to provide the results of reliability analysis. Inferential analysis is included which as well consists of Pearson's correlation analysis and multiple linear regression analysis. At the end of this chapter, a summary will be provided to conclude this chapter.

### **4.1 Descriptive Analysis**

In this section, frequency analysis has been used to analyze the respondents' demographic information, including the gender, age, qualification of study, job position and the number of years staying in the organization. In section B of the questionnaire that prepared by the researchers have included the demographic profile which can help to obtain the data. The results of the frequency analysis have been discussed in the following parts.

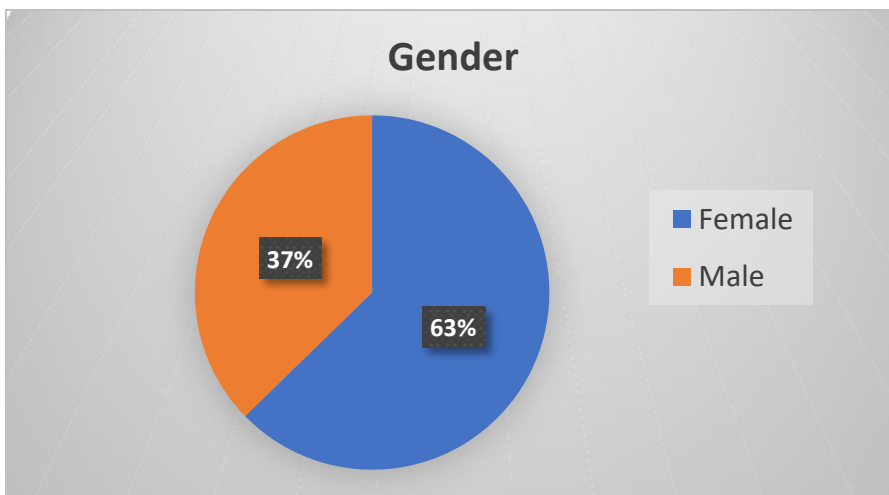
## 4.1.1 Respondent Demographic Profile

This section explains the demographic data of the respondents such as gender, age, qualification of study, job position and the number of years staying in the organization.

### 4.1.1.1 Gender

Figure 4.1

*Statistics of respondents' gender*



*Note.* Develop for research

Table 4.1

*Statistics of respondents' gender*

Gender	Frequency	Percentage
Female	106	63%
Male	63	37%
<b>Total</b>	169	100%

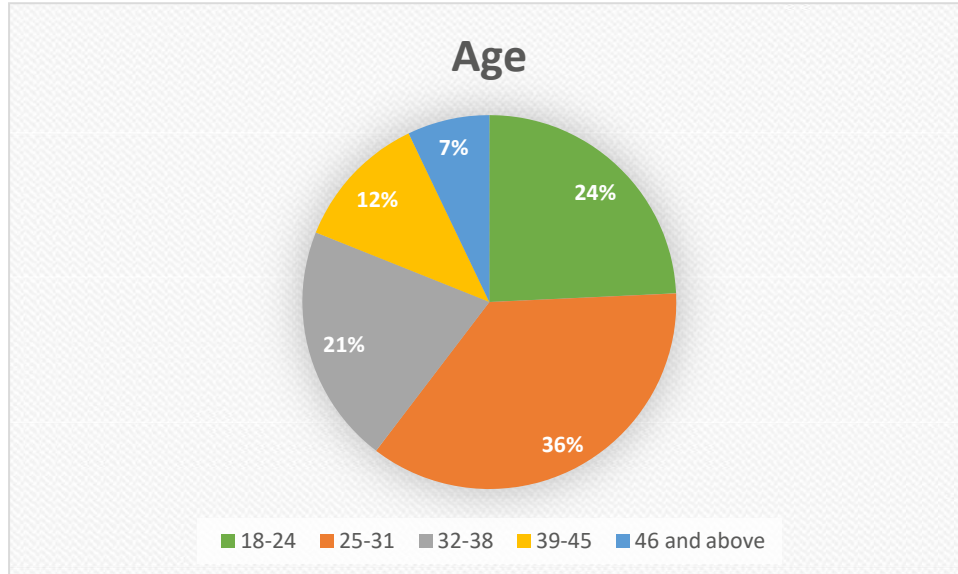
*Note.* Develop for research

Based on Table 4.1 and Figure 4.1, there are 63% respondents who are female whilst there are 37% respondents who are male. In the total number of 169 set of questionnaires, there are 106 female respondents whereas and 63 male respondents who involved in the research. From the data above, the number of female respondents is higher than male respondents.

#### 4.1.1.2 Age

Figure 4.2

*Statistics of respondents' age*



*Note.* Develop for research

Table 4.2

*Statistics of respondents' age*

Age	Frequency	Percentage
18-24	41	24%
25-31	61	36%
32-38	35	21%
39-45	20	12%
46 and above	12	7%
<b>Total</b>	169	100%

*Note.* Develop for research

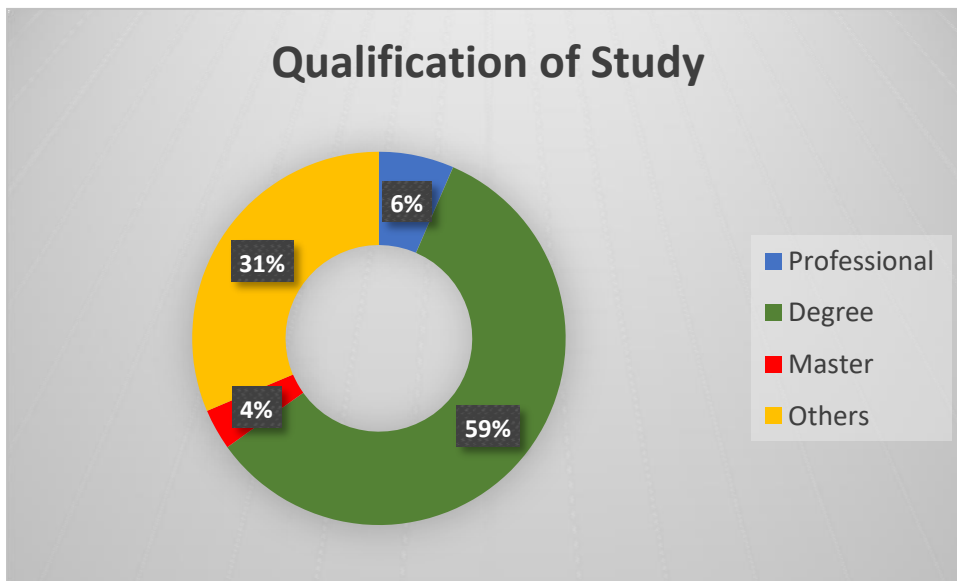
According to the Table 4.2 and Figure 4.2, there are 5 age groups of respondents who had been involved in the survey. From the result above, the largest group of respondents is fall under the category of 25 to 31 years old which contributes 36% and consists of 61 respondents. The age group of 18 to 24 years old has contributes 24% which included 41 respondents. There are 35 respondents whose age ranging from 32 to 38 years old have contributes 21% in the survey. The age group of 39 to

45 years old included 20 respondents, which consists of 12% in the survey. For the respondents who fall under age group other than the above categories, they are the smallest group in the survey which consists of 12 respondents and 7%.

#### 4.1.1.3 Qualification of Study

Figure 4.3

*Statistics of respondents' qualification of study*



*Note.* Develop for research

Table 4.3

*Statistics of Respondents' qualification of study*

Qualification of study	Frequency	Percentage
Professional	11	6%
Degree	99	59%
Master	6	4%
Others	53	31%
<b>Total</b>	<b>169</b>	<b>100%</b>

*Note.* Develop for research

There are four categories of qualification of study that have been discussed in the survey which are Professional, Degree, Master and others. From the Table 4.3 and Figure 4.3, Degree holder consists of 99 respondents which contributed 59% in the survey. There are only 6 respondents who are Master holder, consists of 4% whereas

11 respondents are professional, contribute 6% in the survey. Lastly, 31% of respondents fall under others (Diploma and SPM level), which is 53 people of employees.

#### 4.1.1.4 Job Position

Figure 4.4

*Statistics of Respondents' job position*



*Note.* Develop for research

Table 4.4

*Statistics of Respondents' Job Position*

<b>Job Position</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Managerial</b>	51	30%
<b>Non-managerial</b>	118	70%
<b>Total</b>	169	100%

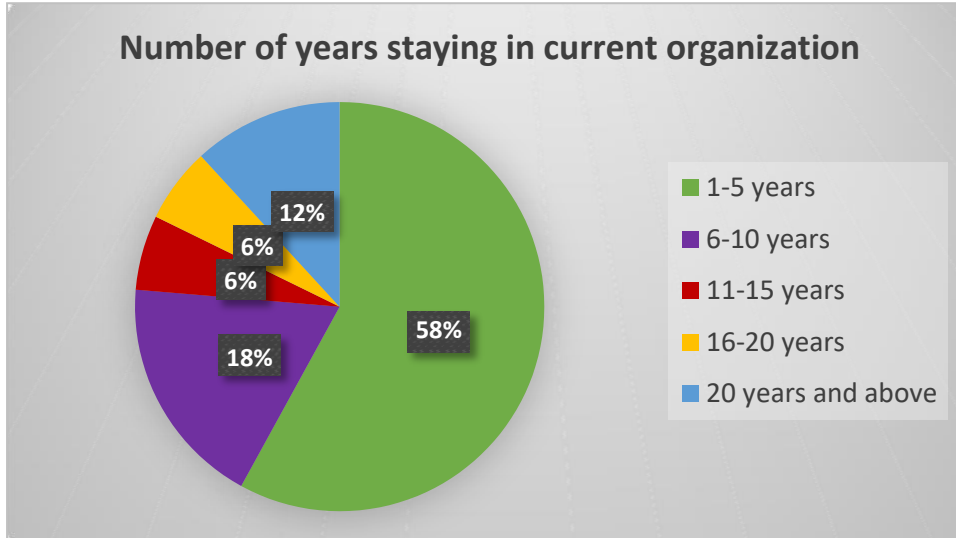
*Note.* Develop for research

Based on Table 4.4 and Figure 4.4, there are 70% respondents who fall under non-managerial position whilst there are 30% respondents who are managerial level. In the total number of 169 set of questionnaires, there are 118 non-managerial respondents whereas and 51 managerial respondents who involved in the research. The number of non-managerial respondents is higher than managerial level respondents.

#### 4.1.1.5 Numbers of years staying in the current organization

Figure 4.5

*Statistics of Respondents' numbers of years staying in current organization*



*Note.* Develop for research

Table 4.5

*Statistics of Respondents' numbers of years staying in current organization*

Number of years staying in current organization	Frequency	Percentage
1-5 years	98	58%
6-10 years	31	18%
11-15 years	10	6%
16-20 years	10	6%
21 years and above	20	12%
<b>Total</b>	<b>169</b>	<b>100%</b>

*Note.* Develop for research

According to the Figure 4.5 and Table 4.5, there are 58% respondents who work between 1 and 5 years in their organization, which is 98 respondents in this research. 18% of respondents (31 respondents) has work in the organization for 6 to 10 years whilst 12% of respondents (20 respondents) has stay in the current organization for more than 21 years. 6% of respondents has work between 11 to 15 years in current

organization, consists of 10 respondents. Last but not least, 10 respondents have work in current organization over 16 to 20 years, contributed 6% in this research.

#### 4.1.2 Central Tendencies Measurement of Construct

In this section, we focus on the measurement of central tendencies that showing the mean score of five interval scale constructs. By using five points Likert scales from range of strongly disagree to strongly agree, a total of 48 items are being measured.

##### 4.1.2.1 Affective Commitment

Table 4.6

*Descriptive Statistics of Affective Commitment*

Question	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean (n)	Rank
1. I would be very happy to spend the rest of my career with this organization.	6	10	40	33	11	3.34	5
2. I enjoy discussing my organization with people outside it.	3	9	34	41	13	3.51	1
3. I really feel as if this organization's problems are my own.	8	22	40	24	6	2.97	8
4. I think that I could easily become as attached to another organization as I am to this one.	0	18	44	30	8	3.27	6
5. I do not feel like 'part of the family' at my organization.	15	43	22	14	6	3.49	2
6. I do not feel 'emotionally attached' to this organization.	9	35	33	17	6	3.22	7

7. This organization has a great deal of personal meaning for me.	2	13	36	39	10	3.43	3
8. I do not feel a strong sense of belonging to my organization.	9	37	38	13	3	3.37	4

Table 4.6 above shown the eight questions that examine affective commitment. The mean score for second question which is “I enjoy discussing my organization with people outside it” received the highest mean score and 41% of the respondents agreed on this statement.

The following rank is question five with the mean of 3.49. 43% of the respondent disagreed on this statement, follow by 22% of respondents felt neutral on this statement.

39% of respondents agreed that the statement of “This organization has a great deal of personal meaning for me”, which resulted to the third highest mean scores among the eight questions. On the other hand, 38% of respondents felt neutral on the statement of “I do not feel a strong sense of belonging to my organization”, which resulted to rank forth in the mean scores.

The statement of “I would be very happy to spend the rest of my career with this organization” ranked fifth with the mean scores of 3.34. There are 40% of respondents felt neutral on this statement. Mean score of 3.27 with 30% of respondents agreed on the statement of “I think that I could easily become as attached to another organization as I am to this one”, has ranked in the sixth.

Last but not least, the statements of “I do not feel 'emotionally attached' to this organization” and “I really feel as if this organization's problems are my own”, placed in rank of seventh and eighth respectively. There are 35% of respondents disagreed on the first statement, while 40% of respondents felt neutral on the following statement.



#### 4.1.2.2 Continuance Commitment

Table 4.7

##### *Descriptive Statistics of Continuance Commitment*

Question	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean (n)	Rank
1. I am not afraid of what might happen if I quit my job without having another one lined up.	9	26	28	29	8	2.98	8
2. It would be very hard for me to leave my organization right now, even if I wanted to.	5	19	29	38	9	3.26	3
3. Too much in my life would be disrupted if I decided I wanted to leave my organization now.	7	20	30	34	9	3.18	4
4. It wouldn't be too costly for me to leave my organization now.	11	23	30	30	6	3.02	7
5. Right now, staying with my organization is a matter of necessity as much as desire.	3	7	45	38	7	3.41	2
6. I feel that I have too few options to consider leaving this organization.	4	21	43	26	6	3.07	6
7. One of the few serious consequences of leaving this organization would be the scarcity of available alternatives.	2	20	44	30	4	3.14	5
8. One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice — another organization may not match the overall benefits I have here.	0	13	26	49	12	3.60	1

Table above shown the results for examining continuance commitment under eight questions. The highest mean score is 3.60 under question eight means that 49% of respondents agreed on the statement- “One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice — another organization may not match the overall benefits I have here.”

Second rank goes to the question five which is “Right now, staying with my organization is a matter of necessity as much as desire.”. This statement received 38% of respondents agreed on it. The question two would be third rank among those questions.

The statement of “Too much in my life would be disrupted if I decided I wanted to leave my organization now.” is fourth rank which have 34% of respondents agreed on it and 30% of respondents feel neutral. The fifth and sixth rank have the mean score of 3.14 and 3.07 separately.

Moreover, “It wouldn't be too costly for me to leave my organization now.” received 23% of respondents disagreed on this statement with mean score of 3.02. The eight rank is question one with the statement of “I am not afraid of what might happen if I quit my job without having another one lined up.”.

### 4.1.2.3 Normative Commitment

Table 4.8

#### *Descriptive Statistics of Normative Commitment*

Question	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean (n)	Rank
1. I think that people these days move from company to company too often.	1	5	21	49	24	3.90	1
2. I do not believe that a person must always be loyal to his or her organization.	2	21	33	34	10	2.70	6
3. Jumping from organization to organization does not seem at all unethical to me.	2	12	36	36	14	2.52	8
4. One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain.	5	17	30	39	9	3.30	2
5. If I got another offer for a better job elsewhere I would not feel it was right to leave my organization.	8	26	32	25	9	3.00	5
6. I was taught to believe in the value of remaining loyal to one organization.	5	17	47	22	9	3.10	4

7. Things were better in the days when people stayed with one organization for most of their careers.	5	16	40	32	7	3.20	3
8. I do not think that wanting to be a 'company man' or 'company woman' is sensible anymore.	0	9	56	21	14	2.60	7

Table 4.8 is to examine normative commitment under eight questions. The highest rank obtained 49% of respondents agreed on the statement of “I think that people these days move from company to company too often. “.

The mean score of 3.30 with statement “One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain.” is the second rank among eight questions.

In addition, 32% of respondents agreed that “Things were better in the days when people stayed with one organization for most of their careers.”. The mean score of 3.10 under question six and 3.00 under question five resulted them to place fourth and fifth in the ranking.

The statement of “I do not believe that a person must always be loyal to his or her organization.” received 21% of respondents disagreed on it with mean score of 2.70. The mean score of 2.60 received seventh rank from the statement “I do not think that wanting to be a 'company man' or 'company woman' is sensible anymore” which under question eight. Lastly, the statement “Jumping from organization to organization does not seem at all unethical to me.” received 12% of respondents disagreed on it.

## 4.2 Scale Measurement

Reliability test is an indicator used to measure internal consistency to make sure the data is free of error or bias. Reliability is the important medium to measure consistent result and get zero error from the result. Cronbach's Alpha is used to measure consistency or reliability. Coefficient alpha ranges in value from 0 which mean there is no consistency, whereas to 1 which mean there is complete consistency. This value was only 1 and 0. If the alpha values come out with -1 or other value, then there is bias occur. Table 4.9 and Table 4.10 show the reliability result of the questionnaire.

Table 4.9

*Reliability of Questionnaire (Full Study) IV*

<b>Independent variables</b>	<b>Reliability test</b>
1) Affective Commitment	0.7415
2) Continuance Commitment	0.7947
3) Normative Commitment	0.7847

*Note.* Develop for research

The internal consistency of the three independent variables, for our research's variables which are affective commitment, continuance commitment, and are considered good consistency (Sekaran & Bougie, 2016).

Table 4.10

*Reliability of Questionnaire (Full Study) DV*

<b>Dependent variable</b>	<b>Reliability test</b>
Organizational Citizenship Behaviour	0.8429

*Note.* Develop for research

According to Table 4.10, the internal consistency of the dependent variable which is organizational citizenship behaviour is considered excellent consistency (Sekaran & Bougie, 2016).

## 4.3 Inferential Analysis

### 4.3.1 Pearson Correlation Coefficient

Pearson Correlation Coefficient matrix indicates the strength, significance and direction of the relationships all variables in the research study (Bougie and Sekaran, 2003). The computed hypothesis carries three independent variables (affective commitment, normative commitment and continuance commitment) along with dependent variable (organizational citizenship behaviour) for this study is measured by pearson correlation coefficient analysis. In order to prove the relationship between independent variables and dependent variable is significant, the p-value generated from the test should not be beyond the alpha value ( $p < 0.01$  or  $0.05$ ).

Table 4.11

*Explanation of Pearson Correlation Coefficient Range*

<b>Coefficient range</b>	<b>Strength</b>
$\pm 0.91$ to $\pm 1.00$	Very strong
$\pm 0.71$ to $\pm 0.90$	High
$\pm 0.41$ to $\pm 0.70$	Moderate
$\pm 0.21$ to $\pm 0.40$	Small but definite relationship
$0.00$ to $\pm 0.20$	Slight, almost negligible

*Note.* Adopted from: Hair, J. F. Jr., Money. A. H., Samouel, P., & Page, M. (2007). *Research methods for business*. Chichester, West Sussex: John Wiley & Sons, Inc.

Table 4.12

*Outcome of Pearson Correlation Coefficient (Full Study)*

		Affective Commitment	Normative Commitment	Continuance Commitment
Organizational Citizenship Behaviour	Pearson Correlation	0.2463	0.2056	0.1581
	P value	0.0012	0.0073	0.0400
	N	169	169	169

*Note.* Develop for research

#### **4.3.1.1 Affective Commitment**

Referring to Table 4.12, the correlation between affective commitment and organizational citizenship behaviour is 0.2463 with a p-value of 0.0012 which is lower than the alpha value of 0.05. The correlation coefficient value of 0.2463 falls on the range of  $\pm 0.21$  to  $\pm 0.40$  which it indicates small but definite relationship. Furthermore, the relationship between affective commitment and organizational citizenship behaviour is positive.

#### **4.3.1.2 Normative Commitment**

The relationship between normative commitment and organizational citizenship behaviour falls lower than affective commitment which is 0.2056 with a p-value of 0.0073 which is lesser than the alpha value of 0.05. Hence, the correlation coefficient value of 0.2056 is classified under the range of  $\pm 0.21$  to  $\pm 0.40$  that is slight and almost negligible. In addition, the relationship between normative commitment and organizational citizenship behaviour is merely positive.

#### **4.3.1.3 Continuance Commitment**

The correlation between continuance commitment and organizational citizenship behaviour is 0.1581 with a p-value of 0.0400 which is lower than the alpha value of 0.05. The correlation coefficient value of 0.1581 is under the range of  $\pm 0.00$  to  $\pm 0.20$  which it shows a slight and almost negligible strength of association between the two variables. There is a low positive relationship between continuance commitment and organizational citizenship behaviour.

#### **4.3.2 Multiple Regression Analysis**

This technique has been used test the linear regression between multiple independent variables and one dependent variable which used in this research. In addition, result generated by this technique able to determine the contribution of various independent variables towards a dependent variable. Whereas, R square value from the result represents the degree of exploratory variables which can determine the variations in dependent variable (Zikmund et al., 2013). The smaller the r value, the better is the prediction.



Table 4.13

*Analysis of Variance (Full Study)*

Analysis of Variance					
Source	DF	Sum of Squares	Mean Squares	F Value	Pr > F
Model	3	1.93788	0.64596	3.93	0.0097
Error	165	27.12104	0.16437		
Corrected Total	168	29.05893			
<b>Root MSE</b>		0.40543	<b>R-Square</b>	0.0667	
<b>Dependent Mean</b>		3.63289	<b>Adj R-Sq</b>	0.0497	
<b>Coeff Var</b>		11.15987			

*Note.* Develop for research

Table 4.14

*Multiple Regression Analysis*

Parameter estimates					
Variable	DF	Parameter estimates	Standard error	t value	Pr >  t
<b>Intercept</b>	1	2.66856	0.28684	9.30	< .0001
<b>Affective Commitment</b>	1	0.16131	0.06927	2.33	0.0211
<b>Normative Commitment</b>	1	0.10354	0.07458	1.39	0.0369
<b>Continuance Commitment</b>	1	0.25365	0.12436	2.04	0.0430

*Note.* Develop for research

In Table 4.13,  $P > F$  indicates the correlation between independent variables and dependent variable. As from the table shows that p-value of affective commitment, normative commitment and continuance commitment are below the significant level of 0.05, which is 0.0097. Besides, F-statistic shows overall relationship is significant. Therefore, the exploratory variables which used in this study can significantly explain the variance to dependent variable which is organizational citizenship behaviour.

Furthermore, as shown in Table 4.13, the R squared value for affective commitment, normative commitment and continuance commitment are 0.0667. In other words, the independent variables in this study can explain 6.67% of the variation in dependent variable. Whereas, there is 93.33% is unexplained in this research. Although the R squared is quite low, it is still significant. This means that the independent variables and dependent variable are significant in relationship. In the other words, in this research there are other important variable which are job motivation and satisfaction (Shahid & Azhar, 2013) also can be used to explain organizational citizenship behaviour that has not been considered.

From the Table 4.14, p-value for all exploratory variables is not greater than 0.05 which means exploratory variables in this study are significant to predict the dependent variable (organizational citizenship behaviour). A low p-value ( $< 0.05$ ) indicate that null hypothesis ( $H_0$ ) for the three independent variables is rejected and alternative hypothesis ( $H_1$ ) is accepted. In addition, the regression equation which use to observe the data based on the multiple regression result are as below:

$$\text{Organizational Citizenship behaviour} = 2.66856 + 0.16131 (AC) + 0.10354(NC) + 0.25365 (CC)$$

AC = Affective Commitment

NC = Normative Commitment

CC = Continuance Commitment

From the result we can know that continuance commitment has the highest to the variation of organizational citizenship commitment with the largest beta value of 0.25365. Besides that, contribution of predictor variable after continuance commitment is followed by affective commitment and normative commitment.

## **4.4 Conclusion**

In this chapter, the output of SAS software has been summarized. For instance, descriptive analysis summarized Section B in questionnaire with table and chart form. Reliability test for all independent variables was found to have positive relationship towards dependent variable. For Section A in the questionnaire has used inferential analysis to conduct. Analysis and interpretation of the result will discuss in more detail at the following chapter.

## **CHAPTER 5: DISCUSSION AND CONCLUSION**

### **5.0 Introduction**

This chapter comprised the summary on both descriptive and inferential analysis from the results that had obtained and analyzed in previous chapter. Discussion on the major findings, implications and the limitations of research study will be included in this chapter as well. Besides, limitations and recommendations will be discussed before a conclusion of this study is made.

### **5.1 Summary of Statistical Analysis**

In this session, we will highlight on the summarized demographic profile of respondents, central tendencies measurement of construct, reliability test, Pearson's Correlation Analysis and Multiple Linear Regression Analysis from chapter 4.

#### **5.1.1 Respondents' Demographic Profile**

A sum of 169 sets of questionnaires were collected for this research. There are 106 (63%) respondents who are female whilst there are 63 (37%) respondents who are male. In terms of age group of the respondents, the largest group of respondents fall under the category of 25 to 31 years' old which consists of 61 respondents (36%). The age group for 18 to 24 years old, 32 to 38 years old and 39 to 45 years old had contributed 24%, 21%, and 12% of the distribution respectively. For the respondents who fall under age group other than the above categories, they are the smallest group in the survey which consists of 12 respondents and 7%.

In terms of qualification of study of the respondents, Degree holder consists of 99 respondents which contributed 59% in the survey. There are only 6 respondents who are Master holder, consists of 4% whereas 11 respondents are professional, contribute 6% in the survey. Lastly, 31% of respondents fall under others (Diploma and SPM level), which is 53 people of employees.

For job position of the respondents, the number of non-managerial respondents is higher than managerial level respondents. In this research, there are 118 (70%) respondents who fall under non-managerial position whilst there are 51 (30%) respondents who are managerial level.

The years of employment among 169 respondents divided into 5 groups. There are 58% respondents who work between 1 and 5 years in their organization, which is 98 respondents in this research. 18% of respondents (31 respondents) had worked in the organization for 6 to 10 years whilst 12% of respondents (20 respondents) had stayed in the current organization for more than 21 years. 6% of respondents had worked between 11 to 15 years in current organization. Last but not least, 10 respondents had worked in current organization over 16 to 20 years, contributed 6% in this research.

### **5.1.2 Central Tendencies Measurement of Construct**

A total of 48 questions are being prepared to measure the independent and dependent variables. From Chapter 4, among eight questions that examine affective commitment, the mean score for second question which is “I enjoy discussing my organization with people outside it” received the highest mean score and 41% of the respondents agreed on this statement. For continuance commitment, the highest mean score is 3.60 under eighth question in which 49% of respondents agreed on the statement- “One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice — another organization may not match the overall benefits I have here”. Among eight questions in normative commitment, the highest rank obtained was 49% of respondents agreed

on the statement of “I think that people these days move from company to company too often”.

### **5.1.3 Reliability Test**

From Chapter 4, the reliability test of both dependent and independent variables is fall under good consistency. The independent variable of affective commitment has the Cronbach’s alpha value of 0.7415. The Cronbach’s alpha value for continuance commitment is 0.7947. For the independent variable normative commitment has the Cronbach’s alpha value of 0.7847. For the dependent variable of organizational citizenship behaviour has the Cronbach’s alpha value of 0.8429.

### **5.1.4 Inferential Analysis (Pearson Correlation Analysis)**

The correlation between affective commitment and organizational citizenship behaviour is 0.2463 with a p-value of 0.0012. Next, the correlation coefficient value of 0.2463 falls on the range of  $\pm 0.21$  to  $\pm 0.40$  which it indicates small but definite relationship. The relationship between normative commitment and organizational citizenship behaviour falls lower than affective commitment which is 0.2056 with a p-value of 0.0073. The correlation coefficient value of 0.2056 is classified under the range of  $\pm 0.21$  to  $\pm 0.40$  that is slight and almost negligible. Lastly, the correlation between continuance commitment and organizational citizenship behaviour is 0.1581 with a p-value of 0.0400 which is lower than the alpha value of 0.05. The correlation coefficient value of 0.1581 is under the range of  $\pm 0.00$  to  $\pm 0.20$  which it shows a slight and almost negligible strength of association between the two variables.

### 5.1.5 Inferential Analysis (Multiple Linear Regression Analysis)

$P > F$  indicates the correlation between independent variables and dependent variable. As from the previous chapter, shown that p-value of affective commitment, normative commitment and continuance commitment are below the significant level of 0.05, which is 0.0097. Besides, F-statistic shows overall relationship is significant. Therefore, the exploratory variables which used in this study can significantly explain the variance to dependent variable which is organizational citizenship behaviour.

The R squared value for affective commitment, normative commitment and continuance commitment are 0.0667. In other words, the independent variables in this study can explain 6.67% of the variation in dependent variable. Whereas, there is 93.33% is unexplained which means other important variable might be used to explain organizational citizenship behaviour that has not been considered.

In short, the regression equation which use to observe the data based on the multiple regression result are as below:

$$\text{Organizational Citizenship behaviour} = 2.66856 + 0.16131 (AC) + 0.10354 (NC) + 0.25365 (CC)$$

AC = Affective Commitment

NC = Normative Commitment

CC = Continuance Commitment

From the result, we can know that continuance commitment has the highest to the variation of organizational citizenship commitment with the largest beta value of 0.25365. The contribution of predictor variable after continuance commitment is followed by affective commitment and normative commitment.

## 5.2 Discussion of Major Findings

Table 5.1

*Overall Result of Hypothesis Testing*

<b>Hypothesis</b>	<b>Result</b>	<b>Supported (Rejected H0)</b>
H1: There is a significant relationship between affective commitment and organization citizenship behaviour in Malaysian banking industry	r = 0.2463 p = 0.0012	Yes
H2: There is a significant relationship between continuance commitment and organization citizenship behaviour in Malaysian banking industry	r = 0.1581 p = 0.0400	Yes
H3: There is a significant relationship between normative commitment and organization citizenship behaviour in Malaysian banking industry	r = 0.2056 p = 0.0073	Yes

*Note.* Develop for research



### **5.2.1 Affective Commitment**

H1: There is a significant relationship between affective commitment and organization citizenship behaviour in Malaysian banking industry.

Based on Table 5.1, the correlation coefficient value (r-value) is 0.2463 which shows positive correlation between affective commitment and organizational citizenship behaviour. This means that the higher in affective commitment leads to higher in organizational citizenship behaviour. Furthermore, the p-value result of 0.0012 which lower than significant level of 0.05 indicate a significant relationship between both variable.

When the employee's affective commitment is high, he or she will affectively or emotionally attach to the organization (Kumari & Afroz, 2013). He or she will try their best to achieve the goal set by organization. Besides that, employee with high affective commitment will stay in organization and believe in the value of organization (Mercurio, 2015). When there is a belief, they have confidence in realizing organization's objective by putting more effort to complete their task effectively and efficiency (Danish, Humayon, Shahid & Nawaz, 2015). The attitude of employees can help in improving the performance and reputation of organization.

### **5.2.2 Continuance Commitment**

H2: There is a significant relationship between continuance commitment and organization citizenship behaviour in Malaysian banking industry.

The correlation coefficient value (r-value) of 0.1581 illustrates slight or almost negligible relationship between continuance commitment and organizational citizenship behaviour. This positive relationship shows that when continuance commitment is high, the organizational citizenship behaviour will high as well. It shows significant relationship between both variables which the p-value is 0.04 less than significant level of 0.05.

There shows high result in continuance commitment when there is a high cost needed to bear by employees for leaving the organization. In this situation, employees will choose to remain in the organization (Khan, Naseem & Masood, 2016). Other than that, the longer an employee stays in organization the lower the probability for the employee to leave. The reason is the contribution of the employee towards the organization is too costly to lose. Furthermore, the relationship between colleague and the benefit given by organization are important factor for employee. Those calculation of cost is naturally based on perception of the individual (Umoh, Amah & Wokocha, 2014).

### **5.2.3 Normative Commitment**

H3: There is a significant relationship between normative commitment and organization citizenship behaviour in Malaysian banking industry.

For the relationship between normative commitment and organizational citizenship behaviour, it shows positive correlation with the correlation coefficient value (r-value) of 0.2056. The high in normative commitment, the high in organizational citizenship behaviour. In addition, the p-value of 0.0073 that lower than significant level of 0.05 shows significant relationship between both variable.

A person stays in the organization because of responsible to do so is the characteristic of normative commitment. In other words, this is a must do action in the mind of the employee. The normative commitment of an employee can be affected by experience of an employee before and after entering into the organization (Anttila, 2014). In addition, when the employee feel that organization had spent their time and money in training them, they will feel responsible to continue provide service to organization (Romzek, 1989). If they left the organization, they will feel guilty on doing that.

## **5.3 Implication of Study**

The three tested independent variables will provide impact on the practical implication. The practical implication is the reality that would occur if certain conditions are fulfilled.

### **5.3.1 Practical Implication**

Affective commitment reflected the emotionally attach to the organization in which individual identifies, involves and enjoys the membership in the company. Employees who possessed such characteristic stay in current organization solely because they are voluntary to do so (Allen & Meyer, 1990). Furthermore, affective commitment also means that an employee not only happy staying with their organization but also engaged in organizational activities such as giving valuable ideas that will help the company, participation in the meeting and work discussion and proactive work ethics. To build up and improve the employee commitment, manager should communicate clear company objectives and expectation to the employees, so the employee can know how they can achieve excellence in their work.

Continuance commitment refers to how much an employee feel the need to stay at their company. In employees that held with continuance commitment, the underlying reason for their commitment lies in their need to stay with their company (Meyer & Herscovitch, 2001). There are several reasons to stay with their company, but the common reasons could be lack of job alternative, compensation and benefit-in-kinds. As a manager, he or she should understand that it may become an issue for the organizations as employees that possess with continuance commitment might have a low job satisfaction or even low job motivation and yet they are unwilling to leave the company.

Last but not least, normative commitment shows the significant relationship with organizational citizenship behaviour from the research developed. Normative

commitment is the commitment based on duty towards an organization (Jaros, 2007). Normative commitment occurs when the employee feels a sense of obligation to their organization (Allen & Meyer, 1990). There are a few factors to influence the sense of obligation: the employees might feel that he or she should remain in the organization because it has invested money and time in job training, or perhaps it provided a reward in advance. A great organization should work in collaboration with their employees in order to construct a career plan which sets out objectives and expectations which both the company and employees would like to accomplish.

## **5.4 Limitation of Study**

There were some unavoidable limitations faced by us throughout the research process. The initial limited researches focus on banking employees' organizational citizenship behaviour. Meanwhile, other industries in Malaysia such as hotel industry, engineering industry and retail industry are yet to be studied on the relationship between affective commitment, continuance commitment and normative commitment and organizational citizenship behaviour.

Another limitation while distributing questionnaires is the respondent bias that affects the full study results. The survey questionnaires were designed with Likert 5-point scale, there are more than 40 sets of questionnaires retrieved by us are answered neutral (neither agree or disagree) throughout the distribution process. The tendency for respondents to give false answers are high especially when there is a possibility that the bank employees regard themselves highly.

The survey questionnaires are designed based on closed-ended questionnaire, the answers provided by the respondents are either agree or disagree with the statements projected in each section. It limits the flexibility of respondent to express their opinion on their work commitment. This was highlighted by a few bank employees when passing the questionnaires to them. Some of them prefer open-ended questions for them to elaborate their work commitment as they have joined the

banking industry for many years. The absence of open-ended questions limits their opportunity to provide more in-depth feedback and allow us to obtain better insight and understanding of this study regarding bank employee's commitment towards organizational citizenship behaviour.

Based on the R squared value, the independent variables in this study can explain 6.67% variation in dependent variable. However, 93.33% is unexplained by the independent variable. Thus, this study has not considered other variables such as job motivation and job satisfaction to increase the possibility to better explain organizational citizenship behaviour.

Despite all the limitation throughout the distribution of survey questions, it did not delay us from completing the research project on time. The recommendations for the time ahead of this study are to conduct research by exploring into open-ended questions and close-ended questions. By providing both quantitative and qualitative measures, it will broaden the perspective of this study in banking industry.

## **5.5 Recommendation for Future Research**

After finishing this study, we found that there still has space for improving the quality of study in future. Due to the limitation of our study, we find out some recommendation for the future study purpose.

First of all, researchers in the future also can focus on the other industry instead of banking industry. They can target at the hotel industry, engineering industry and retail industry by using the same dependent variable (organizational citizenship behaviour) and independent variables (affective commitment, normative commitment and continuance commitment).

In addition, there have only quantitative method can be used to collect the research data. Therefore, we suggest to use other methods which includes face-to-face interview so that can give a better explanation to them. Telephone interview is

suggested to use to carrying out the research. By using these methods, future researchers can gain more benefits like to reduce the tendency for respondents to give false answers.

Last but not least, there are still many variables that will affect the organizational citizenship behaviour except organizational commitment. There are numerous variables are found to examine organizational citizenship behaviour. The researchers in future may try to carry out other important variables such as job motivation and satisfaction (Shahid & Azhar, 2013).

## **5.6 Conclusion**

In conclusion, this research helps us to understand the correlation between organizational citizenship behaviour and affective commitment, normative commitment and continuance commitment in Malaysia banking industry. Through this survey we found out that all variables are significant to the level of organizational citizenship behaviour of an employee. It helps employers and employees to understand well on how affective commitment, normative commitment and continuance commitment impact on organizational citizenship behaviour. The importance of affective commitment, normative commitment and continuance commitment cannot be underestimated as the outcomes will directly or indirectly effect on the way of how an employee's act. In a nutshell, employees with high affective commitment, normative commitment and continuance commitment tend to have higher level of organizational citizenship behaviour towards the organization.

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APPENDICES

APPENDIX 1.0: Permission Letter

 **UNIVERSITI TUNKU ABDUL RAHMAN**  
Wholly Owned by UTAR Education Foundation (Company No. 578227-M)

11<sup>th</sup> July 2018

**To Whom It May Concern**

Dear Sir/Ms/lam,

**Permission to Conduct Survey**

This is to confirm that the following students are currently pursuing their *Bachelor of Business Administration (Hons)* program at the Faculty of Business and Finance, Universiti Tunku Abdul Rahman (UTAR) Perak Campus.

I would be most grateful if you could assist them by allowing them to conduct their research at your institution. All information collected will be kept confidential and used only for academic purposes.


The students are as follows:


<u>Name of Student</u>	<u>Student ID</u>
Leong Li Yin	15ABB03057
Loh Jing Wen	15ABB02659
Wong Zheng Yi	15ABB03797
Cheah Khai Yeen	15ABB04380
Phang Chin Lyn	16ABB06048

If you need further verification, please do not hesitate to contact me.

Thank you.

Yours sincerely,

  
.....  
Dr Choong Yuen Onn  
Head of Department,  
Faculty of Business and Finance  
Email: choongyo@utar.edu.my

  
.....  
Mr Choe Kum Lung  
Supervisor,  
Faculty of Business and Finance  
Email: choekl@utar.edu.my

**Kampar Campus** : Jalan Universiti, Bandar Baru, 31900 Kampar, Perak Darul Ridzuan, Malaysia  
Tel: (605) 468 8888 Fax: (605) 466 1313  
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Tel: (603) 9086 0288 Fax: (603) 9019 8568  
**Postal Address**: PO Box 11348, 50744 Kuala Lumpur, Malaysia  
**Website**: www.utar.edu.my

APENDIX 1.1: Survey questionnaire



**Universiti Tunku Abdul Rahman**

**A Study on The Relationship Between Organizational  
Commitment and Organizational Citizenship Behaviour in  
Malaysian Banking Industry  
Survey Questionnaire**

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Dear Respondent,

*Warmest greeting from Universiti Tunku Abdul Rahman (UTAR)*

We are final year undergraduate students of Bachelor of Business Administration (Hons), Universiti Tunku Abdul Rahman (UTAR). The purpose of this survey is to conduct a research to investigate the factors that influence the employee's commitment in Malaysian Banking Industry. Please answer all questions to the best of your knowledge. There are no wrong responses to any of these statements. All responses are collected for academic research purpose and will be kept strictly confidential.

Thank you for your participation.

Phang Chin Lyn 012-7729904 Cheah Khai Yeen 016-3853289

---

**Instructions:**

- 1) There are THREE (3) sections in this questionnaire. Please answer ALL questions in ALL sections.
  - 2) Completion of this form will take you less than five (5) minutes.
  - 3) The contents of this questionnaire will be kept strictly confidential.
- 

**Voluntary Nature of the Study**

Participation in this research is entirely voluntary. Even if you decide to participate now, you may change your mind and stop at any time. There is no foreseeable risk of harm or discomfort in answering this questionnaire. This is an anonymous questionnaire; as such, it is not able to trace response back to any individual participant. All information collected is treated as strictly confidential and will be used for the purpose of this study only.

I have been informed about the purpose of the study and I give my consent to participate in this survey.

**YES ( )**

**NO ( )**

*Note: If yes, you may proceed to next page or if no, you may return the questionnaire to researchers and thanks for your time and cooperation.*

---

**Section A :**

*Please circle one number per line to indicate the extent to which you agree or disagree with the following statements.*

*1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5= Strongly Agree*

	NO	QUESTIONS	SD <span style="float: right;">SA</span>				
			←				→
<b>Affective Commitment</b>	1.	I would be very happy to spend the rest of my career with this organization.	1	2	3	4	5
	2.	I enjoy discussing my organization with people outside it.	1	2	3	4	5
	3.	I really feel as if this organization's problems are my own.	1	2	3	4	5
	4.	I think that I could easily become as attached to another organization as I am to this one.	1	2	3	4	5
	5.	I do not feel like 'part of the family' at my organization.	1	2	3	4	5
	6.	I do not feel 'emotionally attached' to this organization.	1	2	3	4	5
	7.	This organization has a great deal of personal meaning for me.	1	2	3	4	5
	8.	I do not feel a strong sense of belonging to my organization.	1	2	3	4	5
<b>Continuance Commitment</b>	9.	I am not afraid of what might happen if I quit my job without having another one lined up.	1	2	3	4	5
	10.	It would be very hard for me to leave my organization right now, even if I wanted to.	1	2	3	4	5
	11.	Too much in my life would be disrupted if I decided I wanted to leave my organization now.	1	2	3	4	5
	12.	It wouldn't be too costly for me to leave my organization now.	1	2	3	4	5
	13.	Right now, staying with my organization is a matter of necessity as much as desire.	1	2	3	4	5

	NO	QUESTIONS	SD <span style="float: right;">SA</span>				
			←				→
	14.	I feel that I have too few options to consider leaving this organization.	1	2	3	4	5
	15.	One of the few serious consequences of leaving this organization would be the scarcity of available alternatives.	1	2	3	4	5
	16.	One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice — another organization may not match the overall benefits I have here.	1	2	3	4	5
<b>Normative Commitment</b>	17.	I think that people these days move from company to company too often.	1	2	3	4	5
	18.	I do not believe that a person must always be loyal to his or her organization.	1	2	3	4	5
	19.	Jumping from organization to organization does not seem at all unethical to me.	1	2	3	4	5
	20.	One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain.	1	2	3	4	5
	21.	If I got another offer for a better job elsewhere I would not feel it was right to leave my organization.	1	2	3	4	5
	22.	I was taught to believe in the value of remaining loyal to one organization.	1	2	3	4	5
	23.	Things were better in the days when people stayed with one organization for most of their careers.	1	2	3	4	5
	24.	I do not think that wanting to be a 'company man' or 'company woman' is sensible anymore.	1	2	3	4	5

**Section B :**

*Please circle one number per line to indicate the extent to which you agree or disagree with the following statements.*

*1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5= Strongly Agree*

	NO	QUESTIONS	SD <span style="float: right;">SA</span>				
			←				→
<b>Organizational Citizenship Behaviour</b>	1.	Coming to work is a must.	1	2	3	4	5
	2.	Does not take extra breaks.	1	2	3	4	5
	3.	Obeys company rules and regulations even when no one is watching.	1	2	3	4	5
	4.	I am one of the most responsible employees in organization.	1	2	3	4	5
	5.	Believes in giving an honest day's work for an honest day's pay.	1	2	3	4	5
	6.	Consumes a lot of time complaining about unimportant matters.	1	2	3	4	5
	7.	Always focuses on what's wrong, rather than the positive side.	1	2	3	4	5
	8.	Tends to make noise over small issues.	1	2	3	4	5
	9.	Always finds fault with what the organization is doing.	1	2	3	4	5
	10.	A person who shouts for his request will always get what he wants.	1	2	3	4	5
	11.	Attends meetings that are not compulsory, but are considered important.	1	2	3	4	5
	12.	Attends functions that are not required, but help the company image.	1	2	3	4	5

	NO	QUESTIONS	SD					SA
			1	2	3	4	5	
<b>Organizational Citizenship Behaviour</b>	13.	I try my best to adapt myself to the changes of my organization.	1	2	3	4	5	
	14.	Reads and keeps up with organization announcements, memos, and so on.	1	2	3	4	5	
	15.	Takes steps to try to prevent problems with other workers.	1	2	3	4	5	
	16.	Is mindful of how my behaviour affects other people's jobs.	1	2	3	4	5	
	17.	Does not abuse the rights of others.	1	2	3	4	5	
	18.	Tries to avoid creating problems for coworkers.	1	2	3	4	5	
	19.	Considers the impact of my actions on coworkers.	1	2	3	4	5	
	20.	Helps others who have been absent.	1	2	3	4	5	
	21.	Helps others who have heavy work loads.	1	2	3	4	5	
	22.	Helps orient new people even though it is not required.	1	2	3	4	5	
	23.	Willingly helps others who have work related problems.	1	2	3	4	5	
	24.	Always ready to lend a helping hand to those around me.	1	2	3	4	5	



**Section C : Demographic Profile**

*In this section, we would like you to fill in some of your personal details. Please tick your answer and your answers will be kept strictly confidential.*

QA 1: Gender

<sub>1</sub> Female

<sub>2</sub> Male

QA 2: Age

<sub>1</sub> 18 to 24 years old

<sub>2</sub> 25 to 31 years old

<sub>3</sub> 32 to 38 years old

<sub>4</sub> 39 to 45 years old

<sub>5</sub> 46 years old above

QA 3: Qualification of study

<sub>1</sub> Professional

<sub>2</sub> Degree

<sub>3</sub> Master

<sub>4</sub> Others: \_\_\_\_\_

QA 4: Job Position in your current organization

<sub>1</sub> Managerial

<sub>2</sub> Non-Managerial

QA 5: How long have you stay in your current organization?

<sub>1</sub> 1 – 5 years

<sub>2</sub> 6 – 10 years

<sub>3</sub> 11 – 15 years

<sub>4</sub> 16 – 20 years

<sub>5</sub> 21 years and above

**Thank you for your participation.**

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APPENDIX 2.0: Reliability of Questionnaires for Pilot Test

**AFFECTIVE COMMITMENT RELIABILITY RESULTS**  
The CORR Procedure

8 Variables: ACQ1 ACQ2 ACQ3 NEWACQ4 NEWACQ5 NEWACQ6 ACQ7 NEWACQ8

Simple Statistics							
Variable	N	Mean	Std Dev	Sum	Minimum	Maximum	Label
ACQ1	30	3.36667	1.12903	101.00000	1.00000	5.00000	
ACQ2	30	3.73333	1.04826	112.00000	1.00000	5.00000	
ACQ3	30	3.16667	1.08543	95.00000	1.00000	5.00000	
NEWACQ4	30	2.66667	0.92227	80.00000	1.00000	4.00000	COULD EASILY AS ATTACHED TO OTHER ORG.
NEWACQ5	30	3.53333	1.07425	106.00000	1.00000	5.00000	DO NOT FEEL PART OF FAMILY
NEWACQ6	30	3.40000	0.85501	102.00000	1.00000	5.00000	DO NOT FEEL EMOTIONALLY ATTACHED
ACQ7	30	3.53333	0.77608	106.00000	2.00000	5.00000	
NEWACQ8	30	3.40000	0.77013	102.00000	1.00000	5.00000	DO NOT FEEL STONG SENSE OF BELONGING

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.792970
Standardized	0.793796

Cronbach Coefficient Alpha with Deleted Variable					
Deleted Variable	Raw Variables		Standardized Variables		Label
	Correlation with Total	Alpha	Correlation with Total	Alpha	
ACQ1	0.713914	0.730328	0.696448	0.739195	
ACQ2	0.389152	0.788976	0.356061	0.793129	
ACQ3	0.593167	0.754057	0.579069	0.758575	
NEWACQ4	0.112724	0.824332	0.132067	0.824985	COULD EASILY AS ATTACHED TO OTHER ORG.
NEWACQ5	0.615632	0.749978	0.622736	0.751464	DO NOT FEEL PART OF FAMILY
NEWACQ6	0.620526	0.753736	0.641148	0.748430	DO NOT FEEL EMOTIONALLY ATTACHED
ACQ7	0.415406	0.782442	0.405015	0.785792	

**CONTINUANCE COMMITMENT RELIABILITY RESULTS**  
The CORR Procedure

8 Variables: NEWCCQ1 CCQ2 CCQ3 CCQ4 CCQ5 CCQ6 CCQ7 CCQ8

Simple Statistics							
Variable	N	Mean	Std Dev	Sum	Minimum	Maximum	Label
NEWCCQ1	30	3.23333	1.19434	97.00000	1.00000	5.00000	NOT AFRAID
CCQ2	30	3.33333	0.92227	100.00000	2.00000	5.00000	
CCQ3	30	3.16667	1.05318	95.00000	1.00000	5.00000	
CCQ4	30	3.06667	1.20153	92.00000	1.00000	5.00000	
CCQ5	30	3.50000	0.93772	105.00000	1.00000	5.00000	
CCQ6	30	3.33333	0.99424	100.00000	1.00000	5.00000	
CCQ7	30	3.30000	0.87691	99.00000	2.00000	5.00000	
CCQ8	30	3.66667	0.84418	110.00000	2.00000	5.00000	

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.781024
Standardized	0.789911

Cronbach Coefficient Alpha with Deleted Variable					
Deleted Variable	Raw Variables		Standardized Variables		Label
	Correlation with Total	Alpha	Correlation with Total	Alpha	
NEWCCQ1	0.416350	0.772046	0.426466	0.777706	NOT AFRAID
CCQ2	0.494347	0.756054	0.481286	0.769102	
CCQ3	0.376751	0.775403	0.366273	0.786948	
CCQ4	0.512896	0.753425	0.515099	0.763705	
CCQ5	0.729942	0.718177	0.725084	0.728610	
CCQ6	0.385712	0.772910	0.409830	0.780282	
CCQ7	0.490366	0.757200	0.500852	0.765987	

**NORMATIVE COMMITMENT RELIABILITY RESULTS**

The CORR Procedure

8 Variables: NEWNCQ1 NEWNCQ2 NEWNCQ3 NCQ4 NCQ5 NCQ6 NCQ7 NEWNCQ8

Simple Statistics							
Variable	N	Mean	Std Dev	Sum	Minimum	Maximum	Label
NEWNCQ1	30	2.23333	0.85836	67.00000	1.00000	4.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NEWNCQ2	30	2.93333	0.94443	88.00000	1.00000	4.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NEWNCQ3	30	2.63333	0.85029	79.00000	1.00000	4.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NCQ4	30	3.36667	0.96431	101.00000	1.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NCQ5	30	2.80000	1.12648	84.00000	1.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NCQ6	30	3.06667	1.01483	92.00000	1.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NCQ7	30	3.20000	0.96132	96.00000	1.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NEWNCQ8	30	2.53333	0.93710	76.00000	1.00000	4.00000	1=SD, 2=D, 3=N, 4=A, 5=SA

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.758956
Standardized	0.754904

Cronbach Coefficient Alpha with Deleted Variable					
Deleted Variable	Raw Variables		Standardized Variables		Label
	Correlation with Total	Alpha	Correlation with Total	Alpha	
NEWNCQ1	0.396636	0.743582	0.377351	0.742539	1=SD, 2=D, 3=N, 4=A, 5=SA
NEWNCQ2	0.319843	0.757082	0.321462	0.752376	1=SD, 2=D, 3=N, 4=A, 5=SA
NEWNCQ3	0.517321	0.724396	0.523077	0.715827	1=SD, 2=D, 3=N, 4=A, 5=SA
NCQ4	0.557160	0.714841	0.554109	0.709937	1=SD, 2=D, 3=N, 4=A, 5=SA
NCQ5	0.535916	0.717936	0.532544	0.714038	1=SD, 2=D, 3=N, 4=A, 5=SA
NCQ6	0.770936	0.669468	0.774949	0.665888	1=SD, 2=D, 3=N, 4=A, 5=SA
NCQ7	0.777863	0.671576	0.761935	0.668589	1=SD, 2=D, 3=N, 4=A, 5=SA



# Organizational Commitment and Organizational Citizenship Behaviour

## Organizational Citizenship Behaviour Reliability Results

The CORR Procedure

	OCBQ1	OCBQ2	OCBQ3	OCBQ4	OCBQ5	NEWOCBQ6	NEWOCBQ7	NEWOCBQ8	NEWOCBQ9	OCBQ10	OCBQ11	OCBQ12	OCBQ13	OCBQ14	OCBQ15	OCBQ16	OCBQ17
24 Variables:	OCBQ18	OCBQ19	OCBQ20	OCBQ21	OCBQ22	OCBQ23	OCBQ24										

Simple Statistics							
Variable	N	Mean	Std Dev	Sum	Minimum	Maximum	Label
OCBQ1	30	4.06667	0.82768	122.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ2	30	3.20000	1.18613	96.00000	1.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ3	30	3.46667	1.22428	104.00000	1.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ4	30	3.73333	0.82768	112.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ5	30	3.83333	0.83391	115.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NEWOCBQ6	30	3.56667	1.04000	107.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NEWOCBQ7	30	3.20000	0.99655	96.00000	1.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NEWOCBQ8	30	3.43333	1.22287	103.00000	1.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
NEWOCBQ9	30	3.36667	1.15917	101.00000	1.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ10	30	2.90000	1.06188	87.00000	1.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ11	30	3.60000	1.03724	108.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ12	30	3.80000	0.84690	114.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ13	30	4.10000	0.71197	123.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ14	30	3.90000	0.71197	117.00000	3.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ15	30	4.10000	0.71197	123.00000	3.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ16	30	3.93333	0.73968	118.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ17	30	4.10000	0.60743	123.00000	3.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ18	30	4.10000	0.60743	123.00000	3.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ19	30	3.90000	0.71197	117.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ20	30	3.73333	0.73968	112.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ21	30	3.93333	0.69149	118.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ22	30	3.66667	0.88409	110.00000	2.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA
OCBQ23	30	4.03333	0.55605	121.00000	3.00000	5.00000	1=SD, 2=D, 3=N, 4=A, 5=SA

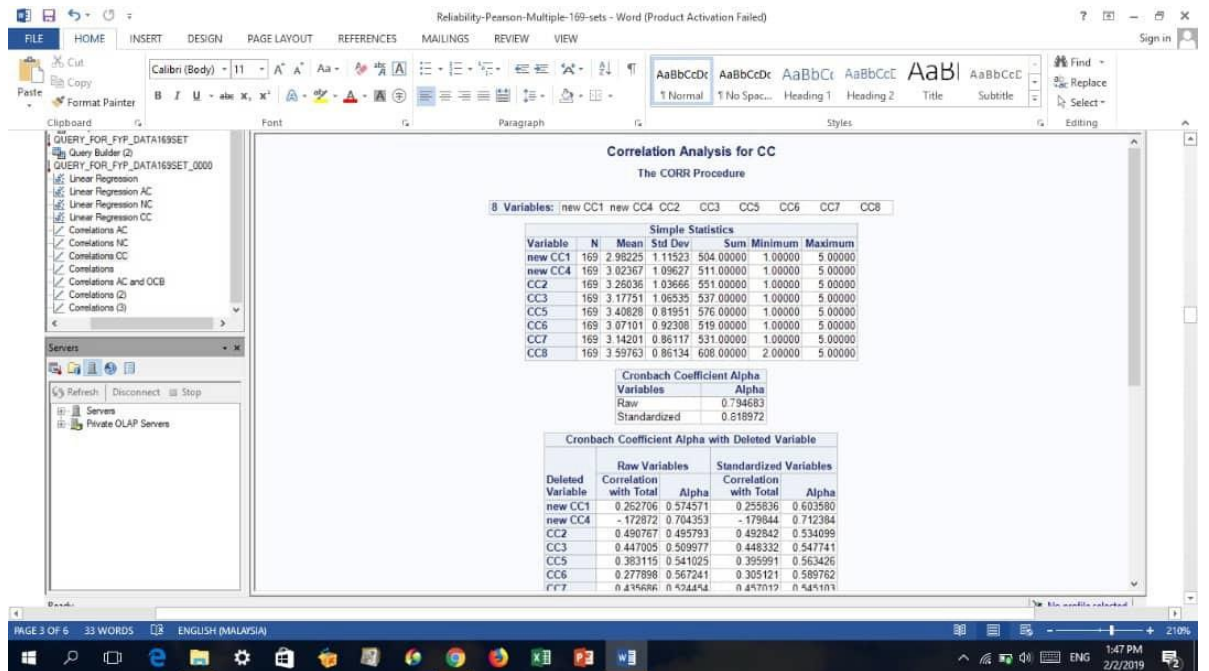
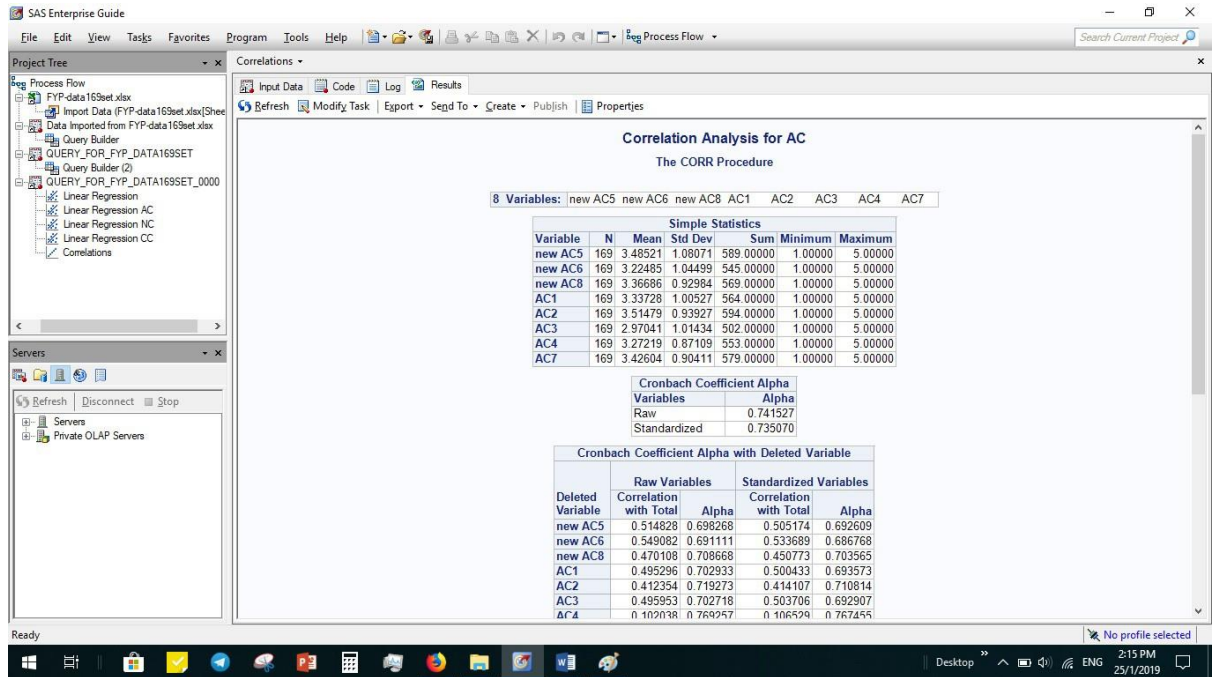
Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.860774
Standardized	0.903686

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
OCBQ1	0.784209	0.844134	0.763686	0.894126
OCBQ2	0.324454	0.860580	0.343056	0.903361
OCBQ3	0.347239	0.859947	0.386681	0.902430
OCBQ4	0.556826	0.851357	0.554946	0.898780
OCBQ5	0.503170	0.852998	0.513646	0.899684
NEWOCBQ6	0.532693	0.851412	0.531230	0.899300
NEWOCBQ7	0.140695	0.865680	0.125447	0.907919
NEWOCBQ8	-.245928	0.884419	-.252977	0.915501
NEWOCBQ9	-.322497	0.885517	-.340014	0.917184
OCBQ10	-.239774	0.880044	-.201916	0.914503
OCBQ11	0.579457	0.849576	0.612386	0.897513
OCBQ12	0.827153	0.842413	0.820408	0.892836
OCBQ13	0.687184	0.848696	0.712351	0.895283
OCBQ14	0.865502	0.843790	0.863423	0.891851
OCBQ15	0.796788	0.845694	0.799552	0.893311
OCBQ16	0.823884	0.844421	0.807935	0.893121
OCBQ17	0.786700	0.847906	0.788538	0.893562
OCBQ18	0.678468	0.850409	0.699893	0.895563
OCBQ19	0.833705	0.844673	0.845273	0.892267
OCBQ20	0.441619	0.855157	0.459352	0.900864
OCBQ21	0.467070	0.854696	0.514867	0.899657
OCBQ22	0.412683	0.855789	0.454619	0.900967
OCBQ23	0.652622	0.851654	0.622225	0.895502

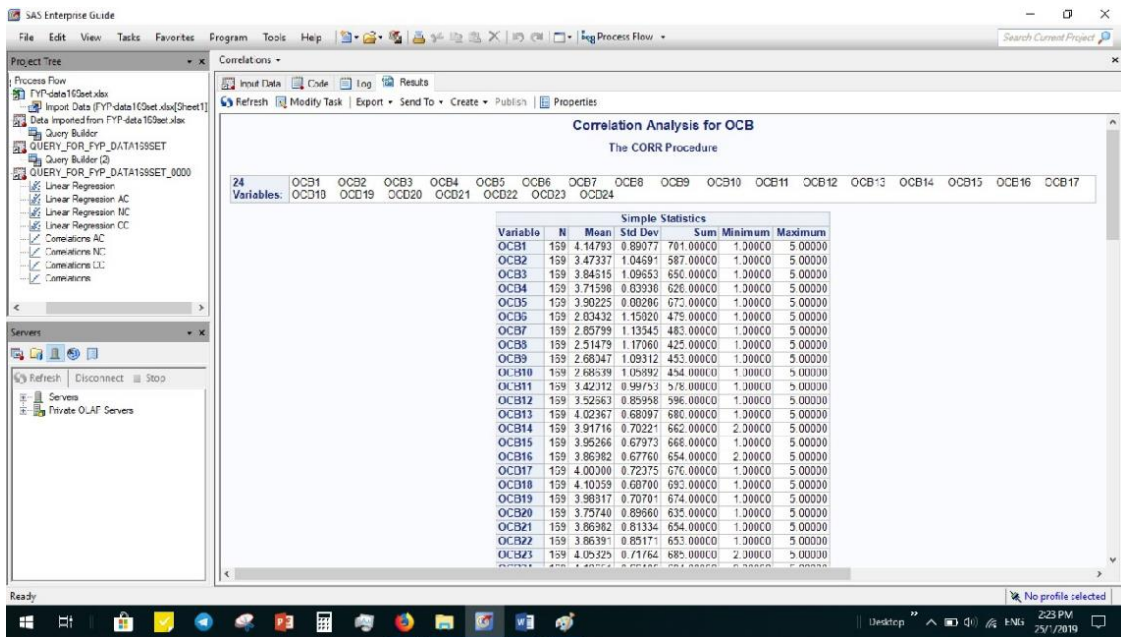
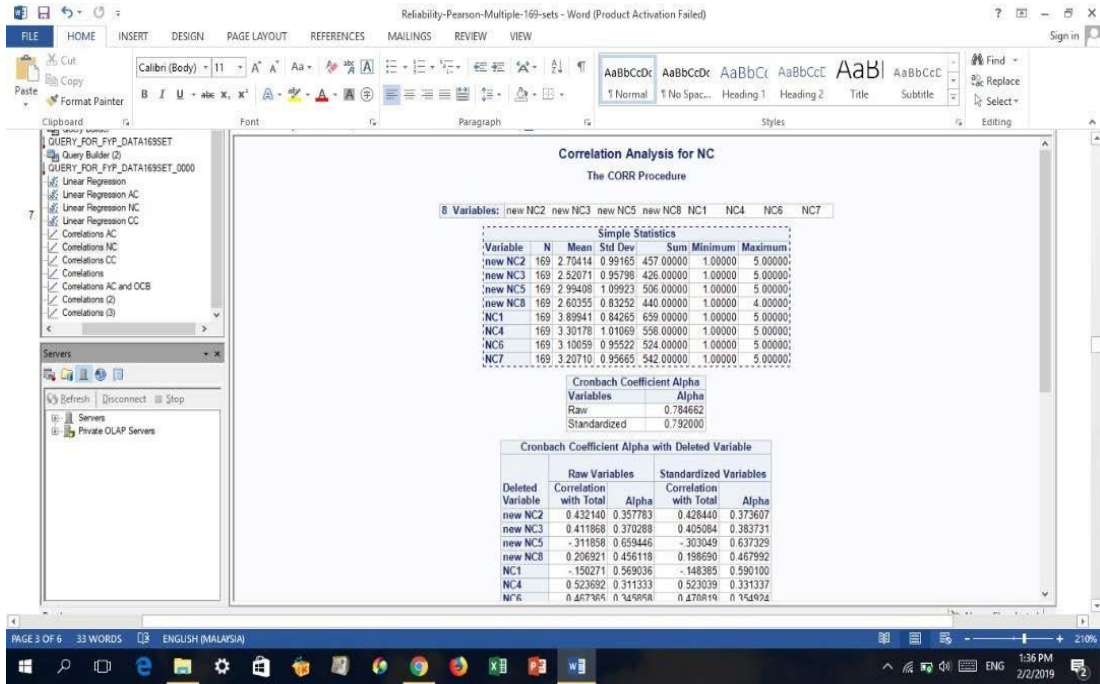
APPENDIX 3.0: Bank Branches, Number of Staff and Self Service Terminals of Commercial Banks as at 31 December 2017

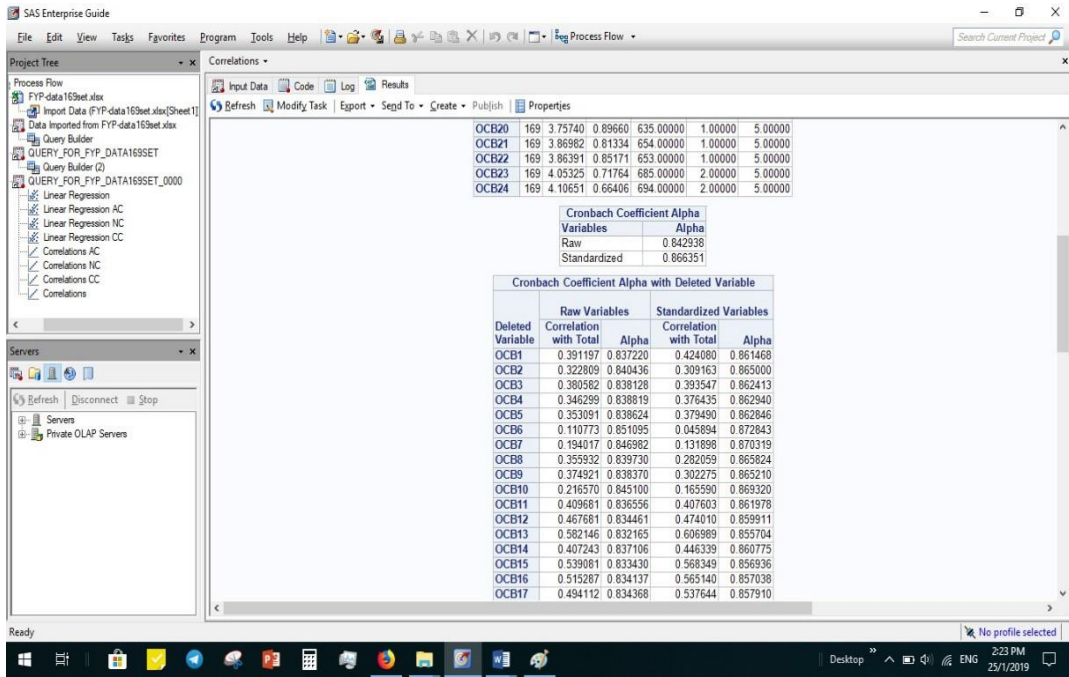
	Bank Branches	Number of Staff
Affin Bank Berhad	108	4,110
Alliance Bank Malaysia Berhad	87	3,102
AmBank (M) Berhad	175	8,822
Bangkok Bank Berhad	5	232
Bank of America Malaysia Berhad	1	71
Bank of China (Malaysia) Berhad	7	348
BNP Paribas Malaysia Berhad	1	89
China Construction Bank (Malaysia) Berhad	1	65
CIMB Bank Berhad	264	14,437
Citibank Berhad	10	2,055
Deutsche Bank (Malaysia) Berhad	1	238
Hong Leong Bank Berhad	285	8,035
HSBC Bank Malaysia Berhad	42	4,367
India International Bank (Malaysia) Berhad	1	39
Industrial and Commercial Bank of China (Malaysia) Berhad	5	200
J.P. Morgan Chase Bank Berhad	1	136
Malayan Banking Berhad	356	20,421*
Mizuho Bank (Malaysia) Berhad	1	188
MUFG Bank (Malaysia) Berhad <i>(formerly known as Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad)**</i>	2	420
National Bank of Abu Dhabi Malaysia Berhad	1	39
OCBC Bank (Malaysia) Berhad	32	3,450
Public Bank Berhad	257	14,318
RHB Bank Berhad	197	14,435
Standard Chartered Bank Malaysia Berhad	29	2,062
Sumitomo Mitsui Banking Corporation Malaysia Berhad	1	126
The Bank of Nova Scotia Berhad	3	71
United Overseas Bank (Malaysia) Bhd	45	4,923
<b>Total</b>	<b>1,918</b>	<b>106,799</b>

APPENDIX 4.0: Reliability of Questionnaires for Full Study

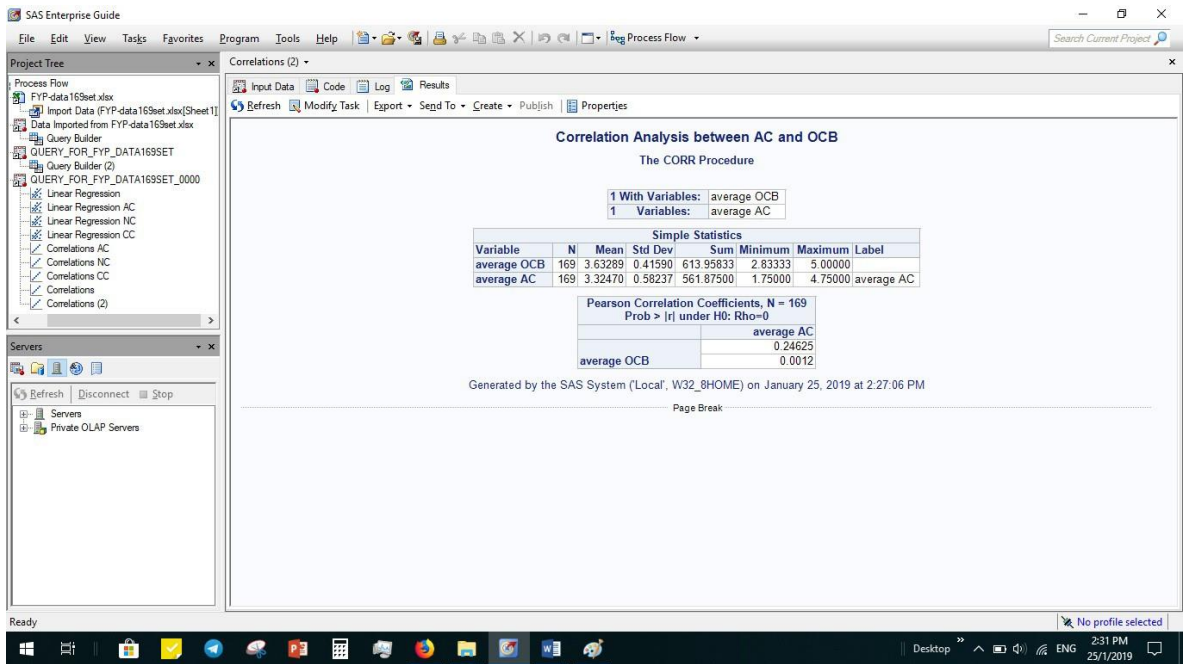




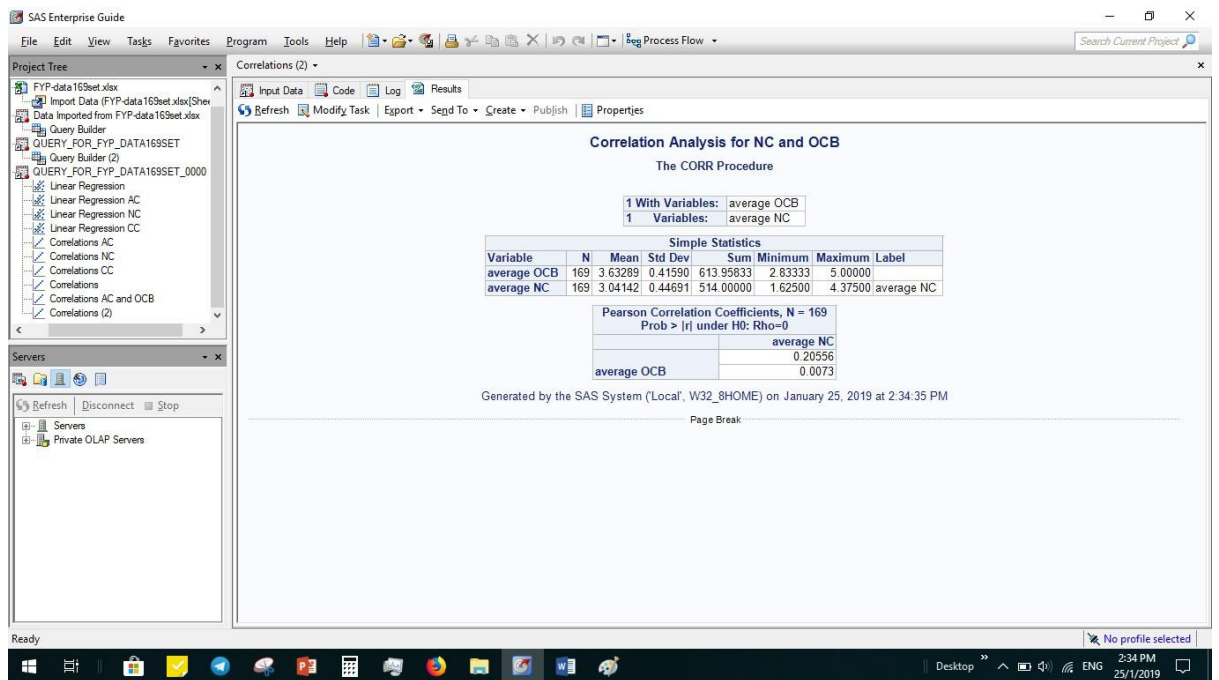
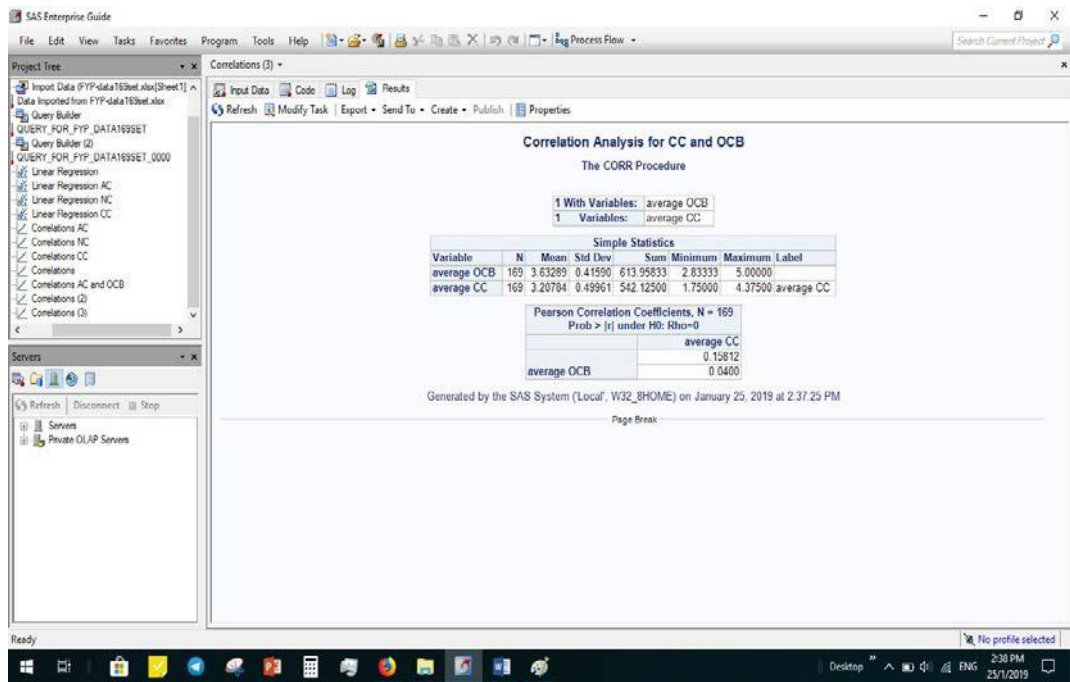




APPENDIX 5.0: Pearson Correlation Coefficient Result







APPENDIX 6.0: Multiple Regression Result

**Linear Regression Results**

The REG Procedure  
 Model: Linear\_Regression\_Model  
 Dependent Variable: average OCB

Number of Observations Read	169
Number of Observations Used	169

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	3	1.93788	0.64596	3.93	0.0097
Error	165	27.12104	0.16437		
Corrected Total	168	29.05893			

Root MSE	0.40543	R-Square	0.0667
Dependent Mean	3.63289	Adj R-Sq	0.0497
Coeff Var	11.15987		

Parameter Estimates					
Variable	DF	Parameter Estimate	Standard Error	t Value	Pr >  t
Intercept	1	2.66856	0.28684	9.30	<.0001
average AC	1	0.16131	0.06927	2.33	0.0211
average NC	1	0.10354	0.07458	1.39	0.0369
average CC	1	0.25365	0.12436	2.04	0.0430

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