Revalidation of Organ's Organisational Citizenship Behaviour Scale in Banking Sector

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This study seeks to explore the Organisational Citizenship Behaviour (OCB) which is regarded as the prerequisite for the success of any organisation. OCB includes those behaviours which are above and beyond their formal call of duty and contribute towards the organisational effectiveness. With this objective there is a need to understand the concept of OCB and its various dimensions which may vary from organisation to organisation and from region to region. This paper makes an attempt to revalidate the scale of Organ's five-factor model and to have the better understanding of banking employees with regard to OCB. A five-point Likert scale has been used on a sample of 602. Exploratory Factor Analysis and Confirmatory Factor Analysis were applied to determine different factors of OCB in select banks in Jammu & Kashmir state of India. This entire sample was utilized for measuring the content, construct, convergent and discriminant validity and reliability of this instrument. EFA and CFA supported this five factor model of OCB namely Altruism, Conscientiousness, Civic Virtue, Courtesy and Sportsmanship. This paper concluded and recommended that this OCB scale is regarded as a reliable instrument which can be of great utility for practitioners and academicians in the field of citizenship behaviour.

Keywords: Organisational Citizenship Behaviour, Exploratory Factor Analysis, Confirmatory Factor Analysis

1. Introduction

In today's environment, organisations are looking for competitive advantage, increased efficiency, profitability and finding new ways to increase employee's efforts. It is also believed that the smooth functioning of the organisation largely depends upon employee's extra efforts that are beyond their official job requirements (Organ, 1988). Thus, it is imperative to investigate the behaviour of employees in organisational settings as their behaviour contributes significantly towards an organisation's growth. When employees demonstrate positive behaviours which are outside the scope of their contractual obligations are more specifically called as Organisational Citizenship Behaviour (OCB). It is also referred as "the extra discretionary advantageous, tangible and intangible activities and behaviours that are result of effective workplace relationships" (Podsakoff, MacKenzie, Paine and Bachrach, 2000). Organisations need employees who can voluntarily put in extra effort and behave as good citizens by displaying all sorts of positive behaviour in the

workplace. As relationships are formed reciprocity also develops, which gives a positive environment in which employees help each other and goes beyond the call of their job.

Earlier, employees were evaluated on the basis of their job description and duties assigned to them. But, today's scenario is different as their performance in the organisation is evaluated on the basis of what they do beyond that which is an enforceable requirement of the job description (Bolino & Turley, 2003). Moreover, there are several studies which have shown the development of OCB research into other areas of management, like human resource management, leadership and strategic management. OCB has been distinguishably contributing towards organisational outcomes, like service quality (Bettencourt & Brown, 1997; Bell & Menguc, 2002), organisational commitment (Podsakoff, McKenzie & Bommer, 1996), job involvement (Dimitriades, 2007), and leader-member exchange (Bhal, 2006; Lo, Ramayah & Jerome, 2006).

The topic of OCB has drawn an extensive amount of scholarly attention (reviews were given by Podsakoff, MacKenzie, Paine & Bachrach, 2000) and these behaviours contribute to the effective functioning of the organisation (Podsakoff, Ahearne & MacKenzie, 1997; Podsakoff & MacKenzie, 1994). OCB is essential because organisations cannot forecast, through formally stated in-role job descriptions, the entire range of behaviours needed for achieving goals (George & Brief, 1992). It has been shown by many studies that OCB has a positive impact on organisational success as it affects the productivity, enhance the performance of employees, better utilisation of resources, employee stability and adaptability to the changes.

The banking industry is regarded as the backbone of any country's economy. As service provider, their performance is evaluated on the basis of the number of customers it's able to retain. These employees are regarded as the image maker as their behaviour in the organisation influences the perception of the customers towards the service organisations. It is widely recognised that the way an organisation treats employees is reflected in the same way those same employees treat customers (Bowen, 1996; Bowen, Gilliland, & Folger, 1999; Podsakoff & MacKenzie, 1997). So, having effective and efficient employees who are able to provide superior customer service is a precondition. Generally the most of the research on OCB were carried out in western countries where environment, values, culture, norms are different from Indian contexts. In addition, Al-sharafi and Rajiani (2013) also suggested that there is need to conduct OCB studied in different contexts and apply their findings appropriately. However, few dimensions of OCB are related across different contexts while others are specific to particular contexts. As this study is conducted in India, the research focus is on two largest banks in Jammu & Kashmir (J&K), i.e. State Bank Of India (SBI) and Jammu and Kashmir Bank (J&K Bank). The present study seeks to explore the different dimension of OCB and also to have the better understanding of banking employees with regard to OCB.

2. Organisational Citizenship Behaviour: An Exploration through Literature

Organisational Citizenship Behaviour (OCB) -- those behaviours which are not imposed by the organisation as they are not specified in their job description but

based on the employee's discretion to work voluntarily for the smooth functioning of the organisation. Bateman and Organ (1983) and Smith, Organ and Near (1983) proposed the concept of organisational citizenship behaviour based on the notion of "willingness to cooperate" described by Barnard (1938) and "extra role behaviour" illustrated by Katz (1964) and Katz and Kahn (1966). By 1988's, Dennis W. Organ and a colleague first introduced a formal definition of Organisational citizenship behaviour as : 'individual behaviour that is discretionary, not directly or explicitly recognised by the formal reward system, and that in the aggregate promotes the effective functioning of the organisation'. From the above definition, it can be derived that OCB is an extra role behaviour which is neither punishable nor obligatory thus improves the performance of the organisation.

OCB is imperative in organisational context. Organ (1994) stated that organisations cannot function effectively without the benefit of OCB. When employees goes further than their prescribed role without any desire for incentives will make organisations functioning smooth and cost effective. Research has shown strong correlation of OCB with employee effectiveness (Yen & Niehoff, 2004) and organisational success (Podsakoff & MacKenzie, 1994). Today, organisations are heavily dependent on the efforts of employees to take initiative in displaying OCBs (Griffin, Neal, & Parker, 2007; Bowler, Halbesleben, & Paul, 2010). The employees depict different behaviour in organisational setting, some does the least just to validate their membership and some exceed the expectations and engaged themselves in extra-role behaviours to assist the organisation in achieving its goals or to benefit others including employees and customers (Van Dyne, Cummings, & Parks, 1995). These extra-role behaviours are advantageous to the organisation as employees themselves want to do more than what is required of them. In this regard, Aquinis (2013) also states that it is not easy for an organisation to achieve competitive advantage if employees do not carry out OCB.

OCB has intense impact on organisations as well as on individuals; that is why organisations are today interested in envisaging OCB and rewarding these behaviours. The research in this area has increased significantly over the years (Podsakoff, MacKenzie, Paine, & Bachrach, 2000). Kinicki and Kreitner (2008) defined OCB as behaviours consisting of employees behaviours that are beyond the call of duty. It includes positive attitudes of employees with regard to their organisation, punctuality, willing to do extra for the department, suggestions for improvement, treating organisational property with care. It is an acceptable fact that employees engage themselves in such behaviours(OCBs) only when they feel wanted in the organisation (Chiang & Hsieh, 2012). Moreover, Organ (1988; 1997) argued that when employees experience positive treatment from key organisational representatives, social exchanges and reciprocity norms influence incumbents to demonstrate OCBs in an effort to informally compensate this treatment. This Social exchange theory has served as the theoretical principle underpinning of the citizenship literature (Kacmar et al., 2012). As per this theoretical framework, employees engage in positive behaviour like OCB when they feel themselves wanted by their organisation and reciprocate in the same way. This behaviour of employee is effective for the organisation because it is their discretionary behaviour which is not insisted on them by any formal contract. OCB is something which is unexpected and cannot be taught by any formal training. However, research has also shown that this

type of behaviour is desirable due to its positive effect on the organisation and workers (Inatraprasong et al., 2012).

OCB is also very important for organisational continuity (Bergeron et al., 2011; Mohanty & Rath, 2012; Nielsen et al., 2012; Noor, 2009; Yaghoubi, Mashinchi, & Hadi, 2010; Öztürk, 2010). Since it is not possible for an organisation to forecast and control the external environment but they can access and obtain the extra benefits internally which is evident for its survival. An extra-role behaviour or OCB is not under any specific job description, not under any formal reward system, not compulsory, unexpected, and could provide extra benefits in addition to benefits derived from expected role specific behaviour (Swaminathan & Jawahar, 2013). It also has a strong association with organisational culture, organisational commitment and job motivation (Intaraprasong, Dityen, Krugkrunit, & Subhadrabandhu, 2012). Employees who depict low level of OCB are more likely to leave the organisation and also have a low tendency of innovation and creativity than those exhibiting higher level of OCBs (Mohammad, Habib, & Alias, 2011). It is also observed that employees who exhibit OCB have higher performance (Wang & Baum, 2008) and are more committed (Nielsen, Bachrach, Sundstrom, & Half hill, 2012). Employees having high level of commitment are motivated to exhibit OCB (Bergeron et al., 2011; Noor, 2009). Thus high level of OCB can draw our focus on other positive aspects also.

Researchers have classified OCB in various dimensions. For instance, Smith et al. (1983) identified two types of organisational citizenship behaviours to include altruism (benevolence) and generalized compliance (adherence to rules). However, Organ's (1988) conceptualisation of OCB includes five behaviour types (mentioned in Table 1) - altruism, courtesy, sportsmanship, conscientiousness and civic virtue - all necessary for effective organisations and enhancing effectiveness of the organisations. The generalised compliance dimension was submerged into conscientiousness while altruism was retained as originally proposed.

Table1 Five-Factor Model of OCB Dimensions and Definitions

Dimension	Description	Business Setting Examples
Altruism	Behaviour that focussed towards helping other person who have problems regarding organisational tasks or any other relevant problems.	Helping co-workers to understand computer software program, or locate information.
Civic Virtue	Behaviour that involves participating in organisational life	Attending functions and developments, monitoring firms threats and opportunities, attending company-sponsored social events.
Conscientiousness	Behaviour that goes beyond the minimum job requirement or expectation	Being punctual, not taking extra breaks, reserving organizational resources
Courtesy	Refers to consulting with those whose work would be affected by one's action	Giving advance notice when not able to come, notify co-workers in advance of committing to actions that will affect them.
Sportsmanship	Behaviour which refers to tolerating trivial matters and inconveniences without complaining.	Avoiding complaining about having to work overtime to complete a project, minor grievances etc.

Source: (Organ 1988)

On the basis of Organ's classification, William and Anderson (1991) identified three dimensions of OCB which includes in-role behaviours (IRB), organisational citizenship behaviour directed at the organisation (OCBO) and organisational citizenship behaviour directed towards individuals within the organisation (OCBI). The in-role behaviours represent stipulated duties contained in the job description and employment contract which is similar to the role performance posited by Katz (1964). OCB-O was defined as a behaviour that is directed towards benefiting the organisation as a whole and includes conscientiousness, sportsmanship and civic-virtue. On the other hand, OCB-I includes those behaviours that are directed towards specific individuals but it benefits the organisation indirectly and includes courtesy and altruism.

Moreover, literature suggests various dimensions of OCB, namely Participation, Loyalty, and Obedience and Functional participation (Van Dyne, Graham, and Dienesch, 1994), loyal boosterism, personal industry, individual initiative (Moorman & Blakely, 1995), Helping Behavior, Sportsmanship, Organizational loyalty, Organizational compliance, Individual initiative, Civic virtue, Self-development (Ozturk, 2011). Although, the present study is based on five-factor model of OCB (Organ, 1998).

3. Research Methodology

The present study was conducted to revalidate the Organ's five factor model of OCB. This scale was analysed in the banking sector with certain modifications. Methodology includes participants and procedures, reliability, validity, exploratory factor analysis and confirmatory factor analysis. A detailed description of all these are as follows

3.1 Participants and Procedure

This study was conducted on employees of Jammu & Kashmir Bank (J&K Bank) and State Bank of India (SBI) in the state of J&K. Organ's five factor model of organisational citizenship behaviour scale with modifications was used specifically for the banking employees. The five dimensions of OCB are Altruism, Civic Virtue, Conscientiousness, Courtesy, Sportsmanship which requires due consideration of issues of scale type and validity.

A thorough review of literature was done to develop a comprehensive understanding of Organisational Citizenship Behaviour dimensions. A total of 31 items mentioned in Table 2 were generated by using 5-point Likert scale which ranges from strongly disagree to strongly agree.

As discussed earlier, the target population for this study comprised of employees of two largest banks in the state of J&K i.e. SBI and J&K Bank. As sample size affects the reliability of factor analysis and thus total sample size comes out to be 700. For selecting branches of the select banks and respondents, a convenience sampling technique was used. Final questionnaire were administered to 750 employees out of which 700 questionnaires were found to be valid and filled. Thereby, after the deletion of all the outliers final sample size comes out to be 602. Thus, final analysis was done through SPSS 16.0 on the sample of 602 respondents.

Before conducting EFA for data purification, reliability and KMO-Bartlett test of Sphericity of this instrument was checked.

Table 2 Organisational Citizenship Behaviour and its Dimensions

S.No	Statements	Titles
1	I stay in line with the changes in the organisation.	Sportsmanship (Sport)
2	I help my colleagues when they are absent.	Altruism (Al)
3	I move with the organizational developments.	Civic Virtue (CV)
4	I voluntarily did extra than what is required so that I can help others or contribute positively in the functioning of the organisation.	Sportsmanship(Sport)
5	I show punctuality at work by coming on time in the morning and after breaks.	Conscientiousness (CONS)
6	I am willing to attend meetings that are not compulsory, but are considered essential for the organization or department.	Civic Virtue (CV)
7	I believe in an honest pay for an honest work.	Conscientiousness (CONS)
8	I try not to affect my colleagues' work with my actions.	Courtesy (CORTS)
9	I am always ready to help those who are in need.	Altruism (Al)
10	I read and keep up with banks notices, memos rapidly.	Civic Virtue (CV)
11	I don't pin point mistakes with what the bank is doing.	Sportsmanship (Sport)
12	I complete my work on time.	Conscientiousness (CONS)
13	I don't misuse the right of other members of the bank.	Courtesy (CORTS)
14	I have never worked less than required without supervision.	Conscientiousness (CONS)
15	I never volunteer for extra work and do what is just required.	Sportsmanship (SPORT)
16	I often share my personal things with others who need them in their work.	Altruism (Al)
17	I always take care of company's assets.	Courtesy (CORTS)
18	I train or help other members in their jobs.	Altruism (Al)
19	I actively promote bank's products and services.	Civic Virtue (CV)
20	I always comply by banks rules and regulations even when no one is inspecting.	Conscientiousness (CONS)
21	I don't pay attention or waste my time in complaining about small matters.	Sportsmanship (SPORT)
22	I show actual concern and courtesy toward my colleagues' job related or personal problems.	Courtesy (CORTS)
23	I am willing to do extra work when completed the given work.	Altruism (Al)
24	My attendance at work is my priority.	Conscientiousness (CONS)
25	I attend training/ information session that I am expected to, but not compulsory to attend.	Civic Virtue (CV)
26	I try to improve organisation's image through disciplining one's own behavior in public.	Courtesy (CORTS)
27	I am ready to take steps in order to protect the reputation of my organization.	Civic Virtue (CV)
28	I make serious efforts in my work and do things with sense of responsibility even when it does not make any effect in my performance appraisal.	Conscientiousness (CONS)
29	I always focus on what's wrong, rather than the positive side.	Sportsmanship (SPORT)
30	I willingly help my colleagues who have some problems related towards their work	Altruism (Al)
31	Despite of any situation, I am extremely courteous and respectful to customers.	Courtesy (CORTS)

Source: Organ's OCB Scale

3.2 Reliability Test

Reliability test is the basic requirement to move further with the present research. For that Chronbach alpha is the prerequisite to check the internal consistency of the scale. The reliability of the scale was found to be 0.92 in Table 3, which is more than minimum requirement of 0.7. The test results show that this instrument has good stability and consistency.

Table 3 Reliability Statistics

Cronbach's Alpha	N of Items
.92	31

The value of KMO should lie between 0 to 1. According to Hucheson and Sofroniou (1999), KMO value within .5 to .7 are average, .7 and .8 are good, .8 and .9 are great above .9 is outstanding. For this instrument KMO comes out to be .875 (mentioned in Table 4) which is good and the principal component analysis was run. Bartlett's Test was highly significant as $p < .005$, which was good to further move for factor analysis.

Table 4 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.875
Bartlett's Test of Sphericity	Approx. Chi-Square	1.879E4
	Df	465
	Sig.	.000

3.3 Exploratory Factor Analysis

Exploratory factor analysis was undertaken on the 31 items of employee OCB construct. Varimax rotation was administered and these factors collectively explain 76.098 of the total variance which is shown in Table 5.

From the above Table, it can be seen that 31 items were extracted into five different components. All commonalities that were extracted were greater than 0.5.

Table 6 summarises the 31 employee OCB variables into 5 factors. The first component was termed as Altruism comprised of 6 statements which describes the helping behavior of employees towards their co-worker. The second factor includes 7 items of Conscientiousness that explains employees' adherence to expected standards. The third component is Sportsmanship which includes 6 items that speaks about tolerance and risk taking. The fourth factor is Civic Virtue which comprised of 6 items that describes the voluntary effort of the employees, and the last fifth component is Courtesy that includes 6 statements that explains the genuine concern of the employees towards the co-worker and the organisation.

3.4 Demographic Profile of the Participants

The demographic profile of the focal group is shown in Table 7 which reveals that the sample is predominantly of males (57 per cent), with tenure above 20 years (37 per cent), mostly are graduates (42 per cent), with annual income of 300000-600000 (37 per cent), maximum are from officer scale (76 per cent) from both SBI (49 per cent) and J&K Bank (50 per cent).

Table 5 Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings			Extraction
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	
1	16.588	53.509	53.509	16.588	53.509	53.509	5.359	17.287	17.287	0.9501986
2	2.531	8.165	61.674	2.531	8.165	61.674	5.344	17.238	34.525	0.8315728
3	1.83	5.902	67.576	1.83	5.902	67.576	4.933	15.913	50.439	0.8815673
4	1.448	4.672	72.248	1.448	4.672	72.248	4.502	14.523	64.961	0.7776051
5	1.193	3.85	76.098	1.193	3.85	76.098	3.452	11.137	76.098	0.8431095
6	0.677	2.183	78.282							0.8445359
7	0.553	1.783	80.064							0.7261372
8	0.493	1.591	81.655							0.6700301
9	0.464	1.498	83.153							0.7679246
10	0.43	1.387	84.54							0.7475791
11	0.4	1.29	85.83							0.7451777
12	0.363	1.17	87.001							0.7151763
13	0.346	1.116	88.117							0.6671293
14	0.332	1.072	89.189							0.867692
15	0.299	0.965	90.154							0.7919514
16	0.291	0.938	91.092							0.7791077
17	0.284	0.916	92.008							0.7986381
18	0.279	0.898	92.907							0.5968563
19	0.256	0.825	93.731							0.8709611
20	0.241	0.778	94.51							0.7211253
21	0.226	0.729	95.239							0.694648
22	0.222	0.715	95.954							0.717825
23	0.2	0.645	96.599							0.7670993
24	0.189	0.609	97.208							0.6447004
25	0.178	0.575	97.782							0.6467445
26	0.163	0.524	98.307							0.7675859
27	0.152	0.491	98.798							0.7532004
28	0.125	0.402	99.2							0.7672553
29	0.118	0.379	99.579							0.7228999
30	0.093	0.302	99.881							0.7483738
31	0.037	0.119	100							0.7660796

*Extraction Method: Principal Component Analysis***3.5 Confirmatory Factor Analysis**

After factor analysis, the next step is to confirm the factors through confirmatory factor analysis in order to develop a more valid factorial structure of OCB. CFA is widely used to test whether the data fit a hypothesised measurement model. Through exploratory factor analysis five factors were emerged i.e. Altruism, Conscientiousness, Civic Virtue, Courtesy and Sportsmanship; CFA was performed in data using AMOS.16. CFA was conducted on 31 items and model fit was assessed

using indicators like Chi-Square measure, Non-Normed Fit Index (NFI), Comparative Fit Index (CFI), Root Mean Square Residual (SRMR), Goodness-of-fit index (GFI) and Root Mean Square Error of Approximation (RMSEA). Relatively Chi-Square should be less than 3; NFI should be greater than 0.95; CFI should be greater than 0.95; GFI should be greater than 0.95; AGFI should be greater than 0.80 and RMSEA should be less than 0.08 (Hair et al.,2010).

Table 6 *Rotated Component Matrix*

	Component				
	1	2	3	4	5
AL1	0.888				
AL2	0.819				
AL3	0.846				
AL4	0.799				
AL5	0.844				
AL6	0.852				
CONS1		0.704			
CONS2		0.714			
CONS3		0.725			
CONS4		0.746			
CONS5		0.763			
CONS6		0.732			
CONS7		0.697			
SPORT1			0.82		
SPORT2			0.798		
SPORT3			0.703		
SPORT4			0.782		
SPORT5			0.679		
SPORT6			0.825		
CV1					0.559
CV2					0.763
CV3					0.612
CV4					0.635
CV5					0.684
CV6					0.567
CORTS1				0.756	
CORTS2				0.717	
CORTS3				0.694	
CORTS4				0.679	
CORTS5				0.74	
CORTS6				0.762	

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

However, even if CFI and NNFI indicated acceptable fit value (CFI=.949 and NFI=.928), other measure in first CFA did not result in satisfactory fit indexes (CMIN/DF=3.224, SRMR=.024 and RMSEA=.061). These results indicated the need for some modification to make the model best fit. The output of CFA suggested

regression paths of four pairs of items (AL2-AL4, SPORT2-SPORT6, SPORT3-SPORT5, CV2-CV5). After these modification, Table 8 shows the CFA with 31 items which were re-run to identify the model that represents the best fit. Five factors were emerged and results indicated the value of CMIN/DF=1.942, RMR=.023, GFI=0.918, AGFI=0.904, CFI=0.979, NFI= 0.957 and RMSEA= 0.40. The below model is in line with Hair et al (2010) and shows an excellent fit.

Table 7 Demographic Profile of the Respondents

Factor		No. of Respondents	Percentage
Organization	SBI	297	49.33
	J&K Bank	305	50.66
Designation	scale 1 (Clerical level)	294	48.83
	scale 2 (Officer level)	308	51.16
Qualification	10th-12th	13	2.159
	graduation	328	54.48
	post graduation	256	42.52
	above post graduation	5	0.830
Income	Up to Rs 3lakhs	89	14.78
	Rs3 lakhs-Rs6 lakhs	226	37.54
	Rs 6 lakhs- Rs 9 lakhs	213	35.38
	above 9 lakhs	74	12.29
Tenure	0-5 yrs	174	28.90
	6-10yrs	80	13.28
	11-15yrs	71	11.79
	16-20yrs	47	7.807
	above 20 yrs	230	38.20
Gender	Male	344	57.14
	female	257	42.69

Table 8 Model Fit Indices

Measure	Threshold value
Chi- square/df	1.942
Goodness of fit(GFI)	0.918
Adjusted Goodness of fit (AGFI)	0.904
Normed Fit Index	0.957
Root Mean Square Error of Approximation (RMSEA)	0.40

The model is consistent with the above theoretical arguments, the concept of Organisational Citizenship Behaviour was operationalized as a second-order construct manifested in five dimensions, i.e., Altruism, Conscientiousness, Civic Virtue, Courtesy and Sportsmanship.

Table 9 Assessing Reliability

Factors	Reliability
Altruism	.894
Conscientiousness	.879
Sportsmanship	.889
Civic Virtue	.871
Courtesy	.878

4.2 Assessing Convergent Validity

Convergent validity refers to the degree to which any two or more measures are related to each other. For analysing convergent validity there are few predetermined conditions: i) Composite Reliability should be greater than 0.7, ii) Average variance extracted should be greater than 0.5, iii) Composite Reliability should be greater than Average Variance Extracted (CR>AVE) (Dash & Chaudhuri, 2015). From Table 10, it can be seen that all three above mentioned conditions were satisfied and thus confirmed the convergent validity of this model.

Table 10 Measurement Model: Factor Loadings and Reliability

Constructs	No. of Indicators	Range of Standardized Factor Loadings	Composite Reliability	Average Variance Extracted (AVE)
Altruism	6	0.799-0.888	0.93	0.70
Conscientiousness	7	0.697-0.763	0.88	0.52
Sportsmanship	6	0.679-0.825	0.89	0.59
Civic Virtue	6	0.567-0.763	0.80	0.50
Courtesy	6	0.679-0.762	0.86	0.52

4.3 Assessing Discriminant Validity

According to Campbell and Fiske (1959) discriminant validity is the extent to which a measure does not correlate with other constructs. Moreover, average variance extracted is greater than square of inter-construct correlation depicting the difference between the factors (Fornell and Larcker, 1981; Hammer et al., 2011; Saade and Bahli, 2005). As per Table 11, discriminant validity provides an acceptable fit to the data.

Table 11 Inter-Item Correlation Matrix

	AL	CONS	SPORT	CV	CORTS
AL	1.000	-	-	-	-
CONS	.622 (0.39)	1.000	-	-	-
SPORT	.568 (0.32)	.639 (0.40)	1.000	-	-
CV	.653 (0.42)	.697 (0.48)	.686 (0.47)	1.000	-
CORTS	.603 (0.36)	.705 (0.49)	.640 (0.40)	.717 (0.51)	1.000

Note: Figures in Parenthesis Represent the Squared Correlations

Note: – AL-Altruism, Cons-Conscientiousness, SPORT-Sportsmanship, CV- Civic Virtue, CORTS- Courtesy

5. Discussion

Today banks are facing stiff competition and are in the need to continuously grow and develop. Thus, it is evident for the employees to do more than their stated job which is regarded as organisational citizenship behaviour. Moreover, organisations are also required to encourage employees to exhibit citizenship behaviour and identify and acknowledge such behaviours of employees. As these discretionary behaviours are completely desirable voluntary behaviours which are beneficial for both the employees as well as the organisation. The aim of the present study was to develop the scale and understand the dimensions of OCB. The study validates the multidimensionality of OCB and confirms its significance for the employee working in the banks of Jammu and Kashmir, India.

A series of last decade studies was carried out to develop and validate the scale of Organisational Citizenship Behaviour. The initial model checked five first-order factors, namely altruism, conscientiousness, sportsmanship, civic virtue and courtesy and further the incorporation of these dimensions into a second-order factor termed as organisational citizenship behaviour. This scale has reasonable internal consistency, reliability and validity (in the form of convergent and discriminant validity). Thus, this scale is regarded as a reliable instrument which is compatible with existing literature both in Indian and western contexts (e.g. LePine et al., 2001; Chaitanya and Tripathy, 2001; Kumar and Bakshi, 2009). These theoretical findings are notably imperative and are in consensus with the previous results obtained by the different researchers about the reliability and validity of the scale. It was therefore recommended that this Organ's revalidated scale of OCB can be applicable for studying employees' behaviour in different cultural contexts with large number of samples across various organisations.

6. Limitation and Direction for Future Research

Despite the relevance discussed above, this study is restricted in terms of the size of the sample. This study focuses on the select banks i.e. State Bank of India and Jammu & Kashmir Bank in the state of J&K only. Moreover, it was found that few employees of both the banks believed that the questionnaire might invade their privacy and thereby exhibited conservative behaviour. Also, in order to develop a more compelling model and to robust the construct validity, different types of samples from different regions can be considered. Besides, future research can be planned to check the validity of this instrument in order to make it more authentic and reliable.

7. References

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