

# Impact of Organizational Citizenship Behavior on Employee Retention in Banking Sector

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**Abstract** - This study examines the impact of organizational citizenship behavior on employee retention in banking sector, based on dimensions of organizational citizenship behavior and factors of retention practices. Sample of 132 banking employees was selected both from public and private sector banks using convenience-based sampling method. Finding of this study reveals that there is positive relation between Organizational Citizenship Behavior and Employee Retention Practices of banking sector. Level of OCB in banking sector shows significant impact on employee retention practices. This further indicates that better OCB dimensions and employee retention practices lead to retention of employees in banking sector. Along with this the study shows that there is not much difference in OCB and Employee Retention practices of public and private sector banks.

**Keywords:** Organizational Citizenship Behavior, Employee Retention Practices.

## I. INTRODUCTION

In every organization, it is very important that employees should perform their duties efficiently and effectively. The work has to be performed without any pressure. In order to achieve effectiveness, all levels of organizations are now working as team instead of following hierarchical structure. This further leads to better working environment and retention of employees in the organization. As employee retention is main concern in almost every organization, it is easy to hire the employees but very difficult to retain them.

### **Organizational citizenship behavior**

The theory of organizational citizenship behavior was given by Organ and others in 20<sup>th</sup> century. Organ (1988) defines organizational citizenship behavior as “individual behavior that is discretionary, not directly or explicitly recognized by the reward system and that in the aggregate promotes the effective functioning of the organization”. OCB is not any compulsion rather it is a voluntary act. Organizational citizenship behaviors are the ones which improve the ability of employees by freeing up resources and time for them. To a layman organization citizenship behavior is an action through which employees can rise above and beyond their given responsibilities and authorities. Employees work by their personal choice without any formal reward. So, omissions of these behaviors are not punishable. It includes being helpful, caring, concerned towards other employees. This also boosts the moral of others in the organization. According to Organ (1988) study of OCB is composed of five dimensions:

1. Altruism: It is helping behavior or helpfulness of an employee towards other employees.
2. Conscientiousness: It means carrying out one's duties beyond the minimum requirements, for example obeying rules, taking individual initiative for performing a task.
3. Courtesy: It indicates the behavior of an employee through which he tries to prevent problems with other employees.
4. Civic Virtue: It is the willingness of an employee to voluntarily participate in the governance of the organization.
5. Sportsmanship: It reveals the nature of the employees where they are willing to tolerate expected inconvenience without complaining.

### **Employee Retention**

Armstrong(2007) defines “employee retention as the ability of an organization to retain its employees”. These days recruitment is not a problem but retention is a problem. When organization gets efficient employees, it becomes vital to retain them in the organization. The major role in employee retention is to engage employees in such a way that they get associated with the organization and won't leave the organization. Studies have shown positive linkage between OCB and Employee Retention practices in the organization to retain staff (Allen, 2011). There are various retention practices which help the employers in retaining their employees for a longer period. Every organization invests huge amount and time in recruitment process and makes the selected persons as their employees, so if those employees leave the organization then it will be complete loss for the organization. To avoid this loss there are various retention

practices like employee relations, realistic job preview, rewards and recognition, communication, training and development, work life balance, leadership skills and organization culture.

## II. REVIEW OF LITERATURE

Chen X. P. (1998) conceptualized levels of organizational citizenship behavior (OCB) performance as a behavioral predictor of employee turnover and empirically examined the strength of this relationship. Data was collected from 205 supervisor-subordinate dyads across 11 companies in the People's Republic of China. The results provided considerable support for the hypothesis that supervisor-rated OCB was a predictor of subordinates' actual turnover. In particular, subordinates who were rated as exhibiting low levels of OCB were found to be more likely to leave an organization than those who were rated as exhibiting high levels of OCB.

Deckop J. R. *et al.* (2003) used social exchange theory to investigate why employees help other employees. They hypothesized, based on the norm of reciprocity a significant cause of an employee's helping behavior is organizational citizenship behavior (OCB) that the employee has received from coworkers. Study found, in a sample of 157 employee-supervisor dyads, that OCB received was related to helping behavior after controlling for several antecedents of helping behavior identified in past research, and was less related to voice and in-role behavior, as hypothesized.

Ramlall S. (2003) determined the factors that most significantly influence employees' decisions to remain employed at a particular organization and possible reasons for choosing to leave. In addition, the study sought to describe the importance of retaining critical employees and developing strategies to enhance retention practices. The importance of this issue is demonstrated by the finding that 86% of employer's, experience difficulty attracting new employees and 58% experience difficulty retaining their employees. The results of the study can be used by organizations to develop policies, practices, and strategies that would enable higher levels of employee retention and create greater efficiencies in meeting strategic business objectives.

Ackfeldt A. and Cooteb L. (2005) determined the potential antecedents of organizational citizenship behaviors (OCBs) in a retail setting. Much remains unknown about the factors affecting OCBs in retail settings. Several characteristics of retail jobs, as compared with other organizational behavior contexts, suggest the need to examine antecedents of OCBs. Job attitudes (job satisfaction and organizational commitment) are proposed as direct predictors of OCBs. The research hypotheses were tested using data collected from 211 frontline employees who work in a retail setting. The employees have customer-contact roles in the upscale food and grocery retailer

that participated in the study. The relationships between leadership support, professional development, and empowerment, and OCBs and job attitudes differ systematically. Evidence of how employee demographics can alter the modeled relationships was also presented.

Khalid S. A. *et al.* (2009) examined the relationship between OCBs and turnover intention. For which the sample consisted of 55 non-manager employees across 63 hotels in Malaysia. Managers' ratings of employees' OCBs were collected and matched with 557 employees' self ratings of turnover intention and demographic. The results of this study showed that helping behavior, conscientiousness, patience and civic virtue were significantly related to turnover intention. Moreover, the OCB dimensions explained a meaningful portion (25%) of the turnover intention measure. The results indicated that gender moderated the relationship between helping behavior and turnover intention and this relationship was stronger for females than males.

Lam w. *et al.* (2009) studied that OCB mediates the relationship among perceived human resource management practice (i.e. retention-oriented compensation and formalizes training) on the employee intentions to leave their jobs. Authors have found that retention-oriented compensation and formalized training are positively related to the engagement of OCB, while they are negatively associated with intention to leave the organization.

Sharma J. P. *et al.* (2011) in their study identified OCB in public and private sector and its impact on job satisfaction. Data for the study was collected from 200 employees of managerial and non-managerial staff from both public and private sector organizations. The results showed that employees in public sector organizations had greater degree of OCB as compared to private sector organization. Further the research revealed that level of job satisfaction increases or decreases based on increase or decrease in OCB. On the basis of this study, it was concluded that public sector organizations have higher degree of OCB and most importantly OCB has been proved as the catalyst for enhancing job satisfaction levels of employees.

Shanker M. (2014) in her study found the various dimensions of OCB existing in Indian companies. For which 410 respondents participated from middle to higher levels of the organization. The principal axis factor analysis of her study revealed five main dimensions of OCB, namely – altruism, conscientiousness, civic virtue, courtesy, and sportsmanship which are being used in Indian organizations.

Paillé (2015) examined the relationships between organizational citizenship behavior, intention to search a job, intention to leave the organization, and the profession. Using a sample of social workers (N = 327), the findings showed that

while intention to leave the employer is explained by helping, civic virtue and sportsmanship, intention to leave the profession is explained only by civic virtue and sportsmanship.

Olendo O.P. and Muindi F. (2017) studied the relationship between OCB and employee retention practices at D.T. Dobie. The results showed that there was a significant relationship between employee retention practices and OCB dimensions. Further they examined that progressive and attractive employee retention practices were linked to OCB dimensions and contribute to employee retention at D.T. Dobie. But there was a limitation of this study, that it was conducted on one enterprise only i.e. D. T. Dobie. Therefore, there is a scope for further research on this issue.

**Objectives:**

The main objectives of the study are:

1. To determine the impact of demographic factors on OCB and Employee Retention.
2. To compare OCB practices in public sector banks and private sector banks.
3. To study which factor of OCB impact employee retention the most.

**III. RESEARCH METHODOLOGY**

**Scope of Study:**

The scope of this study is confined to organizational citizenship behavior and employee retention practices in public and private sector banks of Ludhiana and Patiala cities in Punjab region. The study covers the top two public and top two private sector banks on the basis of market capitalization.

Public Banks: State Bank of India, Punjab National Bank

Private Banks: HDFC Bank Ltd., ICICI Bank

**Data Collection:**

The research used both the primary and secondary data to fulfill the given objectives of study. Among which secondary data was collected from publications, research studies, and websites for exploring past research work on organizational citizenship behavior and employee retention practices. For the purpose of primary data collection, structured questionnaire was designed. The questionnaire comprised of five point Likert scale with agreement levels varying from strongly agree to strongly disagree representing 5 to 1 respectively. There were three sections in the questionnaire-A) Demographic Factors B) Organizational Citizenship Behavior C) Employee Retention Practices. Data was collected from lower, middle and senior level in the ratio of 6:4:1 respectively and analyzed using appropriate statistical tools and techniques. The cities included in the study were Ludhiana and Patiala based on convenience.

**Sample Size and Technique:**

The sample frame of the study was top two public sectors and top two private sector banks of Ludhiana and Patiala, sample size taken was equal from selected banks of both public sector and private sector making a total sample of 132 banking employees. For this purpose, convenience sampling method was used. Further 3 branches of each bank were selected. Demographic Profile of respondents is as follows:

**Table 1: Demographic profile of Respondents**

		No. of Respondents	Percentage
<b>Age</b>	Below 25	6	4.54
	25-29	47	35.60
	39-39	49	37.13
	40-49	22	16.67
	Above 50	8	6.06
<b>Gender</b>	Male	74	56.06
	Female	58	43.94
<b>Education</b>	Graduate	86	65.15
	Post Graduate	46	38.85
<b>Bank Type</b>	Public	66	50
	Private	66	50
<b>Marital Status</b>	Married	118	89.40
	Unmarried	14	10.60
<b>Levels</b>	Junior	72	54.54
	Middle	48	36.36
	Senior	12	9.09
<b>Income per month</b>	Less than 20000	6	4.54
	20000-50000	107	81.06
	Above 50000	19	14.40

**Analysis of Data:**

The tables below provides detailed analysis of data by using weighted mean of responses of banking employees with respect to OCB dimensions and factors of Employee Retention practices. The weighted mean has been calculated by using 5-point Likert scale with agreement levels varying from strongly agree to strongly disagree representing 5 to 1 respectively. Tables also show p-values of OCB Dimensions and Employee Retention practices which shows they are significant at 5% significant level.

Table 2, shows highest weighted mean for helping co-workers in learning new skills, followed by feeling happy to share meals with co-workers. It further shows that helping others when they were absent from long time has the least weighted mean. Further analysis shows that age has significant effect on 4<sup>th</sup> statement. Gender and income shows significant effect on 6<sup>th</sup> statement and bank type have significant effect on 1<sup>st</sup> statement as the p-value is less than .05 (5% significant level). But the analysis shows that education and marital status have no significant effect on altruism.

**Table 2: Altruism**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
I help co-workers in learning new skills.	4.43	.488	.154	.676	.001*	.245	.055
I finish something for co-workers who have to leave early	3.92	.240	.151	.476	.902	.592	.896
I help others who have been absent for long time	3.52	.176	.882	.135	.132	.726	.114
I help orient new people even though it is not required	3.94	.022*	.575	.670	.406	.240	.294
I feel happy to share meals with my co-workers	4.20	.987	.885	.483	.751	.355	.111
I try to engage the customers / guests of my organization as a part of my duty	4.08	.178	.023*	.938	.333	.452	.005*

**Table 3: Conscientiousness**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
I obey rules and regulations even when no one is watching	4.65	.100	.212	.287	.333	.48	.970
I am one of the most conscientious employees in this bank	4.17	.243	.980	.122	.333	.391	.429
I believe in giving an honest day's work for an honest day's pay	4.70	.777	.485	.983	.190	.232	.518
Since joining this bank, my personal values and those of the bank's have become more similar	3.90	.938	.417	.971	.002*	.306	.920

Table 3, shows highest weighted mean for 3rd statement, which implies employees believe in giving an honest day's work for an honest day's pay, followed by obeying rules and regulations voluntarily. Further analysis shows that only bank type has significant effect on 4<sup>th</sup> statement as the p-value is less than .05 ( $p > .05$ ). Other demographic factors do not have significant effect on conscientiousness.

**Table 4: Courtesy**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
I lend a compassionate ear when someone has a work problem	4.29	.455	.138	.369	.106	.919	.239
I lend a compassionate ear when someone has a personal problem	3.76	.818	.067	.435	.865	.897	.447
I contribute and/or send cards/flowers for co-worker's birthdays/special occasions	3.31	.100	.658	.934	.080	.466	.223
I change vacation schedule, work days or shifts to accommodate co-worker's needs	3.56	.394	.964	.851	.683	.105	.453
I give up meals and other breaks to complete work	3.82	.251	.959	.491	.121	.852	.118

Table 4, shows highest weighted mean for 1st statement, which implies employees share their personal problems with each other, followed by giving up meals and other breaks to complete work. Further analysis shows that no demographic factors have significant effect on courtesy as all the p-values are more than .05 ( $p > .05$ ) (at 5% significant level).

Table 5, shows highest weighted mean for 2nd statement, which implies employees read and keep up with organization announcements, memos and so on, statement 4<sup>th</sup> i.e. decorating a common work space has the least weighted mean. Further analysis shows that only income has significant effect on 4<sup>th</sup> statement as the p-value is less than .05 (at 5% significant level). Other demographic factors do not have significant effect on civic virtue.

**Table 5: Civic virtue**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
I attend functions that are not required, but help the organization's image	3.97	.771	.540	.979	.211	.857	.118
I read and keep up with organization announcements, memos and so on.	4.11	.245	.556	.631	.852	.329	.964
I keep abreast of changes in the organization	4.03	.478	.229	.296	.991	.637	.467
I have decorated, straightened up or otherwise beautified common work space	3.5	.100	.541	.358	.493	.280	.018*
I voluntarily attend meetings or work on committees on own time	3.88	.662	.131	.753	.225	.337	.284

**Table 6: Sportsmanship**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
I always focus on what is wrong with my situation, rather than the positive side of it	2.08	.287	.433	.967	.332	.130	.871
I volunteer to work at after-hours or out-of-town events	3.09	.846	.756	.270	.189	.987	.241
I am willing to help others who have work-related problems	4.04	.941	.611	.830	.397	.349	.472
I agree that I can work on a Sunday without pay for a customer who can't wait for Monday because he/she must fly out same Sunday evening	2.56	.104	.990	.475	.051	.605	.046*

Table 6, shows highest weighted mean for 3rd statement, which implies employees are willing to help work related problems of co-workers, statement 1<sup>st</sup> has the least weighted mean. Further analysis shows that only income has significant effect on 4<sup>th</sup> statement as the p-value is less than .05 (at 5% significant level). Other demographic factors do not have significant effect on sportsmanship.

**Table 7: Employee Relations**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
If I get the opportunity to get a similar job with another organization, I would leave this one	2.30	.099	.270	.262	.002*	.076	.218
I feel that it is important for superior to build relationships within the workplace	4.25	.290	.737	.804	.857	.168	.136
We work as team to achieve the objectives	4.40	.036	.983	.383	.251	.016*	.08
share information freely with my colleagues and encourage open dialogue and participation	4.15	.190	.906	.020*	.515	.199	.003*

Table 7, shows highest weighted mean for 3rd statement, which implies employees work as a team to achieve the objectives, statement 1<sup>st</sup> has the least weighted mean. Further analysis shows that there is significant effect of education on 4<sup>th</sup> statement, bank type on 1<sup>st</sup> statement, marital status on 3<sup>rd</sup> statement and income on 4<sup>th</sup> statement as the p-values are less than .05 (at 5% significant level). Age and gender do not have significant effect on employee relations.

**Table 8: Realistic job preview**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
I like the content of my job	4.02	.024*	.888	.361	.506	.019*	.083
I feel the position's responsibility and requirements were properly communicated to me	4.04	.271	.735	.643	.391	.056	.177
I am satisfied with my position and role in my organization	4.03	.031*	.819	.992	.436	.004*	.003*

Table 8, shows that weighted mean of all three statements is almost same with very minor difference. Further analysis shows that there is significant effect of age on 1<sup>st</sup> statement, marital status on 1<sup>st</sup> and 3<sup>rd</sup> statement and income also on 3<sup>rd</sup> statement as the p-values are less than .05 (at 5% significant level). Gender, education and bank type do not have significant effect on Realistic job preview.

**Table 9: Rewards and Recognition**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
I agree that salary structure is satisfying	3.79	.007*	.717	.771	.691	.001*	.001*
Compensation paid to employees during layoffs is satisfying	3.86	.803	.835	.154	.114	.306	.238
I am satisfied with the increments and promotion policies of my organization	3.91	.782	.998	.240	.993	.502	.098

Table 9, shows that weighted mean of 3<sup>rd</sup> statement is highest which implies that employees are satisfied with the increments and promotion policies of their organization. Further analysis shows that there is significant effect of age, marital status and income on 1<sup>st</sup> statement, as the p-values are less than .05 (at 5% significant level). Gender, education and bank type do not have significant effect on Rewards and Recognition.

**Table 10: Communication**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
I am kept well informed about what I have to do	4.06	.462	.796	.314	.202	.192	.001*
There are opportunities available to me to express ideas to colleagues and upper management	3.94	.117	.918	.718	.740	.019*	.65
Positive and productive feedback is clearly given to me and helps me improve/achieve success in my work	4.06	.727	.516	.144	.666	.541	.148
I am kept well informed about my organization's future goals	4.06	.084	.367	.466	.971	.441	.054

Table 10, shows that weighted mean of 1<sup>st</sup>, 3<sup>rd</sup> and 4<sup>th</sup> statement is same which implies that these three statements have equal agreement level of employees. Further analysis shows that only income shows significant effect on communication in 1<sup>st</sup> statement as the p-value is less than .05 (at 5% significant level). Other demographic factors do not have significant effect on Communication

**Table 11: Training and Development**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
My organization provides opportunities for growth through training and development hence leads to upward mobility at my work	4.06	.809	.832	.227	.193	.941	.809
My organization links training and development with our business strategy	3.92	.971	.199	.200	.548	.509	.618
My superior supports the use of techniques learned in training, that employees want to implement	3.94	.780	.501	.565	.966	.122	.913

Table 11, shows that weighted mean of 1<sup>st</sup> statement is highest which means that employees committing that their organization provides opportunities for growth through training and development. Further analysis shows that demographic factors do not have significant effect on Training and Development as all the p-values are more than .05 (p > .05).

Table 12, shows that weighted mean of 3<sup>rd</sup> statement is highest which implies that employees agreed Retirement benefit schemes provided such as pension, provident fund and gratuity are appreciated. Further analysis shows that there is a significant effect of

education on 1<sup>st</sup> statement and bank type on 2<sup>nd</sup> and 3<sup>rd</sup> statements as the p-value is less than .05 (at 5% significant level). Other demographic factors do not have significant effect on Work Life Balance as all the p-values are more than .05 ( $p > .05$ ).

**Table 12: Work Life Balance**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
After working hours I get enough time for my family	3.79	.603	.175	.032*	.813	.176	.839
I often have to take, work home to complete after my office hours	2.31	.293	3.06	.194	.002*	.459	.388
Retirement benefit schemes provided such as pension, provident fund and gratuity are appreciated	3.94	.107	.667	.969	.049*	.590	.055

**Table 13: Leadership Role**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
My supervisor tells me what to do, how to do it and when it is to be completed	3.96	.152	.557	.235	.029	.703	.480
My boss provides support to help me grow both on the job and mentally	3.97	.589	.229	.052	.086	.588	.074
My superiors make working environment pleasant	3.93	.567	.629	.248	.027*	.420	.745
My boss is easily approachable	3.97	.609	.751	.801	.982	.894	.981

Table 13, shows that weighted mean of all four statements is almost same with minor difference which implies that these four statements have almost equal agreement level of employees. Further analysis shows that only bank type has significant effect on 3<sup>rd</sup> statement as the p-value is less than .05 (at 5% significant level). Other demographic factors do not have significant effect on Leadership Role as all the p-values are more than .05 ( $p > .05$ ).

**Table 14: Organizational Culture**

Statements	Weighted Mean	p-value					
		Age	Gender	Education	Bank Type	Marital Status	Income
Due to my organization's practices, the morale of employees is generally high	4	.314	.415	.456	.795	.936	.110
People in my organization believe in working together collaboratively preferring cooperation over competition	4.06	.965	.288	.154	.990	.529	.104
Employees are allowed to take responsibility and authority	4.02	.845	.456	.077	.413	.235	.454

Table 14, shows that weighted mean of 2<sup>nd</sup> statement is highest which implies that employees believe in working together collaboratively preferring cooperation over competition. Further analysis shows that demographic factors do not have significant effect on Organizational Culture as all the p-values are more than .05 ( $p > .05$ ).

**Table 15: OCB Dimensions in Public and Private Sector Banks**

OCB Dimensions	Public Sector Banks (Mean Value)	Private Sector Banks (Mean Value)
Altruism	4.0657	3.9696
Conscientiousness	4.3939	4.3258
Courtesy	3.7394	3.7667
Civic virtue	3.9121	3.8939
Sportsmanship	3.0985	3.1591
OCB	3.8419	3.8230

Table 15 shows the comparative results of OCB Dimensions in Public and Private sector banks. There is very less variation in the mean value of OCB Dimensions in both public and private sector banks, which means that there is almost equal level of OCB among employees of both public and private sector banks. But altruism is relatively more in public sector than private sector banks, and the rest four dimensions are almost same in both sectors with very less variation.

**Table 16: Relationship between OCB Dimensions and Employee Retention Practices (N=132)**

In this study, Pearson correlation was used to explore the relationships between OCB variables and employee retention practices, in order to assess the direction positive or negative and strength of the relationship between the variables. The relationship results are shown in the table below;

Employee Retention Practices		OCB Dimension					
		Altruism	Conscientiousness	Courtesy	Civic virtue	Sportsmanship	Overall
Employee Relations	r	.086	.119	.276	.223*	.244	.306
	p	.329	.176	.001	.010	.005	.000
Realistic Job Preview	r	.088	.145	.100	.117	.144	.184*
	p	.318	.096	.255	.182	.099	.035
Rewards and Recognition	r	.205*	.025	.211*	.028	.028	.149
	p	.019	.777	.015	.752	.749	.089
Communication	r	.000	-.095	-.059	-.075	.064	-.038
	p	.997	.279	.499	.392	.465	.667
Training and Development	r	.242	.209*	.164	.191*	.200*	.307
	p	.005	.016	.060	.028	.021	.000
Work Life Balance	r	-.040	.055	.031	-.124	.030	-.039
	p	.652	.534	.722	.156	.733	.659
Leadership Skills	r	-.011	-.015	-.078	-.048	-.149	-.107
	p	.902	.862	.371	.588	.088	.224
Organization Culture	r	.221	.093	.131	.115	.055	.181*
	p	.011	.290	.134	.189	.534	.038
Overall	r	.165	.078	.168	.071	.119	.187*
	p	.058	.371	.054	.421	.176	.032

Where: r = Correlation Coefficient and  
p = Significance level

\*. Correlation is significant at .05 levels (2-tailed).

Results from table 16 above shows there was a significant correlation between overall OCB dimensions and overall employee retention practices,  $r = .187$ ,  $n = 132$ ,  $p < .05$ , two tails. OCB dimensions have significant and positive impact on Employee Retention practices.

**Summary of Pearson Correlation**

**Table 17: Relationship between OCB Dimensions and Employee Retention Practices (N=132)**

		OCB Dimensions	Employee Retention Practices
OCB Dimensions	Pearson Correlation Sig. (2-tailed)	1.000	.187* .032
Employee Retention Practices	Pearson Correlation Sig. (2-tailed)	.187* .032	1.000



\*. Correlation is significant at .05 levels (2-tailed).

Correlation analysis results between OCB dimensions and Employee Retention practices are shown in table 16 and summary in table 17 above. The two tables showed clearly that there was a positive but moderate correlation between overall OCB dimensions and employee retention practices ( $r = .187, p < .05$ ). This is an indication that OCB dimensions have significant impact on employee retention practices. Better OCB dimension strategies and Employee Retention policies positively influence retention of employees.

#### IV. FINDINGS

- The study shows that majority of respondents are within the age group of 25-39. This implies that most of the employees in banking sector belong to young generation.
- In the given study 65.15% respondents are graduates and rest are post graduates.
- Majority of employees are married.
- The research is not biased among gender equity but the sample shows that number of male employees is more than female employees.
- In the given study it was found that demographic factors: age, marital status, banks type and income shows significant impact on OCB and Employee retention practice. Change in age, bank type and income shows impact on OCB dimensions, but along with these three demographic factors, marital status also shows significant impact on employee retention practices.
- The results of this study found that OCB Practices in both Public and Private sector banks are almost same with very minor variations. Altruism and civic virtue dimensions are more in public sector than private sector banks.
- In the given study it was found that there is a positive relation between OCB and Employee Retention practices but the relation is not so strong. Further analysis showed that Altruism and Courtesy dimensions of OCB have more impact on employee retention than other dimensions of OCB.
- The result of this study shows that there is high degree of altruism among respondents. This implies that they are ready to help each other. The study indicated agreed results on conscientiousness dimension and similar results on civic virtue and courtesy dimension of OCB in banking sector. But the study revealed a neutral response with sportsmanship dimension as there is equal response in agreement and disagreement for sportsmanship dimension.
- The analysis shows that there are very good relations among employees. The results in general indicated satisfaction with the training and development practice and leadership styles practice of their organization. The

response of employees shows that they are provided realistic preview of their jobs, so they can perform better. The result indicates a general satisfaction with reward management practices of banking sector. There is neutral response for work life balance of employees. Also, the study showed that respondents were satisfied with Organizational culture practices.

#### V. RECOMMENDATIONS

The study recommends that in order to enhance employees retention in banking sector, there should be formulation of clear policies on OCB that would further enhance employee retention.

The study recommends that there is a need to increase the spirit of sportsmanship among employees, this can be done by having some events in the organization.

It is recommended that kind and responsible behavior should be encouraged and rewarded.

#### VI. CONCLUSION

The results of this study show that there is positive relationship between OCB and Employee Retention practices of banking sector. This study shows that Altruism and Courtesy dimensions of OCB shows maximum impact on employee retention practices in banking sector. Results of this study can be useful for banking sector to retain their employees and provide them more satisfaction from the organizational practices, because retention of employees is very important for better performance of organization. It is very important for management to monitor and evaluate OCB dimensions and employee retention practices to make them more attractive and appealing to the staff in order to spur retention.

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