

Research Paper

## A Gender Wise Study of Organizational Citizenship Behaviour in Employees Working in Indian Banking Sectors

Sameeksha Singh<sup>1\*</sup>, Kavita Singh<sup>2</sup>

### ABSTRACT

The present study aim is to investigate the impact of Gender (Male and Female) Type of Banks (Public and Private) and on organizational citizenship behavior among working employees. A total of 160 working employees were selected, comprising 80 from public (40 females, 40 males) and 80 from private (40 females, 40 males). The participants were assessed with Organizational Citizenship Behavior Scale of constructed by Arti bakshi and Kuldeep Kumar. The data were analyzed by using 2×2 Factorial Design with Two-way ANOVA. Result demonstrated that gender type has insignificant impact on Organizational citizenship behavior of working employees in banks. A type of banks has significant impact on Organizational citizenship behavior. Public sector female employees reported higher level organizational citizenship behavior than the private sector male. The interaction between type of banks and gender had significant (at 0.01) impact on organizational citizenship behavior among working employees. These findings emphasize the contribution of organizational environment and the role of gender in shaping voluntary behavior at work.

**Keywords:** *Organizational citizenship Behavior, Gender, Type of Banks*

The banking industry is one of the largest and most significant sectors in the Indian economy. The Indian banking system has made significant contributions to the nation's economic prosperity. According to IMF (International Monetary Fund) and NITI Aayog Now, India has become 4<sup>th</sup> largest economy in the world and also expecting 3<sup>rd</sup> largest economy by the 2028. The Indian banking system has grown as well as transformed significantly in the past few years because of liberalization, digitization, monetary inclusion services, and the rapid development of both public and private sector banks. This rise has not only made banking facilities more accessible to the general public, yet it has also increased competitiveness between the banks, producing in improved service to clients and fresh financial offerings. The Indian banking sector is experiencing a paradigm change in the performance and profitability, as well as technology and techniques. Developing a sense of belonging as well as devotion among workers might provide an edge for the Indian banking sector (Jain & Jain 2015). According to Wikipedia as of May 1, 2025, India has 128 commercial banks, comprising 12 public sector and 21 private sector banks along with 44 foreign banks, 11 small finance banks (SFBs), 5 payment banks (PBs) as well as 28 regional

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Received: June 19, 2025; Revision Received: July 11, 2025; Accepted: July 15, 2025

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rural banks (RRBs), 2 local area banks (LABs), and 4 financial institutions. Furthermore, 124 commercial banks are designated scheduled banks, whereas four are non-scheduled.

In light of these organizational and technical improvements, human capital is increasingly considered as a significant strategic resource, particularly since banks rely more on outstanding service along with customer happiness as important points of differentiation. India's banking sector is growing rapidly and generating multiple options for employment. In the banking sector, maintaining client relationships is the primary metric used to measure effectiveness. This may be accomplished by offering outstanding service to customers. Employees have an important contribution to attaining success. Workers in the banking sector frequently struggle with issues including excessive workload and burden, rigorous time constraints on completing tasks, working longer hours over 12 hours, lengthy commutes, fear of contract termination, and other similar problems, the data from empirical studies (Kishori & Vinothini, 2016). As we see, the banking industry in India has changed dramatically over the past few years as a result of new regulations, rising client demands, as well as technology improvements. Employees now have a more important role than ever before in maintaining organizational success in the context of these developments. Organizational citizenship behavior is a developing concept relating to how and why people come up with favorable opinions of their organizations besides their job roles. Citizenship behaviors, including supporting coworkers, taking responsibility, and expressing loyalty, are significant in the banking sector, where quality of service, conformity, and consumer satisfaction are essential factors for success. Greater collaborative behavior, lower employee turnover, as well as better client performance are potential advantages for banks that establish an environment of citizenship behavior. Basically, Employees who keep a happy and productive manner while at work seem more likely to succeed compared to those employees who exhibit inappropriate behavior. In this context, adverse behavior refers to thoughts as well as behaviors that are opposed to the principles of the organization.

### **ORGANIZATIONAL CITIZENSHIP BEHAVIOUR**

Citizenship behavior has gained intense importance in the organizational behavior. The concept of OCBs emerged in the early 1980s. It is employee behavior within different organizations' social systems. Organizational citizenship behaviors (OCBs) are individuals' voluntary actions by workers that are not mandatory for their routine prescribed jobs. It encompasses the employee conduct, behavior, and attitudes that, while not considered part of the organization's formal regulations or mandated by the organization, are expected of everybody. It is behaviors that exceed the minimum efforts needed to fulfill the work responsibilities. Katz (1964) presents the concept of a class of voluntary and unconstrained behaviors such as coordinated activities with colleagues, actions preservative of the system, innovative ideas for enhancement, and self-instruction for increased individual liability that are beyond their certain role requirements but are essential for organizational effectiveness (Smith et al., 1983). The dimensions were found by interviewing the lower-level managers, which yielded two prime factors: altruism and compliance. Conceptualized these contributions "organizational citizenship behavior," and later Bateman and Organ (1983) coined the term "citizenship behavior" to refer to such organizationally desirable employee behaviors that alimentially come up with the organizational effectiveness. This notion highlights the necessity of individuals going beyond their statutory job tasks in order to foster a positive atmosphere at work as well as enhance their job performance. Employees that engage in such actions not only contribute to their own achievement, but they also establish a supportive atmosphere that is beneficial to everyone in the organization. OCBs

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describe all non-negative and productive employee behaviors and actions that are not inside of their official responsibilities. It is an action that employees do because they want to help their coworkers as well as boost the corporation as a whole.

Organ (1988) identified **Five Specific dimensions** of discretionary behavior and explains how each helps to improve efficiency in the organization-

- **Altruism-** This behavior includes providing support to colleagues and helping to orient new employees in their tasks.
- **Courtesy-** The focus is on individuals who seek to prevent workplace issues with colleagues by evaluating and implementing strategies that enhance the dimensions of courtesy among employees.
- **Civic Virtue-** This refers to the actions of individuals that demonstrate their responsible involvement and thoughtful concern for the organization's well-being.
- **Sportsmanship-** This behavior refers to the capacity to accept imperfect situations without expressing dissatisfaction and avoiding behaviors such as complaining and minor grievances.
- **Conscientiousness-** This behavior includes the obeying rule, taking breaks at the right times, and being punctual.

In **INDIAN CONTEXT** we identified five major citizenship behavior dimensions: - **Helping co-workers, Conscientiousness, Group activity participation, Sportsmanship and Courtesy** (Arti bakshi and Kuldeep kumar)

### **LITERATURE REVIEW**

The researches in this literature review are based on several publications and papers from scholarly sources. These researches were published and carried out over a number of years. The data was gathered from many sources, such as Google Scholar, Research Gate, Sage Publications, IJJP, Elsevier, Open Library, and Academia.

Jai Prakash Sharma et.al (2010) Finding showed that employees in public sector organizations have a higher degree of Organizational citizenship behavior than employees in private sector companies, and job satisfaction increases or reduces as OCB develops or reduces. Ella mittal et.al (2018) this study showed a positive correlation both organizational citizenship behavior as well as employee retention practices in the banking sector. The degree of OCB in the banking sector has an important impact on staff engagement. Improved OCB dimensions as well as retention policies result in higher employee retention in the banking sector. The survey found no significant differences in OCB and employee retention approaches between public and private sector banks. Garmia Singh et.al (2019) this study showed a positive relationship between job characteristics and organizational citizenship behavior, with an exception of task identity. Neena R. Jain (2020) the findings indicate a substantial positive correlation between Corporate Citizenship and OCB. The findings additionally show that the ethical as well as discretionary elements of CC are strong predictors of employee OCB. The demographic variable of age in the businesses is discovered to have an influence on the employee impression of CC and OCB. Sudhir Chandra das (2020) the result was banking executives have a significant positive impact on organizational performance, findings from the citizenship behavior. The administration should prioritize enhancing recognized indicators for enhanced effectiveness. Veenu Gupta (2021) the organizational cultures of public and private sector banks varied significantly,

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according to the findings; nevertheless, there was no discernible difference in the organization citizenship behavior. The study also revealed that organizational citizenship behavior is significantly impacted by organizational culture. Animesh singh et.al (2022) the findings showed that Workplace happiness significantly improves organizational citizenship behavior, and the association between organizational citizenship behavior as well as diversity management is strongly mediated by employees' perceptions of diversity management. Mandira Dey (2023) the finding of the study was there is no relationship of citizenship behavior between employees with respect to bank ownership as well as gender. Sonam Yadav & Dr. Vibhuti Gupta (2024) The findings showed through the statistical tool 2X2 ANOVA of gender as well as sector impact on OCB was found to be not significant, indicating that OCB does not differ significantly across gender as well as both private and public banks. Arkja Singh et.al the outcomes showed that there was a significant a substantial beneficial association between the dimensions and OCB. OCB levels, however, vary between banks in the public and private sectors.

### ***Objective***

- To access the level organizational citizenship behaviour of employees working in public and private sector banks.
- To see the role of gender in organizational citizenship behaviour of employees working in banks.
- To see the interaction effect of types of organization and gender in organizational citizenship behaviour.

### ***Hypothesis***

- The employees working in public sector banks would show high level of organizational citizenship behaviour than employees working in private sectors banks.
- The female employees would show high level of organizational citizenship behavior than male employees working in banks.
- Female employees working in public sector banks would show high level of organizational citizenship behavior than male employees working in private sector banks.

### ***Research Design***

The present study is designed to see the role of two independent variables that is gender (Male and Female) and types of organization (public and private sector banks) and dependent variable is organizational citizenship behavior. For testing the above hypotheses, 2x2 Factorial Design is employed. The study designed to see the both main effects (gender and type of organization) and interaction effects between them on OCB. The study sample comprised employees working in public and private sector banks.

## **METHODOLOGY**

### ***Sampling***

The total number sample of the research is 160 employees were selected from the public and the private Banking sector in India by following Purposive sampling. The data has been collected from 160 employees 80 from public and 80 from private (male from public and private 40 and female from public and private 40) currently working employees. The sample is specially created to see the differences in organizational citizenship behavior in currently

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working employees in Indian banking sector. The OCBs were applied on all selected 160 subjects.

**Table: 1- showing the distribution of sample in 2X2 factorial design for Study-1**

Types of Banks	Gender	
	Male	Female
Public	40	40
Private	40	40

**Total = 160**

### Tests and Tools

**Organizational Citizenship Behavior Scale (OCBS)** – The OCBS of employees will be measured by scale by Arti Bakhshi and Kuldeep Kumar.

### Design

For testing the above hypothesis the independent variable i.e. working employees from public and private banks was taken. Organizational citizenship behaviour scale considered as dependent variable. Data were analyzed through using two way ANOVA.

## RESULTS AND DISCUSSION

**Table: 2-Average Organizational Citizenship Behavior scores of 4 subgroups formed on the basis of Type of Banks, and Gender (N=40)**

Types of Bank (A)	Gender (B)	
	Male (B1)	Female (B2)
Public (A1)	104.1	105.1
Private (A2)	99.5	101.35

**Total=160**

**Table: 3-Summary of ANOVA of 2X2 factorial design for Table-2**

Sources	Sum of Squares	df	Mean square variance	F ratio	p
Types of Organization (A)	697	1	697	12.30	Significant at 0.01 level
Gender (B)	81	1	81	1.42	NS
A*B	3485.42	1	3485.42	61.46	Significant at 0.01 level
Within error	8848.3	156	56.71		
<b>Total</b>	<b>13111.72</b>	<b>159</b>			

**H-1: The employees working in public sector banks would show high level of organizational citizenship behaviour than employees working in private sectors banks.**

The first objective of the present study is to see the effect of types of organization (Public and Private) in determining the level of organizational citizenship behaviour of employees

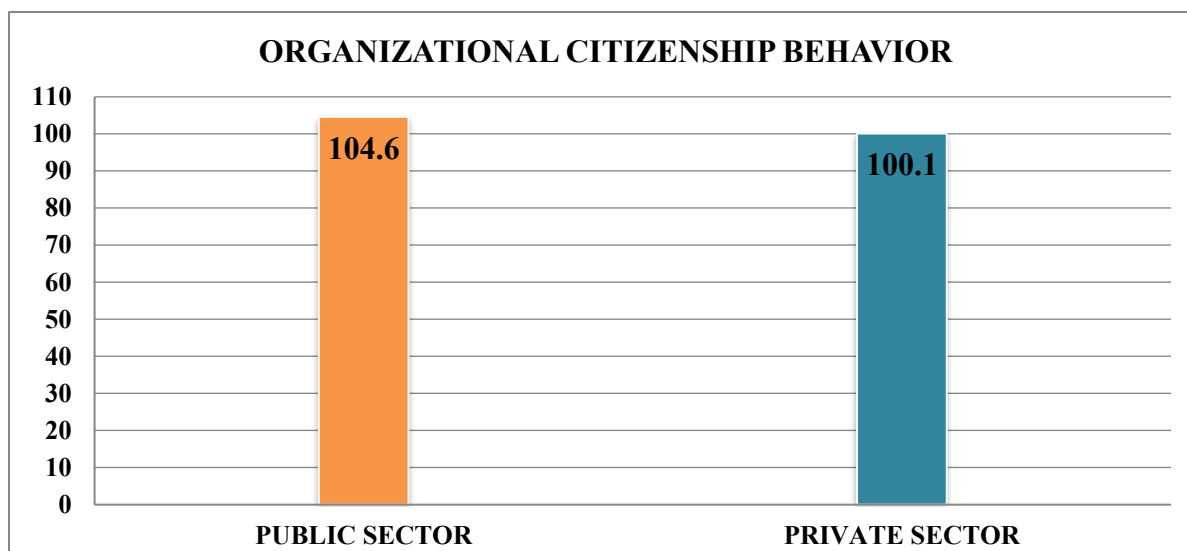
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working in public and private sector. As shown in Table- 3 the  $F= 12.30$  (0.01 level at  $df 1$ ). It shows that there is significant difference between the employees working in public and private banking sectors. The Mean value of perceived organizational citizenship behaviour of public sector employees is 104.6 which are greater than the Mean value 100.4 of perceived organizational citizenship behaviour of private sector employees. Thus, the formulated hypothesis is accepted that the employees working in public sector banks would show high level of organizational citizenship behaviour than employees working in private sectors banks. Employees working in public sectors have shown high level of organizational citizenship behaviour than private sectors. The higher mean score from public sector employees indicates that they are more likely to participate in voluntary actions which help the company, such as assisting coworkers, volunteering for extra work, or showing initiatives beyond their regular job commitments. Public sector employees are charged with enhancing the public realm in an extremely broad manner, but they are likely no more specifically dedicated to serve their individual organizations than those who are adequately assigned in the private sector (Alex Ingrams, 2020). Public sector firms are frequently distinguished by increased job security, a more organized structure, and a long-term employment perspective. These characteristics can generate feelings of organizational commitment and loyalty, which are important determinants of citizenship behavior. Employees in such circumstances may feel more secure, respected, and encouraged to make positive contributions to their job, even if their behavior is not officially acknowledged. Job satisfaction has also a significant impact on organizational citizenship behavior in public-sector banks, with organizational commitment serving as a mediator. Employee commitment, dedication, and loyalty are key factors in this behavior. The banking business should prioritize employee's job satisfaction and organizational commitment, as both play a vital role, whether intrinsic or extrinsic (Anand & Dhamija, 2021).

On the other hand, private sector banks frequently face increased competitive pressure, incentives based on performance, and job insecurity. Although these circumstances may improve productivity as well as production, they may also result in higher stress levels and an administrative attitude to employment, in which individuals are primarily concerned about satisfying official job responsibilities. As a result, desire to engage in extra-role actions may be comparatively low. Therefore, Organizations needs to understand assumptions based on their financial as well as nonfinancial balance. In addition to financial rewards, it's important to give employees with a positive work environment and opportunities for personal growth (Hasebur Rahman et.al 2019)

These findings have both theoretical and practical consequences. Theoretically, they provide credibility to the idea that employee attitudes and actions are significantly influenced by corporate setting. Practically speaking, these findings highlight how crucial it is to create a positive workplace culture and culture across every sector in order to promote OCB. To improve organizational citizenship behaviors among their employees, managers in private sector banks, in particular, may need to implement tactics like career development opportunities, participatory leadership, as well as incentive schemes for staff.

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### Mean differences of public and private banking sector

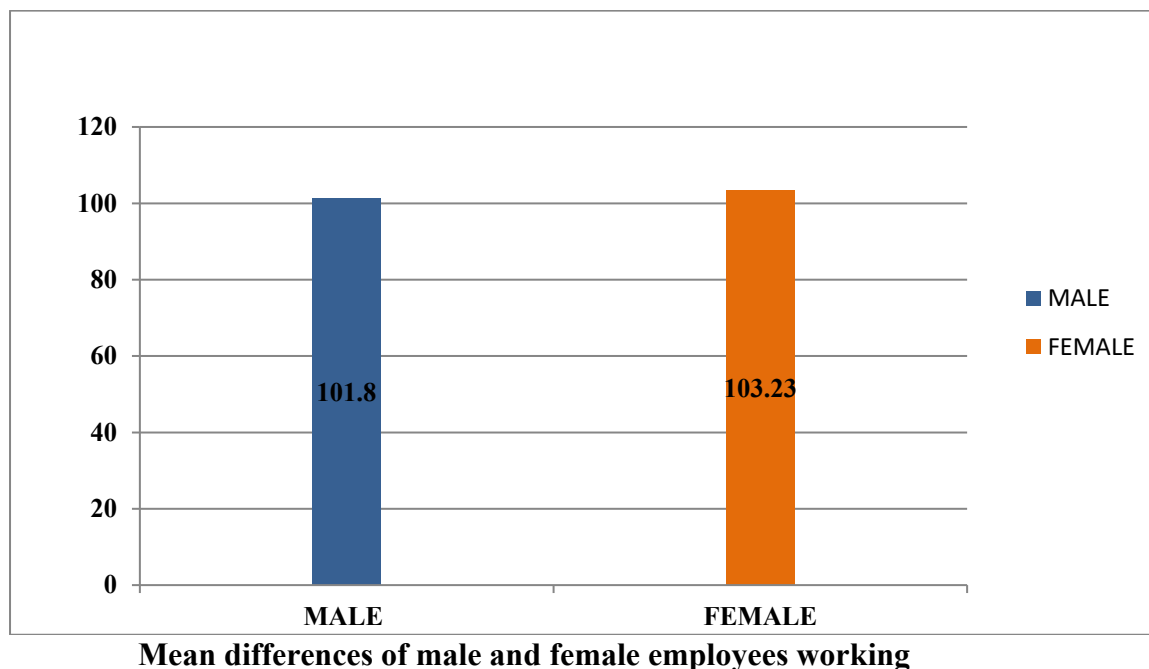
**H-2: The female employees would show high level of organizational citizenship behavior than male employees working in banks.**

The second objective of the present study is to see the effect of Gender (Male and Female) in determining the level of organizational citizenship behaviour of employees working in public and private sector. As shown in Table- 3 the  $F = 1.42$  (at  $df 1$ ). It showed there is no significant difference between the male and female employees working in public and private banking sectors. Thus, the formulated hypothesis is rejected that there would be no significant differences of organizational citizenship behavior of female and male employees of working in public and private sector banks but, the Mean value of perceived organizational citizenship behaviour of female employees of public and private banks is 103.23 which are greater than the Mean value of male of public and private banks 101.8 of perceived organizational citizenship behaviour employees. Female employees working in public and private sectors have shown high level of organizational citizenship behaviour than Male of public and private sectors.

This pattern is in accord to previous studies that found women often have better interpersonal skills and behave in ways that closely align with citizenship behavior including civic virtue, conscientiousness, courtesy, and altruism. According to social role theory (Eagly, 1987), women are socialized to be more cooperative, caring, as well as community-focused by conventional gender roles. These qualities basically encourage organizational citizenship behavior. Additionally, women may also be more prone to invest emotionally in the workplace and engage in actions that contribute to group harmony and cohesion. Another aspect to take into consideration is that women and men might show different types of citizenship behavior, and the qualitative complexities of these behaviors might not always be captured by quantitative measures. For instance, males might show OCB through task-oriented and efficiency-driven performs whereas women may display Citizenship behavior through relational and supporting behaviors although, both are useful, but they may be understood differently under standard determining paradigms.

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The average level of OCB was a little higher for female employees than for male employees, but this difference was not statistically significant, according to the findings. Hypothesis 2 is thus rejected. These results emphasize how crucial it is to avoid overemphasizing gender as an element in citizenship and to promote a more comprehensive strategy that takes into account a wider variety of organizational, social, and psychological factors in order to enhance Organizational citizenship behavior.

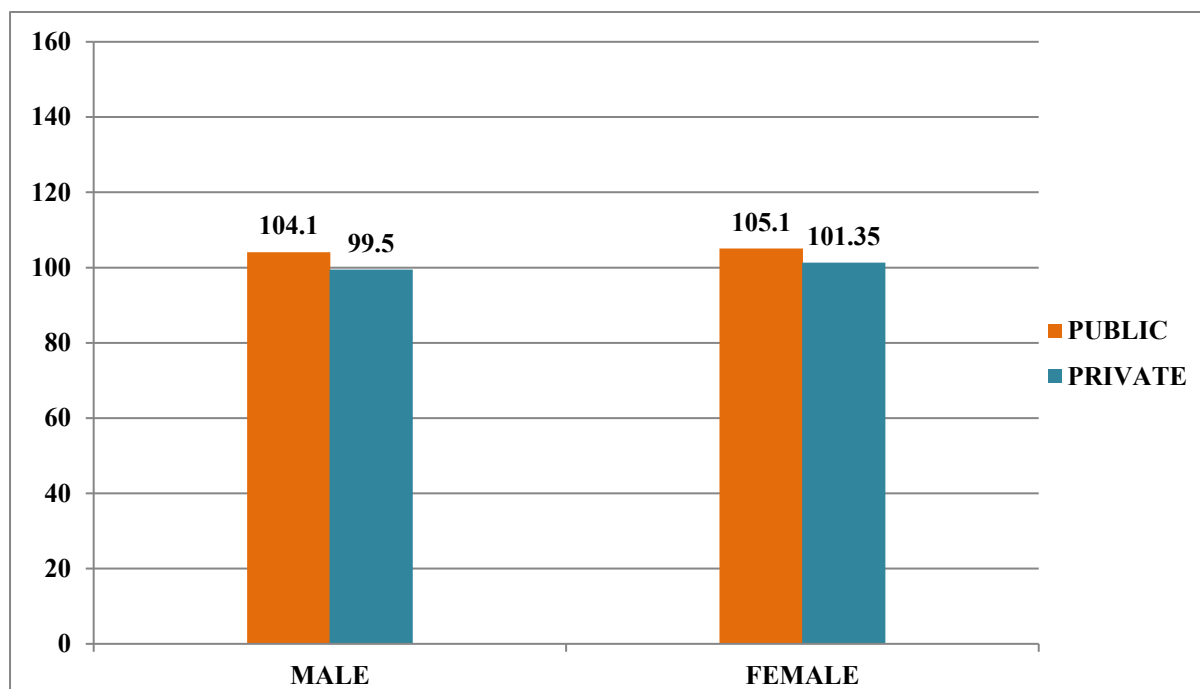


### H-3: Female employees working in public sector banks would show high level of organizational citizenship behavior than male employees working in private sector banks

The third objective of the present study is to see the interaction effect of Types of organization (Public and Private) and gender (male and female) in organizational citizenship behavior of employees. It was hypothesised that Female employees working in public sector banks would show high level of organizational citizenship behavior than male employees working in private sector banks as shown in Table- 3 the  $F = 61.46$  (0.01 level at  $df$  1). It showed there is significant difference between the male and female and public and private banking sectors. The Mean value of perceived organizational citizenship behavior in types of banks i.e. Public sectors Female employees is 105.1 which are greater than the Mean value 99.5 of perceived organizational citizenship behavior of male working in private sector banks.

The above finding matches with prior research of Podsakoff et.al (2000), In this study they indicate that Citizenship behavior can be influenced on both organizational features as well as employees characteristics which include gender. Furthermore, Female employees frequently score greater on the altruism and conscientiousness dimensions of citizenship behavior, specifically in public sector organization where job security along with structured organizational support systems can promote more voluntary behavior Arti bakshi and Kuldeep kumar et.al (2011).

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Mean Differences of Gender and Type of Banks

### CONCLUSION

The present study findings show that the working employees of public sector banks have a great significant relationship with organizational citizenship behaviors compared to employees of private sector banks. In particular, public sector females showed a high level of citizenship behavior, while male employees in private sector banks showed comparatively low levels. These findings suggest that the type of organization has a significant impact on employees' voluntary behavior at workplace. The results also showed that there is no significant relationship of OCB between the males and females. However, the correlation between gender and the type of banks is found to be significant, indicating that the effect of the organizational structure on citizenship behavior is influenced by gender.

Overall, these findings highlight the significance of organizational context in shaping OCB. The findings also show that supportive, organized, and secure environments characteristics typically associated with public sector institutions may provide settings that promote employees to participate in discretionary, prosocial behavior beyond their formal job requirements. These circumstances can provide better psychological safety, better role expectations, and a sense of belonging, all of which promote higher levels of OCB. These findings also highlights the importance of organizations, particularly those in the private sector, investing in supporting behaviors, accessible policies, and employee recognition systems that encourage and sustain citizenship behavior among different categories of employees.

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### ***Acknowledgment***

The author(s) appreciates all those who participated in the study and helped to facilitate the research process.

### ***Conflict of Interest***

The author(s) declared no conflict of interest.

***How to cite this article:*** Singh, S. & Singh, K. (2025). A Gender Wise Study of Organizational Citizenship Behaviour in Employees Working in Indian Banking Sectors. *International Journal of Indian Psychology*, 13(3), 250-260. DIP:18.01.025.20251303, DOI:10.25215/1303.025