ORGANIZATIONAL CITIZENSHIP BEHAVIOUR AND ITS IMPACT ON ORGANIZATIONAL COMMITMENT - A COMPARATIVE ANALYSIS AMONG BANKING AND RETAIL EMPLOYEES

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ABSTRACT
Increasing organisational efficiency requires a number of important aspects, one of which is organisational citizenship behaviour. Employees freely participate in organisational citizenship behaviours in order to boost effectiveness, but for which the organisation does not explicitly provide rewards. Organizational Citizenship Behaviour is sometimes referred to as behaviour that is spontaneous, occurs without the expectation of reward, and can be influenced by one's mood, an internalised norm, the amount of spare time, and/or stable individual variations. The employing organization's formal incentive system does not clearly or immediately acknowledge it. Meyer and Allen's list of three categories of organizational commitment that are affective, continuance, and normative on the axis of desire, inevitability, and obligation respectively. OCB performance is higher among employees who acquired organisational and professional commitments than among those who did not. The aim of this study is to ascertain how employees in the banking and retail industries view organisational citizenship and commitment. The closed-ended survey was created using a Likert five-point scale, and it was distributed to the respondents online through Google Forms. Using MS-Excel, the acquired data was arranged, coded, and analysed. The Anova-Single Factor test and tabulation, among other statistical approaches, have been utilised. Four sections make up the analysis' presentation. Anova developed the first part of five hypotheses to investigate how banking and retail employees perceived various organisational commitment aspects. Anova developed a single factor test and a set of three hypotheses for the second section to examine how employees perceive organisational commitment by Anova Single Factor.

Keywords: Organizational Citizenship Behaviour, Organizational Commitment, Banking employees, Retail employees, Anova-Single Factor test.
1. INTRODUCTION
Organizational Citizenship Behaviour

Dennis Organ originally used the term "organisational citizenship behaviour" (OCB) in 1988. He is referred to as the Father of OCB as well. According to his book Organizational Citizenship Behavior, OCB is "Individual Behavior that is Discretionary, not Directly or Explicitly Recognized by the Formal Reward System, and in the Collective Enhances the Efficient and Effective Functioning of the Organization" (2006).

In the 1980s, the idea of organisational citizenship behaviour (OCB) began to be utilised often in management and organisational literature. D. W. Organ and T. S. Bateman, "Job Satisfaction and the Good Soldier," their study introduced the idea of OCB for the first time at the 42nd National Management Conference in 1982. Organ provided the most thorough explanation of the idea, which has come to be regarded as the definition that is generally recognised in the management sciences Organizational citizenship behaviour, according to Organ (1988: 4), is when a person goes above and beyond the requirements of their job descriptions and standard operating procedures (SOPs) and performs additional voluntary efforts (effort that was not specified and included in the SOPs).

The term "OCB" stands for additional role behaviour. It is conduct that goes above and beyond the call of duty and the scope of applicable laws, rules, and regulations. Without their participants displaying good citizenship by participating in a range of constructive behaviours, organisations cannot live or grow. Organizational academics have long placed a high focus on comprehending the nature and sources of OCB due to the significance of good citizenship for organisations (Organ, 1988), and it still holds attention for many experts.

One of the key elements that boosts an organization's efficacy in achieving its aim is its organizational citizenship activity. Organizational citizenship behaviours are those that an worker willingly engages in activities to increase effectiveness but for which the organisation does not explicitly provide rewards.

Altruism, civility, sportsmanship, conscientiousness, and civic virtue are five behaviour categories included in Organ's (1988) model of OCB. These are all essential for functional organisations and enhance the effectiveness of the organisations.

DIMENSIONS OF ORGANIZATIONAL CITIZENSHIP BEHAVIOR

ALTRUISM: It consists of any voluntary actions intended to assist other organisation members voluntarily in times of need or while carrying out a duty. Helping behaviour is defined as selflessly assisting others. The precursor to helping behaviour is altruism.

CONSCIENTIOUSNESS: Includes acting beyond of one's obligations. It indicates that a worker goes above and beyond the call of duty to support the operation of the company. A person's conscientiousness is a sign of their organisation, self-control, responsibility, and diligence.

SPORTSMANSHIP: Includes refraining from actions that could cause friction between team members and maintaining a pleasant attitude in the event of setbacks or failures while carrying out a responsibility "A readiness to accept the unavoidable difficulties and impositions of labour without complaining" is the definition of sportsmanship. It alludes to
someone's determination to continue, to remain uncomplaining in the face of the expected hardships and abuse that come with engaging in a job.

**Civic Virtue:** Includes active, responsible engagement in the organization's political process. It is a positive intervention in the organization's political existence. A person's behaviour that shows they are obediently involved in, actively support, and care about the success of the organisation is known as civic virtue. The obligation of employees to actively and freely engage in corporate life, attend meetings that the company is not required to attend, and keep abreast of organizational changes is referred to as civic virtue.

**Courtesies:** Include the admirable traits of the team members who interact frequently with one another in light of their tasks are affected by each other's choices plus obligations. These initiatives are based on the principle that people ought to be informed beforehand about any activities or choices that could have an effect on them. When someone shows courtesy, they avoid interpersonal conflicts by doing things like providing a person in need advance warning of their work schedule or consulting them before doing something that might have an impact on them.

**Organizational Commitment**

Employee loyalty to their employer is considered as an indicator of organizational commitment (Muchinsky, 2007). Employee loyalty, according to Davis & Newstron (2001), is based on his willingness to stick around and continue participating in the company. Organizational commitment is the result of a person's emotional connection to their job. Allen and Meyer (1990) defined organisational commitment as a psychological condition that reflected the link between the worker and the organisation and influenced the decision to stay at that job. They also evaluated the concept as the worker’s psychological approach to the establishment.

A taxonomy of organisational commitment developed by Allen and Meyer (1990, 1991, and 1997) includes affective, continual, and normative traits.

When there is affective commitment, people passionately identify with an organisation, are proud to be a part of it, and identify themselves with it. The will of the employees to continue working at that organisation on a voluntary basis and with affect is another definition of affective commitment. Workers that have such a strong sense of loyalty to their employers continue to do so because they “want to” not because they “have to”.

When employees are committed to staying in their positions, it shows they understand the cost of giving up benefits like pay, pension rights, and profit-sharing. A continuity commitment is made when a worker continues to work for a company since there are no other employment prospects and it would be difficult for them to transfer their fundamental abilities to another company. Such dedication is also known as sensible dedication, which refers to continuing membership in that group because leaving would be expensive (Balay, 2000: 21).

The concept of "normative commitment" describes how employees feel obligated to stay with the business because of their excellent work ethics. This commitment is justified as a must to keep working for the current company due to pressure from working and certain social conventions that make one feel guilty. Due to their own values and the ideas producing this
obligation, employees with strong normative commitment view work for the company as their duty and view continuing to do so as a right behaviour and obligation.

**The relationship between organisational commitment and organizational citizenship behaviour**

The research’s major argument is that the organisational and organisational commitments of the workers influence OCB. OCB refers to the employee’s extra, voluntarily made effort, whereas commitment refers to the employee’s energy and time given in addition to the extra effort made to further the organization’s goals. As a result, organizational commitment is another element influencing how employees behave in terms of organisational citizenship. Comparatively to those who did not create organizational commitments, employees are more probable to perform OCB. Because of the chances provided, employees commit to their organisations, and over time, this commitment develops into organisational citizenship behaviour that benefits the organisation as a whole.

2. **PROBLEM STATEMENT**

Organizational citizenship behaviour (OCB) is activity that can be useful to an organization’s operations but is not expressly demanded or directly rewarded. Due to the necessity of good citizenship for organisations, organisations have long placed a high focus on understanding the nature and causes of OCB. Organizations cannot exist or develop without their members engaged in all manner of positive behaviour. Through increased productivity, better resource management, coordination of group activities, and performance development, OCB can have a favourable effect on the success of a company. Organizational commitment is a natural inclination for committed individuals to stick with the organisation and work to achieve its goals. Employees must put in extra effort and increase their production in order to survive the global competition. Therefore, organisations need to take action to encourage organisational citizenship behaviour at work.. This study is essential because it will assist HR managers in developing HR policies that are consistent with the findings since organisational commitment is another element that influences organisational citizenship behaviour.

3. **OBJECTIVES OF THE STUDY**

- To compare how the employees behaved in terms of civic virtue, altruism, conscientiousness, sportsmanship, and other aspects of organisational citizenship as perceived by employees of Banking and Retail sector.
- To compare the employees' levels of organisational commitment of Banking and Retail sectors with respect to Affective, Normative and Continuance commitment.
- To determine whether there is a statistically significant difference in how employees in the banking and retail industries see organisational commitment and citizenship behaviour.
- To examine whether statistically significant variations exist between different organisational citizenship and commitment behaviour criteria with respect to Banking and Retail sector employees individually among themselves.
• To assess the degree of corporate commitment and organisational citizenship to understand their statistically significant link.

4. HYPOTHESIS OF THE STUDY

<table>
<thead>
<tr>
<th>Sl No</th>
<th>$H_0$</th>
<th>$H_1$</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>There is no statistically significance difference in the perception of employees of banking and retail sector with respect to altruism as components of organizational citizenship behavior.</td>
<td>There is statistically significance differences in the perception of employees of banking and retail sector with respect to altruism as a organisational citizenship behaviour components</td>
</tr>
<tr>
<td>2</td>
<td>No statistically significant difference exists in the perception of employees of banking and retail sector with respect to conscientiousness as a components of organizational citizenship behavior</td>
<td>There is statistically significance differences in the perception of employees of banking and retail sector with respect to conscientiousness as factors of organizational citizenship behavior</td>
</tr>
<tr>
<td>3</td>
<td>No statistical significance can be found in the perception of employees of banking and retail sector with respect to sportsmanship as a components of organizational citizenship behavior</td>
<td>Statistically significant discrepancies exist between the perception of employees of banking and retail sector with respect to sportsmanship as components of organizational citizenship behavior.</td>
</tr>
<tr>
<td>4</td>
<td>There is no change that is statistically significant perception of employees of banking and retail sector with respect to courtesy as a components of organizational citizenship behavior.</td>
<td>There are statistically significance differences in the perception of employees of banking and retail sector with respect to courtesy as a part of corporate citizenship behaviour</td>
</tr>
<tr>
<td>5</td>
<td>No difference is statistically significant in the perception of employees of banking and retail sector with respect to civic virtue as a components of organizational citizenship behavior</td>
<td>There is statistically significance differences in the perception of employees of banking and retail sector with respect to civic virtue as the elements of organisational citizenship behaviour</td>
</tr>
<tr>
<td>6</td>
<td>Statistical significance is absent in the perception of employees of banking and retail sector with respect to affective commitment as a dimensions for organizational commitment</td>
<td>There is statistically significance differences in the perception of employees of banking and retail sector with respect to affective commitment as a dimensions for organizational commitment</td>
</tr>
<tr>
<td>7</td>
<td>There is no statistically significance difference in the perception of</td>
<td>There is statistically significance differences in the perception of</td>
</tr>
<tr>
<td>8</td>
<td>There is no statistically significant difference in the perception of employees of banking and retail sector with respect to continuance commitment as a dimension for organizational commitment.</td>
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<td></td>
</tr>
<tr>
<td>9</td>
<td>There is no statistically significant difference in the perception between the different components taken to analyses organizational citizenship behavior of banking employees.</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>There is no statistically significant difference in the perception between the different components taken to analyses organizational citizenship behavior of retail employees.</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>There is no statistically significant difference between banking and retail employees' perceptions of the various organisational citizenship behaviour characteristics.</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>There is no statistically significant difference in the perception between overall different parameters taken to analyses organizational commitment between banking and retail employees.</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>There is no statistically significant association between employees' perceptions of organisational citizenship behaviour and organisational commitment in the banking and retail industries.</td>
<td></td>
</tr>
</tbody>
</table>
5. METHODOLOGY

The study is of a descriptive character, with employees from the BANKING (i.e., SBI, HDFC, ICICI) and RETAIL (i.e., MORE, RELIANCE, BIG BAZAR) sectors as the sample units. Through stratified sampling, a total sample of 50 employees from Banking and 50 employees from Retail was obtained, with a total of 100 employees. The instrument has two components. Organizational citizenship behaviour and organisational commitment, as well as the demographic data questionnaire, using a 5-point Likert scale to evaluate survey responses. Structured self-administered questionnaires were used to collect the data. For data analysis, ANOVA and correlation were utilised.

6. ANALYSIS AND INTERPRETATION

Fig -6.1: PERSONAL PROFILE OF RESPONDENTS
From the **figure 6.2** it is founded that there is moderately high organizational citizenship behavior with respect to altruism in terms of personnel providing assistance to those with excessive workloads. Employees that are constantly willing to aid others in need, supporting coworkers who have missed work, employees that are ready to assist others with challenges relating to their jobs and employees helping in orienting new employees. It also found that the overall altruism exhibited by the employees is moderately high for both Banking and Retail Employees.

From the responses collected from the survey it is found from **figure 6.3** that there is high organizational citizenship behavior with respect to conscientiousness in terms of employees attendance at work being above norms with respect to Banking employees and was moderately high for Retail employees, but as regards employees being most conscientiousness, putting in a fair day's work for a fair day's pay, avoiding further breaks
and even in the absence of an observer, following corporate policies and procedures there is moderately high exhibition of these behaviour for both the sector of employees and it is found that the organizational citizenship behavior in terms of conscientiousness is moderately high for both Banking and Retail employees

**Figure-6.4: SPORTSMANSHIP**

![Sportmanship Graph](image)

From the **figure 6.4** it is found that there is moderately high organizational citizenship behavior with respect to Sportsmanship in terms of employees not being a classic complainer, do not spend more time in complaining about small matters and not making mountains from mole hills and not finding fault with what organization is doing that the employees do not focus on the wrong side but on the positive side it is found that the organizational citizenship behavior in terms of Sportsmanship is moderately high for in case of both Banking and Retail employees.

**Figure- 6.5: COURTESY**

![Courtesy Graph](image)

It is found from the responses collected and through **figure 6.5** that there is moderately high organizational citizenship behaviour with respect to courtesy in terms of the employees avoiding causing issues for your co-workers they gave thought to how their behaviour might
affect a co worker, they do not violate another person's rights, they are taking measures to avoid conflicts with other employees and are aware of how their actions may affect other people's employment. Hence it is found that the organizational citizenship behaviour in terms of courtesy is moderately high in case of both Banking and Retail employees.

**Figure- 6.6 : CIVIC VIRTUE**

It is found from the **figure 6.6** that there is high organizational citizenship behavior with respect to civic virtue in terms that staff members updating themselves on the organisational changes, employees attending the not mandatory meeting but considered important moderately high with respect to the employees participating in unneeded events but promote the company's image and high for reading to keep up with organizational announcement memo and so on. Hence it is found that the organizational citizenship behavior in terms of civic virtue is moderately high was high for both Banking and Retail employees.

**Figure -6.7 AFFECTIVE COMMITMENT**
From the **figure 6.7** it is indicated the affective commitment level was high in terms of employees remaining with this company for the rest of their careers for Banking Employees and Moderately high for Retail Employees, moderately high that the feeling the organization problems as their own for both Banking and Retail Employees, people feeling very strongly like they belong to their company was high for Banking Employees and Moderately high for Retail Employees, they feeling like “part of the family” of the organization was high for both Banking and Retail Employees there was moderately high level of affective commitment with respect to the employees being emotionally attached to the organization. Overall the affective commitment was moderately high for both Banking and Retail Employees

**Figure-6.8: NORMATIVE COMMITMENT**

From the **Figure 6.8** There is shown to be a moderately high level of normative commitment in terms of the remorse they could experience if they quit the company now, the company deserving of their devotion, high for the statement that they feel a feeling of responsibility to the people working there, hence they are not now quitting the organisation but there was moderate level of agreement on the parameter that they feel obliged to remain with their current employees and moderately high for the assertion that, even if it served their interests, they would not believe that it was appropriate to leave the organisation at this time. The overall normative commitment of the employees was moderately high for both Banking and Retail employees.
It is found from the responses collected and through figure 6.9 that there is moderately high level of continuance commitment in terms of lack of alternate sources would be one of the negative effects of quitting the organisation, staying in organization was matter of necessity and desires, had the employees not put much themselves in the organization they would have considered working elsewhere, it would be difficult to leave the company at this time, even though they wanted to, and they believe that their options are too limited to ever consider quitting this company Overall the continuance commitment was moderately high among the employees of Banking and Retail employees.

7. STATISTICAL ANALYSIS

Table - 7.1 Components of OCB

<table>
<thead>
<tr>
<th>SL No</th>
<th>Perception Regarding</th>
<th>F-value</th>
<th>Fcritical-value</th>
<th>P-value</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Altruism</td>
<td>2.6449</td>
<td>5.3177</td>
<td>0.1425</td>
<td>NS</td>
</tr>
<tr>
<td>2</td>
<td>Conscientiousness</td>
<td>0.26422</td>
<td>5.3177</td>
<td>0.62113</td>
<td>NS</td>
</tr>
<tr>
<td>3</td>
<td>Sportsmanship</td>
<td>0.32836</td>
<td>5.31766</td>
<td>0.58237</td>
<td>NS</td>
</tr>
<tr>
<td>4</td>
<td>Courtesy</td>
<td>0.16911</td>
<td>5.3177</td>
<td>0.6917</td>
<td>NS</td>
</tr>
<tr>
<td>5</td>
<td>Civic virtue</td>
<td>0.84211</td>
<td>5.9874</td>
<td>0.39417</td>
<td>NS</td>
</tr>
</tbody>
</table>

Note: ‘NS’ defines not statistically significant
‘S’ defines statistically Significant
To examine how employees in the banking and retail sectors demonstrate various corporate citizenship behaviour components, a set of five hypotheses has been developed. The null hypothesis was shown to be true in all 5 areas, meaning that there is no statistically significant difference between banking and retail sector personnel in terms of altruism, conscientiousness, sportsmanship, courtesy, and civic virtue. (Table 8.1)

Table - 7.2 Components of OC

<table>
<thead>
<tr>
<th>SL No</th>
<th>Perception Regarding</th>
<th>F- value</th>
<th>F critical-value</th>
<th>P-value</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Affective Commitment</td>
<td>0.39318</td>
<td>5.31766</td>
<td>0.54811</td>
<td>NS</td>
</tr>
<tr>
<td>2</td>
<td>Normative Commitment</td>
<td>0.47115</td>
<td>5.3177</td>
<td>0.51186</td>
<td>NS</td>
</tr>
<tr>
<td>3</td>
<td>Continuance Commitment</td>
<td>0.10042</td>
<td>5.31766</td>
<td>0.75944</td>
<td>NS</td>
</tr>
</tbody>
</table>

A set of 3 hypotheses have been created to test the perception of employees of banking and retail sector regarding corporate commitment in terms of Continuance Commitment, Normative Commitment, and Affective Commitment. The null hypothesis, which states that there was no statistically significant difference in how the two sectors of employees perceived the aforementioned metrics, was shown to be true in all three dimensions. (Table 8.2)

Table - 7.3 General Organizational Citizenship Factors Organizational commitment and behaviour

<table>
<thead>
<tr>
<th>SL No</th>
<th>Perception Regarding</th>
<th>F- value</th>
<th>F critical-value</th>
<th>P-value</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Banking with organizational citizenship behavior factor</td>
<td>1.308270677</td>
<td>2.866081402</td>
<td>0.300805814</td>
<td>NH</td>
</tr>
<tr>
<td>2</td>
<td>Retail with organizational citizenship behavior factor</td>
<td>1.676171079</td>
<td>2.866081402</td>
<td>0.194902036</td>
<td>NH</td>
</tr>
<tr>
<td>3</td>
<td>Banking and Retail with organizational citizenship behavior factor</td>
<td>0.176975169</td>
<td>5.317655072</td>
<td>0.68505893</td>
<td>NH</td>
</tr>
<tr>
<td>4</td>
<td>Banking with organizational commitment factor</td>
<td>1.972332016</td>
<td>3.885293835</td>
<td>0.181716867</td>
<td>NH</td>
</tr>
<tr>
<td>5</td>
<td>Retail with organizational commitment factor</td>
<td>2.80754717</td>
<td>3.885293835</td>
<td>0.099948812</td>
<td>NH</td>
</tr>
<tr>
<td>6</td>
<td>Banking and Retail with organizational commitment factor</td>
<td>0.607347876</td>
<td>7.708647422</td>
<td>0.479321765</td>
<td>NH</td>
</tr>
</tbody>
</table>

A set of 6 hypotheses were created to test the perception of employees of banking and retail sectors on overall components (ie Altruism, conscientiousness, good sportsmanship, courtesy, and civic virtue) behaviour of organisational citizenship and general overall organisational commitment dimensions (Affective, Normative and Continuance) individually and also
among them. There was discovered to be no discernible variation in how each of the six hypotheses saw each of the organisational citizenship behaviour dimensions and organisational commitment factors individually and among themselves. So the null hypothesis was accepted. (Table 8.3)

Table - 7.4 Mean of the Banking and Retail Sectors on Various Organizational Citizenship Factors Organizational commitment and behaviour

<table>
<thead>
<tr>
<th></th>
<th>Organizational Citizenship Behavior</th>
<th>Organizational Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking</td>
<td>3.91</td>
<td>3.63</td>
</tr>
<tr>
<td>Retail</td>
<td>3.85</td>
<td>3.55</td>
</tr>
</tbody>
</table>

According to the above table, the overall mean of organisational citizenship behaviour for banking employees is 3.91, while it is 3.85 for retail employees. This indicates that both sectors have moderately high organisational citizenship behaviour levels, with banking employees' levels being slightly higher than retail employees'. (Table 8.4) It is also found that the organizational commitment for employees of banking the overall mean is 3.63 and retail it is 3.55 which depicts that the level of organizational commitment is slightly high in the employees of banking sector that retail sector and it is moderately high for both the sector. (Table 8.4)

Table -7.5

<table>
<thead>
<tr>
<th></th>
<th>Degree of freedom</th>
<th>$r_{\text{calculated}}$</th>
<th>$r_{\text{critical}}$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Correlation between Organizational Citizenship Behaviour and Organizational commitment</td>
<td>18</td>
<td>-0.12176</td>
<td>0.444</td>
</tr>
</tbody>
</table>

Table -7.6

<table>
<thead>
<tr>
<th></th>
<th>Degree of freedom</th>
<th>$r_{\text{calculated}}$</th>
<th>$r_{\text{critical}}$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Correlation between Organizational Citizenship Behaviour and Organizational commitment</td>
<td>18</td>
<td>-0.12165</td>
<td>0.444</td>
</tr>
</tbody>
</table>
Pearsons, Karl To determine whether there was a positive association between the independent variables, correlation was used. Corporate Citizenship Dependent variables and behaviour commitment of the organisation toward employees working in banking and retail. With regard to banking and retail employees, it was discovered that there was no statistically significant association between organisational citizenship behaviour and organisational commitment. It is discovered that there is a statistically marginally negative association between organisational commitment and citizenship behaviour. (Table 8.5 & 8.6)

8. CONCLUSION
Organizational citizenship conduct encourages "doing something extra," which results in higher levels of work meaning, or the perception that one's job is important and useful as well as a sense of satisfaction from assisting others. Organizational commitment is seen as a key idea. Understanding the relationship between organisational citizenship behaviour and organisational commitment is crucial since both have a beneficial effect on performance. From the study undertaken as regards the different components of organizational citizenship behavior it was found that no difference was statistically significant in the perception of employees of banking and retail sectors and in all the components taken for study with respect to organizational citizenship behavior i.e. Altruism, Conscientiousness, Sportsmanship, Courtesy and Civic virtue the null hypothesis was accepted. It was also found that different component of organization commitment like Affective, Normative and continuance commitment it was established that no statistically significant distinction existed between perception of employees of banking and retail sector and There were no discernible differences in the perception, and the null hypothesis was accepted. of all the components of organizational citizenship behavior and components of organization commitment individually and among themselves for both Banking and Retail employees and so the null hypothesis was accepted. It was found that organizational citizenship behaviour was slightly high in banking sector employees than retail sector and also organization commitment was slightly high in banking sector employees, The study also assisted us in determining that there was no statistically significant association between organisational commitment and citizenship behaviour.

9. REFERENCES