

A Study on Job Satisfaction, Motivation and Organizational Citizenship Behavior

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ABSTRACT

Banking in Pakistan is a tough and hectic job now a day due to a number of reasons. Therefore, it may have become difficult for managers to retain bank employees and create job satisfaction as well as motivation between them thus enabling them to perform extra-role behaviors. In this regard, a conceptual model was developed using existing literature with an aim to study the associations among motivation, job satisfaction and the five factors of OCB through a cross sectional study by using deductive research approach.

Stratified Multistage Cluster Sampling was used to collect data from 236 bank employees of District Gujrat, Pakistan through questionnaire survey. The aforesaid data was analyzed using Structure Equation Modelling (SEM). Initially, results of Confirmatory Factor Analysis (CFA) established all the factors of the conceptual model for SEM except Sportsmanship. Afterwards, SEM was applied to test the conceptual model (excluding sportsmanship). The results indicated that motivation had a positive significant relationship not only with Job Satisfaction but also with all confirmed factors of OCB except courtesy. Similarly, job satisfaction had a positive significant relationship with all confirmed factors of OCB except civic virtue.

The results of this study may be carefully generalized to the banking sector keeping all other factors constant, e.g. culture. Additionally, it was observed that there is a lot more to be explored about OCB therefore the present study provides new directions for the future researchers for including more independent variables (i.e. Job Attitudes, leadership styles, Intrinsic & Extrinsic Motivation etc.) on different types of populations.

Key words: Organizational Citizenship Behavior (OCB), Motivation, Job Satisfaction, Banking Sector

1. Introduction

Chester Bernard (1938) is considered as the pioneer who observed the phenomenon of OCB, which he then defined as "extra-role behaviors". However, regular research on OCB started in the 1980's (Danaeefard et al., 2010). From last three decades wide range of research has been conducted on OCB in different contexts and paradigms on a variety of populations (Zhao et al., 2014). However, there exists a research gap about OCB of bank employees in the literature as only a few researches have been carried out on the aforementioned population (Zheng et al., 2012).

The banking industry in Pakistan has developed and established HR Practices at advance level as compared to other industries. The banks are using various HR tactics and policies in retaining and sustaining their loyal and productive employees in order to strengthen their Human Capital Divisions. Moreover, they are using the employees as a competitive advantage over one another.

Beside these developments the author observed that banking is a much stressed job with strict and longer working hours in Pakistan. It restricts the employees to work beyond office hours to finish their tasks successfully thus badly affecting their social life. In this scenario, it becomes a challenge

for the top management to make the employees highly satisfied, motivated and retained in their organizations to demonstrate OCB thus increasing overall organizational performance. As different banks have different Human Resource Policies, Appraisal Systems, Salary Packages, working conditions and job roles. Therefore, measuring the OCB of banking employees has made the research in hand more diverse and helped in explaining the factors as well as parameters which affects OCB of Bankers.

One of the most important and challenging activity that managers are performing in the modern day business are motivating and rewarding employees. Motivation can be defined as the desire or energy which influences a person to perform a certain task or action. Different researchers have stated motivation in different ways. There are different types of motivation, e.g. Intrinsic Motivation and Extrinsic Motivation. (Chen and Chiu, 2008: Furnham et al., 2009).

As per Organ and Ryan (1995) Job Satisfaction is one of the antecedents of OCB. It was defined by Locke (1976) as an emotional state of mind. Different studies consider and explain Job Satisfaction in different ways as few consider Job Satisfaction itself a variable while others state its different dimensions (Brown and Peterson, 1993).

In a study, Dimitriades (2007) found OCB as a useful construct in the Greek context, whereas Kim (2006) indicated the presence of two dimensions of OCB in Korean context and found a significant relationship between motivation, job commitment and OCB. More recent research has found the relationship of OCB with different job attitudes, leadership, organizational justice, trust, organizational culture etc.

However, it is explored through available literature that past studies have measured the relationship of motivation and job satisfaction with only a few factors of OCB. Hence, there is a research gap about the combined relationship of motivation and job satisfaction with OCB (Murphy et al., 2002; Foote and Tang, 2008; Bukhari, 2008; Shokrkon and Naami, 2009; Bowling, 2010; Krishnan et al., 2010; Chou and Pearson, 2012). Therefore, the research in hand explains the relationship of Motivation and Job Satisfaction with five most acknowledged factors of OCB listed by Wang et al., (2013), originally proposed by Organ (1988) i.e. Altruism, Civic Virtue, Conscientiousness, Courtesy and Sportsmanship. In this regard, this is a dynamic research on OCB particularly in the Asian and Pakistani context, thus it will enrich the knowledge of the managers to develop and enhance OCB among bank employees.

2. Review of Literature/Theoretical Background of the Study

The literature relevant to the variables used in this study is presented under the heading of each variable as follows:

2.1 Organizational Citizenship Behavior

OCB is a job behavior which is neither compulsory on the part of the individual nor on the part of the formal reward system of organizations, yet it contributes to the overall effectiveness of the organization (Bateman and Organ, 1983; Smith, Organ, and Near, 1983; Organ, 1988). There are different factors which are part of OCB of an individual. Various researchers, e.g. Podsakoff et al., (1997) used and found support for only three factors of OCB. Similarly, Kim (2006) confirmed the two factors of OCB i.e. Altruism and Generalized Compliance in the Korean context. Likewise, Al-Zu'bi (2011) also used the three factors of OCB i.e.

Sportsmanship, Conscientiousness, and Altruism. However, Dimitriades (2007) and Danaeefard et al., (2010) along with a number of other researchers e.g. Zhao et al., (2014) etc. stated the following five factors of OCB i.e. Altruism, Courtesy, Sportsmanship, Civic Virtue and Conscientiousness. Therefore, in this study we are focusing on the original five dimensional model developed by Organ (1988) to test the relationship of these five factors with Job Satisfaction and Motivation.

The culture of Pakistan and Asia is generally different from the rest of the world, therefore OCB in this area may differ from the rest of the world as OCB vary in geographic context (Gautam et al., 2005) and it is enacted differently in different cultures. According to Moorman et al., (1998) employees performing OCB attain support from their organizations normally (Bukhari, 2008).

2.2 Altruism

In literature, Altruism is regarded as an important predictor of OCB. It is known as helping less skilled employees on voluntary basis or assisting overloaded members and colleagues of the organization in completion of their tasks (Dimitriades, 2007). The willingness of an employee to help the co-worker in a selfless manner is usually referred to as Altruism (Todd, 2003). Altruism is helping others (in contact with the individual) beyond formal job requirements (Redman & Snape, 2005). Altruism is meant to extend support to someone who is already in trouble (Wang et al., 2013; Organ, 1988).

2.3 Conscientiousness

Literature shows conscientiousness as another factor of OCB. It is defined as dedication to the work, aspiration to perform more than the formal requirements in punctuality, and conservation of resources etc. (Dimitriades, 2007). It is the discretionary behavior which goes beyond job requirements in obeying the organizational/work rules (Zhang, 2014). Furthermore, "it is related to one's willingness to conform to the rules so as to maintain the social order" (Wang et al., 2013).

There are numerous ways in which conscientiousness can be expressed (e.g. job performance, workplace behaviors, obedience to organizational rules & regulations, etc.). Moreover, conscientiousness provides direction to organization to produce targeted behaviors hence

it is an important predictor of workplace behaviors (King et al., 2005). In addition to the above, Bukhari (2008) stated that Conscientiousness accounts for unique variance in citizenship targeted toward the organization.

2.4 Sportsmanship

Literature review illustrates the third factor of OCB, Sportsmanship. It is defined as “accepting less than ideal circumstances” e.g. avoiding small grievances etc. (Dimitriades, 2007). It may also be defined as any behavior demonstrating tolerance without complaining in the less than ideal circumstances or not making a big deal out of small matters (Zhang, 2014). It is the tolerance of on job problems. Sportsmanship consists of activities such as non-complaining attitude as well as avoiding small problems and portraying them as huge issues (Becton et al., 2008). Organ (1990) identified sportsmanship as "a willingness to tolerate the inevitable inconveniences and impositions of work without complaint". Additionally, sportsmanship behaviors are “aimed at maintaining the status quo and promoting social harmony” (Wang et al., 2013).

2.5 Courtesy

Courtesy is also an important factor of OCB in the available literature. It means preventing the problems derived from the relationships at work, for example, encouraging the professionally discouraged colleagues (Dimitriades, 2007). It may also be known as “avoiding practices that make other peoples work harder” e.g. furnishing advance notice for additional workload etc. (Gupta and Singh, 2012). It is the act of intimating or warning others before taking actions or making decisions that would affect their work, e.g. giving reminders about pending tasks, passing important information that may affect the individuals as well as intimating individuals about expected problems and issues related to them (Becton et al., 2008). Whereas, according to the Organ (1990) courtesy means individual employee actions to prevent colleagues or subordinates from expected problems e.g. communicating appropriate information in time etc.

2.6 Civic Virtue

Civic Virtue is another factor of OCB, which includes responsible participation in an organization’s life, such as attending such

meetings or functions which are not compulsory but may help the firm as well as taking initiatives to give recommendation about improvements in organizational procedures (Dimitriades, 2007). It broadly promotes the interests of an organization, i.e., voluntarily serving on committees and attending functions (Organ, 1988).

Moreover, the behaviors which demonstrate a responsible concern for organizational well-being as well as organizational image are known as ‘Civic Virtue’ (Redman and Snape, 2005). It has a significant level of contribution in determining overall OCB of employees, along with other factors of OCB (Jacqueline et al., 2004). “It is the active involvement of individuals in addressing organizational issues as well as problems and offering innovative ideas to enhance organizational growth and development” (Kim, 2013; Babcock and Strickland 2010). Civic Virtue behaviors require an individual to “assume an assertive role in the organization” (Wang et al., 2013).

2.7 Job Satisfaction and OCB

Job satisfaction is one of the widely studied attitudinal variables in the field of organizational behavior in understanding various organizational outcomes (Krishnan et al., 2010). According to Locke (1976) the joyful and positive emotional state of mind as a result of job appraisal or job experience is known as job satisfaction (JS). The significance of the relationship between JS and OCB is available in previous studies, e.g. Bateman and Organ (1983) identified significant positive relationship between OCB and JS. Various studies, i.e. Organ (1988); Organ and Konovsky (1989); Williams and Anderson (1991) and Krishnan et al., (2010) argued with empirical evidences to support the relationship between JS and OCB. On the other hand, in the study conducted by Organ and Lingl (1995) Altruism (the dimension of OCB) was increased by overall JS however compliance dimension of OCB was not affected by JS. Similarly, Tang and Ibrahim (1998) found that intrinsic job satisfaction was positively related to altruism in American and Middle Eastern samples.

There is moderate to stronger association between JS and OCB (Murphy et al., 2002; Foote and Tang, 2008; Shokrkon and Naami, 2009; Kim, 2006). JS mediates the relationship between motivational job characteristics and OCB (Krishnan et al.,

2010; Teh and Sun, 2012). Conscientiousness has a significant relationship with JS (Furnham et al., 2009).

The theory of social exchange (Konovsky and Pugh, 1994) and the theory of the psychological contract (Robinson and Morrison, 1995) also verified that employee JS is positively correlated with OCB. Whereas, according to Bateman & the Organ (1983) a satisfied employee reciprocates OCB towards his/her colleagues as a result of "Reciprocity Rule" which is the base of the relationship of JS and OCB (Gonzalez and Garazo, 2006).

Research on the antecedents of the OCB was conducted by Smith, et al., (1983) and Bateman & Organ (1983) who discovered JS to be the best predictor of OCB, which is the leading predictor of OCB till now even after three decades of the previous studies (Organ and Ryan, 1995). Keeping in view different antecedents of both JS and OCB, Penner, et al., (1997) stated that the JS is not only one reason for the accurate prediction of OCB. There are various other job attitudes, i.e. Job Commitment, Job Involvement, etc., which may have a relationship with OCB. However, we are using only JS along with Motivation as an antecedent of OCB to test the relationship of both in the Banking Industry of Pakistan.

Organ and Ryan (1995) explored through meta-analysis that OCB was significantly correlated with JS (Huang et al., 2004). However, the direct relationship between JS and OCB is not confirmed in the research conducted on a Korean sample (Kim, 2006). Various studies conducted to determine the relationship of JS and OCB state that the cognitive component of JS significantly predicted OCB whereas affective component is not significantly correlated with OCB (Krishnan et al., 2010).

2.8 Motivation and OCB

The process which gives a direction to the individuals in attaining their goals is known as motivation. Intrinsic motivation and Extrinsic Motivation are the two types of motivation where the first is based on the inherent need for self-

determination as well as competence, etc., but the second type is increased by the workplace environment, i.e. job environment or external rewards (Deci and Ryan, 1985; Marquis and Huston, 2009).

Individuals are driven by the motivation which leads them to develop their work attitudes and behaviors, e.g. Job Satisfaction, OCB etc. (Zhao et al., 2014). There is a need to explain OCB in motivation perspective as little research has been conducted on this (Chou and Pearson, 2012). Motivation now a day is an important topic in organizations and it has become a challenge for managers to keep their employees motivated. Keeping in view the importance of motivation in organizational life and its role in job attitudes it is another factor to check its relationship and impact on OCB. Motivation and Job attitudes are important in understanding OCBs (Gregory et al., 2013). Moreover, the expectations of future rewards motivate employees to demonstrate OCB (Wang et al., 2013).

Three motive paradigms are the focus of researchers, i.e. Affiliation Motive, Achievement Motive and Power Motive. The affiliation motive as well as part of the achievement motive covered the altruistic path of OCB quite well. However, power motive created a better understanding of the darker side (Blakely et al., 2003). With the help of these motives, it was easy to see whether OCB may correlate with ratings of performance and why.

In a study conducted in Korea, Kim (2006) found a significant positive relationship between Public Service Motivation and OCB. Krishnan et al., (2010) used five motivational job characteristics, i.e. Job Variety, Identity, Significance, Autonomy and feedback from Job Characteristics Model of Hackman and Oldham's (1975) to determine the impact of intrinsic Job motivation on OCB. The two theories, i.e. the social exchange theory (Konovsky and Pugh, 1994) and the psychological contract theory (Robinson and Morrison, 1995) also underpinned the relationship of motivational job characteristics and OCB.

2.9 Conceptual Model

Based on the above stated literature conceptual model as per Figure 1 was developed to study:

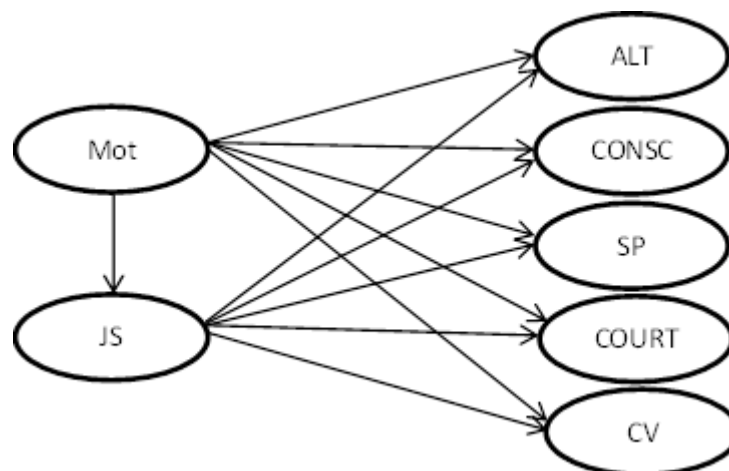


Figure 1: Conceptual Model Compiled by Authors – (Mot=Motivation, JS=Job Satisfaction, CV=Civic Virtue, Alt=Altruism, SP= Sportsmanship, Cons= Conscientiousness, Court=Courtesy)

3. Research Methodology

The research in hand was a cross sectional study with deductive research approach. Furthermore, it was quantitative and explanatory research to measure and describe the directional relationship between the variables (Saunders et al., 2007). Bank Officers of the public and private sector banks working in Pakistan specifically in Gujrat District, where the target population of this study. To select a representative sample, Stratified Multistage Cluster Sampling, a probability based mixed sampling technique consisting of Stratified Sampling and Multistage Cluster Sampling techniques was applied (Saunders et al., 2007; Sekaran, 2003). Firstly, the whole population was divided into two different strata consisting of Public and Private Sector Banks present in Gujrat District. Afterwards, Multistage Cluster Sampling was used. In the first stage of clustering all the banks (brand names) within the two above stated strata were considered as clusters. Among all the clusters following six clusters were randomly selected as sampled population: The Bank of Punjab, National Bank of Pakistan, Habib Bank Limited, Bank Alfalah Limited, United Bank Limited and MCB. Based on a cluster sampling technique every bank branch within District Gujrat among all the randomly selected banks (clusters) was considered as one cluster hence the sampled population was divided into 133 clusters (considering five respondents in each cluster). Among these, 51 clusters were randomly selected based on proportional allocations of sample size

(254 respondents), calculated using the formula of Yamane (1967).

Primary data were collected directly from the respondents through questionnaire/survey method (Saunders et al., 2007). The questionnaire survey method was adopted because it is the best and most effective source of data collection in business research. The questionnaire consisted of two sections. The first section consisted of 10 constructs to attain biographic information, whereas the second section consisted of 31 Likert scale questions (5=Strongly Agree..... 1=Strongly Disagree) to measure two independent and five dependent variables through quantitative measures (Macdonald and Maclntyre, 1997; Mackenzie, et al., 1999; Danaeefard et al., 2010). Whereas, few reverse scoring questions were also being the part of this questionnaire. Data was collected by visiting the randomly selected cluster (Branches) of different banks in District Gujrat to get the questionnaires filled with the minimum error rate from the sample. Another method of data collection, i.e. an online questionnaire sent through E-mail to the employees of banks in sampling frame to generate quick response within a short time. The values of the Cronbach's alpha (> 0.80) for the individual items of the instrument as well as the overall value of the Cronbach's alpha elaborated the reliability of the questionnaire. Besides that, Principle Component Analysis (Extraction Method) was applied to check the validity of the data. As the value of the extraction was greater than 0.9 for every item of the instrument where the minimum required value

for a sample size 150-300 to run structure equation model can be 0.7. Therefore, it was considered that the data has stronger validity and the instrument was useful in the extraction of maximum information from the respondents (Hair et al., 2002).

4. Data Analysis, Results and Discussion

Primary data collected was entered into statistical software, i.e. SPSS and Statistica by giving each answer a numeric code. To test the hypothesis and to find out the relationship of different variables as described in the conceptual framework Frequency Statistics, Descriptive Statistics and Inferential statistics were applied respectively, the results of which are presented as under:

4.1 Respondents' Profile

Data analysis and results were compiled based on 236 completely filled questionnaires returned out of 254 in total. The majority of the respondents belonged to HBL (24.6%), MCB (20.3%) and NBP (30%) due to proportional allocation of sample size among banks. The Gender ratio of the respondents was 80.9% and 19.1% for male and female respectively. The Major portion of respondents (55.9%) belonged to age group 21-30 whereas 19.9% and 21.6% were aged between 31-40 and 41-50 respectively. Among these, 58.5% were residents of urban areas; however 30.5% belonged to rural areas. Among the respondents, 50% had 16 years of education; however 47.9% were having 14 years of education. These respondents were divided into 5 income groups, therefore 20.8% were earning 51 thousand plus however, earning of 15.7% respondents were ranged between 41-50 thousands whereas remain had less than 40 thousand earning. As per designation 18.2% respondents were Branch Managers, 11% Manager, Operations, 18.6% Cash Officers and 11.9% were Operations Officers. A large number of respondents among these (42.4%) have been affiliated with the current organization for more than five years whereas remaining were associated between 1-5 years. 51.2% respondents were having less than five years' experience, however remaining has the professional life of more than 5 years.

4.2 Model Testing

The theoretical model was tested using Structure Equation Modeling (SEM), a multivariate data analysis technique to examine a series of dependence relationships simultaneously. It is a family of statistical models that seeks to explain the relationships among multiple variables. It examines the structure of interrelationships expressed in a series of equations which depicts all relationships among constructs (the dependent or independent variables). SEM includes various techniques most notably factor analysis and multiple regression analysis. It is the best possible technique which enables us to test various aspects of a relationship using a single technique. Hence SEM was the most suitable technique to test the proposed theoretical model in this study (Hair et al., 2002).

In the first stage of model testing, confirmatory factor analysis was used in SEM using Statistica Version 7.0 to test that how well the measured variables represent the construct. It explains whether the used variables can measure the construct or vice versa. Six among the seven variables (i.e. Motivation, Job Satisfaction, Civic Virtue, Altruism, Courtesy and Conscientiousness) shown in the model. 1.0 were confirmed as factors in the confirmatory factor analysis as the probability values of all the constructs to confirm these factors were less than 0.05 however, only Sportsmanship was not confirmed as factor as the probability values of all the constructs to measure sportsmanship were greater than 0.05. After confirmatory factor analysis, SEM model with confirmed factors as shown in Model 1.0 (excluding sportsmanship) was run to examine the relationships between endogenous and exogenous variables for hypothesis testing.

The model estimates, including Goodness of fit indices and model summary statistics were extracted from Statistica by running the model in the software. The model estimates explains the fitness of the model as well as the relationship of exogenous and endogenous variables with one another as per the hypothesized Structure Equation Model. Goodness of fit measure indicated how well the SEM model reproduced the covariance matrix among the indicator variables. The GFI values range between -1 and +1. The greater is the value the greater is the goodness of fit. The values depicted in the table

11.0 indicate the goodness of fit of the current SEM model used in this study (Hair et al., 2002).

Table 1

Goodness of Fit Indices for the Model	
Joreskog GFI	0.805
Joreskog AGFI	0.760
RMS Standardized Residual	0.074
Steiger-Lind RMSEA	0.0823

5. Finding with Reference to Research Objectives

- i. The foremost objective of this study was an analysis and a description of the structural relationship between Job Satisfaction and Motivation based on the primary data collected through a Likert scale questionnaire.
 H₁ hypothesis (Job Satisfaction may have a significant positive relationship with Motivation) were formed and tested in this study to achieve the above stated objective. Based on the results as described in the SEM analysis Table 2.0 it is found that Job satisfaction has a significant positive relationship with motivation thus if an employee is motivated he/she will be highly satisfied from the job and vice versa. This means job attitudes are significantly related with motivation level of employees and may be enhanced positively by an increase in the level of motivation of employees.
 Hereafter it is concluded that the above stated objective of this study has been achieved with the acceptance of the H1 hypothesis as described in data analysis and interpretations.
- ii. The second objective of the presented study was to test and elucidate the structural relationship among Job Satisfaction and the five factors of organizational citizenship behavior (OCB) i.e. altruism, conscientiousness, courtesy, sportsmanship and civic virtue based on the primary data collected.
 Hypotheses H_{2a} (Job Satisfaction may have significant positive relationship with Altruism), H_{2b} (Job Satisfaction may have significant positive relationship with Conscientiousness), H_{2c} (Job Satisfaction may have significant positive relationship with Sportsmanship), H_{2d} (Job Satisfaction may have significant positive relationship with Courtesy) and H_{2e} (Job Satisfaction may have significant positive relationship with Civic Virtue) were formed and tested using SEM to achieve this objective.
 The results of the SEM analysis depicted in table 2.0 stated that job satisfaction has a significant relationship with the courtesy, conscientiousness and Altruism behaviors because job attitudes, i.e. JS has a strong influence on employee extra role behaviors (Teh & Sun, 2012). It means that if an employee is satisfied with one’s job he/she will express courtesy, conscientiousness and altruism behaviors of OCB at work place and these behaviors will be influenced by satisfaction from the job. Hence we can conclude from the acceptance of Hypotheses H_{2a}, H_{2b} and H_{2d} as stated in the data analysis and interpretations that three of the factors of OCB have a significant positive relationship with job satisfaction, whereas two factors of OCB i.e. sportsmanship and civic virtue had an insignificant relationship with Job satisfaction in the present study. Therefore, based on the results Hypotheses H_{2c} and H_{2e} were rejected as described in SEM model estimates.
 Consequently, the above objective of the study stand achieved with the confirmation of relationship of three factors out of the five factors of OCB with Job Satisfaction in the current population.

Table 2

Hypothesis Testing through SEM Model Estimates			
Hypothesis	Path	Path Coefficient	Remarks

H ₁	(mot) -->(js)	0.648*	Positive Supported
H _{2a}	(js) -->(alt)	0.323*	Positive Supported
H _{2b}	(js)-->(consc)	0.302*	Positive Supported
H _{2c}	(js)-->(sp)	Nil	Factor Eliminated in CFA Hence Hypothesis Rejected
H _{2d}	(js) --> (court)	0.258*	Positive Supported
H _{2e}	(js)-->(cv)	0.025	Positive but insignificant
H _{3a}	(mot)-->(alt)	0.170*	Positive Supported
H _{3b}	(mot)-->(consc)	0.166*	Positive Supported
H _{3c}	(mot) -->(sp)	Nil	Factor Eliminated in CFA Hence Hypothesis Rejected
H _{3d}	(mot) -->(court)	0.035	Positive but insignificant
H _{3e}	(mot) -->(cv)	0.369*	Positive Supported

Note: *Significant at $p < 0.05$ levels

- ii. The third objective of the present study was to analyze and interpret the structural relationship between motivation and the five factors of organizational citizenship behavior (OCB) i.e. altruism, conscientiousness, courtesy, sportsmanship and civic virtue in the bankers based on the primary data. Hypotheses H_{3a} (Motivation may have a significant positive relationship with Altruism), H_{3b} (Motivation may have a significant positive relationship with Conscientiousness), H_{3c} (Motivation may have a significant positive relationship with Sportsmanship), H_{3d} (Motivation may have a significant positive relationship with Courtesy) and H_{3e} (Motivation may have a significant positive relationship with Civic Virtue) were formed and tested using SEM to achieve this objective.

From the results shown in table 2.0 it was found that motivation had a significant positive relationship with Civic Virtue, Conscientiousness, and Altruism but had an insignificant relationship with courtesy and sportsmanship in the present population. Subsequently, we can say that the highly motivated employees express civic virtue, conscientiousness and altruism at their work place. Moreover, civic virtue, conscientiousness and altruism behaviors are influenced by motivation. Therefore, hypotheses H_{3a}, H_{3b} and H_{3e} were accepted and hypotheses H_{3c} and H_{3d} were rejected as illustrated in data analysis and interpretations. Henceforth we can conclude that the three factors of OCB have a significant relationship with motivation in this study, whereas two of the factors of OCB have an insignificant relationship with motivation.

In conclusion, the third objective of the study has been achieved successfully with the verification of relationship of three among five factors of OCB with Motivation in the present population.

6. Conclusion

In vivid conclusion based on the above results and discussion, motivation had a stronger relationship with job satisfaction; whereas both job satisfaction and motivation had a significant positive relationship with factors of OCB thus they had a relationship with overall OCB. However, Sportsmanship (one of the five factors of OCB) had not been confirmed as a significant factor in this study for relationship with both Motivation and Job Satisfaction due to unfamiliar factors which may be explored through extensive research. Therefore, it was excluded from the SEM for being insignificant at $p=0.05$ hence H_{2c} and H_{3c} were rejected as illustrated in data analysis and interpretations. Hence, structural relationship of three of the factors of OCB with motivation and job satisfaction has been proved in this study as illustrated in Fitted Model, Fig 2.0.

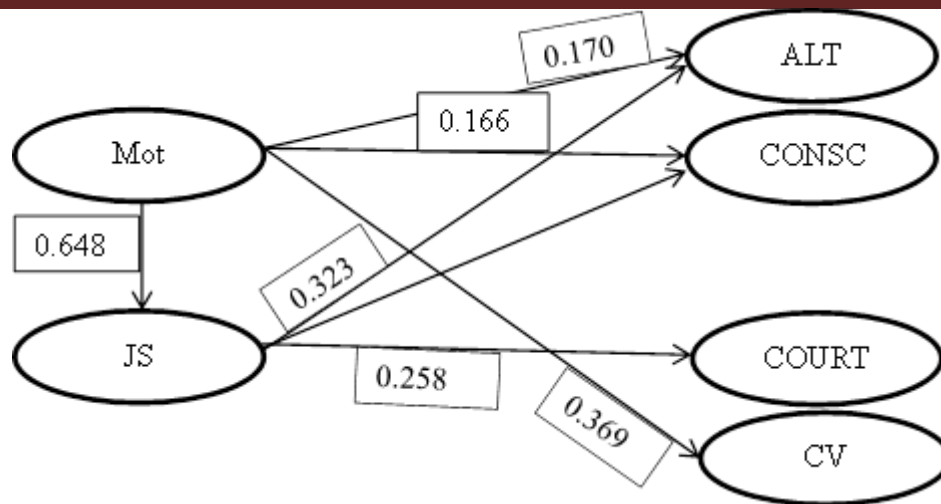


Figure 2: Fitted Model (Mot=Motivation, JS=Job Satisfaction, CV=Civic Virtue, Alt=Altruism, Cons=Conscientiousness, Court=Courtesy)

7. Limitations of the study and Future Research Directions

Due to limited resources the present study only represents the OCB of a specific population of a specific region; however future studies with larger sample size may produce different results as OCB vary in different cultures. Therefore, the results of this study may be carefully generalized to the bank officers by keeping culture and all other antecedents constant.

Furthermore, future researchers may work to identify the reasons behind non-confirmation of sportsmanship as factor in the present study. Also there is research gap to explore the factors due to which civic virtue had an insignificant relationship with job satisfaction and courtesy had an insignificant relationship with motivation. Additionally, different other variables, i.e. Job Commitment, Job Involvement, and Leadership Styles etc. may be included in the conceptual model to check their impact on OCB of employees. Moreover, the impact of the Intrinsic and Extrinsic Motivation may be individually tested on the OCB and its factors.

In addition to the above, further research is needed to authenticate the validity and reliability of the tools outside Pakistan and to assist in making a generalization that Motivation and Job Satisfaction positively affect OCB of the employees working in different work places.

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