

## **The Impact of Organizational Commitment on Organizational Citizenship Behaviors : Field study in Jordanian Commercial Banks**

Djouhara AGTI (\*)  
Mohamed Khider University, Biskra; Algeria.

**Abstract:** The present study aims at examining the effect of organizational commitment on Jordanian Banks' citizenship behaviors. A sample of 365 employees within seven of thirteen Jordanian commercial banks was used. Data were analyzed using SPSS 18.0 to determine the interactions between the various factors.

This study confirms that affective commitment and continuance have a positive direct effect on banks' citizenship behaviors, whereas, normative commitment hasn't a positive direct effect on employees citizenship behaviors of banks.

The study implications and directions for future research are also proposed.

**Keywords:** Organizational Commitment, Organizational Citizenship Behaviors, Jordanian Commercial Banks.

**Jel Classification Codes :** M12, M54.

### **I- Introduction :**

Banking services are one of the oldest commercial activities that have a large market share in delivering various levels of services quantitatively and qualitatively to various levels of customers. The banking sector in Jordan also has more interest toward customers through continuous improvement to their employees. For example the banks association in Jordan issued a report in 2008 about the employees' ethics and behaviors in the banks, this report consists of the importance of the principles that reinforce citizenship concepts, continuum training, learning and motivating, job satisfaction, work as one team, coordination between activities<sup>1</sup> ; and other behaviors that link with commitment and citizenship behaviors of employees. This report is very important because the behaviors mentioned allow employees to better serve customers and determine the banks performance, especially that the dominant position in the banking market has become very difficult due to the vast spread of services and aggressive competition on one side, and increasing customers demands on the other side.

Caruana & Calleya (1998) believed that the lack of commitment and citizenship behavior on the part of employees can be harmful to an organization, resulting in poorer performance arising from inferior service offerings and higher costs. Organizational commitment plays a central role in the management literature, particularly in organizational behavior research, which argues that organizational commitment is probably one of the most important keys to success.

The topic of organizational citizenship behaviors (OCBs) continues to stimulate interest among researchers and practitioners. This interest is not surprising given the argument and emerging evidence that willingness to perform OCBs is associated with individual and organizational outcome<sup>2</sup>.

The current study tries to examine which type of organizational commitment explained the organizational citizenship behaviors, and seek to answer the following question: **Is employees' citizenship behaviors determining by their commitment ?**

eMail : (\*) : Djouhara07@voila.fr

## II. Theoretical Framework

### II.1. Study Context : The Banking sector in Jordan

Today's successful human resource professional in the financial services industry needs a clear understanding of the critical human resource issues, from recruitment to career pattern development, because the human resource function has a direct impact on a financial institution's productivity and bottom-line<sup>3</sup>. In this study the researcher chose the Jordanian banking sector as a context to investigate some human resource concepts (internal marketing, organizational commitment, and organizational citizenship behaviors) and their impact on banks' market orientation. (Farzad, 2007) adds that one of the main concerns of every bank is about human resource issues, because the banks do not provide significantly different products and hence consumer choice is heavily influenced by convenience and image, the latter partly created by contact with staff and there is thus a clear strategic link with quality of service and staff quality<sup>4</sup>.

The banking sector of any country is considered as a mirror to core economic performance, it rapidly responds to the economic changes and seeks to adapt with it. In Jordan, the banking sector appeared 80 years ago, when foreign bank started to work in Jordan "Othmani Bank" in 1925<sup>5</sup>. This sector was affected by the developments in the Jordanian economy in the last few years. Currently it is very active, and the banks of Jordan have taken all the tasks and responsibilities as other banks in developed countries. The number of banks in Jordan increased to 23 banks in 2006, and to 26 banks in 2011, four are Islamic banks, nine are foreign banks, and 13 others are commercial banks<sup>6</sup>. The number of overall branches of pervious banks is more than 515 branches distributed in various areas in Jordan. This study will concentrate on the Jordanian commercial banks (see table 1).

### II.2. Organizational Commitment

Organizational commitment has been variously and extensively defined, measured and researched, but it continues to draw criticism for lack of precision and concept redundancy<sup>7</sup>. In this section the researcher seeks to clarify some ambiguities on the nature of organizational commitment.

#### II.2.1. The commitment as side-bets

According to (Cohen, 2007), this era is based on Howard Becker's (1960) conceptualization that defined commitment by using what is known as the side-bet theory<sup>8</sup>. This approach was one of the earliest attempts to advance a comprehensive conceptual framework about the concept of commitment that presents a thorough perspective on the individual's relationship with the organization ; based on this theory, employees are committed because they have totally hidden or somewhat hidden investments ; "side-bets" they have made by remaining in a given organization. The term "side-bets" was used by Becker to refer to the accumulation of investments valued by the individual that would be lost if he or she were to leave the organization. Cohen (2007), suggested that over a period of time, certain costs accrue, and that makes it more difficult for the person to disengage from a consistent pattern of activity, namely, maintaining membership in the organization<sup>9</sup>. Therefore (Powell & Meyer, 2004) believe that side bets can take various forms : generalized cultural expectations about responsible behavior, self-presentation concerns, impersonal bureaucratic arrangements, and individual adjustments to social positions and non-work concerns<sup>10</sup>. (Powell & Meyer, 2004) and (Lok et al, 2007) defined *Generalized*

*cultural expectations* as, expectations of important reference groups regarding to what constitutes responsible behavior (e.g. how long one should stay at a job), violating these expectations could lead to real or imagined negative consequences. *Self-presentation concerns* arise when a person attempts to present a consistent public image that requires behaving in a particular fashion. Impersonal *bureaucratic arrangements* are rules or policies put in a place by the organization to encourage or reward long-term employment (e.g., a seniority-based compensation system). *Individual adjustments to social positions* refer to efforts made by an individual to adapt to a situation, but that make him or her less fit for other situations (e.g., investment of time and effort to acquire organization-specific skills). *Non-work concerns* refer to side bets made outside the organization itself, as when an employee establishes roots in a community that would be disrupted if he or she were to leave the organization and be forced to seek employment in another geographic location<sup>11</sup>

<sup>12</sup>

### II.2.2. Components of commitment

Meyer and Allen's (1990) three component model of OC has been the dominant framework for OC research in the past decade because it is based on a more comprehensive understanding of OC<sup>13</sup>. The three-component model consists of :

**a. Affective commitment** : refers to the employee state of emotional attachment to the organization and is especially sensitive to work experiences such as organizational support<sup>14</sup>. This emotional response has also been described as a linking of the individual identity with the identity of the organization and as an attachment to the organization for its own sake, apart from its purely instrumental worth ; it results in a situation where the employee wants to continue his or her association with the organization<sup>15</sup>. (Banaia et al, 2004) suggested that affective commitment is characterized by three factors : Identification—a strong belief in, acceptance of the organization's goals and values ; Involvement—a readiness to exert effort on behalf of the organization and loyalty—a strong desire to remain a member of the organization<sup>16</sup>. (Lok et al, 2007) also add that affective commitment remains the dominant focus of research on organizational commitment and is shown to be most clearly associated with important organizational outcomes, such as improved retention, attendance and citizen behaviors, self-reports of performance and objective measures of supervisor ratings of employees' performance, as well as indicators of improved operational costs and sales<sup>17</sup>.

**b. Normative commitment** : refers to an employee's belief that he or she ought to stay with the organization and develop, as a result of socialization experiences that emphasize the appropriateness of remaining loyal to one's employer<sup>18</sup>. Individuals having a high degree of normative commitment feel that they are obliged to continue employment<sup>19</sup>. (Namasivayam & Zhao, 2007) describe normative commitment as, the result of both pre-entry (familial and cultural) and post-entry (organizational) socialization processes<sup>20</sup>.

**c. Continuance commitment** : might consist of two sub-constructs—one based on the degree of personal sacrifice associated with leaving the organization<sup>21</sup>, and the other based on individuals' recognition of the availability of alternatives if they were to leave the organization, often referred to as "sunk costs"<sup>22</sup>.

### II.2.3. Construct validity of Meyer and Allen's Model

Many studies have examined the construct validity of Meyer and Allen's (1991) three-component model and its measures. According to (Meyer et al, 2002), affective,

continuance, and normative commitment are *distinguishable* components of commitment<sup>23</sup>. Also, (Cheng and Stockdale, 2003) say that Allen and Meyer in 1996 reviewed results from over 40 samples and claimed that construct validity was strong enough to support the continued use of the scales<sup>24</sup>. However, some concerns stand out. First, about the dimensionality of continuance commitment (CC), according to Meyer et al (2002), Meyer and Allen in 1984 developed an 8-item scale (the CCS) that they asserted was more appropriate than existing instruments for the measurement of commitment, as conceptualized by Becker, 1960 in his “side bet” theory<sup>25</sup>. Although internal consistency estimates for the CCS have generally been acceptable, a principal components analysis conducted by McGee and Ford identified three factors, two of which were interpretable ; one factor, labeled CC : LoAlt, was defined by 3 items reflecting a perceived lack of alternative employment opportunities. A second factor, labeled CC : HiSac, was defined by 3 items reflecting perceived sacrifices associated with leaving the organization<sup>26</sup>.

Second, because high correlations between AC and NC dimensions have been consistently found, there is a doubt about the distinction between these constructs<sup>27</sup>.

Furthermore, according to (Cheng & Stockdale, 2003), Allen and Meyer reported that the proposed antecedents of AC and NC are highly correlated with both dimensions (e.g., antecedents of AC are not only highly correlated with AC, but also with NC), suggesting that affective commitment and normative commitment lack discriminate validity. In response to the problems in their scales, Meyer et al modified the three scales ; the revised measure contained six items for each of the three subscales<sup>28</sup>. The question that arises here is : Are Mayer & Allen Scales valid in our context (Arab culture) ?

### II.3. Organizational Citizenship Behaviors (OCB)

Most literatures conceptualize OCB as a multidimensional performance variable comprised of two dimensions and up to seven dimensions<sup>29</sup>.

The latter researchers suggest seven dimensions of OCB (altruism, courtesy, cheerleading, peacekeeping, sportsmanship, civic virtue and conscientiousness), after this combination the (altruism, courtesy, cheerleading and peacekeeping) are included in one dimension of (helping behavior)<sup>30</sup>, so that they are reduced into four dimensions of OCB (helping behavior, sportsmanship, civic virtue and conscientiousness). Recently, researchers speak about three dimension of OCB “helping behavior, civic virtue, and sportsmanship”<sup>31</sup>. (Day & Carroll, 2004) identified the three dimensions of OCB as : sportsmanship (not complaining about the organization) ; helping behavior (helping coworkers and providing encouragement) and civic virtue (becoming involved in and showing concern for the organization)<sup>32</sup>.

Other researchers such as (Spector & Fox, 2002), (Robert et al, 2007) and Bonaparte Jr (2008) divided OCB into two categories according to the intended beneficiary<sup>33</sup>. OCB, that benefits the organization in general, such as a willingness to participate in extra project-oriented activities<sup>34</sup>, and OCB that is directed primarily to individuals within the organization, such as altruism and interpersonal helping<sup>35</sup>. Other researches still use the five dimensions of OCB that were suggested by (Mackenzie et al, 1993) (altruism, courtesy, sportsmanship, civic virtue and conscientiousness), and these dimensions are used in this study to measure the organizational citizenship behaviors since they are not extensively used in previous researches<sup>36</sup>. (Bell & Menguc, 2002) and (Yoon & Suh, 2003) identify : *Altruism* as a discretionary behavior that helps other persons with respect to

organizationally relevant tasks or problems (e.g., voluntarily helping less skilled or new employees and assisting coworkers who are overloaded or absent) ; *Conscientiousness* as a discretionary behavior that employees carry out well beyond the minimum required level (e.g., working long days, voluntarily doing things besides duties, keeping the organization rules, and never wasting work time)<sup>37</sup> ; *Sportsmanship* consists of actions that employees should refrain from doing, as complaining, doing petty grievances, railing against real or imagined slights, and making federal cases out of small potatoes ; *Courtesy* consists of actions that help prevent work-related problems with others, or such actions as “touching base” with those parties whose works would be affected by one’s decisions or commitments ; *Civic virtue* reflects behaviors, in which an employee responsibly engages, that show concern for the organization and employee initiative in recommending how the organization can improve its operations<sup>38</sup>. However, according to (Yoon & Suh, 2003) courtesy is not easily distinguishable from altruism ; the distinction between the two behaviors can be made when one distinguishes between coming to the aid of someone who already has a problem and helping someone prevent a problem from occurring<sup>39</sup>.

Yu & Chu, (2007) have also divided behaviors in organizations into : In-role behavior in accordance with formal role descriptions and Extra-role behavior beyond formal role requirements. According to their theory, extra-role behavior arises from feelings of “citizenship” with respect to the organization ; these feelings have been perceived as the backbone of behaviors that were not required by an organization, but have a positive impact on organizational function<sup>40</sup>. More recently, (Yoon, 2009) defined OCB as “the performance that supports the social and psychological environment in which task performance takes place”<sup>41</sup>.

### III. Literature Review and Hypotheses Development

Chen & Francesco (2003) examined the relationship between the three components of organizational commitment and in-role performance and extra-role performance (organizational citizenship behaviors) and found that affective commitment related positively with OCB, whereas normative commitment moderated the relationship between affective commitment and OCB, the latter was stronger for those with lower normative commitment<sup>42</sup>. (Shaw et al, 2003) examined two types of performance overall or job performance) and (helping or citizenship behavior), and they suggested that affective and normative commitment correlated positively with OCB, whereas the correlation with continuance commitment was near zero of the five dimensions of OCB, except for altruism and conscientiousness, which were represented sufficiently<sup>43</sup>. (Lagomarsino & Cardona, 2003) suggested that the strength of followers' continuing commitment to the organization will increase their propensity to engage in OCB, and the stronger the individual’s normative commitment the higher their propensity to engage OCB<sup>44</sup>. (Kondratuka et al, 2004) state, with respect to organizational citizenship behavior, that there is a positive relationship with affective and normative commitment, but a negative relationship with continuance commitment.<sup>45</sup> (Liu et al, 2004) suggested that affective commitment and normative commitment, but not continuance commitment, will be significant predictors of OCB in a non-U.S. context<sup>46</sup>. (Wasti, 2005) states that while affective commitment has the strongest relations with desirable work-related outcomes such as organizational citizenship behaviors, continuance commitment is either negatively related or unrelated to these behaviors, normative commitment also appears to predict positive job outcomes, albeit less

strongly than affective commitment<sup>47</sup>. (Ackfeldt & Coote, 2005) believe that job attitudes (job satisfaction and OC) are proposed as direct predictors of OCB<sup>48</sup>. (Paulin et al, 2006) found that the affective commitment has a significant association with both overall citizenship behavior and customer linkage behavior<sup>49</sup>. (Cohen, 2006), examined the relation between multiple commitments (organizational commitment, occupational commitment, job involvement, and group commitment), ethnicity, and cultural values with organizational citizenship behaviors (OCB) and in-role performance and he found that organizational commitment, group commitment, and job involvement will be related to OCB and in-role performance more strongly than occupational commitment<sup>50</sup>. (Lee, 2006) examined employees' job satisfaction, organizational commitment, and performance in Singapore hospitals, and revealed that while normative has no impact on performance (in-role & extra-role performance), affective commitment has a positive effect, whereas continuance commitment has a negative effect on both in-role and extra-role performance (OCB)<sup>51</sup>.

Some results about examining the relationship between OC and OCB showed by (Gellatly et al, 2006) are as follows :

- a. When affective commitment was high, the relation between normative commitment and citizenship behaviors was similar (positive) at high and low continuance commitment values. However, when affective commitment was low, the relation between normative commitment and citizenship behaviors was positive when continuance commitment was low, but turned negative when continuance commitment was high. Continuance commitment was unrelated to citizenship behaviors when normative commitment was low, but this relation turned negative when normative commitment was high.
- b. If affective commitment was high, the relation between continuance commitment and citizenship behaviors was weak regardless of the levels of normative commitment<sup>52</sup>.

Viela et al (2008) suggested that a salesperson's organizational commitment has no significant influence on his/her OCBs. (Bonaparte Jr, 2008) investigated how organizational citizenship behaviors (altruism, sportsmanship, civic virtue, and conscientiousness) can be effected by organizational commitment (affective, normative, and continuance commitment), and found that the OCBs for altruism were positively related to OC affects more than other components<sup>53</sup>. (Hung & Lin, 2008) support most of the researches, which find that organizational commitment has positive effects on organizational citizenship behaviors, benefiting the organization and benefiting the individual and assuring that the affective commitment has a stronger effect on organizational citizenship behaviors, whereas, they reveal that the normative commitment has a negative effect on organizational citizenship behaviors that benefit the organization<sup>54</sup>. (Cichy et al, 2009) examined the relationships between, multi-dimensional constructs of OC and contextual performance (CP) (Organization Citizenship Behavior). The results showed that affective commitment had the strongest positive effects on contextual performance, continuance commitment related negatively to contextual performance and that normative commitment was associated positively with contextual performance<sup>55</sup>.

Based on these, the following hypothesis is developed :

*H<sub>4a</sub> : Employees' affective commitment has significant positive influences on organizational citizenship behaviors.*

*H<sub>4b</sub> : Employees' normative commitment has significant positive influences on organizational citizenship behaviors.*

$H_{4c}$  : *Employees' continuance commitment has significant positive influences on organizational citizenship behaviors.*

- **The Study Model**

According to this study, which focuses on employees from commercial banks in Jordan, with their organizational commitment and organizational citizenship behaviors as the dependent variables ; the research theoretical structure is thus formed ; shown as figure (1)

## **IV. Methods :**

### **IV.1. Research Design**

This research starts with a literature review and developed questions from the already existing theories, which later is compared with the reality and the main idea is drawn from already existing theories within the research area<sup>56</sup> ; therefore, this research is of deductive nature. The methodological approach that employed in this study is a quantitative approach which is used to collect data in numerical form and measure and analyze the effect of OC on OCBs. The purpose of this method is to examine either relationships or cause and effect ; it requires large samples examined through instruments that tests a theory created prior to the study<sup>57</sup>. It is dominate the study as it was relevant and a structured method of data collection was utilized by means of a questionnaire, and it is reports statistical results presented with number<sup>58</sup>.

Budget and time constraints demand that a cross-sectional design be used for this research. Therefore a quantitative, descriptive, cross-sectional survey study design was used to answer the research questions asked above.

### **IV.2. Population and Sampling Design**

#### **IV.2.1. Research Population :**

The population in this work was a field-based study performed in Jordan through the 11773 employees of 13 commercial banks<sup>59</sup>, and this study focus on seven from them.

#### **IV.2.2. Research Sample and Sampling Design :**

The number of survey questionnaires distributed to Jordanian commercial banks was 600 questionnaires. Of the distributed questionnaires, 402 were successfully returned. After the data cleaning process, 37 cases were deleted because the banks' employees had not completed the questionnaire properly. Finally, 365 effective questionnaires were analyzed in this study, at 60.83% response rate.

As shown on Table (2), the researcher collect 12.9% (47 questionnaires) from Karak and 5.5% (20 questionnaires) from Tafila, 64.4% (235 questionnaires) from Amman, and 17.4% (63 questionnaires) from Irbid. This distribution enables the researcher to cover the south, mid, and north of Jordan. Also the researcher seeks to cover the different Jordanian commercial banks to make more generalizable results. Seven banks from thirteen accepted to distributing the questionnaires among their employees. The largest percentage for distributed questionnaires based on bank was 25.5% (93 questionnaires) from the housing bank for trade and finance, whereas the lowest percentage was 9.0 % (11 questionnaires) from Jordan Kuwait Bank.

### IV.2.3. Variables measurement :

Before a scale of measurement is developed, the researcher must determine exactly what it is to be measured<sup>60</sup>. Concepts or variables in this study were not directly observable, so they have to be operationalized in a way that enables the researcher to measure them. Operational Definition is a definition of a construct in measurable terms by reducing it from, its level of abstraction through the delineation of its dimensions and elements<sup>61</sup>. Operational definitions of variables measured in this study were borrowed and were slightly modified from previous studies These definitions are presented in Table (3)

### IV.2.4. Instrument Reliability and Validation :

#### A. Reliability :

Reliability is the extent to which an experiment, test, or any measuring procedure yields the same result on repeated trials. Without the agreement of independent observers able to replicate research procedures, or the ability to use research tools and procedures that yield consistent measurements, researchers would be unable to satisfactorily draw conclusions, formulate theories, or make claims about the generalizability of their research. Cronbach's alpha as a coefficient of reliability measures how well a set of items (or variables) measures a single one-dimensional latent construct. If the value of Cronbach's alpha for each construct would be more than 0.7, the construct is accepted, otherwise it would be rejected. For the alphas less but near to 0.7, it may possible to be accepted<sup>62</sup>.

Reliability of the measures in this thesis was first assessed using Cronbach's coefficient alpha and then using confirmatory factor analysis (CFA). As the alpha values Table (3) for all the constructs in our study are greater than the guideline of .70, we conclude that the scales can be applied for the analysis with acceptable reliability.

In using confirmatory factor analysis, composite reliability (CR) and average variance extracted (AVE) were calculated from model estimates using the CR formula and AVE formula given by (Fornell and Larcker, 1981)<sup>63</sup>. (Bagozzi and Yi, 1988) recommended that CR should be equal to or greater than .60, and AVE should be equal to or greater than .50<sup>64</sup>. Based on these assessments, measures used within this thesis were within the acceptable levels supporting the reliability of the constructs Table (4).

#### B. Validity :

According to (Zikmund, 2003), validity means "the ability of a scale to measure what intended to be measured"<sup>65</sup>. Construct validation includes content, convergent and discriminate validities<sup>66</sup>. A Confirmatory Factor Analysis (CFA) has also been used to assess construct validity of the prior factor structures.

Content validity or face validity is a non-statistical assessment of validity which is ensured by expert judgment or through an extended literature search. Content validity refers to the subjective agreement among professionals that a scale logically appears to reflect accurately what it purports to measure<sup>67</sup>. In order to establish face validity, an initial version of the instrument was pre-tested using several academic people. The participants were asked to comment on the format and appropriateness of questions, and to suggest any items that they believed should be included in the instrument. In view of their suggestions, several adjustments were incorporated into the instrument with the inclusion of some new questions that greatly improved clarity. The derived instrument was then tested for reliability.



## V. Results and Discussion :

### V.1. General Information About the Respondents

This section of the study describes the sample of the study showing the frequencies and percentages of respondents according to their demographic variables (gender, age, education level, and income level). (see table 5)

### V.2. Testing the Hypotheses

Before running the model, the researcher inspected the data for any possible abnormalities. The researcher followed and checked the data for missing data and normality. The reported values of skewness and kurtosis would indicate if there were normality and outlier problems that may influence the covariance matrix and the results.

The skew index ranges from 0.218 to 0.919 and kurtosis index ranges from -0.065 to 1.976 (Table 6). Following (Antonio et al, 2007) recommendation that the skew and kurtosis indices should not exceed an absolute value of 3 and 10 respectively<sup>68</sup>, the data in this study is regarded as normal for the purposes of structural equation modeling.

### V.3. Hypotheses Tests :

#### According to the table (7):

H4a : specifies that Affective commitment has a positive direct effect on organizational citizenship behaviors. This hypothesis is verified (with  $\beta$  coefficient = 0.254;  $t = 5.301$ ). It shows that the higher “emotional commitment” of employees would feel the higher would be their “citizenship behaviors”. As a result, H4a was approved.

H4b : specifies that normative commitment has a positive direct effect on organizational citizenship behaviors. This hypothesis is verified (with  $\beta$  coefficient = 0.041- ;  $t = 0.781$ -). As a result, H4b wasn't approved.

H4c : specifies that Affective commitment has a positive direct effect on organizational citizenship behaviors. This hypothesis is verified (with  $\beta$  coefficient = 0.254 ;  $t = 5.301$ ). It shows that the higher “continuance commitment” of employees would feel the higher would be their “citizenship behaviors”. As a result, H4c was approved.

### V.4. Discussion of the Findings

The Study was found that organizational commitment in term of Affective and continuance commitment has a positive direct effect on organizational citizenship behaviors. This finding is inconsistent with the past research in management (Vilela et al, 2008), but it is consistent with those published by (Shaw et al, 2003 ; Lagomarsino & Cardona, 2003 ; Chen & Francesco, 2003 ; Kondratuk et al, 2004 ; Wasti,2005 ; Ackfeldt & Coote, 2005 ; Lee, 2006 ; Cohen, 2006 ; Gellatly et al, 2006 ; Hung & Lin, 2008 ; Bonaparte Jr, 2008 ; and Cichy et al, 2009), which found a positive relationship between organizational commitment and organizational citizenship behaviors. (Waris, 2005) suggested that individuals are believed to engage in organizational citizenship behavior because of their level of involvement with the organization and their desire to stay in it<sup>69</sup>. Bonaparte Jr (2008) adds, that the various behaviors and attitudes exhibited by the employees within each organization should be observed closely<sup>70</sup>. Employees who are emotionally attached or dedicated to their organization are more likely to help other employees more often than those who are not. Also, employees who are not obligated to the organization will typically refrain from commenting on trivial matters that may not actually

affect them. The measure of organizational commitment in this study has been through affective commitment and normative commitment, and continuance commitment which explained positively the citizenship behaviors among employees despite most researchers argue that it has a negative relationship with different dimensions of organizational citizenship behaviors.

## **V.5. Recommendations**

### **V.5.1. Research Recommendations :**

- a. Management, within the services industry organization (banks), can utilize the research findings to focus on those employees who enjoy their work and are willing to help others in order to increase the banks' performance (organizational citizenship behaviors).
- b. Managers who do not believe in the basic tenets of these business philosophies (organizational commitment) are unlikely to either make the effort to understand the wishes of employees or to be flexible enough to seek win-win solutions to designing jobs that meet the needs of employees, as well as the requirements of the bank.
- c. Training of service managers should develop skills in identifying employees' wants and needs and develop jobs as solutions to these needs.

### **V.5.2. Future Research**

- a. While the results presented here offer support for the hypothesis, the possibility that other models may provide a better description of the data cannot be ruled out. The model of this study takes the causal effect between general variables and doesn't take the dimensions of dependent variable in consideration. The researcher suggests that taking all dimension effects into consideration can make a more model accurate.
- b. Future work needs to be done to include more sectors of business, such as training, security and technical areas. Also, the variables in this study could be utilized repeatedly for examinations on other national banks, such as in Africa, which have very little studies and a very different culture ; or even other cultures around the world.
- c. The present study is limited to the private and commercial banks in Jordan. Similar studies could be conducted for comparison between commercial/Islamic banks or private/state-owned banks, especially since this study examines employee behaviors affected by the country culture and by the organization culture.
- d. There are many researchers who supported the relationship between the demographic variables and the two variables examined in this study. Some of those researchers are : Demographic variables with organizational commitment (Jaramillo et al, 2005 ; Akroyd et al ; & Salami, 2008 ; & Magoshi & Chang ; & O'Neill et al, 2009), and Demographic variables with organizational citizenship behaviors (Vigoda-Godot, et al 2005 ; & Wanxian & Weiwu, 2007). So the results of this study can be affected by the demographic variables, especially when the hypotheses testing of behavioral relationships varied according to demographic characteristics of respondents, and it can modify the relationships between the variables as a moderating factor.

**VI. Conclusion :**

The Study was assured that employees’ commitment in term of Affective and continuance commitment has a positive direct effect on organizational citizenship behaviors of employees in Jordanian commercial banks. The positive direct effect of continuance commitment on OCB resulted to sacrifice side of this dimension.

But the employees’ normative commitment hasn’t a positive direct effect on organizational citizenship behaviors.

**- Appendices:**

**Table (1): List of Banks in Jordan**

Bank	Bank
<b>Central Bank of Jordan</b>	<b>Foreign Banks</b>
<b>Commercial Banks</b>	Standard Chartered
Arab Bank	Egyptian Arab Lank Bank
ABC Bank (Jordan)	HSBC
Bank of Jordan	Citibank
Cairo Amman Bank	Rafidain Bank
Capital Bank	National Bank of Kuwait
Jordan Commercial Bank	BLOM Bank
Jordan Kuwait Bank	Bank Audi
Jordan Ahli Bank	Abu Dhabi National Bank
The Housing Bank for Trade & Finance	<b>Jordanian Islamic Banks</b>
Arab Jordan Investment Bank	Islamic International Arab Bank
Invest Bank	Jordan Islamic Bank
Société Générale	Jordan Dubai Islamic Bank
Bank al Etihad	<b>Foreign Islamic Banks</b>
	Al-Rajhi Bank

Source: Central Bank of Jordan. Retrieved 2011-05-12

**Table (2): Distribution of questionnaires According to Region and Name of the Bank**

Measure		Frequency	Percent
<b>Region</b>	Karak	47	12.9
	Tafila	20	5.5
	Amman	235	64.4
	Irbid	63	17.3
	<b>Total</b>	<b>365</b>	<b>100.0</b>
<b>The Bank</b>	Arab Bank	58	15.9
	housing bank	93	25.5
	Cairo Amman bank	45	12.3
	Bank of Jordan	57	15.6
	Jordan Ahli bank	44	12.1
	Jordan Kuwait bank	33	9.0
	Jordan commercial bank	35	9.6
<b>Total</b>	<b>365</b>	<b>100.0</b>	

**Table (3): Operational Definitions**

Variables	Dimension Measurement	Sources	Items
Organizational commitment	The banks' employees want to stay with the bank and feel emotionally attached, also they feel obligated to stay with the bank because it is the moral and right thing to do.	Cichy et al, 2009	1-08
Organizational citizenship behavior	Individual behavior that is discretionary, not directly recognized by the formal reward system, and divided into behaviors benefit individual (altruism and courtesy) and behaviors benefit the organization (conscientiousness, civic virtue, and sportsmanship).	Ackfeldt & Coote, 2005 ; Bell & Mengnc, 2002	09-20

**Table (4): Results for the Measurement Model\***

Construct	AVE	CR	Cronbach's Alpha
Organizational Commitment	0.78	0.90	.81
Organizational Citizenship Behavior	0.70	0.86	.76

\*Notes :

1. SPSS does not automatically compute composite reliability and average variance extracted.
2. Composite Reliability (CR) :  $(\rho_c) = (\sum \lambda)^2 \div [(\sum \lambda)^2 + \sum (\theta)]$
3. Average Variance Extracted (AVE) :  $(\rho_v) = (\sum \lambda^2) \div [\sum \lambda^2 + \sum (\theta)]$
4.  $\lambda$  = indicator loading ; and  $\theta$  = indicator error variance.

Source: prepared by researcher based on SPSS output

**Table (5): Frequencies and Percentages of Respondents**

Measure		Frequency	Percent
Gender	Male	221	60.5
	Female	144	39.5
	<b>Total</b>	<b>365</b>	<b>100.0</b>
Age	20-29	133	36.4
	30-39	167	45.8
	40-49	59	16.2
	50-59	5	1.4
	60 or more	1	.3
	<b>Total</b>	<b>365</b>	<b>100.0</b>
Educational level	High school	24	6.6
	B.A	298	81.6
	Master	37	10.1
	P.H.D	6	1.6
	<b>Total</b>	<b>365</b>	<b>100.0</b>
Income level (DJ)	Less than 200	6	1.6
	200-400	177	48.5
	401-600	131	35.9
	More than 600	51	14.0
	<b>Total</b>	<b>365</b>	<b>100.0</b>

Source: prepared by researcher based on SPSS output

**Table (6): Assessment of Normality**

Variables	skew	kurtosis
Affective Commitment (AC)	.702	1.018
Normative Commitment (NC)	.598	-.065
Continuance Commitment (CC)	.919	1.976
Organizational Commitment (OC)	.497	.308
Organizational Citizenship Behaviors (OCBs)	.218	.249

Source: prepared by researcher based on SPSS output

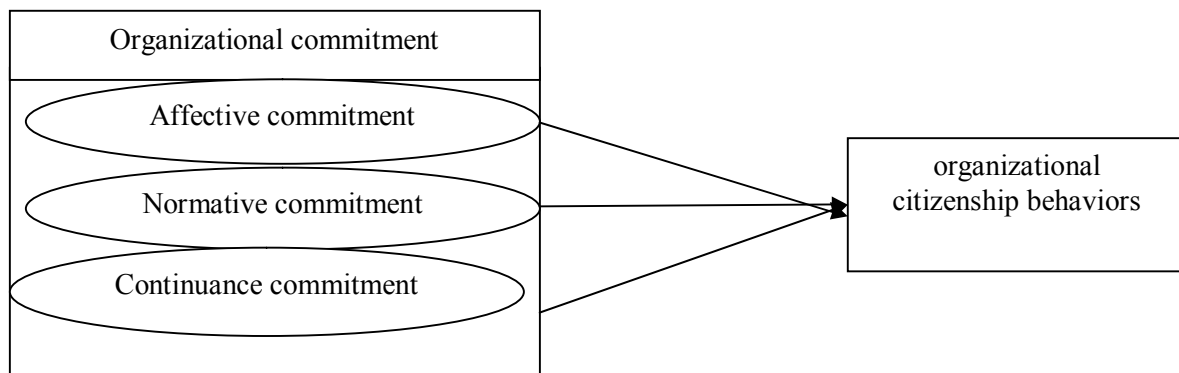
**Table (7) : Direct Effect**

Hypotheses	$\beta$ Coefficients	t-Value	Sig
AC -> OCBs	0.254	5.301***	0.000
NC -> OCBs	0.041-	0.781-	0.435
CC -> OCBs	0.197	4.187***	0.000

\*\*\*  $p < .001$ , \*\*  $p < .01$ , \*  $p < .05$ , based on two-tailed test ;  $t(p < .001) = 3.29$  ;  $t(p < .01) = 2.58$  ;  $t(p < .05) = 1.96$ .

Source: prepared by researcher based on SPSS output

**Fig. (1) : The Study Model**



Source: prepared by researcher through previous studies

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