

Impact of Organizational Citizenship Behaviour on Service Quality in Banking Sector, Vavuniya District

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Abstract

Purpose: The purposes of this research is to analyze the impact of Organizational Citizenship Behaviour on the Service Quality in the Banks in Vavuniya District, Sri Lanka.

Design/Methodology/Approach: Closed questionnaires were used for measuring the Organizational Citizenship Behaviour and Service Quality of banking sector. Questionnaire were distributed and collected in Vavuniya district. The conclusion were drawn from Regression analysis, ANOVAs and Pearson correlation.

Findings: Result revealed that although Organizational Citizenship Behaviour had significantly positive relationship with Service Quality it had not exerted significant impact on Service Quality.

Practical Implication: The research has implications in the efforts taken by the Banks in improving the service quality and organizational performance through employees.

Originality/ Value: The bank managers, government and the other stakeholders are expected to realize the importance of Organizational Citizenship Behaviour (OCB) and build a good customer relationship and improve the service quality in the current context of emerging many new financial institutions.

Keywords: Organizational Citizenship behaviour, Service Quality, Banking Sector.

Introduction

Banking has become more competitive in respect of the pricing of bank products and the location of point of sale. The market power is getting shifted from banks to their customers. The consequent increase in competition has made service quality a key differentiating factor for banks attempting to improve their market, profit positions and customer relationship to provide competitive advantage.

It has been reported in management literature that organizational citizenship behavior (OCB) is related to organizational performance. It is also reported that service quality has impact on customer relationship and will lead to competitive advantage. It is also noted that the concepts of OCB and service quality are related (Nour-Mohammad Yaghoubi et.al., 2011). It is therefore useful to study the relationship between these two and whether the OCB has impact on service quality and ultimately lead to organizational performance and competitive advantage through customer satisfaction.

Research Problem and Significance

Investigating the OCB and factors affecting it and identifying ways to improve to ensure a better service quality and thereby organizational performance are important. Developing the service quality faces challenges due to the lack of resources and rapidly changing and increasingly competitive environment which radically changes customers' expectation of how a service should be delivered. The fact that many financial institutions and leasing companies are emerging at present poses an important threat for the banking sector. Meeting the internal (customer Employees) needs will put the organization in better conditions to provide high-quality services to the external customers (Foreman and Money, 1995). In this backdrop, finding out the causative relationship between OCB and its antecedents and service quality will be very useful in developing strategies for competitive advantage and performance. This will fill a gap in the management and decision making arena.

Research Questions

- To what extent does Organizational Citizenship Behaviour impact on Service Quality in the Banking Sector in the Vavuniya District?
- Is there any significant relationship between Organizational Citizenship Behaviour and Service Quality in the Banking Sector in the Vavuniya District?

Objectives

- To find out the level of impact of Organizational Citizenship Behaviour on Service Quality in the Banking Sector in the Vavuniya District.
- To identify the relationship between Organizational Citizenship Behaviour and Service Quality in the Banking Sector in the Vavuniya District.

Review of Literature

Service Quality

Service quality is increasingly becoming a major strategic variable (Robledo, 2001; Terziovski and Dean, 1998). According to Wang and Wang, service quality is a form of an attitude, related but not equivalent to satisfaction that results from

the comparison of expectation with performance. Service quality may be evaluated on the functional quality dimension, described by five components: tangibles, reliability, responsibility, assurance and empathy. Gefan (2002) defined service quality as the subjective comparison that customers make between the quality of the service that they want to receive and what they actually get.

Bhaskar (2004) has analyzed that when good service is provided to a customer, then a loyal customer will work as an ambassador and help in the organisation's growth. Berry (1983) has defined relationship marketing as attracting, maintaining and enhancing the relationship with customers in a multiservice organization. Shani and Chalasani (1992) have defined relationship marketing as an integrated effort to identify, maintain and build a strong network with individual customers and continuous strengthening of relationship for mutual benefits of both sides. Oliver (1997) has considered customer loyalty as a vital element to organizational success and profit. Kumar & Rajesh (2009) reveals that any bank that wishes to either grow in size of its banking operation or improve its profit ability must consider the challenges affecting its customer relationship.

Customer expectations are difficult to manage but are often the cause of dissonance which results in loss of existing customer base and therefore, understanding customer expectations with regard to service delivery levels and product quality is essential for establishing a long term symbolic value relationship (Panda, 2003) These expectations include (among other things) High Quality Service (Khandwalla, 1995; Eisingerich and Bell, 2006), Timeliness in Service Delivery, Friendliness of Employees (Reinatz and Kumar, 2003), Ease of Opening Account and Competitive Charges (Morgan and Hunt, 1994; Naidu et al., 1999).

According to Asubonteng et al., (1996), due to intense competition and the hostility of environmental factors, service quality has become a cornerstone marketing strategy for companies. Service quality is generally defined as the overall assessment of a service by the customers, (Eshghi et al., 2008, p.121) or the extent to which a service meets customer's needs or expectations, Asubonteng et al., (1996).

Parasuraman et al., (1985) define service quality as “The discrepancy between consumers’ perceptions of services offered by a particular firm and their expectations about firms offering such services”.

The differences in service industries are based on the characteristics of service which include; intangibility, heterogeneity, perishability and inseparability. These above mentioned aspects of service make it very difficult to measure service quality unlike product quality which is measured objectively using factors such as durability and number of defects because of its tangible nature quality (Parasuraman et al., 1988, p.13).

A good service quality is considered as one which meets or exceeds consumer’s expectation of the service. Expectation is seen as what the customer feel service provider should offer and this is influenced by his/her personal needs, past experience, word-of-mouth and service provider’s communications, Parasuraman et al., (1985, p.49). This meaning of expectation in the service quality literature is different from the meaning of expectation in the customer satisfaction literature which defines expectation as predictions made by consumer about what is likely to happen during an impending transaction rather than what, the customer thinks, ought to happen. Customers’ perception of performance is what he/she experiences, (Parasuraman et al., 1988, p.17).

Researchers have proven that providing good service quality to customers retains them, attracts new ones, enhances corporate image, positive word-of-mouth recommendation and above all guarantees survival and profitability, Negi, (2009); Ladhari, (2009). Thus, service quality is expected to lead better customer relationship and can be thought of having an impact on customer relationship.

Parasuraman et al., (1985), developed a model of service quality after carrying out a study on four service settings: retail banking, credit card services, repair and maintenance of electrical appliances, and long-distance telephone services. The SERVQUAL model (Parasuraman et al., 1985, p.46) included, Tangibles- physical facilities, equipments, and staff appearance. Reliability- ability to perform the promised service dependably and accurately; Responsiveness- willingness to help customers and provide prompt service; Assurance- knowledge and

courtesy of employees and their ability to inspire trust and confidence; Empathy- caring, individual attention the firm provides its customers (Parasuraman et al., 1988, p.23). These dimensions mainly focus on the human aspects of service delivery (responsiveness, reliability, assurance, and empathy) and the tangibles of service. According to study carried out by Ladhari, (2009), it is recommended that the SERVQUAL model is a good scale to use when measuring service quality in various specific industries.

Organizational Citizenship Behaviour

Organizational Citizenship Behavior (OCB) is defined by Organ (1988: 4) as “individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization.” In other words, Organizational Citizenship Behaviors (OCB) are those extra work related behaviors which go above and beyond the routine duties prescribed by their job descriptions or measured in formal evaluations (Bateman and Organ, 1983). Since these efforts are made beyond the requirements specified in the job description, their presence cannot be enforced (Organ, 1988), and their absence cannot be penalized (Van Dyne et al., 1995).

Examples of these efforts include cooperation with peers, performing extra duties without complaint, punctuality, volunteering and helping others, using time efficiently, conserving resource, sharing ideas and positively representing the organization (Turnipseed and Rassuli, 2005). OCBs are work behaviours that are defined as discretionary, not related to the formal organizational reward system, and taken together to promote the organizational effectiveness (Moorman, 1991; Niehoff, 2005; Podsakoff and MacKenzie, 1994; Walz and Niehoff, 2000; Yen and Niehoff, 2004). Organizational Citizenship behaviors are the actions that are not nominated or demanded by the formal job responsibilities. (Farh, Zhong & Organ, 2004).

It is obvious that organizations need employees who will do more than their usual job duties and provide performance that is beyond expectations and every organization will definitely like to have such employees. Organizational citizenship behaviour

(OCB) is said to be existing where actions in which employees are willing to go above and beyond their prescribed role requirements (Dyne, 1995).

Thus, Organizational citizenship behaviour is functional, extra-role and pro-social directed at individual, groups and/or an organization. These are helping behaviours not formally prescribed by the organization and for which there are no direct rewards or punishments. Some research supports the belief that these behaviours are correlated with indicators of organizational effectiveness (Min-Huei. Chien, 2003).

Interestingly, researchers define OCB in not very much different contexts and backgrounds; also there is much consistency found in their ways of interpreting OCB (Zirgham ullah Bukhari (2008). It is a kind of performance which is known as non-task performance. It is also called as extra-role behaviour (Van Dyne et al., 1995)/prosocial behaviour (Brief and Motowidlo, 1986; George, 1990, 1991; George and Bettenhausen, 1990; O'Reilly and Chatman, 1986)/contextual performance (Borman et al., 1995; Borman and Motowidlo, 1997; Motowidlo and Van Scotter, 1994)/ organizational spontaneity (George and Brief, 1992; George and Jones, 1997) as it was not prescribed by the job contract per se. OCB is an extra-role behavior i.e., it is any behavior not officially required by the organization. It depends solely on the consent of employee. This may be due to organizational environment.

Extra-role behavior is referred to as innovative and spontaneous behavior, whereas technical performance required by the job, acceptable behavior to management is referred to as in-role behavior (Bateman & Organ, 1983). A basic notion determining the concept of in-role and extra-role behaviors is the idea that an employer can force a certain degree of work out of the employee who needs the job (in-role behavior). On the other hand the organization can encourage the extra-role behaviors that can increase their competitiveness. Organizational Citizenship Behavior has turned out to be one of the most important concepts in controlling the efficiency and effectiveness of an organization in terms of productivity and quality of the organization. Over the past years researchers have studied and tried to define Organizational Citizenship Behavior,

initially created by Dennis Organ and his colleagues (Bateman & Organ, 1983) (Smith, Organ, & Near, 1983) as individual behavior in the workplace, not directly recognized by an organization's formal reward system, yet serves to promote the general well-being of the organization.

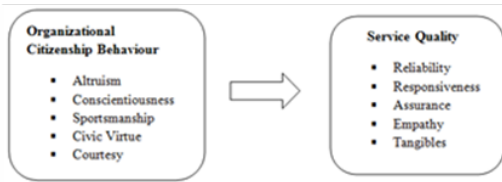
Katz (1964) asserted that an organization which depends solely on its blueprints of prescribed behaviour is a very fragile social system. He went on to describe five behaviours not specified by role prescriptions that, nevertheless, facilitate the accomplishment of organizational goals. Employees engage in these kinds of behaviour which are discretionary and considered to be over and above the job contract. OCB should have a particular impact on the overall effectiveness of organizations by adding to the social framework of the work environment.

As per the foregoing, Organizational citizenship behaviours (OCBs) are a special type of work behaviour that are defined as individual behaviours which are beneficial to the organization and are discretionary, not directly or explicitly recognized by the formal reward system and OCBs are thought to have an important impact on the effectiveness (Moonman, 1991; Niehoff, 2005; Podsakoff and MacKenzie, 1994; Walz and Niehoff, 2000; Yen and Niehoff, 2004) and efficiency of work teams and organizations, therefore, contributing to the overall productivity of the organization. The extra time managers obtain, allows them to improve the organizational effectiveness by having more time for managerial issues. Chattopadhyay (1999) suggested that the OCB has already become a crucial factor of influence on the development and survival of an organization.

Hypotheses of the Study

- H₁:** There is an impact of Organizational Citizenship Behaviour on Service Quality in the Banking Sector in the Vavuniya District.
- H₂:** There is significant relationship between Organizational Citizenship Behaviour and Service Quality in the Banking Sector in the Vavuniya District.

Conceptual Model



Scope of the Study

The scope of the investigation is limited to Banking sector in the Vavuniya District. The study on Organizational Citizenship Behaviour and Service Quality was conducted between January 2018 - December 2019.

This study specially looked at the respondents' profiles, the levels of Organizational Citizenship Behaviour under its different dimensions and the level of Service Quality under its different dimensions.

Significance of the Study

Investigating the OCB and identifying ways to improve it to ensure a better service quality and thereby organizational performance is important. The scope of the investigation is limited to Banking sector in the Vavuniya District.

Materials and Methods

The basic reason for carrying out this research is to identify the impact of Organizational Citizenship Behaviour on Service Quality. With Quantitative approach structured questionnaires are used to determine the relationship between independent and dependent variable. The study population was made up of public and private sector banks. Primary as well as secondary data were collected. The theoretical foundation of the study is based on various secondary sources such as text book on service quality, articles, quality magazines and published papers. As the primary data of the study appropriate questionnaire were used to capture data of the variables identified with high degree of reliability and validity.

A questionnaire (SERVQUAL Model) developed and tested by Parasuraman et al., (1988,p.23) was used to measure the Service (Quality dependent variable), perceived by customers. Opinions of sample respondents were captured on a five point Likert type summated rating scales of questionnaire

from strongly disagree (1) to strongly agree (5). Organizational Citizenship Behaviour (OCB), the independent variable was measured by a questionnaire developed by Organ et. al (1988). It was administered to Bank employees. Opinions of sample respondents were captured on a seven point Likert type summated rating scales of questionnaire from strongly disagree (1) to strongly agree (7). Descriptive as well as inferential statistical analyses were done. Collected data were processed and analyzed using Statistical Package for Social Science (SPSS) software.

Research Sample and Data Collection

Altogether 35 of banks/branches are there in Vavuniya District. The total customers of those banks in the mentioned area are very high and diverse in their banking activities. Because of this it was decided to go for convenience sampling. 60 respondents were selected from staff of the government & private banking sector and 100 respondents were selected from customers of the government & private banking sector (totalling to 160 as indicated above). The questionnaire was administered to the customers of 19 private sector banks and 16 public sector banks. Questionnaire consists of 24 questions related to seven dimensions of organizational citizenship behaviour in which the staff of various banks responded, the independent variable. Likewise the Questionnaire consists of 22 questions related to five dimensions of service quality in which the customers of various banks responded against their expectations and perceptions, the dependent variable.

Questionnaires were personally delivered by hand at workplaces for data collection. The respondents (16 of public sector banks and 19 of private sector banks) were required to record their perceptions and expectations of the service of the respective public sector Bank and private sector banks in Vavuniya district.

The following were selected for the study: Public sector banks- Peoples Bank, BOC, NSB, RDB, Sanasa development bank and Private sector banks –HNB, Sampath Bank, Commercial, NTB, Pan Asia Bank, Amana Bank,. The researcher collected the data in Vavuniya District. The study is based on

the assumption that all banks belong to the same commercial bank category. The parameters identified under the Service Quality are Tangibility, Assurance, Reliability, Responsiveness and Empathy and also under the OCB are Altruism, Conscientiousness, Sportsmanship, Civic Virtue and Courtesy.

Reliability of the Instrument

Reliability refers to the property of a measurement instrument that causes it to give similar results for similar inputs. Reliability is defined as an accuracy or precision of a measuring instrument (Kerlinger, 2011). The research mainly depended on the measurement taken by the instrument. The questionnaire was the instrument that was pre-tested and found to be useful under preliminary study.

Thus reliability refers to the degree to which a measure is free of variable error. The most common way to assess reliability measurement instrument is to evaluate the internal consistency of items in a scale. Internal consistency is the degree of homogeneity among the items that constitute a measure that is the degree to which the items are interrelated and measure a single trait or entity (Nunnally, 1970). Internal consistency is determined by the statistical examination of the results obtained, typically equated with Cronbach's coefficient alpha. Cronbach's alpha measures the variance over total variance. Thus, reliability of instrument (internal consistency of questionnaire which is based on the average inter-item correlation) was analyzed by means of Alpha (Cronbach) method in this research.

According to Nunnally (1978) the alpha of a scale should be greater than 0.70 for the items to be used together as a scale. This alpha for the total scale is also computed on the assumption that the item under examination is deleted. Nunnally (1978) gives the common guideline for the alpha standard of reliability where in applied settings, alpha should be at least in the range of 0.8-0.9.

Reliability Statistics

Customers		Staff	
Cronbach's Alpha	N of Items	Cronbach's Alpha	N of Items
.936	22	.732	24

Cronbach's alpha measure of 0.936 for customers and 0.732 for staff resulted from the analysis reveals that the instrument used for measurement (questionnaire) is highly reliable, in the context of applied settings.

Results

Sample size is limited to 100 customers (98 responded finally) and 60 staff (50 responded finally). Statistical analyses are done with the help of the SPSS version.

According to the table 1, it can be seen that tangibility and assurance have the highest significant mean value (4.204) among Service Quality factors. Tangibility and Assurance contributed most significantly to the Service quality of the banking sector in Vavuniya district. Conversely, level of Empathy has the lowest significant mean value (1.927) and thus did not contribute to service quality in the Banking sector of Vavuniya district as per results obtained. It can be seen that others such as responsiveness and reliability also contributed to the service quality. Further, it can also be seen that level of Service quality of the banking sector in Vavuniya district is also significantly high.

Likewise, Courtesy has the highest significant mean value (5.920) among OCB factors. Courtesy contributed most significantly to the Organizational Citizenship Behaviour of the banking sector in Vavuniya district. Conversely, level of Sportsmanship has the lowest significant mean value (2.092) and thus did not contribute to Organizational Citizenship Behaviour in the Banking sector of Vavuniya district.

It can be seen that others such as Altruism, Conscientiousness & Civic Virtue also contribute to the Organizational Citizenship Behaviour. Further, it can also be seen that level of Organizational Citizenship Behaviour of the banking sector in Vavuniya district was also significantly high.

Table Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tangibility	98	4.00	5.00	4.20	0.41
Reliability	98	3.60	5.00	4.05	0.39
Responsiveness	98	2.50	3.50	3.07	0.23
Assurance	98	4.00	5.00	4.21	0.41
Empathy	98	1.00	2.20	1.93	0.24
SQ	98	3.06	4.10	3.49	0.27
Altruism	50	5.00	7.00	5.92	0.47
Courtesy	50	5.20	7.00	5.95	0.37
Conscientiousness	50	4.67	6.83	5.92	0.45
Civic Virtue	50	3.67	7.00	5.62	0.70
Sportsmanship	50	1.60	2.60	2.09	0.24
OCB	50	4.61	5.87	5.10	0.29

Correlation Analysis

According to the table 2 it can be found that there is a significant association between Organizational Citizenship Behaviour and Service Quality of the banks. The relationship was positive but very low (as coefficient of correlation is 0.060).

The relationship between the Service Quality and Altruism, Courtesy and Conscientiousness are positive but very low (at 1% significant level; coefficient of correlation are respectively +0.121, + 0.153 and +0.147). The relationship between Civic virtue and Service Quality is negative and

weak to low (at 1% significance level; coefficient of correlation - 0.180). The relationship between Sportsmanship and Service Quality is positive and weak (at 1% significance level; coefficient of correlation is +0.145).

The relationship between the Organizational Citizenship Behaviour and Tangibility, Reliability, Responsiveness, Assurance and Empathy are positive but very low (at 1% significant level; coefficient of correlation are respectively +0.033, +0.046, +0.066, +0.033 and +0.100).

Table Correlations

		Tan	Relia.	Respon.	Assu.	Emp.	SQ	Alt.	Cou.	Cons.	Civic.	Sport.	OCB
Tan.	Pearson Correlation	1	.854**	.819**	1.000**	-.162	.958**	.088	.156	.050	-.151	.136	.033
	Sig. (2-tailed)		.000	.000	.000	.112	.000	.543	.280	.731	.296	.348	.821
	N	98	98	98	98	98	98	50	50	50	50	50	50
Relia.	Pearson Correlation		1	.653**	.854**	-.218*	.874**	.142	.121	.071	-.148	.115	.046
	Sig. (2-tailed)			.000	.000	.031	.000	.326	.401	.626	.304	.425	.752
	N		98	98	98	98	98	50	50	50	50	50	50
Respon.	Pearson Correlation			1	.819**	.418**	.924**	.105	.144	.229	-.208	.154	.066
	Sig. (2-tailed)				.000	.000	.000	.466	.319	.110	.147	.287	.647
	N			98	98	98	98	50	50	50	50	50	50
Assu.	Pearson Correlation				1	-.162	.958**	.088	.156	.050	-.151	.136	.033
	Sig. (2-tailed)					.112	.000	.543	.280	.731	.296	.348	.821
	N				98	98	98	50	50	50	50	50	50

Emp.	Pearson Correlation					1	.088	.062	.019	.356*	-.084	.027	.100
	Sig. (2-tailed)						.388	.668	.896	.011	.562	.853	.491
	N					98	98	50	50	50	50	50	50
SQ	Pearson Correlation						1	.121	.153	.147	-.180	.143	.060
	Sig. (2-tailed)							.403	.288	.308	.212	.323	.677
	N						98	50	50	50	50	50	50
Alt.	Pearson Correlation							1	.569**	.543**	.233	.031	.756**
	Sig. (2-tailed)								.000	.000	.104	.831	.000
	N							50	50	50	50	50	50
Cou.	Pearson Correlation								1	.588**	.362**	-.277	.751**
	Sig. (2-tailed)									.000	.010	.051	.000
	N								50	50	50	50	50
Cons.	Pearson Correlation									1	.261	.016	.766**
	Sig. (2-tailed)										.068	.912	.000
	N									50	50	50	50
Civic.	Pearson Correlation										1	-.294*	.684**
	Sig. (2-tailed)											.038	.000
	N										50	50	50
Sport.	Pearson Correlation											1	-.034
	Sig. (2-tailed)												.812
	N											50	50
OCB	Pearson Correlation												1
	Sig. (2-tailed)												
	N												50
**. Correlation is significant at the 0.01 level (2-tailed).													
*. Correlation is significant at the 0.05 level (2-tailed).													

Regression Analysis

The purpose of this analysis is to predict one (in this case dependent) variable from another (in this case independent) variable. Single regression analysis was carried out to find out the pattern of variation of the values of dependent variable (Service Quality) in relation to the values of independent variable (Organizational Citizenship Behaviour).

As indicated in the table 3, there is no significant impact of Organizational Citizenship Behaviour on Service Quality (0.17% at significant level of 0.01). The regression equation of impact of Organizational Citizenship Behaviour on Service Quality of the banks is therefore $Y = 3.200 + 0.065X$ (where Y- dependent variable & X-independent variable).

It means that the Service Quality is increased by 0.065 per each additional unit of Organizational Citizenship Behaviour.

Therefore, based on above statistical inferences the H1 is not acceptable and H2 is accepted.

- **H₁**: There is an impact of Organizational Citizenship Behaviour on Service Quality in the Banking Sector in the Vavuniya District.
- **H₂**: There is significant relationship between Organizational Citizenship Behaviour and Service Quality in the Banking Sector in the Vavuniya District.

Table Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.060a	.004	-.017	.31262

Table Anova

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	.017	1	.017	.175	.677b

2	Residual	4.691	48	.098		
	Total	4.708	49			

Table Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.200	.788		4.059	.000
	OCB	.065	.154	.060	.419	.677

Table Group Statistics

	bank	N	Mean	Std. Deviation	Std. Error Mean
Service quality	private	16	3.7675	.32520	.08130
	Government	82	3.4354	.22049	.02435
OCB	private	9	5.1896	.43770	.14590
	Government	41	5.0805	.24907	.03890

Table T-Test for Equality of Means

		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Service Quality	Equal variances assumed	5.066	96	.000	.33213	.06556	.20200	.46227
	Equal variances not assumed	3.914	17.785	.001	.33213	.08487	.15368	.51059
OCB	Equal variances assumed	1.025	48	.310	.10914	.10645	-.10489	.32317
	Equal variances not assumed	.723	9.168	.488	.10914	.15100	-.23148	.44976

Independent Sample T Test for Comparing Private Sector and Public Sector Banks

From the table above it can be inferred that means of service quality between Private banks and Public sector banks significantly differ at 95% confidence level and thus service quality of private banks is measured higher (better) than that of public banks. Therefore, based on above statistical inferences Private Sector banks provide better service quality to customers than public sector banks provides in Vavuniya district. It is also to be noted that although the means of service quality between private banks and public banks did not significantly differ at 95 % confidence level a mean difference of 0.332 exists between them. Mean of private banks is higher than that of public sector banks for service

quality, the significance of which could not be established statistically. Because this may be due to factors other than that of organizational citizenship behaviour, (which has -0.17% impact) that might have an influence on the customer relationship which should be studied further as remaining 35.7% is not explained in this study.

Conclusion

According to the statistical analysis of the study it can be concluded that although there exists a significant relationship between the OCB and Service Quality there is no significant positive impact of Organizational Citizenship behaviour on Service Quality in the Banking Sector referring to Vavuniya district.

In maintaining the Organizational Citizenship Behaviour private sector banks do better. Management of these banks should consider maintaining Service Quality in a highly preferable way to gain competitive advantage. Although the results shows not a very conclusive evidence of OCB impacting on the Service Quality. OCB should be cultivated to an improved level for increased organizational performance. Further studies in different districts and regions is also suggested to find out ways to improve service quality. In short, private sector banks has apparently captured the initiative to gain competitive advantage through providing better Organizational Citizenship behaviour.

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