

“The role of organizational commitment and demographic factors in enhancing organizational citizenship behavior among employees in financial institutions”

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THE ROLE OF ORGANIZATIONAL COMMITMENT AND DEMOGRAPHIC FACTORS IN ENHANCING ORGANIZATIONAL CITIZENSHIP BEHAVIOR AMONG EMPLOYEES IN FINANCIAL INSTITUTIONS

Abstract

Organizational citizenship behavior (OCB) can improve organizational effectiveness. Individual altruism and commitment to the organization are at the core of OCB. This study aimed to examine the impact of organizational commitment and demographic factors on OCB in the Malaysian financial sector. The cross-sectional study targeted 280 employees from diverse backgrounds and positions across banking and non-banking financial institutions following conventional as well as Islamic Sharia principles in Malaysia. The respondents include individuals from management levels (upper management, middle management, non-management) and divisions (finance, operations, retail/corporate banking, and others). Data analysis included multiple regression analysis and ANOVA. The findings reveal a complex interaction where organizational and normative commitment do not significantly predict OCB, while affective commitment shows a significant positive correlation with OCB. The study revealed that employees with higher emotional attachment to their organization exhibit more OCB ($r = 0.155$, $p < 0.009$). In addition, demographic factors, such as education ($r = 0.025$, $p < 0.067$), age ($r = 0.017$, $p < 0.003$), tenure ($r = 0.107$, $p < 0.003$), and management level ($r = 0.17$, $p < 0.004$) emerge as positive influencers of OCB. Thus, higher education levels, older employees, longer tenure, and managerial positions are linked to higher levels of OCB. At the same time, no significant gender-based differences are observed in employees' OCB. The findings imply that organizations should emphasize building emotional connections with employees through supportive leadership and a positive work environment to enhance organizational effectiveness.

Keywords

organizational citizenship behavior, organizational commitment, financial institutions, demographic factors

JEL Classification

G21, M50, M14

INTRODUCTION

Organizational citizenship behavior (OCB) refers to activities done by employees voluntarily to contribute to organizational productivity and effectiveness (Obedgiu et al., 2020). The voluntary actions undertaken surpass the minimum job requirements, contributing to enhanced team performance and cultivating a positive work environment. Individual altruism and commitment to the organization are the core of OCB and must be acknowledged by the manager to boost employee morale and performance toward a harmonious and efficient work environment (Knezović & Smajić, 2022).

Investigating the effect of organizational commitment on OCB in the financial sector is crucial for several reasons. Malaysia's financial land-

scape is growing and has been given special focus by the government to accelerate the country toward high-income status. Malaysia is among the top growing countries in Southeast Asia, with a GDP of USD 407.03 billion in 2022 (WB, n.d.). The country relies heavily on the private sector to drive more prominent efficiency and development to move up to higher value-added activities that will support and maintain solid financial development (BNM, 2022).

Increasing employee engagement and extra-role behaviors is critical for organizational success in the highly dynamic and competitive financial sector. Furthermore, OCB can improve an institution's reputation and customer satisfaction in financial settings where trust and dependability are critical. Thus, a better understanding of the dynamics would result in more engaged employees. Existing studies revealing the effect of demographic factors on OCB present contradictory results (Noriah & Fatt, 2012; Toga et al., 2014). Hence, studying the influence of certain demographic factors in the financial industry can help to understand employee behavior, tailor management strategies, and promote equality and diversity to foster a positive work environment and better organizational performance.

1. LITERATURE REVIEW AND HYPOTHESES

1.1. Theoretical background

The theoretical base of the study is the social exchange theory (Hopkins, 2002), which helps in understanding the psychological state of employees. This theory explains how these significantly influence their involvement with the organization and their choices to remain or seek opportunities elsewhere. Employees' cost-benefit analysis of continuation with the organization is determined by versatile aspects of organizational commitment such as affective, normative, and continuance commitment. According to the theory, "gestures of goodwill" are exchanged between employees and organizations when certain actions warrant reciprocity. The status of individuals in a society may differ from the obligations enforced by the norm of reciprocity (Subedi & Sthapit, 2020). The relationship between individuals depends on mutual dependencies between the employees and the organization, which is a crucial part of social exchange and reciprocity. The theory proposed that the response received from the employer determined the way employees display positive or negative behavior as satisfied employees will reciprocate by engaging in OCB (Bolino, 1999).

1.2. Organizational citizenship behavior (OCB)

The term "organizational citizenship behavior" includes two categories: behaviors directly im-

pacting the social exchange balance between employees and the organization and behaviors indirectly impacting the organization but directly affecting individuals (William & Anderson, 1991). OCB is intended to maintain the social balance and employee perceptions about work and assists in maintaining and enhancing employee performance (Lee & Allen, 2002).

Citizenship refers to the behavior employees exhibit as "good citizens" within an organization (Bateman & Organ, 1983). An organization must remain competitive and survive by attracting and retaining employees, ensuring they are responsible for their duties, and being innovative. OCB is defined as an attitude that goes beyond formal job descriptions, is not officially recognized by the organization's reward system, and facilitates the efficiency and effectiveness of organizational performance. Embracing OCB can enhance organizational effectiveness.

The original definitions (Table 1) of OCB included altruism and general compliance (Podsakoff et al., 2000; Smith et al., 1983). Altruism is defined as behaviors that help a person in direct situations. General compliance refers to an agreement reflecting the behavior of a dedicated worker (Smith et al., 1983). Later, three new items were added: civic virtue, courtesy, and sportsmanship. In this study, OCB is defined as an individual's behaviors that are willing to perform extra-role duties or beyond their normal job descriptions without hoping for a reward, which will benefit both the individual and the organization.

Table 1. Dimensions of OCB

Dimension	Description	Source
Altruism	Voluntary actions by helping co-workers in work-related matters	Smith et al. (1983)
Civic virtue	Voluntary participation in any organizational functions that cover both professional and social	Casu et al. (2021)
Conscientiousness	A pattern of performing beyond minimal required responsibility and required tasks	Podsakoff et al. (2000)
Courtesy	An action of considerate behaviors that avoid work-related problems	Smith et al. (1983)
Sportsmanship	Willing to tolerate the unavoidable inconveniences that happen in the organization without whining	Ajlouni et al. (2021)

1.3. Organizational commitment

Organizational commitment refers to an individual's strong attachment and active participation in a specific organization (Porter et al., 1974). It is defined by three main factors:

- 1) acceptance and strong belief in the organization's goals and values;
- 2) inclination to demonstrate substantiated determination for the organization; and
- 3) high need to sustain the organization (Mowday et al., 1979).

However, Meyer and Allen's (1991) framework is widely used and focuses on affective, normative, and continuance commitment. These components illustrate employees' emotional connection, awareness of leaving costs, and dedication to staying with the organization. This study utilizes Meyer and Allen's (1991) model due to its extensive empirical evaluation.

Due to the pivotal role of the financial system in promoting economic growth and development, it is essential to understand the impact of employees' extra-role behaviors on organizational commitment within financial institutions. This is particularly significant given the potential variation in the relationship between employees and management within financial institutions compared to other corporate settings.

OCB is studied across various sectors, including the financial industry (Hasan et al., 2023). Employees who feel a strong affective or continuance commitment are likelier to engage in OCBs,

like helping colleagues, going the extra mile for customers, or offering innovative ideas. Baihaqi et al. (2023) revealed that both job satisfaction and organizational commitment significantly influence OCB, where organizational commitment has a more significant effect on promotion than job satisfaction. Similarly, Nadira et al. (2023) and Hasan et al. (2023) observed that a higher level of organizational commitment leads to increased OCB among employees. Furthermore, Amran (2023) unveiled that organizational commitment has a more substantial effect on OCB with authentic leadership. However, Oktaviana and Safitri (2023) observed that high organizational commitment does not always positively affect OCB.

When formal rewards are not expected, commitment reflects personal sacrifice for the interests of organizations (Wiener, 1982). Observing constant variables for typicality is essential as measurable elucidation becomes less potent as conveyances withdraw from (Meyer & Allen, 1997). Findings from the meta-analysis show that organizational commitment has a significant relationship and is associated with the altruism and compliance dimensions of OCB. Affective commitment has a weak but significant relationship with OCB (Riketta, 2008). This contradicts some researchers who claim affective commitment is meaningfully and positively related to OCB (Wasti, 2002). Normative commitment has a significant correlation with OCB due to obligation behaviors and employees' belief in performing the correct action (Cohen & Keren, 2008; Gautam et al., 2005).

Recent research indicates that gender significantly influences OCB, and men and women receive different rewards based on their engagement in OCB (Joshi et al., 2021; Aftab et al., 2020). Helping

behavior is more prominent among females, and civic virtue is more characteristic of males (Casu et al., 2021). In addition, Ajlouni et al. (2021) observed statistically significant differences in OCB based on gender and age.

Furthermore, studies inspecting the relationship between education level and OCB have shown that educational level has no statistical relationship with OCB (Bahrami et al., 2014). Similarly, Abdullah and Kamil (2020) found no link between educational level and OCB and its dimensions. On the contrary, Maszah et al. (2023) reported that educational level has a positive relationship with OCB. Hence, there are inconsistencies with the results developed by previous researchers. Similarly, age has a positive relationship with OCB regarding courtesy, sportsmanship, and civic value (Ajlouni et al., 2021) across generations (Wahyu et al., 2021). Studies observed that age is an important factor in employee engagement (Rašticová & Hinzmann, 2024) and Generation Y exhibits a higher level of OCB than Generation X. While some other studies revealed that older employees more often engage in citizenship behaviors than their younger counterparts (Chen et al., 2018; O'Driscoll & Roche, 2017).

Other key concerns include tenure and role in the organization. The correlation between an employee's tenure at an organization and their OCB has yielded mixed findings. While some studies suggest no direct relationship between OCB and job length, the general notion indicates that employees with longer tenures "are more acquainted with the organization and its personnel and comprehend the organization's needs, as well as how and where to contribute" (Cohen & Avrahami, 2006). A greater emphasis is placed on managerial engagement in OCBs than on support employees, reflecting the elevated value assigned to OCBs within managerial roles. Studies have observed that managers and employees have differing views on the impact of OCBs on performance (Hermanto & Srimulyani, 2022). Abdullah and Kamil (2020) and Chen et al. (2018) claimed that the role or position significantly impacts OCB.

Hence, the literature review reveals that organizational commitment plays a pivotal role in OCB.

However, the result is contradictory in the existing literature. Age is observed to have a positive relationship with courtesy, sportsmanship, and civic value across generations. In addition, education level and tenure in the organization present mixed effects on employee OCB.

Consequently, the present study aimed to examine the impact of organizational commitment and demographic factors such as gender, age, education level, management level, and tenure in the organization on the practice of OCB by financial institutions in Malaysia.

Figure 1 presents the proposed framework for this study. Given these findings, the following hypotheses were elaborated on:

- H1: *Organizational commitment has a significant effect on the OCB of financial institutions' employees.*
- H2: *Affective organizational commitment is positively associated with the OCB of financial institutions' employees.*
- H3: *Normative organizational commitment is positively associated with the OCB of financial institutions' employees.*
- H4: *Gender has a significant and positive effect on the OCB of financial institutions' employees.*
- H5: *Employees in financial institutions in Malaysia engage in OCB based on their educational qualifications.*
- H6: *OCB is positively associated with workers' age: older employees in financial institutions in Malaysia would demonstrate more active participation in citizenship behaviors than their younger counterparts.*
- H7: *Long-term tenured employees will score significantly higher in terms of their OCB than short-term tenured employees.*
- H8: *Managers of financial institutions would more positively associate with OCB than non-managerial employees.*

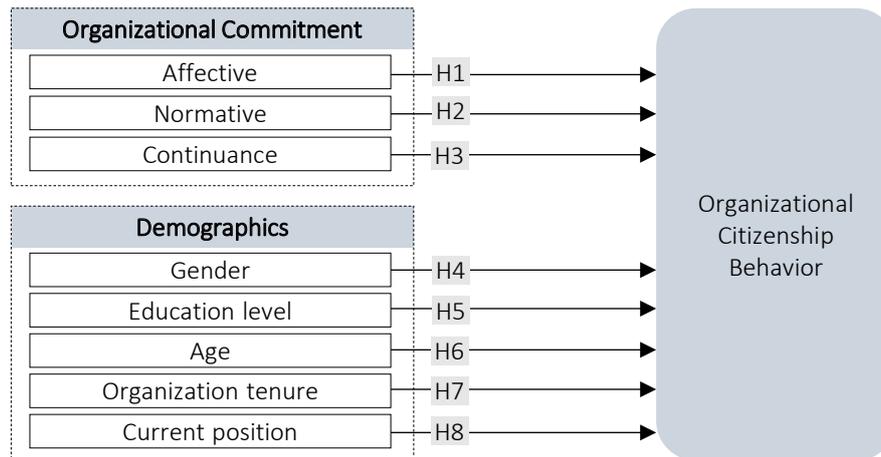


Figure 1. Conceptual framework

2. METHODOLOGY

This paper investigates the effect of organizational commitment on OCB among employees in Malaysian financial institutions, particularly in Kuala Lumpur. The study examines the relationship across various demographic factors, including education level, gender, organizational tenure, age, total work experience, and type of financial institution. The sample size comprises respondents from both public and private financial institutions, including banking and non-banking entities adhering to both conventional and Islamic principles. The participants were chosen from varied job grades, education levels, and races, including support staff, clerical staff, and top management. A structured questionnaire was administered among 300 randomly selected employees, and finally, 280 responses were recorded for analysis.

This survey was designed to explore the organizational culture within Malaysian financial institutions. The questionnaires containing 52 questions were divided into three sections: (a) respondent details, including gender, age, education level, job title, division, years of service, total work experience, and whether the organization is local or foreign, (b) independent variables encompassing organizational commitment scales (affective and normative commitment) and (c) OCB. Sections (b) and (c) were designed to assess the study's variables using Likert scales to gauge the respondents' personal opinions.

A preliminary study was conducted on 50 employees from different financial institutions. The pilot study aimed to assess the rationality, scales, and measures used in the questionnaires, identifying weaknesses and improving the process for larger-scale studies. The questionnaires were disseminated through Google Forms, and employee feedback confirmed the questions' language, content, and relevance. The accuracy and reliability of the findings were tested using SPSS software. Cronbach's alpha coefficient, which ranged from 0.65 to 0.83, was used to check scale reliability and was sufficient for early research. Finally, the data collected from 280 employees (response rate 93.3%) were coded and analyzed using SPSS version 23.0.

Among the respondents who participated in the survey (Table 2), 57.5 percent were female, and 42.5 percent were male. Most respondents are between 31 and 40 years old (117 respondents; 41.8 percent). Respondents with degree qualifications (170 respondents; 60.7 percent) contributed most of the survey, followed by the most highly educated group, which comprised 37 respondents (13.2 percent). Next, 66.1 percent (185 respondents) are non-management employees, which comprises clerks and executives. In terms of organization tenure, most of the respondents (133 respondents, 47.5 percent) had worked for their company for more than five years, and 52.9 percent (148 respondents) had more than 10 years of total working experience.

Most respondents are employees of banking institutions comprising commercial banks, conventional banks, and Islamic banks (173 respondents,

61.8 percent), and 107 respondents (38.2 percent) are from non-banking financial institutions/intermediaries. Most respondents are employees working in local-based financial institutions (197 respondents, 70.4 percent), and most financial institutions have been established for more than 15 years (195 respondents, 69.6 percent).

Table 2. Demographic statistics

Particulars	Categories	Frequency	Percentage (%)
Gender	Male	119	42.5
	Female	161	57.5
Age	20–30 yrs old	103	36.8
	31–40 yrs old	117	41.8
	41–50 yrs old	52	18.6
	51 yrs old and above	8	2.9
Education level	Secondary/certificate	22	7.9
	Diploma	51	18.2
	Degree	170	60.7
	Master/Professional/Ph.D.	37	13.2
Management level of current position	Non-management	185	66.1
	Middle management	88	31.4
	Upper management	7	2.5
Division	Finance	77	27.5
	Operations	68	24.3
	Retail/Corporate banking	52	18.6
Organization tenure	Others	83	29.6
	Less than 1–3 yrs	102	36.4
	3–5 yrs	45	16.1
	6–10 yrs	68	24.3
Total working experience	10 yrs +	65	23.2
	Less than 1–3 yrs	36	12.9
	3–5 yrs	38	13.6
	6–10 yrs	58	20.7
Category of financial institutions	10 yrs +	148	52.9
	Commercial	56	20.0
	Islamic	102	36.4
	Investment	15	5.4
Company establishment	Others	107	38.2
	Less than 1–5 yrs	6	2.1
	5–10 yrs	61	21.8
	11–15 yrs	18	6.4
Company ownership	15 yrs +	195	69.6
	Local	197	70.4
	Foreign	83	29.6

3. RESULTS AND DISCUSSION

Before conducting the final analysis, the study utilized the Pearson correlation coefficient to identify multicollinearity in the data. The reliability

of variables was measured using Cronbach’s Alpha coefficients. The resulting alphas for organizational commitment, affective commitment, normative commitment, continuance commitment, and OCB were 0.82, 0.78, 0.77, 0.62, and 0.85, respectively. All variables met the acceptable standard of 0.70 except for continuance commitment, which had a coefficient alpha of 0.62. While an alpha score of 0.6 is generally considered tolerable, Moss et al. (1998) and Hackman and Oldham (1975) acknowledge that low coefficients are common in social science studies. Therefore, the continuance commitment measures are being retained in this study.

Table 3. Reliability test

Scale	Cronbach’s Alpha
Organizational commitment (OC)	0.82
1. Affective commitment (AC)	0.78
2. Normative commitment Scale (NC)	0.77
3. Continuance commitment (CC)	0.62
Organization citizenship behavior (OCB)	0.85
1. Altruism (A)	0.76
2. Courtesy (C)	0.76
3. Conscientiousness (CS)	0.58
4. Sportsmanship (S)	0.74
5. Civic virtue (CV)	0.69
Organizational citizenship behavior – individual (OCB-I)	0.83
1. Altruism (A)	–
2. Courtesy (C)	–
Organizational citizenship behavior – organizational (OCB-O)	0.70
1. Conscientiousness (CS)	–
2. Sportsmanship (S)	–
3. Civic virtue (CV)	–

Table 4 presents the statistical distribution of the variables. The data show that employees highly agree on conscientiousness, with the highest mean score of 4.2 compared to other variables. In contrast, normative commitment indicates the lowest mean score of 3.12 compared to other variables. The ratings for different dimensions of OCB are as follows. Courtesy has a mean score of 4.11, categorized as high. Altruism has a mean score of 3.75, categorized as medium-high. Civic virtue has a mean score of 3.84, categorized as medium-high. Overall, OCB has a mean score of 3.94.

ANOVA test is performed to verify whether significant differences between the means of different groups exist. The *F*-ratio tests if the entire regres-

sion model is suitable for the data. Table 5 indicates that the independent variables significantly predict the dependent variable, with $F(9, 270) = 2.617$ and $p < 0.05$, meaning the regression model is acceptable.

Table 4. Mean and standard deviation

Sl.		Mean	Std. Deviation
1	OCB – Total	3.94	.71
2	OCB – Altruism	3.75	.70
3	OCB – Conscientiousness	4.20	.66
4	OCB – Courtesy	4.11	.76
5	OCB – Sportsmanship	3.46	.77
6	OCB – Civic Virtue	3.84	.75
7	Organizational commitment – Total	3.19	.75
8	OC – Affective Commitment	3.36	.80
9	OC – Normative Commitment	3.12	.74
10	OC – Continuance Commitment	3.29	.79

Table 5. ANOVA results

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.26	9	1.251	2.617	.006
	Residual	129.083	270	.478	–	–
	Total	140.343	279	–	–	–

Multiple regression is widely used when there are two or more independent variables. The *R*-value indicates the accuracy of the prediction of the variable, which in this case is 0.283, showing a low level of prediction (Table 6). Additionally, the *R* Square value, or the coefficient of determination, of 0.550 shows that the independent variable explains 55 percent of the respondents’ practices of OCB.

Table 6. Model summary of *R*, *R*², and Adjusted *R*²

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.742	.550	.538	.69144

The study utilized unstandardized coefficients to create the following regression equation:

$$\begin{aligned}
 OCB = & 3.495 - 0.47(OC) + 0.201(AC) \\
 & - 0.77(NC) - 0.009(CC) \\
 & - 0.129(Gender) + 0.51(Age) \\
 & - 0.030(Education) \\
 & + 0.134(Management\ level) \\
 & + 0.034(Tenure\ of\ organization).
 \end{aligned}
 \tag{1}$$

3.1. Hypotheses testing results

Tables 7 and 8 present the hypotheses testing result for the effect of organizational commitment on the OCB in Malaysian financial institutions. The first objective was to identify whether there is any relationship between organizational commitment and OCB. Analysis performed on hypothesis 1 revealed that there is a positive relationship between OCB and organizational commitment. The significance level or *p*-value of > 0.01 concludes that there is a positive but insignificant relationship between organizational commitment and OCB. This result is agreeable to the previous study done by Toga et al. (2014).

On the other hand, hypothesis 2 testing shows a significant positive correlation between OCB and affective commitment, which means that the changes in affective commitment correlate with the practice of OCB in the financial institutions of Malaysia. This contradicts Zayas-Ortiz et al. (2015), who claimed that affective commitment has a significant positive correlation with OCB and that the dimension of affective commitment has the strongest correlation with civic virtue. These results supported the current study as the findings also reveal that affective commitment is positive and significantly correlated with civic virtue ($r = 0.168, p < 0.01$).

The findings of hypothesis 3 show that normative commitment has a negative relationship with OCB, which means that the changes in normative commitment are negatively correlated with the practice of OCB in the financial institutions of Malaysia. Furthermore, the current study highlighted that the significance level or *p*-value of > 0.01 concludes a statistically insignificant correlation between normative commitment and the practice of OCB in Malaysian financial institutions. These findings match with Novianti (2021) and contradict the results of Morrison (1994) and Gautam et al. (2005), which claimed both affective commitment and normative commitment positively and significantly correlated with OCB.

The second objective was to assess the correlation between demographic variables and OCB. Hypothesis 4, predicting the effect of gender on OCB, was not supported. The results are sup-

Table 7. Multiple regression analysis result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig	95% Confidence interval for B	
	B	Std Error	Beta			Lower Bound	Upper Bound
1 Constant	3.495	0.345		10.142	0.000	2.817	4.174
OC	-0.047	0.120	-0.050	-0.391	0.696	-0.284	0.190
AC	0.201	0.084	0.226	2.405	0.170	0.037	0.366
NC	-0.077	0.062	-0.081	-1.241	0.216	-0.200	0.045
CC	-0.009	0.088	-0.010	-0.102	0.919	-0.182	0.164
Gender	-0.129	0.086	-0.090	-1.501	0.135	-0.297	0.40
Age	0.051	0.073	0.058	0.695	0.487	-0.093	0.195
Education	-0.030	0.065	-0.032	-0.456	0.648	-0.158	0.099
Management level	0.134	0.083	0.135	1.613	0.108	-0.030	0.297
Tenure in organization	0.034	0.042	0.056	0.795	0.427	-0.050	0.117

Note: OC = organizational commitment; AC = affective commitment; NC = normative commitment; CC = continuance commitment.

Table 8. Summary of hypotheses testing

Hypothesis	Hypothesis Descriptions	r value and Sig level	Decision
H1	OC → OCB	r = 0.078 p > 0.193	Not supported
H2	AC → OCB	r = 0.155 p < .009	Supported
H3	NC → OCB	r = -0.014 p > 0.814	Not supported
H4	Gender → OCB	r = 0.157 p > 0.019	Not supported
H5	Educational level → OCB	r = 0.025 p > 0.0679	Supported
H6	Age → OCB	r = 0.176 p < 0.003	Supported
H7	Tenure in the organization → OCB	r = 0.107 p < 0.005	Supported
H8	Managerial role → OCB	r = 0.170 p < 0.004	Supported

Note: OC = organizational commitment; AC = affective commitment; NC = normative commitment; CC = continuance commitment.

ported by Abdullah and Kamil (2020) on public enterprises, Zayas-Ortiz et al. (2015) on 154 private banking employees in Puerto Rico, and Toga et al. (2014) on 100 academic and non-academic staff. Their studies have found no significant correlation between gender and OCB. However, Joshi et al. (2021) and Aftab et al. (2020) have claimed that gender does have a significant positive association with OCB.

Hypotheses 5 to 8 tested whether education level, age, organization, tenure, and management level were positively correlated to OCB. The findings support all these control variables. Sudha (2020) and Chen et al. (2018) also observed significant differences in the level of education on the perception of OCB. However, this result contradicts

Abdullah and Kamil's (2020) study among 615 employees of public enterprises in Malaysia.

Age ($r = 0.176, p < 0.01$) and management level ($r = 0.17, p < 0.01$) have a positive and significant relationship with OCB. Previous research found that the older the employees, the more they are willing to contribute to OCB. Age and organizational tenure have been identified as playing a crucial role in OCB (Chen et al., 2018; Mayel et al., 2014). Chou and Pearson (2011) have also supported this, showing that employees in IT sectors tend to demonstrate higher levels of OCB as they grow older. However, Sudha (2020) observed no effect of organizational tenure on OCB for public and privately owned commercial banks. Hypothesis 8, which tests the relationship between management level and OCB,

also shows a significant positive effect. This result is consistent with the studies of Abdullah and Kamil (2020) and Chen et al. (2018) where the position was found to have a substantial impact on OCB.

Henceforth, the findings suggest that affective commitment and demographic factors such as education, age, tenure in the organization, and management level influence employees' OCB at financial institutions in Malaysia. Therefore, the findings confirm that OCB contributes to the effectiveness of financial institutions and benefits both individuals and the organization as a whole. As such, leaders should support these behaviors at all levels to remain competitive and enhance productivity, efficiency, and company performance. Furthermore, employees should actively participate in activities and roles in organizational plans, even outside everyday job responsibilities. Sustaining and cultivating extra-role behavior among employees by maintaining consistency of job performance and competitiveness will only be achieved with teamwork and promoting the employees' OCB as a noble conduct in the organization by encouraging employees to participate and contribute actively by helping other employees in work-related matters. Such behavior will foster team spirit, increase morale, and create harmony and a conducive working environment.

Findings from the present study also show that organizational and normative commitment are positively but not statistically significantly correlated with

OCB. It suggests that the outcome may be influenced by the fact that the majority of respondents belong to the non-management (66 percent) category. In the present study, most respondents were from development financial and other financial institutions, with minimal responses from insurance and takaful operators. In addition, a large portion of the respondents were from non-management groups. However, organizational commitment and OCB can vary according to the level of association within the organization. Therefore, a more balanced representation of management-level employees can generate a better generalization of the results.

However, the current study did not consider the influence of organizational culture on OCB. Therefore, this study suggests that future research could investigate how organizational culture can either promote or hinder OCB. Moreover, future research on organizational commitment and OCB in financial institutions could include comparing OCB in public and private sectors and investigating the role of organizational culture in the relationship. Besides, the role of workplace spirituality in organizational commitment and OCB in the financial industry, as well as other industries, can also be explored. In addition, the impact of technological advancements, particularly AI and machine learning, on organizational commitment and OCB in financial institutions can be future areas to explore in this context. Future studies could also examine the mediating effect of perceived organizational support between organizational commitment and OCB.

CONCLUSION

The objective of this study was to investigate the impact of organizational commitment and demographic variables on organizational citizenship behavior (OCB) among employees working in different banking and non-banking financial institutions in Malaysia. The findings indicate a statistically insignificant positive association between organizational and normative commitment with OCB, potentially due to inadequate representation of respondents, coming particularly from non-management roles. However, affective commitment shows a significant positive correlation with OCB. Thus, the higher the affective commitment, the higher the level of OCB. This indicates that employees with strong emotional ties to the organization are more dedicated, devoted, and driven to contribute to organizational objectives. Therefore, organizations should prioritize building an emotional connection through supportive leadership, recognition programs, and a positive work environment.

Additionally, the present study identified demographic factors such as educational level, age, managerial roles, and length of employment within the organization as influential in shaping the extent of OCB.

However, the study findings indicate that gender does not exert any influence on OCB. Hence, OCB contributes to the effectiveness of financial institutions and individual benefits; leaders should support organizational commitment at all levels to remain competitive in terms of productivity, efficiency, and performance. In addition, increasing employee engagement and extra-role behaviors is critical for organizational success in the highly dynamic and competitive financial sector. Therefore, encouraging teamwork and promoting OCB among employees will help sustain extra-role behavior. This can be achieved by maintaining consistency in job performance and actively encouraging employees to assist their colleagues with work-related matters.

AUTHOR CONTRIBUTIONS

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