



ADDIS ABABA UNIVERSITY

SCHOOL of COMMERCE

**FACTORS AFFECTING ORGANIZATIONAL CITIZENSHIP
BEHAVIOR IN ETHIOPIAN INSURANCE CORPORATION**

BY

ASFAW GEBREALIF

June, 2018

ADDIS ABABA, ETHIOPIA

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BY

ASFAW GEBREALIF

Advisor:- Solomon Markos (PhD)

**A Thesis Submitted to the Department of Business
Administration and Information Systems in Partial**

Fulfillment for the Degree of Master of Arts in Human Resources Management.

June, 2018

ADDIS ABABA, ETHIOPIA

DECLARATION

I do hereby declare that this work entitled 'Factors Affecting Organizational Citizenship Behavior in Ethiopian Insurance Corporation' is the result of my own research and has not been presented by anyone for any academic award in this or any other University. All references used in the work have been fully acknowledged.

I bear sole responsibility for any shortcomings.

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This Thesis has been submitted for examination with my approval as a University advisor.

Letter of Certification

This is to certify that Asfaw G/alif has carried out his thesis work on the topic entitled “Factors Affecting Organizational Citizenship Behavior in Ethiopian Insurance Corporation” under my guidance and supervision. Accordingly, I hereby assure that his work is appropriate and standard enough to be submitted for the award of Master of Arts Degree in Human Resource Management.

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This is to certify that the thesis, prepared by Asfaw G/alif G/mariam entitled: ***“Factors Affecting Organizational Citizenship Behavior in Ethiopian Insurance Corporation”*** and submitted in partial fulfillment of the requirements for the degree of Master of Arts in Human Resource Management, complies with the regulations of the university and meets the accepted standards with respect to originality.

Approval of Board of Examiners

Internal Examiner

External Examiner

Signature & Date

Signature & Date

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Acronyms

BPC	Balanced Psychological Contract
CSR	Corporate Social Responsibility
CSR-C	Corporate Social Responsibility towards Customers
CSR-E	Corporate Social Responsibility towards Employees
CSR-G	Corporate Social Responsibility towards Government
CSR-S	Corporate Social Responsibility towards Society
DJ	Distributive Justice
DV	Dependent Variable
EIC	Ethiopian Insurance Corporation
IJ	Interactional Justice
IV	Independent Variable
OCB	Organizational Citizenship Behavior
OCB-I	Organizational Citizenship Behavior-Individual
OJ	Organizational Justice
OCB-O	Organizational Citizenship Behavior-Organization
PC	Psychological Contract
PJ	Procedural Justice
RPC	Relational Psychological Contract
SPSS	Statistical Package for Social Sciences
TPC	Transactional Psychological Contract

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Abstract

The general objective of the study was to ‘investigate the factors that affect organizational citizenship behavior (OCB)’ by taking employees of Ethiopian Insurance Corporation who are working in the head office as a case in point. To this effect, organizational justice, psychological contract & corporate social responsibility were considered & examined as antecedents of OCB. The research was of cross-sectional survey & followed the design of explanatory research design with a quantitative approach. To achieve its objective, a one-time data was collected from 154 sampled employees of the Corporation out of the 185 samples which made up 83.2% response rate that was quite acceptable. The samples were selected from the population using -simple random sampling technique & data were gathered using a validated self administered questionnaire. Later on, the data collected via the instrument were entered into statistical software, i.e., SPSS version 20 and later on both descriptive & inferential analyses were performed to analyze the same. Thus, the findings of the descriptive statistics revealed that employees of Ethiopian Insurance Corporation display OCB both at the individual & organizational level often times. Besides this, the results of the

correlation analysis disclosed the existence of significantly positive association between components of OCB, & organizational justice, relational psychological contract, balanced psychological contract, and corporate social responsibility towards the government. Statistically significant correlation was also found between OCB at the organizational level & corporate social responsibility towards society. On top of these, the regression analysis further indicated the significant effect that organizational justice, transactional contract & balanced contract had on the components of OCB. Finally, while relational contracts, corporate social responsibility towards the government & towards the employees were found having such an effect on OCB at the organization level, corporate social responsibility towards society had a significant influence on such a behavior at the individual level.

Key Terms: *Organizational Citizenship Behavior, Organizational Justice, Psychological Contract & Corporate Social Responsibility.*

Chapter One

Introduction

1.1 Background of the study

In today's competitive business world, interaction between organizations & their workers are changing in that the idea that the latter are sources of competitive advantage is accepted (Demirkiran et. al., 2016.) Needless to say, an organization is a consciously coordinated social unit, composed of two or more people that functions on a relatively continuous basis to achieve a common goal (Robbins and Judge, 2013). As it is a juridical (legal) person that

has neither the will, nor the intention, nor the capacity to carry-out the very purpose it is established for, it is through those people that can achieve the same. As such, according to Mullins (2010), without its members, an organization is nothing and it is as good as the people who work within it. They are the 'glue' that holds all other assets, such as financial and physical ones together and guides their use to better achieve results (Mathis and Jackson, 2010) and are valuable resources (against the notion that human resources are variable costs) that significantly serve as a source of competitive advantage. These resources constitute the total knowledge, skill, creativity, talents, attitude and aptitudes, believes & behaviors of the individuals involved in the organization (Armstrong, 2008).

Because of the fact that customer expectation is changing, the rapid growth of E-commerce, fierce competition, etc., it has become evident that employees skill and talent alone are no longer sufficient for the success of an organization. That is to say that the human capital, that embraces the behaviors that employees exhibit in their work place, becomes an important element to that effect (Senyucel, 2009). By the same token, organizations could not survive or prosper without their members behaving as good citizens by engaging in all sorts of positive organization-relevant behavior. As it is known, in an organization every individual is expected to perform certain roles as specified by job descriptions and superior's expectations. However, sometimes individuals perform certain tasks or exhibit certain behaviors above and beyond their call of duty. For instance, there is large number of instances in organizations when employees assist their fellow employees which are not part of their job duties. This assistance is spontaneous and does not result in any formal reward (Organ, 1988.)

According to Katz (1964), there are three basic types of behaviors that are essential for the proper functioning of an organization: In the first place, people must be induced to enter and remain within the organization, since without such motive there is nothing to talk about. Secondly, once they join the system, they must carry – out specific role requirements in a dependable fashion, and finally, there must be innovation and spontaneous activity to be performed by them that goes beyond their role prescriptions.

Katz has also underscored that an organization which depends solely upon its blue prints of prescribed behaviors is a very fragile social system. The last Katz's classification of behavior later referred to by Organ as Organizational Citizenships Behavior (OCB) and he became the first person to define it as: Behaviors that an employee voluntarily engages in that promotes the effectiveness of the organization but is not explicitly rewarded by the organization. (Organ, 1988)

From this definition, one can safely conclude that OCB is discretionary and optional in nature that the commission of it doesn't directly entail rewards and conversely, the omission of the same doesn't result in punishment (it neither results in receiving the carrot nor the stick). On top of this, taking Organ's definition as it stands, it can also be said that acts of OCB will not be enshrined in a contract of employment that serves as a binding instrument and creates reciprocal obligation as between the employee and the employer (the organization). The direct implication of this is that the later can't, as of right, demand the former to practice OCB, and by the same token, the former will not have a legal right to ask for compensation for the behavior he/she exhibited at his/her own discretion.

Despite the fact that OCB is an option left for employees of an organization, according to Bateman and Organ (1983), people tend to exhibit this behavior

and they do this because of two reasons, i.e., first it is considered by social exchange theory that people want to return the favor if they are satisfied with job more, they behave the best they can, and second is due to the fact that the more they are satisfied, the higher they tend to fulfill OCB.

Be that as it may, because OCB increases productivity, attracts and retains good employees, enhances the social environment in the workplace, etc. (Organ et.al.,2006), it is logical to make the construct a researchable topic, to look into it & empirically study along with some of the determinants that affect the same in an organization.

It is a bare fact that financial institutions in general, and the insurance industry in particular are playing of paramount roles in the socio-economic development of Ethiopia. One such company in this sector is Ethiopian Insurance Corporation (EIC). As has been disclosed in its profile (2015/2016), the Corporation has the vision to be a 'world class insurer by the year 2025'. Since it is a service-rendering sector, it is labor intensive & this labor comes from nothing but from its employees. It is a bare-fact that in this competitive & volatile business environment, doing business as usual may not be sufficient to have a viable undertaking. Accordingly, to excel and outwit its competitors, to be viable and continue as a going concern, to decisively contribute to the socio-economic development of the country and at the end of the day to achieve its ambitious vision, etc., EIC needs to have employees that are willing to go above and beyond the minimum efforts required to do a merely satisfactory job, who have pride and a sense of belongingness and wishing to stay in it.

1.2 Statement of the Problem

Successful organizations need employees who will do more than their usual job duties. In today's dynamic workplace, where tasks are increasingly performed by teams and flexibility is critical, it is of paramount importance for organizations to have employees who engage in good citizenship behavior. They need employees who will do things that aren't in any job description and evidence indicated that organizations that have such employees outperform those that do not (Robbins and Judge, 2013). And according to Organ (1990), organizations can't effectively function without employees having such citizenship behaviors. On top of these, a research conducted by Podsakoff and his colleagues (2009) on 'Individual and Organizational – Level Consequences of OCB found out that at the individual level, OCB is linked to lower rate of employee turnover & absenteeism, but at the organizational – level, it increases productivity, efficiency and customer satisfaction. What is more, employees that exhibit low levels of OCB are more likely to leave the organization, tend to have lower level of innovation and creativity than those exhibiting higher levels (Mohammed, et. al., 2011).

Consequently, the construct (OCB) has attracted special research attention among different scholars (e.g., Organ and Paine, 2000) and become one of the most widely examined areas in Human Resource Management (HRM) literature (Podsakoff et. al., 2009). Though a lot of researches have been conducted on identifying the factors that affect OCB and determining their relationship with the construct since its inception (Organ et. al. 2006; Bukhari, 2009; Beza, 2014; Qureshi, 2015); there is paucity of research on some of the antecedents of OCB such as Organizational Justice (OJ), Corporate Social Responsibility (CSR) and Psychological Contract (PC). OJ, whether procedural, distributive or interactional, has a positive relationship with OCB (Fatima, et. al., 2011) and

the same is true for CSR which has different dimensions (Jones, 2010) And it has to be clear at this juncture that the majority of business companies in Ethiopia are in the lower layer of Carroll's 1991 CSR pyramid, which is profit maximization (Dekito, 2017). Research has also found out the existence of direct association between PC and OCB (Rousseau, 2004). Though many studies have been done on OCB & its determinants especially in developed countries, OJ, PC, & CSR are the least investigated. Surprisingly, none of those variables has been researched in Insurance settings in Ethiopia so-far. The researcher has learnt that the research conducted by Beza (2014) under the title '*An examination of the Factors Affecting OCB*' by taking Commercial Bank of Ethiopia as a case in point didn't consider any one of those antecedents of OCB mentioned above. Therefore, it was logical & of use to examine the relationship between OCB and those constructs in order to fill the gap in knowledge existing therein.

To everybody's dismay, despite the paramount importance of OCB for the success of an organization, it is the researcher's belief that a deaf ear is turned to OCB in Ethiopian business organizations in general, and in EIC in particular throughout its 41 years of existence.

An informal interview with one of the manager of the Corporation disclosed the fact that OCB is neither recognized nor appreciated, though the majority of employees of the same don't exhibit it as expected. Thus, making the subject – matter a researchable topic by taking the leading, giant & government owned Insurance Corporation into consideration not only adds knowledge on the existing literature and bridges the knowledge gap existing therein but also enables the Corporation to avail itself of the ample advantage of OCB.

Furthermore, as mentioned above, though there have been ample studies carried – out to determine the antecedents of OCB, the majority of them are done within the socio-cultural context of western countries (Qureshi, 2015; Farh, et. al., 2004). As there is a cultural rift between those countries and ours, it would be naive to simply generalize and conclude that factors that influence OCB elsewhere will also be squarely applicable to business organizations of Ethiopia in general & EIC in particular. This is because national culture affects OCB and Farh, et.al., (2004) underscored the fact that OCB may vary noticeably across cultural boundaries. Cognizant of this fact, the researcher has investigated the determinants of the concept within our socio-cultural settings, EIC being the case company.

On top of these, despite the business process re-engineering done in EIC that was highly expected to be the panacea, Tezera (2015), being an employee of the same, observed that most of the issues that are raised in management meetings are about employees' job dissatisfaction and their undesired behavior in the work place. And it is known that a dissatisfied employee isn't expected to remain in the organization let alone exhibiting OCB as job satisfaction and the former are positively correlated (Jahangir, 2004). As a preliminary survey, the interview made with one senior HR person and few employees of EIC disclosed that due to intrinsic and extrinsic factors, professionals of the organization don't hesitate to quit their employment for the better and there are frequent tardiness and absenteeism without due cause. Cases in point are while the turnover rate of professional employees was 5.5% in 2013; it grew to 6.7% and 7.8 in 2014 and 2015 respectively. Consequently, customers of EIC are complaining about the poor standard of the service delivery that occurred as the result of changing professionals (Helina, 2016). Definitely, the existence of

these and other practical problems don't work in favor of the organization and rather hinders its ability to successfully achieve its vision, missions and objectives. Hence, with the goal of helping solve those problems, factors affecting OCB was identified, defined and examined by the researcher.

1.3 Research Questions

The research questions for this study were:

- What is the perception of employees of Ethiopian Insurance Corporation about Organizational Citizenship Behavior?
- What is the degree of correlation between the dimensions of Organizational Justice, Psychological Contract & Corporate Social Responsibility and Organizational Citizenship Behavior?
- Does organizational justice have an effect on Organizational Citizenship Behavior?
- Does psychological contract influence Organizational Citizenship Behavior?
- Does corporate social responsibility have an effect on Organizational Citizenship Behavior?

1.4 Objectives of the Research

General Objective:-

The general objective of this research was to examine the factors (i.e., organizational justice, psychological contract and corporate social

responsibility) that affect Organizational Citizenship Behavior of employees at Ethiopian Insurance Corporation.

Specific Objectives:-

The study attempts specifically to:

- I. assess the perception of employees of EIC about OCB-Individual & OCB-Organization.
- II. assess the degree of association between the dimensions of Organizational Justice, Psychological Contract & Corporate Social Responsibility, and the dependent variable (i.e., OCB-I & OCB-O.)
- III. examine the effect of organizational justice on OCB-I & OCB-O.
- IV. examine the effect of psychological contract on OCB-I & OCB-O
- IV. investigate the influence of the components of corporate social responsibility on OCB-I & OCB-O

1.5 Significance of the Study

As the study is intended to empirically investigate the different factors that affect OCB, in the first place, the management of EIC and those who have stake in it would be cognizant of the paramount importance of OCB and consequently would be able to promote it among its employees by identifying and solving problems that hinders OCB in EIC. Besides this, the findings of the study enable managers of EIC to foster employees' OCB and monitor work behaviors that go beyond their job description. They also help them develop a plan to obtain continual OCB in the work place. On top of these, the study enables EIC to attract and retain its caliber professionals, to avoid counter

productive work behaviors, to maximize the efficiency and productivity of them and the organization at large, etc. It also creates awareness among employees of EIC and encourages them to commit to and identify themselves with the best interest of their organization. Furthermore, as the research is conducted in the insurance company context and in a non-western cultural setting, it will serve as a reference for both practitioners and academic researchers who have interest to conduct further studies in the topic or related topics. Finally, it is the researcher's belief that the study will add some knowledge on the existing literatures that deal with OCB and its determinants.

1.6 Scope of the Study

Though different scholars have made extensive researches on the determinants of OCB and consequently identified ample number of factors that influence the construct (William and Anderson, 1991; Jahangir, 2004; Organ et. al. 2006; Bukhari, et.al., 2009; Beza, 2014; Qureshi, 2015; Velickoviska, 2017), it has to be clear on the outset that in terms of variables, the research focused only on OJ, CSR and PC. Consequently, the relationship & effect of these variables with/on OCB (for the purpose of this research, OCB-Organization & OCB-Individual are considered to be its two dimensions) are examined at arm's length. Besides this, as the study examined the relationship of these constructs with OCB in a government-owned insurance company, private insurance companies are out of its scope. On top of this, because of the large number of the target population, only those employees who work in the head office found in Addis Ababa & are permanently employed there were subject of the study.

1.7 Limitations of the Study

Like all researches, there were limitations to the study that are taken into consideration: To begin with, because the researcher is not member of the staff of EIC, he didn't avail himself of his work experiences, long-standing personal observations, etc., to capitalize the findings and conclusions of the study. Besides, paucity of literatures written on OCB in Ethiopian socio-economic-cultural context was also another limitation of the study. On top of these, since the study is restricted to a public owned insurance company; its findings wouldn't be generalized to other companies of the same industry & to other organizations in general. As such, the external validity of the research may be low. Finally, due to the fact that the study is cross-sectional one, is of a onetime data, it doesn't show the pattern of results across time.

1.8 Operational Definitions of Key Terms:

- **Organizational Citizenship Behavior:** individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, & in the aggregate promotes the efficient & effective functioning of the organization (Organ, 1988.)
- **Organizational Justice:** refers to the extent to which employees perceive workplace procedures, interactions and outcomes to be fair in nature (Baldwin, 2006).
- **Psychological Contracts:** an open-ended agreement about what the individual and the organization expect to give and receive in return from the employment relationship. They represent a dynamic and reciprocal deal & new expectations are added over time as perceptions about the employer's commitment evolve. These unwritten individual contracts are

therefore concerned with the social and emotional aspects of the exchange between employer and employee (Sparrow, 1999b.)

- **Corporate Social Responsibility:** corporate behaviors which aim to affect stakeholders positively and go beyond its economic interest (Turker, 2009.)

1.9 Organization of the Study

The research paper consists of five chapters that are organized as follows: Chapter-one has already highlighted background of the study, problems of the research, & objectives of the same, among others. Chapter-two presented a review of literatures, theoretical & empirical, pertaining to the dependent & independent variables along with the conceptual model of study. While chapter-three dwelled on the methodology being followed in carrying out the research, chapter -four provided the analysis of data, their interpretation and discussion of the corresponding results. The last chapter, chapter-five, finally presented summary of findings, conclusions & recommendations.

Chapter Two

Review of Related Literatures

2.1 Theoretical & Empirical Review

In this section, first theoretical review of relevant literatures is made concerning the subject-matter under consideration & then after, an empirical review of the same follows under each sub-section of determinants of OCB.

2.1.1 Definition & Features of OCB

Because of the fact that definitions are of use to know what something is and it is not, & to be on the same page, it is of paramount importance to be fully aware of as to what OCB is all about before dwelling on the details that come afterwards.

It is a bare fact that the world is looking forward to high performance organizations, which would provide high job satisfaction to their employees and would also cherish excellence and effectiveness. This could be achieved if we could develop organizational citizenship. Of course, in an organization, every individual is expected to perform certain roles as specified by job descriptions & to which s/he is paid for. However, sometimes, individuals perform certain tasks or exhibit certain behavior above and beyond their call of duty. There is large number of instances in organizations that shows employees assist their fellow employees which are not part of their job duties. This assistance is spontaneous and does not result in any formal reward, & such extra role behavior is termed as OCB (Sharma & Sangeeta, 2014)

Polat (2009) has also noted that organizational formal behaviors and behaviors which are not originated from orders and which are informal but beneficial for the organization have been different from each other in the terminology and administration of the organization. For him, these informal behaviors which are displayed by workmen in organizations are OCBs.

OCB is relatively a new concept considered under organizational behavior. The major research, in this relatively infant field of study has mainly taken place in the 1990s and still continuing at a stable pace, though it has garnered much academic attention since its conception. Despite its newness, it represents a very old human conduct of voluntary action and mutual aid with no request for pay or formal rewards in return. The concept was first introduced in the late 1980s by Dennis Organ, and theory on this area has expanded rapidly in the following years (Farooqui, 2012.) According to Mathur & Umari (2013), OCB as a line of investigation was initiated in the first part of 1980s. It corresponds to human activities that are optional, and are not instantly or openly acknowledged through the official remuneration structure, and in the combination elevate the proficient and successful performance of the association (Organ, Podsakoff & Blume, 2006). These activities aren't identified like an obligatory condition of job description but as worker's alternative. When a worker is unsuccessful to present such activities, s/he will not be legally responsible for penalty.

Be that as it may, though OCB has undergone subtle definitional revisions since the term was coined in the late 1980s, researchers define it in not very much different contexts and backgrounds, & there is much consistency found in their ways of interpreting OCB, e.g. while Robbins defines OCB as 'flexible behavior that is not part of an employee formal job, but that nevertheless

promotes the effective functioning of organization', Shapiro, T.A (2002) cited in Bukhari et.al (2009) argues OCB to be an extra-role behavior, i.e., it is any behavior not formally required by the organization, rather its practice depends solely on the consent of employee as a consequence of the organizational environment.

It is a term that encompasses anything positive and constructive that employees do, of their own volition, which supports co-workers and benefits the company. This, however, doesn't mean that employees who frequently engage in OCB are always top performers (though they could be, as task performance is related to OCB), but they are the ones who are known to go the extra mile or go above and beyond the minimum efforts required to do a merely satisfactory job (Podsakoff, Whiting, Podsakoff & Blume, 2009).

Literatures in the past have identified two main approaches known as extra-role & in-role behaviors in defining the concept of OCB. Extra-role means the individual contributions in the workplace which go beyond the specified role requirements and not recognized by the reward system. Examples of such a behavior are: helping new comers to orient in the organization, not usurping the rights of others and being friendly to the customers. On the other hand, in-role behavior is the formal role and responsibility of the employee (May-Chiun & Ramayah, 2009) As such, since an employee is hired to carry-out such duties as enshrined in the job description, s/he will not have any other option to look for than practicing the same to demand compensation from the organization. This is because, unlike extra-role behaviors, in-role behaviors are given due recognition by the formal reward system & as such an employee is expected to reciprocate by exhibiting them in the workplace, & of course, s/he is bound to do so.

Though Katz and Kahn coined the term "citizenship" to represent the workers that displayed those extra-role behaviors, it is Organ who first defined the OCB in an interesting manner 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" (Organ,1988.)

Given this definition, a close reading of the same discloses the three main features of the construct, namely: it is discretionary in nature that is left for the employee to take it or leave it. Secondly, the exhibition of the same is not rewarded by the organization directly & as such cannot be demanded as of right. This, however, doesn't mean that OCB is not at all rewarded for there will be an indirect & implicit reward for doing so. Last, but not least, is that OCB on the whole plays an important role for the effectiveness of the organization. Thus, for the purposes of this study, the definition of OCB given by Organ will be adopted as the definition of OCB.

2.1.2 Dimensions of OCB

Literature has focused more on understanding the relationships between organizational citizenship and its antecedents and consequences, rather than carefully defining the nature of citizenship behavior itself. The OCB literature has not only used various terms to label specific behaviors as OCB, but has also used various taxonomies. Consequently, there hasn't been any consensus on the dimensions of OCB in the study of literature (Podsakoff, et al., 2000), nor is the relationship between the construct and its dimensions clearly defined, although it is consensual that it is a multidimensional construct (Law, Wong, & Chen, 2005).

To mention some, Katz (1964) listed out 'cooperating with others, protecting the organization, volunteering constructive ideas, self-training, and maintaining a favorable attitude toward the company' as being the five dimensions of innovative & spontaneous behavior.

Later on, Smith et al (1983), on their part, have identified two dimensions (factors) of OCB. A type of OCB that is directed at a specific individual, usually a co-worker, is termed as altruism. This factor includes items such as helping an overloaded worker catch up with the workflow or solves a problem or helping a new worker learn the job. The second factor termed as compliance or conscientiousness considers the sub-factors that are more general and contribute to the group, department or organization e.g. punctuality at work, low absenteeism, refraining from unnecessary breaks, etc. Several different measures on OCB have clearly proved that altruism (helping) and compliance are two essential factors of the term (Sharma & Sangeeta, 2014.)

Be that as they may, the most known classifications concerning the dimensions of OCB are those propounded by Organ. Organ (1988) has differentiated five facets of the construct which are briefly explained as follows:

Altruism: an optional behavior aims to help others in different ways; colleagues in overload situations, teaching them new methods of work, new employees orientation and education, and serving organizations' customers. .

Courtesy: foresightful gestures that help someone else prevent and avoid problems that are related to working with others.

Conscientiousness: includes individual commitment and loyalty towards the organization, obeying rules and regulations, discipline, with the optimum use of time, and high levels of performance.

Sportsmanship: reflects the individual willingness to work under intractable conditions without complaints, with tolerance and patience in dealing with others, acceptance and absorption of unpleasant circumstances that might occur in the work environment.

Civic virtue: it is related to employee preparedness to be part of every occasion, to participate in social activities, and attending all meetings, etc.

In the same vein & borrowing the idea of Organ, Williams and Anderson (1991) presented OCB as a bi-dimensional construct where each dimension is structured according to whom the behavior was directed at (classified OCB into two broad categories) :

(a) OCB-O:- behaviors that benefit the organization in general, and

(b) OCB-I:- behaviors that immediately benefit specific individual and directly through this means contribute to the organization. For them, while altruism & courtesy are grouped into the latter category, conscientiousness, civic virtue & sportsmanship are of OCB-O behaviors. Consequently, this study has taken this classification OCB for the purpose of developing theoretical model & for the development of the research questionnaire.

2.1.3 Factors Affecting OCB

Since OCB is beneficial in an organization, it is important to consider the factors which affect it in the work place. There are many factors that can contribute to the determination of OCB. Research into the antecedents of OCB has focused on individual or employee characteristics, task characteristics, and organizational characteristics (Podsakoff et al., 2000.) Some of the determinants of OCB that are selected by the researcher for the purpose of the

study are organizational justice, Psychological contract, & corporate social responsibility. This is not without a reason. The underlying rationale in doing so is because these antecedents of OCB were not made an area of interest & consequently not investigated so-far in the Ethiopian socio-cultural context let alone in the arena of the insurance industry (even the research conducted, on the banking sector but on the same issue, by Beza in 2014, didn't consider any one of those determinants of OCB.) As such & because of their importance in contributing to the success of organizations, those predictor variables' correlation with OCB & consequently their implications were made a researchable topic. However, it has to be noted, at this juncture, that these constructs are too broad to be thoroughly discussed & of course, it is not the purpose of this research paper to do so. Rather, the researcher has tried to briefly conceptualize them & also presented some of the empirical findings concerning their relationship with OCB by looking into different literatures.

2.1.3.1 Organizational Justice (OJ)

In today's world, where awareness levels and communication have reached new heights, fair treatment is something that all employees expect from an organization, considering the time and effort they invest in it. If this is not given, employees tend to seek these out in different ways like absenteeism, turnover, displaying counter-productive behaviors, etc. Thus, we see employees not only want a lot of benefits and perks but also want something additional or extra that will make them stick to the organization longer. The theme of OJ is the glue that allows them to work together effectively and is the essence of industrial relations in an organization. Employees have become more aware of their rights, and value the employers' sense of justice and further expect them to be fair or just at all times. Thus, fairness has become a prime aspect for

organizations to take a deep look into as it directly affects workplace attitudes and behavior (Mathur & Umari, 2013.) Consequently, if justice is such of a paramount issue & affects the relationship existing between the employer & employee (Bakhshi, et.al, 2009.), it makes sense to discuss about OJ as being one of the determinants of OCB & it is the researcher's belief that short of this could make the research incomplete.

The study of organizational justice perceptions has received great attention from researchers and scholars and it has become frequently researched topics in the field of industrial-organizational psychology, human resource management and organization behavior. This is due to the fact that perception of justice has considerable behavioral and attitudinal results like loyalty towards organizations, organizational commitment, OCB, confidence and performance (Colquitt et al., 2001.)

The term, OJ, refers to the extent to which employees perceive workplace procedures, interactions and outcomes to be fair in nature. These perceptions can influence attitudes and behavior for good or ill; in turn creating a positive or negative impact on employee performance and the organization's success. Work psychologists have highlighted three distinct types of OJ, viz., distributive, procedural, and interactional. (Baldwin, 2006.) Where distributive justice is considered as an end, procedural justice is believed as the means to that end & the procedure to be followed to dispose of a decision can be as much vital as the outcomes itself in most cases. If the process for reaching an outcome is perceived to be fair, in that case even an unfair outcome is acceptable (Jamaludin, 2009).

2.1.3.1.1 Dimensions of Organizational Justice

A. Distributive Justice (DJ)

Distributive justice is a center of attention and has gain importance in recent OJ researches. It has its significance at workplace and is considered as the earliest type of justice that has gained the attention of organizational managers and behavioral scientists (Greenberg, 1987). It may be perceived differently by employees working in the similar organizational settings for the reason that they assess their own inputs and output in a different way, or match the ratio of their own inputs and outcomes with that of other employees in a dissimilar environment (Janssen et al., 2010)

DJ refers to outcomes being distributed proportional to inputs -the so-called equity principle. Outcomes in a work context might take the form of wages, social approval, job security, promotion and career opportunities, while inputs would include education, training, experience and effort. As it can be difficult to determine what constitutes an appropriate level of reward for a particular degree of input, people tend to make this judgment in relative terms, looking for a contribution-outcome ratio that is similar to that of their peers. The equity principle is already upheld in organizations to a large extent by standardized human resource policies, such as predetermined job grades and salary bands, universal training and development opportunities, etc. However, there may come occasions where an employee feels there has been an unfair distribution of benefits; for e.g., a colleague with the same number of years' service is promoted while the individual concerned is not (Baldwin, 2006). The unprompted employee may consider that his/her inputs were the same as his/her colleague's and yet s/he has been rewarded differently. Consequently, s/he may seek to redress this perceived inequity either by reducing his/her subsequent efforts, or by campaigning to be recompensed to the same degree

as the colleague. Either course of action is likely to be damaging or, at best, inconvenient, to the employers. However, there is time where the notion of 'equity' may be overruled by that of 'equality' (everyone receives the same) or 'need' (people receive according to their personal circumstances), especially when the outcome is something that cannot strictly be earned, such as medical insurance benefits (Ibid, 2006)

B. Procedural Justice (PJ)

According to Tepper and Taylor (2003), OJ, not only deals with the fairness in the outcomes and rewards an employee receives but also with fairness of the decision making process; the means & the procedures used for award allocation amongst others. This is procedural justice & they defined it as the fairness of the means through which managers and their representatives in organization make decisions related to allocation of resources. It basically throws light on the methods and procedures which organizations use to evaluate performance of employees and make sure the existence of fairness in doing so. Procedural justice is nothing other than incorporating and executing decisions according to a procedure that is perceived to be fair (Deutsch, 2006). As briefed above, for employees, it is easier to accept all outcomes even they do not like if the procedure that is put into practice is based on justice/fairness

But what makes procedures fair? To answer this query, primary importance is given to consistency of procedures, & equal treatment of similar cases guarantees that procedures thus adopted are fair. Besides, to arrive at a just and precise decision, persons adopting & implementing the procedures must be impartial and unbiased. The decision-making process is viewed to be fair if employees have faith in decision making authorities, & they must be given the

chance to have a say and participate in the decision making process if it affects them. On top of these, the processes to be implemented should be transparent. An honest and transparent procedure, with openness needs to be applied to arrive at a decision (Rahman, et.al ,2016).It is then that a given procedure used in making a decision be dubbed as fair.

If that is the case & as noted above, procedural justice can outweigh distributive justice, in that people may be willing to accept an unwanted outcome if they believe the decision process leading up to it was fair .For e.g., the an un promoted worker may be placated if he is convinced that the system used to decide promotions is transparent and free from bias (Baldwin, 2006.)

C. Interactional Justice (IJ)

So far, it is discussed that individuals base their justice judgments on the outcomes they are granted or/and on the procedures they experience. However, people also infer fairness from the interpersonal treatment that they receive. This phenomenon has been examined under the rubric of interactional justice. The term was first coined by Bies and Moag (1986), who argued that interactional justice was a third type of fairness that was conceptually distinct from distributive and procedural justices. In particular, while procedural justice refers to the means by which a decision is made, interactional justice refers to the social enactment of that procedure. Individuals respond to the quality of their interpersonal treatment as well as to structural aspects of the process. In some respects, interactional justice falls under the umbrella term of procedural justice, but is significant enough to be considered in its own right as it is the quality of the interpersonal treatment received by those working in an organization, particularly as part of formal decision making procedures.

Bies and Moag (Bies & Moag, 1986.) identified the following key aspects of interactional justice, which can enhance people's perceptions of fair treatment:

- Truthfulness: information that is given must be realistic and accurate, and presented in an open and forthright manner.
- Respect: employees should be treated with dignity, with no recourse to insults or discourteous behavior.
- Propriety: questions and statements should never be improper or involve prejudicial elements such as racism or sexism.
- Justification: when a perceived injustice has occurred, giving a social account such as an explanation or apology since it reduces or eliminates the sense of anger generated.

More recently, interactional justice has come to be seen as consisting of two specific types of interpersonal treatment, viz., interpersonal justice & informational justice. While the former reflects the degree to which people are treated with politeness, dignity, and respect by authorities or third parties involved in executing procedures or determining outcomes, the later focuses on the explanations provided to people that convey information about why procedures were used in a certain way or why outcomes were distributed in a certain fashion. The more the adequacy of explanation, the higher be the perceived level of informational justice. (Bakhshi, et.al., 2009). Having discussed on how the construct, OJ, & its dimensions are conceptualized, next the researcher dwells on highlighting some of the empirical findings concerning the correlation between OJ & OCB in the following section.

2.1.3.1.2 Empirical Studies on the Relationship between OJ and OCB

Perceptions of OJ constitute an important heuristic in organizational decision-making, as research relates it to job satisfaction, turnover, organizational citizenship, organizational commitment, etc. (Cohen-Charash & Spector, 2001.) The research on OJ perceptions which focuses on the role of fairness in the work place have shown that it strongly affect the attitudes of workers such as job satisfaction, turnover intentions and organizational commitment and also workplace behavior such as absenteeism and OCB (Colquitt, et al., 2001).

According to Bakhshi, et.al.(2009), when employees perceive the organization to be unfair, they indulge in destructive, harmful and unethical practices so as to re-balance the balance of justice and get better their own results at the cost of organization. On the other hand, when it is perceived by the employees in the organization that they are being treated with justice, they reciprocate by doing more in addition of their routine duty to help management.

This assertions indicated that a well-designed systems that promote distributive, procedural and interactional justice profit both individuals, who will be satisfied that they have been fairly treated, and the organization, which will maintain control over potential challenges and threats from its staff while reaping the benefits of being an employer of choice. The specific gains may be seen in a number of areas. Justice promotes positive attitudes of job satisfaction, commitment and trust, in turn breeding healthy and constructive professional and interpersonal behavior. In particular, perceptions of procedural justice have been influenced OCB. Individuals may respond in a number of different ways to a perceived injustice, with varying degrees of impact on the organization. Turnley and Feldman (1999) as cited by Baldwin (2006), summarized four possible responses to dissatisfaction that might apply to employees who feel they have been unjustly treated:

- Exit behaviors (negative/active) e.g., leave the organization
- Withdrawal behaviors (negative/passive) e.g., reduce one's efforts
- Voice behaviors (positive/active) e.g., file a grievance
- Loyalty behaviors (positive/passive) e.g., ignore or try to rationalize the injustice.

Different empirical studies (e.g., Cohen-Charash & Spector, 2001; Lichtenstein, et. al, 2008; Rahman, et. al, 2016) have been conducted to find out the relationship between OJ & OCB. Accordingly, they have confirmed the existence of direct & positive relationship between these two constructs. Building on this, Aryee et al. (2002) & Cohen-Charash & Spector (2001) did a meta-analytic study to examine the OJ construct and its influence on work attitudes and behavior & suggested that all the three dimensions of OJ are predictors of OCB. Zinta (2005) has also made a study on the relationship between OJ and organizational politics, turnover intentions, citizenship behaviors and performance. The results indicated that procedural justice played a significant role for employees to display OCB.

On top of these, Najafi et al. (2011), on their side, conducted a study to determine the causal relations between OJ, psychological empowerment, organizational commitment, job satisfaction and OCB, & found out that OJ positively related with OCB.

However, long before all these findings, Organ, in 1990, noted that outcome fairness to predict OCB suggested a contradiction as OCB is popularly defined as behavior not formally rewarded by an organization and questioned how could perceptions of distributive justice, which is the allocation of rewards,

influence OCB in any way. And in line with this assertion, Organ and Ryan (1995) as cited in Mathur & Umari (2013), found no relation between distributive justice and exhibiting extra-role behaviors. In a similar vein, Moorman (1991) has also reported that when the two types of justices were measured separately, procedural justice predicted citizenship, but distributive justice did not. On top of this, he concluded that employees are more likely to exhibit altruism, courtesy & sportsmanship if they perceive interactional justice. The treatment employees receive from their supervisors, peers and the management has been given the maximum weight by employees that will drive citizenship behaviors. Williams, Pitre & Zainuba in 2002 also concluded that Interactional justice impacted OCB intentions the most.

Finally, the study undertaken by Mathur & Umari (2013) among store executives in India revealed that the three dimensions of OJ influenced OCB & amongst them, interactional justice has the highest significant impact on the same. The overall result indicated that employees judge the means as well as the end result of the outcome & interpersonal factors governing the functioning of the organization played a positive role when extra role behaviors are expected out of employees.

To conclude, studies on OJ and OCB show that OJ is an antecedent of the later. However, despite the fact that many studies have been done on the issue, which kind of justice influences citizenship behavior the most is not very clear as there is dubious point concerning the same specially procedural & interactional justice are considered. Noting this fact, Cohen-Charash & Spector, (2001) called for more studies to be done on this point. On top of this, as there is a split of opinion concerning whether DJ & OCB have a positive correlation given the nature of OCB, to develop different hypotheses & to test them

accordingly is of paramount importance. Thus, the following hypotheses are formulated to that effect:-

H1: DJ has no significant positive effect on OCB-I & OCB-O

H2: PJ has a significant positive effect on OCB-I & OCB-O

H3: IJ has a significant positive effect on OCB-I & OCB-O

The second variable identified by the researcher as being determinant of OCB was psychological contract. Hence, herein under, a discussion of it is made based on relevant literatures in the same manner with that of OJ.

2.1.3.2 Psychological Contract (PC)

In an environment of rapid organizational change, where the ideas of satisfaction and motivation are potentially meaningless, the psychological contract appears to provide a useful integrative concept around which to converge the concerns of the contemporary workplace (Marks,2010.)

To begin with, the PC theory is part of the social exchange theory which considers the existence of reciprocity due to the fact that the actions of a party (i.e. organization or worker) are contingent upon the reactions of the other party. The involvement of one party in relation to another forces mutuality, since both parties expect to maintain a balanced relationship, and this reciprocal relationship usually leads to a relatively similar exchange of resources. In the employment relationship, this theory differs between social exchange and economic exchange. In economic exchange, the obligations of each party are well specified and usually supported by a formal contract. On the contrary, in social exchange, obligations are non-specific and each party is required to trust the other (Chambel et.al, 2014.)

As noted by Lodha & Pathak (2017), PC is dynamic, constantly evolving through organizational experiences. The strength of PC depends on how fair the individual believes the organization is in fulfilling its perceived obligations above and beyond the formal written contract of employment. It basically highlights individuals' belief structures of what is expected to occur in the organization and what is expected of them.

Rousseau (2011) suggested that employees derive the terms of their PC in three main ways. First, individuals may receive persuasive communications from others. When being recruited, prospective employees may receive implicit or explicit promises from recruiters or interviewers. Once hired, coworkers and supervisors may describe their view of the obligations that exist between employees and the employer.

Second, employees' observations about how their coworkers and supervisors behave and are treated by the organization act as social cues that inform employees of their contractual obligations. Third, the organization provides structural signals such as formal compensation systems and benefits, performance reviews, and organizational literature, including handbooks and missions statements that all play a role in the creation of the employees' PC.

According to Armstrong (2006), PC expresses the combination of beliefs held by an individual and his or her employer about what they expect of one another. It can be described as the set of reciprocal but unarticulated expectations that exist between individual employees and their employers. It encompasses the actions employees believe are expected of them and what response they expect in return from their employer. It creates attitudes and emotions that form and govern behavior. The PC may provide some indication of the answers to the two fundamental employment relationship questions that individuals pose: 'What

can I reasonably expect from the organization?’ and ‘what should I reasonably be expected to contribute in return?’ But it is unlikely that the PC and therefore the employment relationship will ever be fully understood by either party. The aspects of the employment relationship covered by the PC can be seen from both the employee’s & employer’s perspectives.

❖ From the employee’s point of view:

- how they are treated in terms of fairness, equity and consistency;
- security of employment;
- scope to demonstrate competence;
- career expectations and the opportunity to develop skills;
- involvement and influence;
- trust in the management of the organization to keep their promises;
- safe working environment.

And from the employer’s point of view, the PC covers such aspects of the employment relationship as competence, effort, compliance, commitment, & loyalty. Accordingly, PC helps accomplish two tasks i.e. they help to predict the kinds of outputs employers will get from employees, and they help to predict what kind of reward the employee will get from investing time and effort in the organization.

In general, PC is systems of beliefs that encompass the actions employees believe are expected of them and what response they expect in return from their employer. The concept of PC highlights the fact that employee/employer

expectations take the form of unarticulated assumptions. He argues that employees may expect to be treated fairly as human beings, to be provided with work that uses their abilities, to be rewarded equitably in accordance with their contribution, to be able to display competence, to have opportunities for further growth and to know what is required of them (Armstrong, 2006). Having said this, it is of use to disclose & briefly point-out & discuss the different facets of this construct.

2.1.3.2.1 Dimensions of Psychological Contract

A. Transactional PC (TPC)

Transactional contracts are similar to formal legal contracts, which are characterized by formal rules, quantifiable contents, and a defined term for the contractual arrangement. Typically, transactional contracts are of short duration and focus little on personal activities; they tend to focus on issues that can easily be measured, preferably in monetary terms. Workers with transactional contracts tend to adhere to its specific terms and to seek employment elsewhere when conditions change or when employers fail to live up to their agreement. Transactional contracts characterize workers whose contributions are less critical to the firm's comparative advantage and employers who operate in highly unstable markets. Both worker and employer are likely to immediately terminate a transactional arrangement that fails to meet their respective needs. And the risk to workers can be particularly significant if they have few alternatives to look for (Macneil, 1978.) This kind of contract includes tangible exchanged promises, with focus on the economic aspect. Moreover, terms and conditions tend to remain static during the period of time specified in the contract. It usually involves performance-based pay as

the employer's obligation and the meeting of performance standards as the worker's obligation. And it has to be underscored that those with transactional PC are characterized as having an absence of long-term commitment and the involvement of both sides tends to be limited (Chambel et.al ,2014.)

B. Relational PC (RPC)

The second facet of PC is relational contracts which are more difficult to describe and specify. In these types of contracts, there is less focus on legalities and more on reaching mutual understanding concerning the meaning of the relationship and the benefits to be gained from the contractual agreement in question. In such type of PC, the structures and processes of relationships take precedence over attempts to foresee and resolve all problems that might arise in the contractual setting (Mouzas and Ford,2006) For them, relational PC includes such terms as loyalty (worker and employer commit to meeting the needs of the other) and stability (an open-ended commitment to the future). Workers with relational contracts tend to be more willing to work overtime whether paid or not, to help coworkers on the job, and to support organizational changes that their employer deems necessary. Although workers with a relational contract are likely to be particularly upset when it is violated, the commitment embedded in such contracts often causes workers to seek remedies that will maintain the relationship with the employer. Failure to remedy the situation typically leads to turnover or, if the employee remains, to reduced contributions.

C. Balanced PC (BPC)

The third dimension of PC, balanced PC, includes extensive mutual exchanges (of time, efforts, mutual contributions and development) that are dependent on the ability of the individual to provide adequate levels of performance, and on the organization's capacity to develop and utilize the individual's capacities. .Based on the norm of reciprocity, when workers perceive extended organizational obligations they feel obliged to reciprocate with extended involvement and, conversely, whenever they perceive narrow organizational obligations they restrict their involvement in this employment relationship. (Chambel et. al, 2014.) Balanced PC represents open ended & relationship oriented employment with well-specified contract terms. They are dynamic, & are preconditioned on business success of the employer organization, employee developing him/her & opportunities for career advancement based on performance & skill. In most of public-owned & professionally managed organizations, such type of contracts exist (Patrick, 2008.)

2.1.3.2.2 Empirical Studies on the Relationship between Psychological Contract and OCB

Various empirical researches (Jafri, 2012; Heuvel and Schalk, 2009, etc.) have proved that dimensions of PC influenced employees' extra-role behavior. They found out that the greater the degree of PC breach reported by employees; the less likely they are to engage in OCB.

If employees feel that their expectations are being met, they are bound to indulge in activities outside their job description (Marks, 2010.) The PC literature suggests that an employee's beliefs regarding the terms and status of the employment contract will affect that employee's OCB with respect to the

contract (Robinson and Rousseau, 1994) Thus, based on the above empirical findings, the following hypotheses are formulated:

H4: TPC has a significant positive Effect on OCB-I & OCB-O

H5: RPC has a significant positive Effect on OCB-I & OCB-O

H6: BPC has a significant positive Effect on OCB-I & OCB-O

2.1.3.3 Corporate Social Responsibility (CRS)

The last variable of interest identified by the researcher as being factor that affects OCB is CSR. The idea of CSR, that is, businesses bearing a responsibility to society and a broader set of stakeholders beyond its shareholders, gained currency in the 1960s. Since then, attention on CSR has been growing in both academic and practitioner communities around the world. While there have been criticisms and debates on whether it was appropriate for corporations to expand their remit beyond shareholder value, an increasing majority of corporations have proactively committed to addressing larger societal challenges. As an organizational phenomenon, CSR has become increasingly prevalent and visible within corporations as a mechanism to energize and motivate stakeholders, as well as manage societal perceptions and expectations on the role and utility of businesses in societies and communities beyond the core function of producing and selling goods to a defined consumer market. (Wang et. al., 2016.)

At the beginning, the focus of interest was internally avoiding all kinds of discrimination, stressing on workers' rights, fairness, good working conditions, and extended externally to participate in value creation and society welfare, donations, environmental protection. (Futa, 2013.) According to Campbell (2007), CSR was distinguished through two actions; the first: organizations through their decisions must not cause any harm to any part of its internal or

external stakeholders, while the second was that any negative consequences and harm caused by the organization had to be totally fixed.

For the long term business success, it is necessary for organizations to focus not only on technological issues or customers wants or needs but also focus on the social, environmental and corporate governance's issues as well. In past few decades, it has been observed that people would prefer and support that organization which focuses more on the welfare of stakeholders. For sustainable organizational development, CSR gains considerable importance and become an effective and successful strategy adopted by all types of small, medium and large organizations. Many organizations are involved in providing social, environmental and economical benefits to different local communities worldwide (Khan et al., 2014).

As far as CSR is concerned, one of the most used and quoted model is that of Carroll's (1991) Pyramid of CRS. He considers CSR to be framed in such a way that the entire range of business responsibilities is embraced & suggests CSR as a multifaceted concept that can be differentiated into four interrelated aspects, namely; economic, legal, ethical and philanthropic & illustrated them as a pyramid.

CSR has a number of benefits for both internal & external stakeholders. While it has the potential of motivating employees, to improve the work climate, productivity, internal communication get loyalty and staff's commitment & create a culture in the organization through the promotion of shared values in the company, it improves the confidence of potential investors, corporate image & the relationship with the environment, helps attract and retain talented people , new customers & build customer loyalty externally(Carroll,1991.)

2.1.3.3.1 Dimensions of CSR

Looking into Carroll's pyramid of CSR, its four dimensions mentioned above come to the picture. To understand what they are all about, it is of use to briefly explain them & to resort to other dimensions of the construct that are considered in the study in conceptual model development.

For Carroll (1991), the economic dimension of CSR is the foundations upon which all other responsibilities are based and without which they cannot be accomplished and philanthropic responsibilities are on the top of the pyramid. The economic component is about the responsibility of organizations to make profit and with regard to the legal aspect, society expects organizations to comply with the laws and regulations of the country in which business is being made. Ethical responsibilities are about how society expects organizations to embrace values and norms even if the values and norms might constitute a higher standard of performance than required by law. Philanthropic responsibilities are those actions that society expect for a company to be a good corporate citizen. Besides Carroll's classification of CSR, there are also other Scholars (e.g. Turker, 2009) in the field who see its dimensions in a related but different manner.

A.CSR toward Society

CSR toward society & environment refers to a corporation's CSR initiatives geared toward secondary stakeholders, like involvement in CSR practices which seek to reduce its effects on the natural environment, those which make lifestyles better for future generations and encourage sustainable progress, aid

of non-governmental organizations that work in the community and contribution to projects and activities that promote the wellbeing of society (Turker, 2009).

Such activities could come at a huge cost to organizations in the brief-term and do not immediately involve stakeholders with a direct interest in the business akin to employees, customers or shareholders.

From a social identity theory perspective, being an employee of a group that sacrifices profit for the collective benefit of society and the communities wherein they operate, is possible to improve the external reputation of the organization, invoke a sense of pride in working for the organization and lead to increased identification with the organization (Turker, 2009.)

B.CSR toward Employees

CSR toward employees would occur itself in a type of approaches, such as increased workplace flexibility, competitive remuneration, career development opportunities and commitment to justice (Turker, 2009). When employees have positive views that the organization is meeting their needs and those of their colleague employees, it is highly possible that for them to reason that the organization shares similar values with them, and develop high levels of organizational behavior accordingly. Furthermore, by taking care of employees' welfare, the organization is likely to have a positive external reputation as a good employer (Hofman & Newman, 2014). To a very high degree, this will probably further enhance the self-esteem of employees and have a resultant effect on their behavior. Due to the fact that this behavior is engendered by CSR practices directed towards workers will make employees feel that they shared in common the same values with other members of the

organization (Bartels et al., 2010), they are most likely to engage in riskier discretionary extra-function behaviors akin to OCBs that benefit others in the group, as good as commit further effort to meet their work objectives and attain high levels of job efficiency (Carmeli et. al., 2007).

C. CSR toward Customers

The most critical primary but external stakeholder groups are perhaps customers, considering the organizational success of the company. As the public interact with the organization, employees relate closely with customers (Turker, 2009). The employees take direct feedback from customers about their experiences in transacting with the organization. They receive responses about their perceptions of service and product quality as well as about their perceptions of the organization's broader role in the society. From a social identity theory perspective, if employees receive positive feedback from customers about organizational practices, including CSR practices, employees should in part interpret that positive feedback on a personal level, in terms of organizational identification (Turker 2009).

This should not only lead employees to put in more effort to attain their work goals and perform at a higher level, but also lead them to engage in discretionary OCBs that will inure to the benefit of other members of the organization, thus they are most likely to consider that their colleague workers share similar values with theirs and will therefore be more willing to support them in pursuit of organizational goals. (Hofman & Newman 2014; Turker, 2009.)

D. CSR toward Government

For the purpose of this study, CSR towards government is the last dimension of the construct to be discussed. To begin with, a company that adheres to the relevant government policies and regulations as well as meeting its obligations under the law is referred to as CSR toward government. Even though there has been but limited examination as to whether employees' perceptions of CSR toward government impacts their job performance, recent work from China highlights a positive link between this dimension and their OCBs (ibid,2009). This does not only influence employees to put extra effort to meet their work demands but also lead them to go above and beyond their job role and engage in OCBs in order to help other members of the organization with whom they perceive to have similar values (Carmeli et al., 2007).

2.1.3.3.2 Empirical Studies on the Relationship between CSR and OCB

Researchers have investigating how CSR may influence incumbent employees. A recent global survey of 1,122 corporate executives suggests CEOs perceived that businesses benefit from CSR because it increases attractiveness to potential and existing employees. Although studies related to CSR have increased within the past decade, the potential impact of CSR initiatives on employee perceptions, attitudes, and behaviors has been largely neglected (Kim et al., 2010). However, in recent years, empirical studies have begun to examine the impact of CSR practices on the workplace outcomes of individual employees (Hofman & Newman, 2014; Fu, Ye, & Law, 2014) & found out the positive relation between CSR & OCB, & the former influenced the later. The reasons for the presence of such a relationship between OCB and CSR is that corporate engagement in socially responsible practices, particularly practices aiming employees' well-being (i.e., internal practices), can improve the quality of work

life, leading employees to reciprocate with the engagement in OCB (Isfahani, 2013.)

Another study conducted by Futa (2013) on employees of five star hotels in Petra City, Jordan, found out the existence of positive statistically significant influence of social responsibility on OCB. On top of this, different researchers (Windsor, D, 2001; Rupp et al, 2013; Zhang et al., 2014) have confirmed the effect that CSR dimensions had on OCB. Such results suggest that employees are more likely to exhibit extra-role behaviors when they perceive that their organization is engaged in CSR.

One of the justification (besides what is mentioned above) for the relationship is that employees can make distinct judgments about socially responsible activities carried out by their organizations, which subsequently influence their attitudes and behaviors. More specifically, employees form perceptions about their organization's internal and external CSR activities and these perceptions can be argued to have an impact on individually relevant outcomes such as OCB (Rupp et al., 2013). According to their proposition, employee perceptions of their organization's CSR activity might be one factor that influences their subsequent OCB.

Moreover, another study by Fu et.al.(2014) identified the behavioral consequences of CSR activities and highlighted that CSR has positive and significant relationship with organizational commitment and when organizations perform different type of CSR activities and programs, their employees feel a sense of commitment and loyalty with their organizations and citizenship behavior within organization became more strong and positive OCB. According to Trucker (2009a), when employees receive a positive feedback from customers with regard to CSR practices, they display OCB. The perception of

employees towards CSR affects their OCB. On top of this, the empirical research conducted by Abane (2016) found out that CSR has a significant positive effect on OCB.

However, there are also some scholars like Newman, Nielsen, & Miao (2005) who rejected the above findings & argued the non-existence of relationship between OCB & CSR towards employees, customers & the government. For them, though employees had high perceptions of companies CSR activities towards the society, they don't display OCB as the result because they see it as the duty of the organization to accomplish. For these scholars, CSR towards customers, for example influence neither their job performance nor their OCB.

Be that as it may, whilst substantial research has been conducted on a variety of antecedents of OCB, it does not appear as if CSR has been widely examined as an antecedent of OCB (De Leon & Finkelstein, 2011) especially in insurance industry-setting. In light of this gap, it seems both necessary and useful to test whether there is a link between these two constructs within EIC. Accordingly, & on the basis of the above mentioned studies, this study proposed following hypotheses:

H7: CSRE has a significant positive effect on OCB-I & OCB-O

H8: CSRC has a significant positive effect on OCB-I & OCB-O

H9: CSRG has a significant positive effect on OCB-I & OCB-O

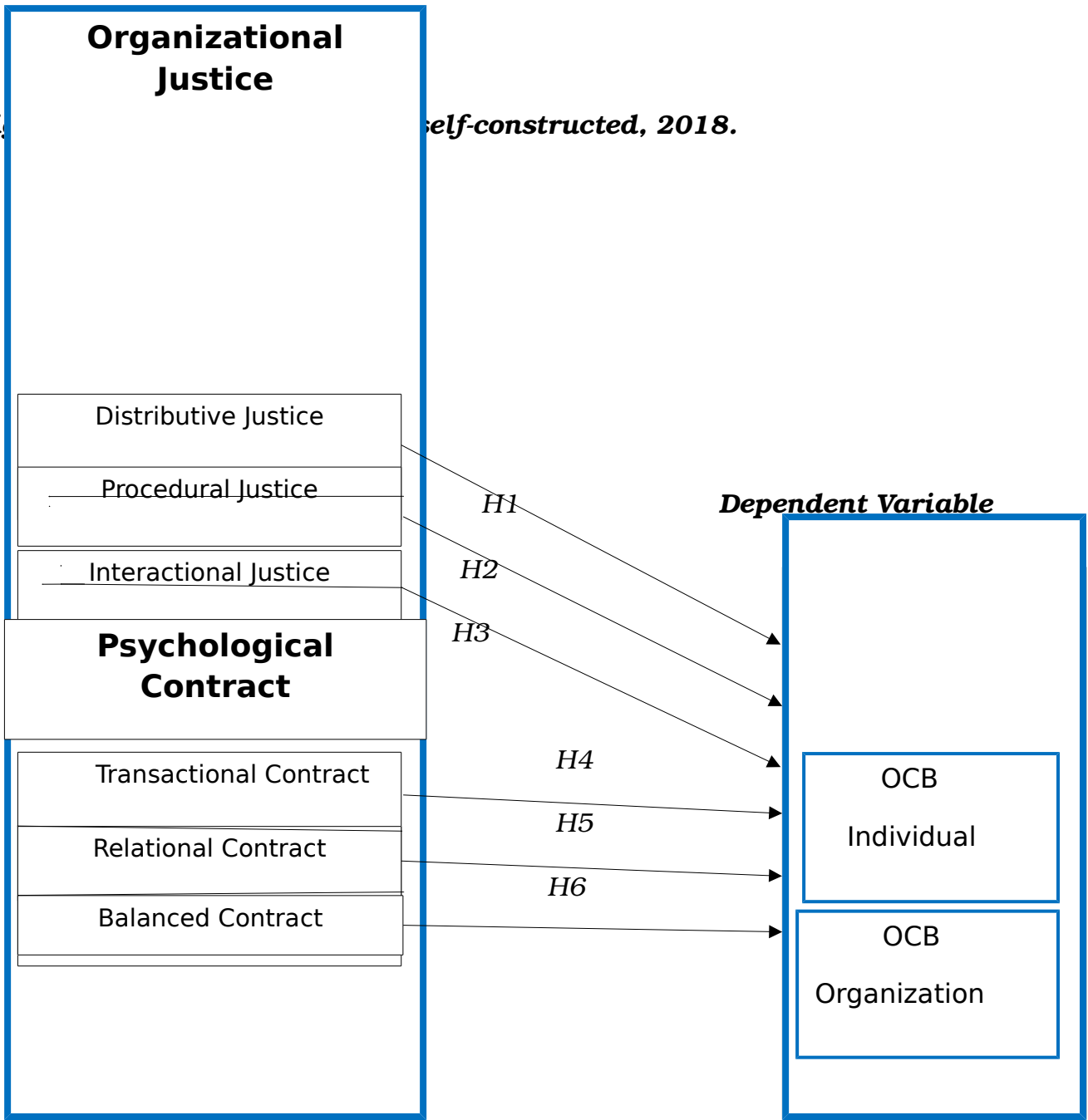
H10: CSRS has a significant positive effect on OCB-I & OCB-O

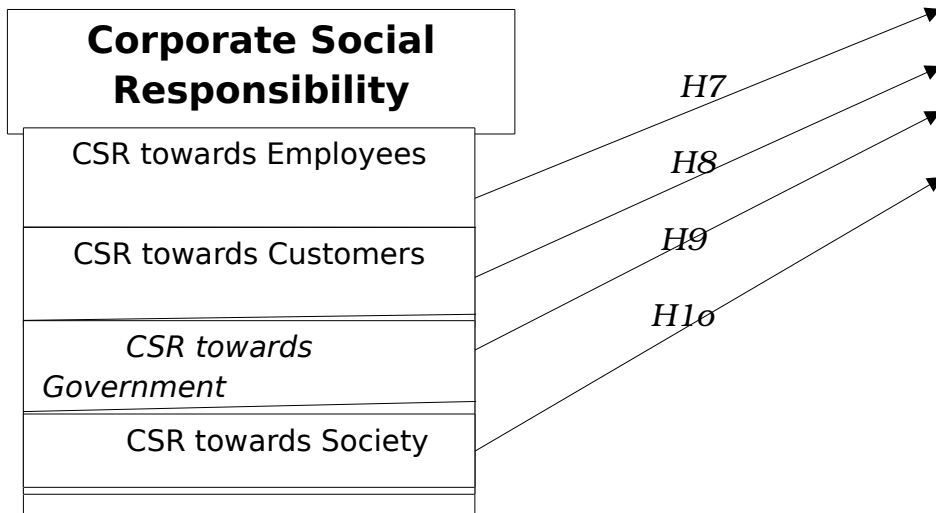
2.2 Conceptual Framework:- Figure 1 below represents the complete conceptual framework proposed by the researcher by taking & adopting the works of other scholars (such as Cohen-Charash & Spector, 2001; Marks, 2010, & Rupp et al., 2013; S. Abane, 2016). Accordingly, it is generally proposed that those employees' perceptions of OJ; PC & CSR affect OCB of the same. Besides,

this schematic model shows the fact that all the IVs & DV are multifaceted constructs each of which consisting of different dimensions.

Fig.

self-constructed, 2018.





Chapter Three

Research Methodology

3.1 Research Design and Approach

The design for this study was a survey research design which measures two variables, viz., the independent variables and the dependent variable. While OCB is the dependent variable, Organizational Justice, CSR and Psychological Contract are the independent variables. Hence, because of the fact that the purpose of the research was to explain the relationship between these two variables, explanatory research is utilized. Furthermore, as the study was done

in a snap shot where-by data were collected only once, the study is a cross – sectional one.

3.2 Target Population and Sample Design

- **Population:** The population is the larger pool from which sampling elements are drawn and to which findings can be generalized. The population encompasses all the elements that make up the unit of analysis (Terre-Blanche et al., 2006)

The target population of the study was all permanent employees of EIC who work in the corporation's head office. They were totaled 346 when the sample was taken.

- **Sampling:** Because of the vastness of the universe, the researcher is forced to avail himself of sampling technique that best represent the same. According to Wagner (2000), the size of the sample determines the statistical precision of the findings & is a function of change in the population parameters under study and the estimation of the quality that is needed by the researcher. To determine the number of employees of the organization to be selected, the Yamane (1967) formula was adopted:

$$\mathbf{n} = \mathbf{N} / \mathbf{1+N (e)^2}$$

In this formula, small **n** represents the sample size to be calculated, while capital **N** is the relevant population. The value of **e** (standard error) depends on the required confidence level set by the researcher. If the confidence level is 95

percent, then the α value would be 0.05. In this study 95% confidence level was adopted. Using the sample determination formula indicated above, a total sample size of 185 was taken. And the sampling frame for this research was the data of employees of EIC found in the Human Resource Directorate of the same.

- **Sampling Technique:** According to Neumann (2011), by sampling, the primary goal of researchers is to get a small collection of units from a much larger collection or population, such that they can study the smaller group and produce accurate generalizations about the larger group. Because of the fact that the target population is believed to be homogeneous, the researcher availed himself of simple random sampling technique to select the 185 respondents with the objective of making generalization of the same.

3.3 Data Type, Source and Methods of Data Collection

- **Data Type:** Taking the nature of the problem to be investigated into account and to increase the objectivity of the study, the data type used by the researcher was primary in nature which were quantitatively analyzed.
- **Source of Data:** The major source of data for the study, that is first hand & primary in nature, were obtained from the sample employees of EIC through the necessary data collection instrument. For the purpose of this study, qualitative data such as those to be acquired via interviews weren't included though future studies may do so for purposes of triangulation.

- **Methods of Data Collection:** Primary data was collected by self-administered & standardized questionnaires that were filled by 154 respondents out of the 185.
- **How the Data Were Collected:** To begin with, an introduction letter from AAU School of Commerce was first sent to the CEO of EIC via the researcher to seek his consent. The CEO, after looking into the content of the letter gave permission & ordered the Human Resource Directorate to co-operate. Then after, 18 structured & validated questionnaires were distributed to the sampled individuals of the company through personal contact for purposes of pilot-testing. This was done after the respondents gave their consent to participate in the research. The questionnaires were distributed to the same in different times as some of them were out of office due to different reasons. After testing the reliability of the instrument, a full-scale data collection activity was carried-out starting from those whose offices are located in the basement of EIC building (IT Directorate) right up to the 11th storey where the office of the CEO is found in the same manner as the pilot testing.

3.4 Measurement of Variables:

‘What is not measured cannot be managed’ P. Drucker. Thus, it was of paramount importance to measure those variables that were used in the research by tools that are developed & already validated by different scholars. Thus, below are the scales of measurements used in the research to that effect.

The researcher, after reviewing various literatures, has identified one dependent variable (DV) i.e. OCB and three independent variable (IV), viz., OJ, PC and CSR. This means that the later are believed to be determinants or antecedents of the former (OCB). For the purpose of this research, OCB has

two dimensions viz., OCB-O & OCB-I; OJ has three dimensions, i.e., distributive, procedural & interactional justices While PC has three facets, viz., transactional, relational & balanced PCs. CSR in turn has four facets namely, CSR towards employees, CSR towards customers, CSR towards the government, & CSR towards the society. Accordingly, the data collection instrument was prepared by taking those dimensions of the DV & the IVs into account. And below are the scales of measurements that were used in the study for each variable.

- **Organizational Citizenship Behavior Questionnaire (OCBQ):** a scale developed and validated by Lee & Allen (2002) was employed to measure OCB. For the purpose of this study, OCB's two facets, i.e., OCB-I & OCB-O consists of 5-items each.
- **Organizational Justice Scale:** Perception of Procedural ,distributive & interactional justice of employees of EIC was measured with a 5-point scale consisting of a total of 16 items: five items measuring Distributive Justice, six items measuring Procedural Justice and five items measuring Interactional Justice. The measure is developed by Neihoff & Moorman (1993).
- **Psychological Contract Scale:** This scale is originally developed by Rousseau (2000) & later validated by different HRM experts. Each of the three dimensions of it consists of 4-items that were measured with a 5-point Likert-scale.
- **Corporate Social Responsibility Scale:** This scale is developed & validated by Turker, 2009). To measure the dimensions of this construct, a total of 22-items were used where by CSR towards

employees, customers & government each consists of 5-items, and CSR towards society was measured by using 7-items.

For all the independent variables, the items under each corresponding facet are measured on a five-point Likert scale where 1= strongly disagree; implies the respondent completely rejects the assertion, 2= Disagree; implies the respondent does not accept the assertion, 3 =Neutral; implies the respondent is indifferent, 4= Agree; implies the respondent accepts the assertion 5 =strongly agree; Implies the respondent completely accepts the assertion. For the dependent variable, i.e., OCB, 'never, rarely, sometimes, often & always' are used to measure the same where a value of 1,2,3,4 & 5 is assigned to each of them respectively.

3.5 Pilot-testing

The researcher used a structured questionnaire to collect primary data from the sampled respondents. However, with the purpose of refining it & to ensure that respondents have no problems in answering the questions, the questionnaire was first pilot-tested on 18 respondents before a full-scale data were collected. As the result, some of them recommended questions under section-1 such as 'Name(optional)?' to be deleted & as to marital status is concerned, 'irregular union & widowed' to be added. Since the comments were found to be constructive & proper, the questionnaire was amended accordingly.

3.6 Reliability and Validity

For Kothari (2004), sound measurement must meet the tests of validity and reliability; while validity refers to the extent to which a test measures what we actually wish to measure, reliability has to do with accuracy and precision of a

measurement procedure and a measuring instrument is reliable if it provides consistent results.

To achieve the reliability of the measurement, the researcher tested the self-administered questionnaire through pilot study. Besides, to ensure validity, the questionnaires that were used in this study were confirmed & validated by university management instructors as to its content and face validity is concerned.

3.7 Data Analysis and Presentation

First, to make the collected data clear and easily understandable, the task of processing (edited, coded, classified and tabulated) and then after analyzing with inferential and descriptive statistics, (descriptive statistics such as mean & standard deviations; inferential statistics like Pearson correlation & multiple regression analyses) was carried-out. SPSS (Statistical Package for Social Sciences) software was used to that effect. That is to say that while to determine the amount of correlation between the IV and the DV, correlation analysis was employed, multiple regression analyses were carried-out to see the effect that an IV has on the DV. The statistics (outcomes of the data being analyzed) are also presented in the form of tables.

3.8. Ethical Considerations

As per article 26 of constitution of the Federal Democratic Republic of Ethiopia, everyone has the right to privacy. Thus, the researcher, having cognizant of this constitutional right of the respondents being of paramount importance while conducting a research, has informed them on their anonymity at all time. Any

information provided by them that is believed confidential is and will also be kept confidential by the researcher. Besides these, the rationale for conducting the research i.e., for academic purpose only, was also explained to them along with their right to participate or not to do so in the study.

CHAPTER FOUR

DATA ANALYSIS, INTERPRETATION & DISCUSSION OF RESULTS

4.1. Introduction

This chapter of the study presents the data analysis, interpretation and discussion of the outcomes obtained from the data collected on the research topic. The raw data collected using the structured questionnaire (Appendix-A) was sorted, edited, coded and reviewed so as to have the required quality, accuracy, consistency and completeness. That is to say that 185 self-administered & structured questionnaires were distributed to sampled employees of EIC and a total of 154 of them were collected which resulted in a 83.2% of response rate. The data collected via this instrument was analyzed in line with the study objectives with the help of SPSS software.

To achieve the first specific objectives of the study (i.e., what is the perception of employees of EIC about OCB? descriptive statistics (such as mean & standard deviation) was employed & for the rest, inferential analyses (such as correlation & multiple regression) were carried-out by using the above mentioned licensed statistical software version 20. But before resorting to all these analyses, the researcher has performed non-response bias test.

On top of this, the two most important tests of reliability & validity of the scale items, and test of normality of the collected data were carried out to increase the quality & acceptability of the research findings. And finally & to close this chapter, a discussion of those hypotheses made after each empirical finding of the variables (enshrined under chapter two) was presented.

4.2. Testing Non-response Bias

The purpose of testing non-response bias is because this type of bias affects the interpretation of the variables & consequently affects the overall conclusions resulted from the data analysis. This test is conducted when there are questionnaires that were distributed but not collected.

For the purpose of this study, the researcher distributed 185 questionnaires to the sampled respondents though only 154 questionnaires which accounts for a response rate of 83.2% of the data collected. Therefore, it was logical & imperative to go for non-response bias test to check if there is any mean difference between the late and early respondents using independent t-test. While Armstrong and Overton, (1977) used 53 of the 112 items (47%), Lambert and Harrington (1990) chose 28 of 56 original questions. There is no agreement among scholars on this issue. Thus, if there is no a cutoff point, the researcher has taken 50% of the 72 collected data of which 36 were of early respondents

and the rest 36 of them were late. The t-tests results of them showed that for all of items (100%) there was no significant difference between the late and early respondents ($p > .05$) which indicate that non-response bias was not a problem for the data (see to Appendix B.)

4.3. Reliability & Validity Test

Under this section, how & why the reliability & validity of the research instrument was tested is discussed briefly. As briefly mentioned in chapter three, while validity is concerned with the idea that the research instrument measures the constructs of the study, reliability is about internal consistency of the research scale items (Kothari, 1999).

As to reliability is concerned, Coefficient alpha(α), which is the most commonly used estimate of a multiple-item scale's reliability, is employed to see to the internal consistency of the same. The rationale for looking in to internal consistency was to check that the individual items should all be measuring the same constructs and thus correlates to one another. Although coefficient alpha does not address validity, many researchers use as the sole indicator of a scale's quality. Coefficient alpha ranges in value from 0, meaning no consistency, to 1, meaning complete consistency (Zikmond et. al., 2009). And according to these same authors, scales with a coefficient between 0.80 and 0.95 are considered to have very good reliability. Scales with a coefficient between 0.70 and 0.80 are considered to have good reliability, and a value between 0.60 and 0.70 indicates fair reliability. When the coefficient is below 0.6, the scale has poor reliability.

Consequently, during the pilot study, 18 questionnaires were delivered to and collected from sampled employees of EIC in order to obtain some assessment related to the questions' reliability. However, out of those questionnaires, only

14 usable questionnaires were returned (a response rate of 77.78 %.) And according to Saunders et al. (2009), a 30% response rate is reasonable for questionnaires delivered and collected for pilot test. Accordingly, this is an acceptable response rate to check the degree of reliability.

This study has used three criteria to assess the same: first, Cronbach's alpha; second, corrected item-total correlations which ought to be retained if the value is not less than 0.35 (Netemeyer et. al., 2003). And for Bernstein (1994) corrected item-total correlations should not be less than 0.3. This value revealed the extent to which, within a scale, an item correlated with the other items. It was employed to determine the items which ought to be retained in a scale to support construct validity. For better reliability, this study used 0.3 as cutoff point. Third, inter-item correlation should not exceed 0.8 for all pairs of items (Bernstein, 1994).

Table 4.1: Test of Reliability

Variables Sub-scales	No. of items proposed	No. of items dropped	No. of items retained	Cronbach's Alpha
OCB-I	5	-	5	.795
OCB-O	5	-	5	.766
PJ	6	1	5	.822
DJ	5	-	5	.854
IJ	5	-	5	.933
TPC	4	-	4	.701
RPC	4	-	4	.721
BPC	4	1	3	.756
CSR-E	5	-	5	.851
CSR-C	5	-	5	.894
CSR-G	5	-	5	.836
CSR-S	7	-	7	.820
Total	60	2	58	

Source: Own survey, computed in SPSS, version 20, 2018

As can be easily inferred from table-4.1, Cronbach alpha result was above the cut-off point for all variables, IJ being with the highest & TPC, with the smallest values. Besides, a total of 60 items for 12 variables were proposed and only PJ and BPC dropped one question each as corrected item total correlations were $-.045$ and 0.045 for PJ1 and BPC2 respectively. Items of PJ1 and BPC2 were dropped because their corrected item total correlations were below 0.30. Hence a total of 58 items were finally retained for the sub-scales of the DV & IVs listed in the table above

Besides this, the validity of the instrument was also tested. As indicated above, validity is the accuracy of a measure or the extent to which a score truthfully represents a concept. According to Zikmond et.al.(2009),there are four dimensions of validity(face, content, criterion & construct validity) . For him, Construct validity consists of several components, including face validity, content validity, criterion validity, convergent validity and discriminant validity.

But because ensuring the face validity i.e., the subjective agreement among professionals that a scale logically reflects the concept being measured and content validity (the degree that a measure covers the domain of interest) is the basis for assessing other components of construct validity (Zikmond et.al, 2009), the researcher has checked face and content validity of the instrument to ensure validity of the same.

Consequently, to ensure both face and content validity of the survey instrument, on top of conducting relevant literature review to see if there is consensus among scholars who proved the validity of the instrument such as Lee & Allen (2002), Neihoff & Moorman (1993),etc., different university instructors in the area have also confirmed that the items mentioned in the instrument capture the entire scope (content validity) & they agreed that the scale being employed in the study reflects the concept being measured.

4.4. Testing for Outliers

According to Zikmond (1999), outliers are values that lay outside the normal range of the data. They are extreme values that can cause serious problems in statistical analysis. Cognizant of this fact, the researcher has also checked whether there were such observations in the sample data. In research, there are two ways of dealing with outliers if they are found in a given data, i.e., trimming and winsorizing. Trimming is eliminating data points from analysis & is usually done when data is out of range or entry error and winsorizing is assigning outlier the next highest or lowest value found in the sample. Trimming or winsorizing less than 5% of the data points will not likely affect the hypothesis testing outcome (Rocky Mountain University, 2015).

In order to address these outliers the questionnaires were reviewed to ensure that the data of outliers' cases was entered correctly and there were no data

entry errors and winsorizing techniques was applied because there were seven cases with outliers having 4.5% in the data & were found being legitimate

4.5 Assumptions

Like any other statistical test, the study has made & tested some assumptions to check whether the data is fit for conducting further analysis . This is because of the fact that assumptions explain when it is and isn't reasonable to perform a specific statistical test (Field, 2009).

4.5.1. Assumption of Data Normality

As knowing the shape of a distribution curve is of paramount importance in quantitative research methods, under this section, the researcher has looked in to the distribution of the data to check its normality. To this effect, both the skewness & kurtosis nature of the same were considered & analyzed.

According to Kothari (1999), when the distribution of item in a series happens to be perfectly symmetrical, there will be a bell shaped distribution curve that indicates a normal distribution of the data. But if the curve is distorted (whether on the right side or on the left side), asymmetrical distribution exists which indicates that there is skewness. If the curve is distorted on the right side, we have positive skewness, otherwise negative skewness. Skewness is, thus, a measure of asymmetry and shows the manner in which the items are clustered around the average. In a symmetrical distribution, the items show a perfect balance on either side of the mode, but in a skew distribution the balance is thrown to one side. Kurtosis, on the other hand, is the measure of peakedness of the curve. According to Bachman (2004), the values of skewness should be between -1 and +1 and kurtosis be between -2 and 2 in order to

obtain a reasonably normal distribution. The following table shows the asymmetric & non-asymmetrical nature of the data.

Table 4.2: Skewness & Kurtosis

Items	Skewness	Kurtosis	Items	Skewness	Kurtosis
OCBI1	-0.384	-1.041	RPC1	0.152	-.972
OCBI2	-0.276	1.576	RPC2	-0.127	-1.057
OCBI3	-0.311	1.082	RPC3	0.568	-.710
OCBI4	-0.834	.478	RPC4	-0.266	-1.054
OCBI5	-0.598	.375	BPC1	0.079	-1.188
OCBO1	-0.203	-.377	BPC3	0.439	-.980
OCBO2	-0.777	-.293	BPC4	0.137	-.951
OCBO3	-0.067	-1.071	CSRE1	0.104	.511
OCBO4	-0.332	1.715	CSRE2	0.734	-.174
OCBO5	-0.554	-.321	CSRE3	-0.004	-1.238
PJ2	-0.052	-.781	CSRE4	0.109	-.993
PJ3	0.142	-.841	CSRE5	0.377	-1.165
PJ4	-0.266	-.349	CSRC1	-.543	-.820
PJ5	0.040	-.743	CSRC2	-0.180	-.908
PJ6	0.055	-.684	CSRC3	-0.234	-1.055
DJ1	-0.632	-.116	CSRC4	-0.030	-.421
DJ2	0.075	-1.457	CSRC5	0.012	-.795
DJ3	-0.069	-1.162	CSRG1	-0.524	-.939
DJ4	0.147	-1.374	CSRG2	-0.892	.796
DJ5	-0.128	-1.007	CSRG3	-0.456	-.881
IJ1	-0.035	.701	CSRG4	-0.891	.619
IJ2	-0.516	.141	CSRG5	-0.410	-.815
IJ3	-0.455	-.123	CSRS1	0.055	-.815
IJ4	-0.531	-.372	CSRS2	0.231	-.689
IJ5	-0.399	-.237	CSRS3	0.022	-.929
TPC1	0.915	-.463	CSRS4	-0.467	-.122
TPC2	-0.114	-.855	CSRS5	0.165	-.443

TPC3	-0.166	-.848	CSRS6	-0.486	.125
TPC4	0.083	-1.414	CSRS7	0.084	-.502

Source: Own survey, computed in SPSS, 2018

As inferred from the table above, all the observed variables or items were normally distributed as their skewness and Kurtosis values fall within the given range.

4.5.2. Regression Model Assumptions

According to Field (2009), to draw conclusions about a population based on a regression analysis done on a sample, no multicollinearity, & linearity assumptions should exist. As these assumptions are of paramount importance in running a statistical analysis, they must be appreciated & discussed.

A) No Multicollinearity Assumption

Analysis was made to investigate multicollinearity among the independent variables using variance inflation factor (VIF) & tolerance. Multicollinearity is said to exist when there is a strong correlation between two or more predictors (independent variables) in a regression model. Perfect collinearity exists when at least one predictor is a perfect linear combination of the others. But the predictor variables should not correlate too highly (Field, A., 2009.) According to this same author, variance inflation factor (VIF) indicates whether a predictor has a strong linear relationship with the other predictors. Bowerman and O'Connell (1990 cited in Field, 2009) if the average VIF is greater than 10, then multicollinearity may be biasing the regression model. And according to

Menard (1995 cited in Field, 2009) tolerance values below 0.2 indicates the existence of a problem.

Table 4.3: Results of colinearity among predictor variables

Colinearity Statistics		
Variables	Tolerance	VIF
PJ	.422	2.370
DJ	.440	2.272
IJ	.510	1.961
TPC	.696	1.436
RPC	.417	2.396
BPC	.280	3.570
CSR-E	.207	4.839
CSR-C	.419	2.387
CSR-G	.523	1.914
CSR-S	.465	2.149

Source: Own survey, computed in SPSS, 2018

Thus, a close look at table 4.3 disclosed that the VIF values that are ranged from 1.436 to 4.839 are all within the recommended threshold (below 10). What is more is that the tolerance values of all independent variables are above 0.20 and as such it can be concluded that there is no strong correlation between the independent variables employed in the study, i.e., no multicollinearity problem.

B) Assumption of Linearity

Since general linear model assume linearity, it is necessary testing for non linearity. This assumption was checked by using curve estimation & the result revealed that all the independent variables were linearity related with the dimensions of the dependent variable.

4.6 Descriptive & Inferential Analysis

By analysis we mean the computation of certain indices or measures along with searching for patterns of relationship that exist among the data groups. Analysis, particularly in case of survey or experimental data, involves estimating the values of unknown parameters of the population and testing of hypotheses for drawing inferences. Analysis may, therefore, be categorized as descriptive analysis and inferential analysis (Kothari, 1999.) Thus, once the necessary tests are made, what should follow is to perform these two analyses based on the data that is at the researcher's disposal.

4.6.1 Descriptive statistics:

Under this section of the study, first the demographic characteristics of the sampled respondents are discussed followed by a discussion of mean & standard deviation of the distribution. Mean and standard deviation are used to assess OCB in the case company. Thus, while the means values represent the average response for all respondents regarding a particular item on the scale, the standard deviation indicates the spread of the response about the mean.

4.6.1.1. Demographic Characteristics of respondents

In this section, the demographic information of sampled respondents, which includes gender, marital status, age, educational qualification & their work experience, is presented.

Table-4.4: Distribution of Demographic Characteristics of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Sex	Male	96	62.3	62.3	62.3
	Female	58	37.7	37.7	100.0

	Total	154	100.0	100.0	
Marital status	Single	71	46.1	46.1	46.1
	Married	83	53.9	53.9	100.0
	Total	154	100.0	100.0	
Age	<=30 years	76	49.4	49.4	49.4
	31-40 years	51	33.1	33.1	82.5
	41-50 years	22	14.3	14.3	96.8
	>51 years	5	3.2	3.2	100.0
	Total	154	100.0	100.0	
Experience	<=5 years	72	46.8	46.8	46.8
	6-10 years	35	22.7	22.7	69.5
	11-15 years	26	16.9	16.9	86.4
	16-20 years	9	5.8	5.8	92.2
	>20 years	12	7.8	7.8	100.0
	Total	154	100.0	100.0	
Education level	diploma or below	10	6.5	6.5	6.5
	Bachelor degree	104	67.5	67.5	74.0
	Masters degree	40	26.0	26.0	100.0
	Total	154	100.0	100.0	

The above table revealed that out of the 154 sampled respondents, 62.3% were male, while 37.7% of them were female. With regard to the age category, the highest number of respondents(49.4%) fall under the age bracket of <= 30 years followed by respondents whose age fall between 31 & 40 years(inclusive) which accounts for 33.1% of all the respondents. In the same vein, while 14.3% of the respondents' age fall between 41 & 50 (inclusive) years,3.2% of the same

was within the range of >51years. What is more is that concerning their marital status, while 46.1% of the respondents were single, 56.9% were married. None of the respondents were living in an irregular union relationship or is being widowed. On top of these, regarding their tenure, 46.8%, 22.7%,16.9%,5.8% and 7.8% of the respondents have work experience <=5years,6-10years,11-15years,16-20years &>20years respectively. Finally, while significant percent of them, i.e., 67.5%, had first degree followed by 26.0% (those who had masters degree), it was only 6.5% of the respondents that had a low level of education, diploma or below and 0% with doctoral degree.

4.6.1.2 Mean & Standard Deviation

Table 4.5: Mean & Std. Deviation of IV & DV, (N=154)

	Mean	Std. Deviation
PJ	3.0312	.80849
DJ	2.7753	.92074
IJ	3.3740	.91142
TPC	2.6136	.77232
RPC	2.7792	.80590
BPC	2.6818	1.00640
CSR-E	2.5610	.99149
CSR-C	3.1753	.91846
CSR-G	3.9675	.74218
CSR-S	3.1494	.68703
OCB-I	3.9831	.71289
OCB-O	3.7532	.74194

Source: Own survey, computed in SPSS, 2018

As has been presented in the literature part of the study, OCB is a discretionary & extra-role behavior performed by employees. With this understanding, the researcher has assessed the same by taking EIC sampled employees as a case in point. As to their perception towards OCB is concerned

& whether they display this major construct in the work place or not (so that addressing the first objective of the research & answering the corresponding research question) is briefly assessed in this section of the study.

The analysis tells us that the opinion of the respondents with respect to OCB-I & OCB-O isn't minimally scattered as the value of standard deviation for them are 0.71 & 0.74. It means that the responses of the sampled employees are found between 3.27 and 4.69 for OCB-I, and 3.01 and 4.49 for OCB-O.

The OCB survey tool uses 5-point Never-Always response choices (Never, Rarely, Sometimes, Often & Always.) Thus, a mean score of 3 is the midpoint, and mean score below 3 indicates a lesser practice and a mean score above 3 and below 4 indicates moderate practice and a mean score of 4 or above indicates higher displaying of OCB.

Concerning the frequency of displaying OCB by the respondents is concerned, the mean values for OCB-I & OCB-O showed that they practice it in the work place. Besides, because the mean value wasn't 4.0 & above, and due to this very fact, though employees of EIC exhibit OCB, its frequency of occurrence wasn't as such strong & rather is moderate. As it can be seen from the table, the standard deviation values for both OCB-I & OCB-O are greater than 0.7 & show high variability. And perception is all about variability, that means that each sampled employee of EIC has a different perception about OCB in general though the values of the standard deviation about OCB-I is less variable than OCB-O.

4.6.2 Inferential Analyses

To achieve objective II that are enshrined under chapter one, section 1.4, of the study, Pearson correlation analysis was performed in order to investigate the association between the predictors of OCB & OCB dimensions. Besides this,

with the purpose of identifying the variable that exerts a significant predictive power on OCB (to determine the degree at which independent variables affects OCB, objectives III, IV& V), linear multiple regression analyses were carried out. Thus, analyses of each of them are made turn by turn in the section that follows.

4.6.2.1. Correlation Analysis

For computing the relationship amongst the independent variables (i.e. OJ, PC, & CSR) and dependent variable (i.e., OCB) correlation analysis was carried out. It is a technique used for indicating the relationship of one variable to another and can be considered as a standardized covariance that shows the extent to which a change in one variable corresponds systematically to a change in another (Sigmund et al,2009).The values of the correlation are between -1 & +1 ($-1 \leq r \leq +1$).Thus, if the values of 'r' are -1,0, or +1,there is a perfect but inverse (negative) relationship, no relationship & perfect positive relationship respectively among variables under consideration. The further the value of 'r' from -1 or +1, the weaker is the relationship (Kothari, 2004.)

Thus, to ensure whether there is a relationship amongst the dimensions of independent variables and the components of the dependent variable, Pearson correlation was carried out using SPSS & the output is summarized in Table 4.6 as follows.

Table 4.6: Pearson Correlation Matrix

Pearson Correlations (N=154), 2-tailed test													
		PJ	DJ	IJ	TPC	RPC	BPC	CSR-E	CSR-C	CSR-G	CSR-S	OCB-I	OCB-O
PJ	Correlation	1											
	P-value												
DJ	Correlation	.415**	1										
	P-value	.000											
IJ	Correlation	.658**	.350**	1									
	P-value	.000	.000										
TPC	Correlation	.305**	.265**	.321**	1								
	P-value	.000	.001	.000									
RPC	Correlation	.397**	.622**	.182*	.209**	1							
	P-value	.000	.000	.024	.009								
BPC	Correlation	.335**	.577**	.220**	.160*	.606**	1						
	P-value	.000	.000	.006	.047	.000							
CSR-E	Correlation	.406**	.659**	.322**	.327**	.685**	.826**	1					
	P-value	.000	.000	.000	.000	.000	.000						
CSR-C	Correlation	.456**	.474**	.323**	.306**	.424**	.579**	.614**	1				
	P-value	.000	.000	.000	.000	.000	.000	.000					
CSR-G	Correlation	.022	.284**	.002	.208**	.333**	.376**	.329**	.521**	1			
	P-value	.785	.000	.982	.010	.000	.000	.000	.000				
CSR-S	Correlation	.246**	.552**	.162*	.416**	.495**	.479**	.512**	.459**	.541**	1		
	P-value	.002	.000	.044	.000	.000	.000	.000	.000	.000			
OCB-I	Correlation	.660**	.507**	.674**	.058	.535**	.256**	.075	.140	.265**	.073	1	
	P-value	.000	.001	.001	.532	.001	.001	.358	.084	.001	.368		

OCB-O	Correlation	.605**	.457**	.664**	.033	.444**	.199*	.097	.156	.288**	.264**	.263**	1
	P-value	.001	.001	.000	.681	.001	.013	.231	.053	.000	.001	.001	
**. Correlation is significant at the 0.01 level (2-tailed).													
*. Correlation is significant at the 0.05 level (2-tailed).													

Source: Own survey, computed in SPSS, 2018

As presented in table 4.6 above, results of the correlation analysis disclosed that there is a significantly positive relationship between OCB components (i.e., OCB-I & OCB-O) & dimensions of Organizational Justice (i.e., PJ, DJ & IJ) which is in agreement with the findings of Aryee et.al (2002) & Cohen-Charash & Spector (2001). A close look at the correlation values for these variables further indicated that interactional justice is the most related antecedent of both OCB-I & OCB-O with 'r'= 0.674 & 0.664 at p=0.05 level. This result, however, is against the findings of Zinta (2005) whose previous empirical findings disclosed that procedural justice had the most correlation with OCB. On the other hand, though distributive justice has a statistically significant positive relation with components of the dependent variable, when compared with the other OJ's dimensions, it is the least related one. This is, of course, against the findings of Organ & Ryan (1995) whose empirical study found out the absence of relationship between DJ & OCB.

Looking into the correlation table further revealed the existence of a positive association between relational contract & balanced contract with the dimensions of OCB which is similar with the previous findings of Jafari (2012). While relational contract has a statistically significant relation with OCB-I & OCB-O at p=0.05, balanced contract has this degree of relation with OCB-I at p=0.05 but with OCB-O at p=0.01 level. But as to transactional contracts are concerned, the study found out an insignificant positive correlation OCB's dimensions. This may be due to the fact that because this type of contracts are more or less similar with formal & written contracts, they considered their

fulfillment as a legal duty in the side of the corporation (employer) & as such it doesn't influence employees to exhibit OCB.

Finally, the correlation analysis table shows that while there is a significantly positive association (@ $p=0.01$ level) between CSR towards government with OCB's two facets, & CSR towards society with only OCB-O, the relationship of OCB's dimensions with CSR towards employees, towards customers & towards society (only with OCB-I) is positive but insignificant. This finding doesn't go with the previous empirical findings of Abane (2016), Futa (2013), etc. who found out a statistically significant correlation between OCB & CSR dimensions.

4.6.2.2 Multiple Regression Analysis

According to Kothari (2004), regression is the determination of a statistical relationship between two or more variables. The researcher has previously performed both tests for normality & multicollinearity & found out that there were no such problems concerning the data. Because multiple regression analysis is employed when the data are normal & free from multicollinearity (Creswell, 2012) & as there were no problems related to these, the researcher was in the right position to run such a regression after performing model testing.

4.6.2.2.1 Model Fit

There are two multiple linear regression models that are tested in this study: Model 1 & Model 2. Fitness of the models has been checked via percentage of variance explained, R^2 , by the models predictors. In assessing the fitness of the model, it is considered that higher R^2 values explain more variance of the model which eventually leads to a better model fit.

Model 1:

Table: 4.7 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.840 ^a	.705	.529	.67914	.701	2.558	10	143	.007

a. Predictors:(Constant),DJ,PJ,IJ,TPC,RPC,BPC,CSR-E,CSR-C,CSR-G & CSRS

Table: 4.8: ANOVA1^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11.800	10	1.180	2.558	.007 ^b
	Residual	22.891	143	.461		
	Total	77.756	153			

a. Dependent Variable: OCB-I

b. Predictors:(Constant),DJ,PJ,IJ,TPR,RPC,BPC,CSR-G, CSR-C, CSR-E CSR-S.

$$R^2 = 1 - \text{RSS}/\text{TSS} = 1 - 22.891/77.756 = 1 - .299 = .705$$

The model is found to be fit as the percentage of variance of OCB-I explained by independent variables was 70.5% which can be said a good model fit.

Table 4.9: Coefficients

Model 1		Standardized Coefficients Beta	T	Sig.
	(Constant)		6.716	.000
	PJ	.356	3.321	.011
	DJ	.201	2.527	.032
	IJ	.402	3.902	.000
	TPC	.201	2.178	.031
	BPC	.313	2.151	.033

	CSR-S	.272	2.522	.030
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Dependent Variable: Organizational Citizenship Behavior-Individual

Multiple Linear Regression Equation for Model 1:

$$\text{Organizational Citizenship Behavior-I} = \beta_0 + e + \beta_1PJ + \beta_2DJ + \beta_3IJ + \beta_4TPC + \beta_6BPC + \beta_{10}CSRS$$

$$\text{Organizational Citizenship Behavior-I} = 2.648 + .394 + .356PJ + .201DJ + .402IJ + .201TPC + .313BPC + .272CSRS$$

From the above table, as the results of relational psychological contract, corporate social responsibility towards employees, corporate social responsibility towards customers & corporate social responsibility towards government were found to be insignificant, they are not considered in the multiple linear regression equation.

Table 4.10: ANOVA2

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
2	Regression	18.583	10	1.858	4.048	.000 ^b
	Residual	21.476	143	.459		
	Total	84.223	153			

a. Dependent Variable: Organizational Citizenship Behavior - Organization

b. Predictors: (Constant), CSRS, IJ, TPC, RPC, CSRG, CSRC, BPC, DJ, PJ, CSRE

Table 4.11: Model Summary

Model Summary									
Model-1	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
	.863 ^a	.745	.563	.67751	.745	4.048	10	143	.000

a. Predictors:(Constant),CSRS,IJ,TPC, RPC, CSRG, CSRC, BPC, DJ, PJ, CSRE
b. Dependent Variable: OCB-O

$$R^2 = 1 - \text{RSS}/\text{TSS} = 1 - 21.476/84.223 = 1 - .255 = .745$$

Independent variables of the model explained 74.5% of variance of OCBO and it is considered as a good model fit.

Table 4.12: Coefficients

Model – 2		Standardized Coefficients	T	Sig.
		Beta		
	(Constant)		6.689	.000
	PJ	.335	2.887	.007
	DJ	.266	2.392	.018
	IJ	.250	2.418	.017
	TPC	.276	2.860	.003
	RPC	.121	3.060	.002
	BPC	.292	2.676	.011
	CSR-E	.383	2.358	.020
	CSR-G	.283	2.795	.005

Dependent variable: Organizational Citizenship Behavior – Organization

Multiple Linear Regression Equation for Model 2:

$$\text{Organizational Citizenship Behavior - Organization} = \beta_0 + e + \beta_1PJ + \beta_2DJ + \beta_3IJ + \beta_4TPC + \beta_5RPC + \beta_6BPC + \beta_7CSRE + \beta_9CSR_G$$

$$\text{Organizational Citizenship Behavior - Organization} = 2.631 + .393 + .335PJ + .266DJ + .250IJ + .276TPC + .121RPC + .292BPC + .383CSRE + .283CSR_G$$

Under this multiple regression equation, because of the fact that the p value of CSR-C & CSR-S were 0.970 & 0.363, they are not considered in the same as their effect is insignificant.

4.6.3 Summary of Hypothesis Testing Results

Hypothesis is usually considered as the principal instrument in research. It is a proposition set forth as an explanation for the occurrence of some specified group of phenomena either asserted merely as a provisional conjecture to guide some investigation or accepted as highly probable in the light of established facts. Quite often a research hypothesis is a predictive statement, capable of being tested by scientific methods, that relates an independent variable to some dependent variable (Kothari, 2004). Thus, with this understanding of the concept, the researcher has tested the different hypotheses (enshrined under chapter two of the study) that are formulated after reviewing previous empirical findings by running multiple regression analysis & the results are summarized in the table below.

Table 4.13: Summary of hypothesis testing

Hypothesis	Independent variable	Dependent variable	P-value	Result
H1	DJ	OCBI	.032	Not supported
	DJ	OCBO	.018	
H2	PJ	OCBI	.011	Supported
	PJ	OCBO	.007	
H3	IJ	OCBI	.000	Supported
	IJ	OCBO	.017	
H4	TC	OCBI	.031	Supported
	TC	OCBO	.003	
H5	RC	OCBI	.117	OCB_I isn't supported, OCB-O supported
	RC	OCBO	.002	
H6	BC	OCBI	.033	Supported
	BC	OCBO	.011	
H7	CSRE	OCBI	.102	CSRE with OCBI isn't supported, CSRE with OCBO is supported
	CSRE	OCBO	.020	
H8	CSRC	OCBI	.321	Not supported
	CSRC	OCBO	.970	

H9	CSRG	OCBI	.207	CSRG with OCBI isn't supported, CSRG with OCBO is supported
	CSRG	OCBO	.005	
H10	CSRS	OCBI	.030	CSRS with OCBI is supported, CSRS with OCBO isn't supported
	CSRS	OCBO	.363	

4.6.4 Discussion of Results

This part of the study discusses the empirical findings of the study in three sections. The first section is about the effect that organizational justice (OJ) has on organizational citizenship behavior (OCB) and tested 3 major hypotheses. The second part is about the effect of psychological contract (PC) on OCB having the same number of 3 major hypotheses. The third section is a discussion about the effect that corporate social responsibility (CSR) has on OCB & 4 major hypotheses were tested to that effect.

1. The Effect of Organizational Justice on Organizational Citizenship Behavior

Under this part, there are three independent variables, i.e., distributive justice (DJ), procedural justice (PJ) and interactional justice (IJ.)The discussion is designed in such a way that to address the third specific objective of the study i.e. 'to investigate the effect of OJ on OCB.' The dependent variable OCB is seen from individual (OCB-I) and organizational perspectives (OCB-O). Therefore, in this section, there are three major hypotheses formulated and each having two sub hypotheses as the effect of the three independent variables on two dependent variables was investigated.

H1: Distributive Justice has no Significant Positive Effect on Organizational Citizenship Behavior

Under this major hypothesis there are two sub hypotheses that state the effect of DJ on OCB-I and OCB-O respectively.

Empirical findings of the study shows that DJ affects OCBI and OCB-O in a statistically significant positive beta coefficients of ($\beta = .201$, $P < .05$; $\beta = .206$, $P < .05$ respectively). This implies that a 1 unit change in DJ results a positive value change on OCB-I and OCB-O with 0.201 and 0.206 respectively. The results of the study do not support the proposed hypothesis which states that DJ has no significant positive effect on OCB-I and OCB-O. This finding is, of course, against the empirical findings of Organ & Ryan (1995) who found no influence of DJ on OCB in general. Be that it may, the finding of this study is in agreement with the previous findings of Mathur & Umari who confirmed DJ's significant effect on OCB in general (2013)

H2: Procedural Justice has a Significant Positive Effect on Organizational Citizenship Behavior

PJ had a significant positive effect on OCB-I and OCB-O with path coefficients of ($\beta = .356$, $P < .05$; $\beta = .335$, $P < .01$ respectively). Furthermore, the effect PJ had on OCB-I was higher than the effect PJ had on OCB-O. The findings of the study support the proposed hypothesis which is in conformity with the previous research findings of Moorman (1991).

H3: Interactional Justice has a Significant Positive Effect on Organizational Citizenship Behavior

Empirical findings of this study shows IJ had a statistically significant positive effect on OCB-I and OCB-O with path coefficients of ($\beta = .402$, $P < .01$; $\beta = .250$, $P < .05$ respectively). The result of the study is consistent with the proposed hypothesis. The effect IJ had on OCB-I was found to be stronger as its statistically significant beta coefficient was higher. This research finding

concerning H3 confirms with the empirical findings of Mathur & Umari (2013) & William et.al.(2002).

2. The Effect of Psychological Contract on OCB Organizational

Citizenship Behavior

Under this category, there are three major hypotheses and each having two sub hypotheses as there are three independent and two dependent variables. This section of the analysis is supposed to discuss about the fourth specific objective of the study that is examination of the effect of PC on OCB.

H4: Transactional Psychological Contract has a Significant Positive Effect on Organizational Citizenship Behavior

TPC has a statistically positive effect on OCB-I and OCB-O with standardized beta coefficients of ($\beta = .201$, $P < .05$; $\beta = .276$, $P < .01$ respectively). The finding of the study fully support the proposed hypothesis and is therefore accepted. By the same token, this empirical finding of the study is in conformity with the findings of Jafri, 2012 & Heuvel and Schalk, 2009.

H5: Relational Psychological Contract has a Significant Positive Effect on OCB Organizational Citizenship Behavior

Empirical findings of the study partially support the proposed hypothesis as the effect of RPC on OCB-I and OCB-O was found statistically significant with path coefficients of ($\beta = .188$, $P = .117$; $\beta = .121$, $P < .01$ respectively). Even though RPC had a positive effect on OCB-I its path coefficient was found to be insignificant. Therefore, H5 was partially supported though Heuvel & Schalk (2009) found a statistically positive effect of RPC on OCB.

H6: Balanced Psychological Contract has a Significant Positive Effect on Organizational Citizenship Behavior

As per the results of the regression analysis, BPC had a statistically significant effect both on OCB-I and OCB-O with path coefficients of ($\beta = .313$, $P < .05$; $\beta = .292$, $P < .05$ respectively). As such, it fully supported the proposed hypothesis

which is in conformity with the previous empirical findings of Jafri (2012) & Heuvel and Schalk (2009.)

3. The Effect of Corporate Social Responsibility on Organizational

Citizenship Behavior

CSR is seen from four perspectives, i.e. from employees, customers, government and society. Due to this very fact, this part of the discussion has four major hypotheses and each having two sub hypotheses related with OCB. By doing so, the fifth specific objective of the study (investigating the influence of CSR on OCB) has been addressed with its corresponding research question.

H7: Corporate Social Responsibility towards Employees has a Significant

Positive Effect on Organizational Citizenship Behavior

Empirical findings of the study revealed that CSR-E had a statistically insignificant positive effect on OCB-I with path coefficient of ($\beta = .279$, $P = .102$) but had a statistically significant positive effect on OCB-O with standardized beta coefficient of ($\beta = .383$, $P < .020$). Hence, the proposed hypothesis was partially supported. This finding is against the previous empirical findings of Newman, Neilsen, & Miao (2005) who concluded the non-existence of relationship between OCB dimensions & CSR towards employees.

H8: Corporate Social Responsibility towards Customers has a Significant

Positive Effect on Organizational Citizenship Behavior

When we see the effect of CSR-C on OCB-I and OCB-O, it is positive but not statistically significant and path coefficients were ($\beta = .027$, $P = .321$; $\beta = .004$, $P = .970$ respectively). Therefore, H8 was not supported and it was rejected. It is of importance to underscore the fact that this finding of the study is in some way conforms with the results obtained by Newman, Neilsen, & Miao (2005) who found out the that CSR-C has no effect on OCB facets.

H9: Corporate Social Responsibility towards Government has a Significant

Positive Effect on Organizational Citizenship Behavior

In the same vein, CSR-G had a statistically insignificant positive effect on OCB-I with path coefficients of ($\beta = .092$, $P=.207$) but the effect CSR-G had on OCB-O was found to be statistically significant and positive with path coefficients of ($\beta = .283$, $P<.01$). Hence, the proposed hypothesis was partially supported. This finding partially supports the previous findings of Rupp et al., (2013) who ascertained that CSR-G has a significant impact on OCB dimensions.

H10: Corporate Social Responsibility towards Society has a Significant

Positive Effect on Organizational Citizenship Behavior

Empirical findings of the study showed that CSR-S had a statistically significant positive effect on OCB-I with standardized beta coefficient of ($\beta = .272$, $P=.030$). The study also revealed that CSRS had a positive but statistically insignificant effect on OCBO with path coefficient of ($\beta = .099$, $P=.363$). Therefore, H10 has been partially accepted. This empirical finding of the study partially supports the previous research findings of Abane (2016).

Chapter Five

Summary of Findings, Conclusion, & Recommendations

This last chapter of the study presents the summary of the findings in relation to the stipulated objectives and the tested research hypotheses, & draws conclusions to the population based on the findings. Recommendations to be considered & implications of the study findings along with future research directions are also enshrined briefly under it.

5.1. Summary of Study Findings

As has been briefly outlined under chapter one, section 1.4, the general objective of the study was 'to examine the factors (i.e., organizational justice, psychological contract and corporate social responsibility) that affect OCB of employees at EIC.' To achieve this objective & address the corresponding research questions, the researcher has collected primary data from 154 sampled respondents of the case company via structured & self-administered questionnaires. These collected data are later on analyzed with the help of SPSS version 20 with descriptive and inferential statistics & interpreted accordingly. This process has resulted in different findings & only the major ones are presented herein under.

- The descriptive statistics result indicated that the majority of sampled employees were male (62.3%), married (56.9%), fall within the age category of ≤ 30 years (49.4%), had work experience of ≤ 5 years & had first degree (67.5%). It can be briefly said that from the sampled respondents the majority of whom were in the young age group. This indicates that there are economically active work force within the EIC that took part in the study. A brief look at their educational background indicates that the sampled respondents have appreciable level of education as 93.5% of them had first degree & master's degree. On top of this, as a substantial majority of them (69.5%) had work experience less than 10Years, there is a potential of existence of inadequacies of knowledge of practical work &c.
- The descriptive statistics further indicated that the mean & standard deviation values of OCB-I are 3.89 & 0.71 respectively. On the other hand, while the mean of OCB-O is 3.75, its standard deviation is 0.74. This result indicates that on both situations the average responses of

respondents were close to 4 which implies that they exhibit extra-role behavior often times towards co-workers and towards the organization though the degree of displaying OCB towards co-workers is higher than that of towards the organization.

- The researcher has also availed himself of Pearson correlation analyses to assess the association between the IVs & the DV & the results of this analysis disclosed that there is a significantly positive relationship between OCB components (i.e., OCB-I & OCB-O) & dimensions of Organizational Justice (i.e., PJ, DJ & IJ) which is in agreement with the findings of Aryee et.al (2002) & Cohen-Charash & Spector (2001).
- The output from the correlation table has also revealed the presence of a significantly positive association between Relational PC & Balanced PC, & dimensions of OCB. But as far as Transactional PCs relation with OCBs components is concerned, there is no such degree of correlation between them.
- And as to CSR is concerned, the correlation analysis result further disclosed the existence of a significantly positive association between CSR towards government with OCBs two facets, & CSR towards society with only OCB-O. However, the correlation of OCBs dimensions with CSR towards employees, towards customers & towards society (only with OCB-I) was found being positive but insignificant.

On top of these, the researcher, after performing tests for normality & colinearity, has carried-out multiple regression analysis to examine the effects of the independent variables on the dependant variable thereby addressing the relevant research questions & the corresponding objectives. Besides, different

hypotheses that were formulated under chapter two following previous empirical findings were also tested.

- Accordingly, based on the regression analyses result, the dimensions of OJ are found having a significantly positive effect on the components of OCB. Besides this, while transactional & balanced contracts are found having a significant positive effect on facets of OCB, relational contract has such an effect only on OCB-O.
- Furthermore, looking into the results of the regression analysis indicated that while CSR towards customers doesn't have any effect on OCBs dimensions, CSR-E, CSR-G & CSR-S have a significant positive effect on OCB-O, OCB-O & OCB-I respectively & for the latter, the converse holds true.

5.2 Conclusion

OCB, an extra-role behavior, has ample benefits for organizations to achieve the very purpose they are established for, understanding & examining some of the factors that affect the construct is imperative. Taking cognizant of this fact, the researcher has identified & investigated some of the antecedents of OCB, i.e., OJ, PC & CSR by taking EIC as a case company.

The very objectives of the study was to see to it that whether employees of the case company display behaviors that are beyond their formal duty & requirement, to ascertain the existence of any association between OCB & its predictors & to examine the effect that the latter have on the former thereby forwarding necessary recommendations to the company to avail itself of the many advantages that OCB has for the existence of an effective and efficient organization.

To achieve those objectives, both descriptive & inferential statistics were carried-out & accordingly, some of the major findings of the study disclosed that employees of EIC have different perceptions towards EIC & they display it at a moderate level. On top of this, the correlation analysis revealed the existence of a positive & significant relationship between OCB & some of its predictors.

What was learned from the study's findings is that from all predictors of OCB, interactional justice was found being the variable that impacts OCB-I the most. Thus, from this empirical finding one can safely conclude that though employees of EIC can be motivated to display OCB by fulfilling the necessary procedural & distributive justices, the best way to do so is to respect their interactional justice as it has the highest effect on their organizational citizenship behaviors.

In the same vein, as transactional & balanced contracts have a positive significant effect on the dependent variable, they also need due attention to exploit the ample advantages of OCB from the employees of EIC. As to CSR is concerned, though there is no indication that the presence of it has a negative effect on OCB, respondents seem not to be affected by its presence as the findings of the research indicates. From the four dimensions of CSR, it is only CSR towards society that positively & significantly influences OCB-I; the rest do not.

Despite all that, as the results of the regression tests are positive for all variables, the researcher concludes that managers of EIC should give more importance & underscore on practices of OJ in particular; PC & CSR in general for OCB to be highly practiced in their company. From the findings of the study, it is possible to conclude that if EIC paves the way for its employees to

display OCB by creating a conducive atmosphere & a fertile area, they exhibit higher extra-role behaviors that has of a paramount positive impact on the organization in general & on the employees in particular.

5.3 Recommendations

Based on the conclusion made in the previous section, the researcher has forwarded the following recommendations hoping to be taken into consideration by the concerned organ/body.

- Employees are the most valuable resources of an organization. They can make or break the business. Thus, OJ should be taken seriously by the management of EIC as it has a positive influence on OCB. This can be done by treating employees with dignity, respecting their human rights, etc.
- The management of EIC can avail itself of the study in order to understand the general perceptions of employees in relation to OCB & and its predictors with the ultimate goal of achieving its stretched vision by 2020.
- The results further show a positive and significant relationship between the Psychological contract (save RPC) and OCB. This implies that the fulfillment of the PC is vital for the enhancement of OCB. It is recommended, therefore, that EIC should fulfill its promises if it wants employees to exhibit OCB at a higher degree.
- Finally, as EIC is a profit making entity, and as the findings of the regression analyses are all positive, EIC is recommended to promote & effectively implement CSR practices in general & on CSR towards society in particular so that positive corporate reputation and profitability will be built.

- In general, taking the very importance of OCB to EIC in particular, it has to be underscored at this juncture that due weight & consideration has to be given by the management of EIC to those antecedents of OCB that have a significant & positive influence on the same.

5.3.1 Direction for Future Research

- Though the sample size for the study was 185, due to respondents unreasonable failure to return all of the questionnaires, the final & usable sample size was set to be only 154. As such, future study can increase the sample size as well as other variables in order to obtain enough data for generalization.
- Future studies can also adopt advanced statistical test such as factor analysis, Amos, and hierarchical regression models, etc. to further investigate those and other predictors of OCB & forward more conclusive findings.
- As the research was on factors that affect OCB & as all the findings showed the existence of positive relationship between OCB & the identified predictors (some being insignificant), future research should also be carried out on other factors that lead to a decline in OCB in EIC in particular & in other business organization in general.
- On top of this, because the study was restricted to a public owned insurance company; its findings wouldn't be boldly generalized to other companies of the same industry & to other organizations in general.
- Besides this, due to the fact that the study is cross-sectional one, is of a onetime data, it doesn't show the pattern of results across time.

Therefore, to increase the very validity & findings of the research, further study has to be carried out by interested parties.

- Finally, additional studies have to be made concerning OCB by using longitudinal data, employing comparative methods & by triangulating the sources of the data collection techniques as this study is done using structured questionnaire as the only data collection instrument.

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Appendix-A

ADDIS ABABA UNIVERSITY SCHOOL of COMMERCE

Department of Human Resource Management

Questionnaire

Dear Respondent,

This questionnaire is designed to collect data on *“Factors Affecting Organizational Citizenship Behavior (OCB) in Ethiopian Insurance Corporation”*. Thus, the researcher kindly requests you to respond to the statements that are found in the following sections. As Your responses are of great importance & determine the outcome of the research, please do not leave any question unanswered. There is no right or wrong answer to any of the questions. The researcher only interested in your personal opinions. The right answer to any question is your truthful response. Note! Your answers will be treated with

strict confidentiality, and will only be used for the intended academic/research purposes. For any query, please don't hesitate to email @: yohannaadey21@gmail.com. Or call via : 0911-642590

Thank you in advance!

Section-1: Personal Information of Respondents

Please tick in the box [√] that which best describes you &/or fill the space when provided.

- 1. Gender: Male [] Female []
- 2. Marital Status: Single [] Married [] Divorced [] Irregular Union [] Widowed []
- 3. Age bracket: 30 Years and below [] 31 Years –40 Years [] 41 Years –50 Years [] 51 Years and Above []
- 4. Educational Level: Diploma or below [] Bachelor's Degree [] Master's Degree [] Doctoral Degree []
- 5. Number of years of experience in EIC? 0-5years [] 6-10years [] 11-15 years [] 16 - 20years [] above 20Years []

Section-2: Organizational Citizenship Behavior (OCB)

Please indicate with a tick (√) the frequency you display the following behaviors in EIC using a rating scale where 1 = Never 2= Rarely 3= Sometimes 4= Often 5=Always.

No.	2.1	OCB towards the Individuals (OCB-I)	1	2	3	4	5
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1	I help others who have been absent.					
2	I willingly give my time to help others who have work-related problems.					
3	I go out of the way to make newer employees feel welcome in the work group.					
4	I show genuine concern and courtesy toward co-workers, even under the most trying business or personal situations.					
5	I go out of his or her way to congratulate others for their achievements.					

No.	2.2 OCB towards the Organization (OCB_O)	1	2	3	4	5
1	I defend the organization when other employees criticize it.					
2	I show pride when representing the organization in public.					
3	I offer ideas to improve the functioning of the organization.					
4	I express loyalty toward the organization.					
5	I take action to protect the organization from potential problems.					

Section-3 Organizational Justice

Please indicate with a tick (√) the extent you agree or disagree with the following statements using a rating scale where 1= strongly disagree 2= disagree 3= neutral 4= agree 5= strongly agree.

No.	3.1 Employees Perceptions towards Procedural Justice	1	2	3	4	5
1	Job decisions are made by the concerned manager in a biased manner					
2	My manager makes sure that all employees concern are heard before job decisions are made					
3	To make job decisions, my manager collects accurate & complete information					
4	My manager clarifies decisions & provides additional information when requested by employees.					
5	All job decisions are applied consistently to all affected employees					
6	Employees are allowed to challenge or appeal job decisions made by their manager					

No.	3.2 Employees Perceptions towards Distributive Justice	1	2	3	4	5
1	My work schedule is fair					
2	I think that my level of pay is fair					
3	I consider my workload to be quite fair					
4	Overall, the rewards I receive in EIC is quite fair					
5	I feel that my job responsibilities are quite fair					

No.	3.3 Employees Perceptions towards Interactional Justice	1	2	3	4	5
1	When decisions are made about my job, the manager treats me with kindness & consideration					
2	When decisions are made about my job, the manager deals with me in a truthful manner					
3	When decisions are made about my job, the manager shows concern for my right as an employee					
4	Concerning decisions about my job, the manager discusses with me the implications of the decisions					
5	The manager offers adequate justifications for decisions made about my job					

Section – 4: Psychological Contract

Please indicate with a tick (√) the extent that you agree or disagree with the following statements using a rating scale where 1= strongly disagree 2= disagree 3= neutral 4= agree 5= strongly agree.

No.	4.1. Transactional Psychological Contract (TPC)	1	2	3	4	5
1	EIC provides me short term employment					
2	EIC makes no commitment or makes promise to retain me in the future					
3	EIC require me to do only limited duties I am hired					

	to perform					
4	EIC pays me for the specific jobs I perform					

No.	4.2. Relational Psychological Contracts (RPC)	1	2	3	4	5
1	EIC has concern for my personal welfare					
2	EIC provides me steady & secured employment					
3	EIC provides stable benefit to my families					
4	EIC gives me wages & benefits I can count on					

No.	4.3. Balanced Psychological Contract (BPC)	1	2	3	4	5
1	EIC has opportunities for promotion/advancement within it					
2	EIC helps me develop externally marketable skills that increases my employability					
3	EIC provides me skill development trainings to increase my value to it					

Section-5: Corporate Social Responsibility (CSR)

Please indicate with a tick (√) the extent that you agree or disagree with the following statements using a rating scale where 1= strongly disagree 2= disagree 3= neutral 4= agree 5= strongly agree.

No.	5.1 CSR Towards the Employees (CSR-E)	1	2	3	4	5
1	EIC provides me a wide range of indirect					

	benefits to improve my quality of life.					
2	EIC implements flexible policies to provide a good work and life balance for me					
3	EIC supports me to acquire additional education					
4	EIC policies provide a safe and healthy working environment to me.					
5	I believe that our company provides equal opportunities to all its employees					

No.	5.2 CSR towards Customers (CSR-C)	1	2	3	4	5
1	One of the main principles of EIC is to provide high-quality services to its customers					
2	I believe that EIC's services comply with the national and international standards					
3	EIC provides full and accurate information about its services to its customers					
4	EIC respects customers' rights beyond the legal requirements					
5	EIC is responsive to the complaints of its customers					

No.	5.3 CSR towards Government (CSR-G)	1	2	3	4	5
1	EIC always pays its taxes on a regular and continuing basis.					

2	EIC tries to help the government in solving social problems.					
3	EIC acts legally on all matters					
4	EIC competes with its rivals in an ethical framework.					
5	EIC always avoids unfair competition.					

No.	5.4 CSR towards the Society (CSR-S)	1	2	3	4	5
1	EIC targets sustainable growth which considers future generations.					
2	EIC makes investments to create employment opportunities for future generations.					
3	EIC conducts research & development projects to improve the well-being of society in the future.					
4	Our company contributes to schools, hospitals, and charities according to the needs of the society.					
5	EIC encourages its employees to participate in voluntary activities.					
6	EIC believes that businesses have social responsibility beyond making profit.					
7	EIC believes that the overall effectiveness of a business can be determined to a great extent by the degree to which it is socially responsible					

Thank You for Your participation!

Appendix-B: Independent Sample t-test

Items	T	P-value	Items	t	P-value
OCBI1	.704	.484	RPCO1	-1.354	.180
OCBI2	.773	.442	RPCO2	-1.298	.199
OCBI3	.952	.344	RPCO3	-.430	.669
OCBI4	.993	.324	RPCO4	.193	.847
OCBI5	.613	.542	BPCO1	-.919	.361
OCBO1	.531	.597	BPCO2	-.233	.816
OCBO2	.571	.570	BPCO3	-.611	.543
OCBO3	.630	.531	BPCO4	-.847	.400
OCBO4	-.351	.727	CSRE1	.103	.918
OCBO5	-.234	.816	CSRE2	.217	.829
PJ1	-.095	.925	CSRE3	.349	.728
PJ2	-.105	.917	CSRE4	.095	.924
PJ3	.363	.718	CSRE5	-.837	.405
PJ4	-.124	.901	CSRC1	.778	.439
PJ5	-.461	.646	CSRC2	.514	.609
PJ6	-.109	.914	CSRC3	-.103	.919
DJ1	-1.086	.281	CSRC4	.269	.788
DJ2	.183	.855	CSRC5	.394	.695
DJ3	-.902	.370	CSRG1	.677	.500
DJ4	-.204	.839	CSRG2	-.528	.599
DJ5	-.106	.916	CSRG3	.743	.460
IJ1	-1.105	.273	CSRG4	.487	.628
IJ2	.000	1.000	CSRG5	.114	.910
IJ3	.373	.710	CSRS1	-.478	.634
IJ4	.321	.749	CSRS2	-.115	.909
IJ5	.234	.816	CSRS3	-.791	.432
TPCO1	-.341	.734	CSRS4	.000	1.000
TPCO2	.276	.783	CSRS5	-.583	.562
TPCO3	1.059	.293	CSRS6	-.560	.577
TPCO4	.870	.387	CSRS7	-1.241	.219

Thank You!

