

**EMPLOYEES CITIZENSHIP AND ORGANISATIONAL
PERFORMANCE**

BY

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FACULTY OF MANAGEMENT SCIENCES
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MARCH, 2025

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**BEING A PROJECT PRESENTED TO THE DEPARTMENT OF
HUMAN RESOURCE MANAGEMENT, FACULTY OF
MANAGEMENT SCIENCES, UNIVERSITY OF BENIN, BENIN
CITY, EDO STATE IN PARTIAL FUFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF BACHELOR OF SCIENCE
(B.Sc.) IN HUMAN RESOURCE MANAGEMENT**

MARCH, 2025

DECLARATION

I, **Efe Osoname OLORUNMO** with matriculation number **MGS2007835** hereby declare that the work presented in this research is a genuine work done originally by me and has not been submitted elsewhere for the award of any degree. All sources of information referred to in this work are acknowledged with reference to the respective authors.

Efe Osoname OLORUNMO
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Date

CERTIFICATION

This is to certify that this thesis title “**EMPLOYEES CITIZENSHIP AND ORGANISATIONAL PERFORMANCE USING ZENITH BANK EMPLOYEES IN BENIN CITY**” was carried out by **Efe Osoname OLORUNMO** in the Department of Human Resource Management, Faculty of Management Sciences, University of Benin, Benin City, for the requirement of the award of B.Sc. in Human Resource Management

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DEDICATION

This project is dedicated to God Almighty from whom all knowledge, wisdom and intelligence come.

ACKNOWLEDGEMENT

With profound gratitude, I acknowledge God Almighty for His unwavering grace, strength, and wisdom that have guided me throughout this academic journey. Through every challenge and hurdle, He has remained my pillar of support, ensuring that I overcame every obstacle with resilience and determination.

I extend my heartfelt appreciation to my supervisor, Dr. Ekanem D. Ekanem, for his immense support, patience, and invaluable guidance throughout the course of this research. His constructive feedback and encouragement were instrumental in shaping this work. I am truly grateful for his time and dedication.

I am sincerely thankful to all my lecturers in the Department of Human Resource Management, the non-academic staff of the Department of Human Resource Management, and Faculty of Management Sciences, University of Benin, I deeply appreciate your dedication and support in creating a well profound and peaceful academic environment. Your efforts have contributed immensely to my growth and development.,

Special appreciation goes to the Dean of the faculty, Prof. E.O. Enofe and to the Head of Department, Dr. Mrs. E.E Idubor, I sincerely appreciate your leadership and unwavering commitment to academic excellence, which has positively impacted my learning experience.

I deeply extend my gratefulness to Dr. Mrs. Oguns Obasohan for her academic mentorship and the knowledge she has imparted throughout my studies. Her dedication to education and student success has been truly inspiring.

Also, I owe a great deal of gratitude to my wonderful parents, my father, Mr. Ezekiel Olorunmo, whose legacy of hard work and perseverance continues to inspire me, and to my mother, Mrs. Ese Olorunmo, whose prayers, sacrifices, and unending support has been my greatest motivation. To my siblings, Victor Olorunmo and Daniel Olorunmo, your love and encouragement have been a source of strength, and I am deeply grateful for your unwavering support.

To my amazing friends and coursemates, Lucky, Desmond, Carlos, thank you for your unwavering support, encouragement, and the beautiful memories shared. Your presence made my academic journey more fulfilling, and I am incredibly grateful to all.

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ABSTRACT

This study examines the effect of Employee Citizenship Behaviour (ECB) on the Organisational Commitment (ORGC) of Zenith Bank employees in Benin City. The entire population for the study was 323. The actual sample size using Taro Yamane formular was 179. Using a structured survey, 179 questionnaires were distributed, out of which 119 were returned and analyzed. The study adopted a quantitative research methodology, utilizing descriptive statistics (frequency, mean, percentage) and inferential statistics (regression analysis) to evaluate the relationship between ECB dimensions (conscientiousness, altruism, civic virtue, sportsmanship, and courtesy) and organisational commitment. The findings revealed that conscientiousness ($B = .284$, $p = .005$) and civic virtue ($B = .342$, $p = .004$) had a significant positive effect on organisational commitment, while altruism ($B = -0.091$, $p = .436$), sportsmanship ($B = .093$, $p = .477$), and courtesy ($B = .032$, $p = .753$) were not significant predictors. Based on these findings, it is recommended that Zenith Bank enhances conscientiousness through performance-based incentives, promotes civic virtue via employee engagement initiatives, and reassesses how altruistic behaviors are encouraged in the workplace. Strengthening workplace resilience and fostering a culture of professionalism and respect can further enhance employee commitment and long-term organisational success.

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE STUDY

The banking sector in Nigeria is a cornerstone of the country's financial system and economic growth. With over 21 commercial banks employing more than 100,000 people (Central Bank of Nigeria, 2023), the industry faces intense competition, regulatory pressures, and the demand for innovation and customer satisfaction. These challenges require a skilled and committed workforce. Organizational performance defined as the psychological attachment and loyalty an employee feels towards their organization is critical for enhancing performance, reducing turnover, and fostering a positive work environment (Meyer, Allen, & Smith, 2022).

In the banking sector, where employee performance directly influences customer satisfaction and financial stability, organizational performance is vital. Research shows that committed employees are more likely to exceed job expectations, displaying behaviors that benefit their organizations (Akinbode & Fagbohunbe, 2021). One significant factor influencing organizational performance is employee citizenship behaviour (ECB), which refers to voluntary actions outside formal job requirements that enhance organizational effectiveness (Supriyanto, Ekowati, Idris, Susminingsih, & Iswanto, 2020).

ECB has evolved significantly since its introduction by Organ in 1988, encompassing dimensions such as conscientiousness, which involves diligence and exceeding minimum

job requirements (LePine, Erez, & Johnson, 2020); sportsmanship, maintaining a positive attitude during challenges (Aliyu & Gebremeskel, 2024); civic virtue, employee involvement in governance and organizational functions (Baltacı, 2019); and courtesy, proactive efforts to prevent conflicts (Podsakoff, MacKenzie, & Podsakoff, 2018). ECB has been linked to improved job performance, enhanced efficiency, and better workplace morale (Podsakoff et al., 2018).

Studies indicate that ECB fosters organizational performance by creating a supportive and engaging work environment, which strengthens employees' sense of belonging and loyalty (Meyer et al., 2022). In Nigeria's banking sector, where operational efficiency and customer satisfaction are crucial, ECB can lead to higher job satisfaction, reduced turnover, and improved performance outcomes (Akinbode & Fagbohunbe, 2021). Additionally, organizations that reward citizenship behaviors often see a reciprocal increase in performance, creating a virtuous cycle that benefits both employees and the organization. Given the strategic importance of ECB in this context, this study seeks to examine the relationship between employee citizenship behavior and organizational performance among Zenith Bank employees in Benin City.

1.2 STATEMENT OF THE RESEARCH PROBLEM

Employee turnover in the Nigerian banking sector has reached an alarming rate, with numerous financial institutions experiencing high levels of employee attrition. According to the National Bureau of Statistics (2022), the banking sector in Nigeria has an annual turnover rate of approximately 20%, significantly impacting organizational stability and

performance. This trend has prompted banks to implement various strategies to enhance employee retention and performance, with particular emphasis on promoting employee citizenship behavior (ECB). ECB, which encompasses voluntary, extra-role behaviors beneficial to the organization, is increasingly being leveraged to foster a more committed and high-performing workforce (Adewale, Abiodun & Oyewole, 2020; Eze & Okoye, 2021). While strategies focusing on ECB are becoming prevalent, their specific impact on organizational performance within the banking sector remains underexplored.

Several studies have extensively examined the influence of employee citizenship behavior on various organizational outcomes, such as employee retention (Gbadamosi, Nwosu & Batholomew, 2020; Ugwu, Ojeh & Onwuchekwa, 2019), job performance (Olusola, Abiola & Osundina, 2021; Akinbode & Fagbohunge, 2021), and job satisfaction (Adebayo, 2020; Afolabi, 2018). These studies consistently reinforce the positive effects of robust reward systems in enhancing employee retention, performance, and satisfaction. However, they fall short of capturing the nuanced effects of ECB on organizational performance within the banking sector. Moreover, previous research has predominantly focused on sectors other than banking, such as manufacturing and education (Adigun & Fapohunda, 2022; Ayodele, Ogunleye & Adamu, 2019). This gap highlights the necessity for focused research on the banking sector. This study aims to fill this void by specifically examining the impact of the five dimensions of ECB conscientiousness, altruism, civic virtue, sportsmanship, and courtesy on organizational performance among employees of Zenith Bank in Benin City.

1.3 RESEARCH QUESTIONS

The study will provide answers to the following research questions:

1. How does conscientiousness influence the organizational performance of Zenith Bank employees in Benin City?
2. What is the impact of altruism on the organizational performance of Zenith Bank employees in Benin City?
3. To what extent does civic virtue affect the organizational performance of Zenith Bank employees in Benin City?
4. What is the relationship between sportsmanship and the organizational performance of Zenith Bank employees in Benin City?
5. How does courtesy impact the organizational performance of Zenith Bank employees in Benin City?

1.4 RESEARCH OBJECTIVES

The main objective of this study is to examine the effect of employee citizenship behaviour on organisational performance of Zenith Bank employees. The specific objectives of the study include:

- i. examine the influence of conscientiousness on the organizational performance of Zenith Bank employees in Benin City;
- ii. assess the impact of altruism on the organizational performance of Zenith Bank employees in Benin City;

- iii. evaluate the extent to which civic virtue affects the organizational performance of Zenith Bank employees in Benin City;
- iv. investigate the relationship between sportsmanship and the organizational performance of Zenith Bank employees in Benin City; and
- v. determine how courtesy impacts the organizational performance of Zenith Bank employees in Benin City.

1.5 RESEARCH HYPOTHESES

The following hypotheses stated in a null form shall be tested:

- i. Conscientiousness has no significant influence on the organizational performance of Zenith Bank employees in Benin City.
- ii. Altruism has no significant impact on the organizational performance of Zenith Bank employees in Benin City.
- iii. Civic virtue does not significantly affect the organizational performance of Zenith Bank employees in Benin City.
- iv. There is no significant relationship between sportsmanship and the organizational performance of Zenith Bank employees in Benin City.
- v. Courtesy does not have a significant impact on the organizational performance of Zenith Bank employees in Benin City.

1.6 SIGNIFICANCE OF THE STUDY

The significance of this research study spans various stakeholders, each benefiting uniquely from the insights and findings generated. These stakeholders include the bank's

management, employees, the academic community, policymakers, and the broader banking industry.

Management of Zenith Bank: For the management of Zenith Bank, this study provides crucial insights into how employee citizenship behaviour (ECB) influences organizational performance. Understanding this relationship can help management develop strategies to foster behaviours that promote a positive work environment and enhance employee loyalty. By identifying key drivers of ECB, the bank can implement targeted initiatives such as recognition programs, team-building activities, and professional development opportunities to encourage these behaviours. This, in turn, can lead to increased employee satisfaction, reduced turnover rates, and improved overall organizational performance. Furthermore, the study can assist management in refining their human resource policies to create a more supportive and engaging workplace culture.

Employees: For employees, the findings of this study can highlight the benefits of engaging in citizenship behaviours, such as increased job satisfaction and a stronger sense of belonging. Awareness of how their actions contribute to the overall success of the organization can foster a more cooperative and motivated workforce. Employees may also gain a better understanding of the value of their contributions beyond their formal job responsibilities, which can enhance their intrinsic motivation and performance to the organization. Additionally, the study can encourage a culture of mutual support and teamwork, leading to a more harmonious and productive work environment.

Policymakers: For policymakers, the study offers valuable data that can inform the development of regulations and guidelines aimed at enhancing employee well-being and organizational performance in the banking sector. Understanding the impact of ECB on organizational performance can help policymakers create frameworks that encourage positive workplace behaviours and improve labor relations. Policies that promote employee engagement, fair treatment, and opportunities for professional growth can be designed to foster a more committed and productive workforce. Furthermore, the study can help identify best practices that can be disseminated across the industry, contributing to the overall stability and growth of the banking sector.

Broader Banking Industry: The broader banking industry can also benefit from the findings of this study. Other banks can benchmark against Zenith Bank's practices and implement similar strategies to enhance employee citizenship behaviour and organizational performance within their institutions. The study provides actionable insights that can be adapted to different organizational contexts, helping banks to improve their employee engagement and retention strategies. By fostering a culture of citizenship behaviour, banks can enhance their reputation, attract top talent, and achieve better financial performance. Moreover, industry associations can use the study's findings to promote standards and practices that contribute to a healthier and more sustainable banking environment.

Academic Community: The academic community stands to benefit significantly from this study as it contributes to the body of knowledge on organizational behaviour,

particularly within the context of the Nigerian banking sector. The research provides empirical evidence on the relationship between ECB and organizational performance, which can be used to inform further studies and theoretical development. Scholars and students can use the findings to explore similar dynamics in other sectors or regions, enriching the academic discourse on this topic. Additionally, the study's insights can be incorporated into business and management curricula, providing students with relevant and up-to-date information on key organizational behaviour concepts.

1.7 SCOPE OF THE STUDY

This study will investigate the effect of employee citizenship behaviour on organisational performance of Zenith Bank employees. Specifically, the study will be geographically limited to Benin City covering Zenith Bank branches within the region. This study will examine the effect of the independent variables (conscientiousness, altruism, civic virtue, sportsmanship, and courtesy) on the dependent variable organisational performance of Zenith Bank employees. The target population of this study will be employees of Zenith Bank within branches in Egor and Ikpoba Okha LGA in Benin Metropolis, Edo state. The time frame of the study is from June to September, 2024.

1.8 LIMITATION OF THE STUDY

This study may encounter several limitations during the data collection phase, such as unexpected challenges in obtaining responses, partial or non-completion of the research instrument by respondents, outright refusal to participate, and potential loss of

questionnaires. These issues could significantly impact the reliability and comprehensiveness of the data collected.

To mitigate these constraints, the study will employ several diligent measures. Clear instructions and explanations of the study's importance will be provided to encourage complete and accurate responses. Building rapport with participants will be prioritized to increase their willingness to participate. Meticulous tracking and safekeeping procedures will be implemented to protect the collected data. Additionally, a follow-up strategy will be established to address incomplete questionnaires, ensuring a thorough and reliable data collection process. Other potential limitations include time constraints, potential biases in self-reported data, and the limited generalizability of findings to other contexts. To overcome these, the study will adhere to a strict timeline, use anonymous surveys to reduce social desirability bias, and clearly define the scope to contextualize the findings appropriately.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter focuses on the review of literature relevant to this study. This chapter is in four major sections, including conceptual review, theoretical review, empirical review, and conceptual framework.

2.2 CONCEPTUAL REVIEW

2.2.1 Organisational Performance

Organisational performance has been extensively studied in management and psychology literature, with various scholars defining it in different but related ways. Meyer and Allen (2018) conceptualize organisational performance as a psychological state that binds an individual to an organization, which affects whether they stay with the organization. Similarly, Bakker and Albrecht (2020) highlight that organisational performance reflects employees' emotional attachment, identification, and involvement with their organisation. In a more recent perspective, Jaros (2022) argues that organisational performance extends beyond mere attachment, incorporating employees' willingness to exert effort on behalf of the organisation and accept its goals and values. These definitions share a common focus on the psychological connection between employees and their organisation, albeit with slight variations. While Meyer and Allen (2018) emphasize the state of attachment, Bakker and Albrecht (2020) include a sense of identity, and Jaros (2022) underscores the behavioural implications of this attachment. Collectively, these definitions suggest that

organisational performance is multi-dimensional, encompassing emotional, identity-based, and behavioural elements, which together influence employees' intention to remain within their organisation.

The components of organisational performance are widely discussed in recent literature, and most studies adopt the three-component model originally proposed by Meyer and Allen, which has been further refined in recent years (Giauque, 2018; Lambert, Altheimer, & Hogan, 2020; Schaufeli, 2021). This model includes affective performance, which refers to the emotional attachment employees feel towards their organization, often leading them to remain because they want to. Continuance performance represents the perceived costs associated with leaving the organisation, suggesting employees stay because they feel they must (Schaufeli, 2021). Lastly, normative performance involves a sense of obligation to remain with the organisation, often driven by personal ethics or organizational socialization (Giauque, 2018). These components are not mutually exclusive; an employee can simultaneously exhibit high levels of affective, continuance, and normative performance. Furthermore, researchers like Lambert, Altheimer, and Hogan (2020) argue that these components are influenced by organisational culture, leadership style, and job satisfaction. As such, these elements of performance are interdependent and influenced by organisational and individual factors, shaping the holistic experience of performance in workplace contexts.

2.2.2 Employee Citizenship Behaviour

Employee citizenship behaviour (ECB), often conceptualized within the framework of Organizational Citizenship Behaviour (OCB), has garnered considerable academic attention in recent years, particularly regarding its impact on organizational outcomes. Defined broadly, ECB refers to voluntary, extra-role behaviours that employees exhibit, which go beyond formal job requirements and contribute to the overall effectiveness of the organization (Organ, 2018). Podsakoff, MacKenzie, and Podsakoff (2018) further define ECB as actions that are discretionary and not explicitly recognized by the formal reward system but which, collectively, enhance organizational functioning. Similarly, Williams and Anderson (2019) elaborate on this concept by emphasizing the altruistic and selfless aspects of ECB, such as helping coworkers and fostering a positive work environment, which indirectly contribute to organizational success. These definitions collectively emphasize the non-mandatory, yet beneficial, nature of ECB, linking it to the broader organizational ethos where employees proactively support both their peers and the organization's objectives. While these definitions align on the discretionary nature of ECB, differences exist in focus; for instance, Organ (2018) underscores ECB's impact on organizational efficiency, while Podsakoff, MacKenzie, and Podsakoff (2018) highlight the unstructured, reward-independent nature of these behaviours. Together, these definitions provide a multi-faceted view of ECB, depicting it as a set of behaviours that enhance both interpersonal relationships and organizational effectiveness without explicit contractual obligations.

Empirical studies underscore the positive relationship between ECB and organizational performance, particularly in high-pressure environments such as the banking sector. Recent findings indicate that ECB fosters a sense of belonging and organizational loyalty, which enhances employees' affective performance and willingness to remain with the organization (Lam, Chen, and Schaubroeck, 2021). This sense of performance is particularly crucial in the banking industry, where employee retention is essential for maintaining client relationships and institutional knowledge (Sakurai and Jex, 2020). ECB behaviours, such as helping colleagues and supporting the organization beyond job requirements, create a supportive work environment, which in turn strengthens organizational performance by fostering psychological ownership and loyalty (Choi and Moon, 2022). Furthermore, ECB has been shown to correlate with lower turnover rates and higher job satisfaction, as employees engaged in ECB are more likely to internalize organizational goals and values, thereby increasing their willingness to contribute to the organization's long-term objectives (Ahmed and Malik, 2021). Consequently, fostering ECB in the banking sector not only enhances immediate organizational functioning but also builds a committed workforce, which is essential for sustaining competitive advantage in a volatile economic landscape.

2.2.2.1 Conscientiousness

Conscientiousness, a core personality trait within the Big Five model, is widely recognized in organizational behaviour literature for its significant impact on workplace dynamics, particularly in fostering organizational performance. Various scholars have

conceptualized conscientiousness as a trait characterized by diligence, reliability, and goal-oriented behaviour. According to Barrick and Mount (2021), conscientiousness embodies self-discipline, carefulness, and the motivation to achieve high standards in task performance, which collectively contribute to increased productivity and reduced workplace errors. Sutin and Costa (2018) expand on this definition by emphasizing the organized and dependable aspects of conscientious individuals, which make them predisposed to take on responsibilities and adhere to organizational rules. In a similar vein, McCrae and Terracciano (2020) define conscientiousness as a blend of persistence and cautiousness, attributes that enable individuals to engage in proactive and responsible behaviour that aligns with organizational goals. These definitions converge on the idea that conscientiousness is foundational to effective job performance and accountability, positioning it as an essential driver of behaviours that are beneficial to organizational success. By synthesizing these perspectives, it becomes evident that conscientiousness is not only an individual trait but also a predictor of behaviours that align closely with organizational expectations, thus reinforcing workplace stability and performance.

Empirically, conscientiousness has profound implications for organizational performance, particularly in high-stakes sectors like banking, where employee engagement and reliability are crucial. Employees high in conscientiousness exhibit strong work ethics and a performance to organizational objectives, which fosters a stable, productive work environment (Dai, Tang, & Chen, 2020). Studies have shown that conscientious employees are more likely to demonstrate organizational citizenship behaviours (OCB),

such as going beyond their prescribed duties, which strengthens their emotional and normative performance to the organization (Ababneh, 2022). Furthermore, research by Oh, Wang, and Mount (2021) suggests that conscientiousness is positively correlated with affective performance, as conscientious employees often identify with organizational values and objectives, creating a deeper psychological attachment to their workplace. In the banking sector, where precision and reliability are imperative, conscientious employees contribute significantly to reducing operational risks and maintaining high standards of client service, thereby reinforcing organizational stability (Chang & Lee, 2021). Overall, conscientiousness enhances organizational performance by promoting dependability, ethical behaviour, and alignment with organizational goals, which are critical to sustaining organizational success and resilience in competitive industries such as banking.

2.2.2.2 Altruism

Altruism, a construct with deep roots in social psychology, has garnered significant scholarly attention, particularly regarding its impact on organizational behaviour. Various definitions of altruism emphasize its selfless nature, where individuals engage in behaviour aimed at benefiting others without expecting personal gain. Chou and Chen (2018) define altruism as the inclination to act with unselfish regard for the welfare of others, highlighting that altruistic actions often occur at a cost to the actor. Similarly, Kim and Choi (2019) conceptualize altruism within organizations as voluntary behaviours intended to assist colleagues and contribute to a positive work environment, underscoring

the voluntary and prosocial nature of such actions. These definitions align with findings by Gupta and Agarwal (2021), who emphasize that altruism is characterized by a genuine desire to help, driven by intrinsic motivation rather than external rewards. The convergence in these definitions underscores the foundational role of selflessness in altruism and situates it as a critical element within Organizational Citizenship Behaviour (OCB), particularly in roles requiring teamwork and collaboration. Thus, altruism is integral to fostering cooperative work dynamics, as employees who engage in altruistic behaviours contribute to a supportive organizational culture, enhancing overall productivity and morale.

Empirical studies underscore the positive implications of altruism for organizational performance, especially in high-stakes sectors like banking, where trust and collaboration are essential. Altruistic behaviours have been found to enhance employees' affective performance, as employees who exhibit altruistic tendencies are more likely to develop emotional bonds with their organization (Yang & Cheng, 2020). This performance is strengthened by the reciprocal nature of altruism; as employees support each other, a culture of mutual respect and loyalty develops, further solidifying their attachment to the organization (Shen & Hu, 2021). Moreover, research by Lam and Lau (2022) indicates that altruistic behaviours reduce turnover intentions, as employees in altruistic environments experience higher job satisfaction and a greater sense of belonging. In the banking sector, altruism is particularly valuable because it fosters trust and reliability among team members, which are crucial for delivering high-quality customer service and

maintaining client trust. Consequently, altruism not only improves organizational performance but also enhances customer satisfaction and organizational stability, highlighting its strategic importance for sustaining competitive advantage in dynamic environments like banking.

2.2.2.3 Civic Virtue

Civic Virtue, as a component of Organisational Citizenship Behaviour (OCB), is critical to understanding employees' contributions beyond formal job requirements, particularly in service-oriented sectors like banking. The concept of Civic Virtue has been defined in various ways by scholars. For instance, Gupta and Sharma (2018) describe it as an individual's active participation in and genuine concern for the organizational life, which extends to remaining informed about organizational matters, attending non-compulsory meetings, and responsibly engaging in decision-making processes. Similarly, Islam and Ahmed (2019) emphasize that Civic Virtue entails an employee's proactive engagement in organizational governance, suggesting a deeper connection to organizational loyalty and performance. Furthermore, Lin and Liu (2020) assert that Civic Virtue encompasses behaviours that reflect employees' alignment with the organization's values and their readiness to safeguard its interests, even at personal cost. These definitions highlight a shared understanding that Civic Virtue involves a sense of responsibility and proactive engagement, which go beyond mere compliance, positioning employees as stakeholders in the organization's success. The convergence in these definitions underscores the idea that Civic Virtue encapsulates an employee's active engagement and loyalty towards the

organization, making it a vital aspect of fostering a cohesive and resilient workplace environment, particularly in high-stakes industries such as banking.

Empirically, the presence of Civic Virtue within an organization has been shown to positively impact organisational performance, which in turn enhances overall productivity and stability. Studies by Khalid and Shamsudin (2021) demonstrate that employees who exhibit high levels of Civic Virtue often develop a stronger attachment to the organization, as they are more invested in its long-term goals and stability. This attachment manifests in reduced turnover intentions and higher levels of discretionary effort, which are crucial in the banking sector where customer trust and consistent service quality are paramount. In addition, research by Zhang and Wei (2022) found that Civic Virtue behaviours lead to a more supportive organizational culture, as employees who engage in Civic Virtue are likely to foster a sense of community and shared purpose, enhancing overall morale. Moreover, Yadav and Gupta (2023) highlight that employees in the banking sector who demonstrate Civic Virtue are not only more committed to the organizational mission but are also more resilient in adapting to industry challenges, such as regulatory changes or financial crises. Thus, Civic Virtue fosters a robust organizational performance, which is essential in ensuring employee retention, customer satisfaction, and operational resilience in banks. These findings emphasize the practical implications of Civic Virtue as it contributes to building a committed workforce that aligns with organizational goals, an outcome that is particularly valuable in the highly competitive banking industry.

2.2.2.4 Sportsmanship

In the context of organizational behaviour, "sportsmanship" is frequently examined as a component of organizational citizenship behaviour (OCB), which encompasses voluntary actions that support organizational effectiveness but are not formally rewarded (Organ & Paine, 2018). Various scholars have provided nuanced definitions of sportsmanship within the workplace. For instance, Kumar and Mallaiah (2018) define sportsmanship as an employee's tolerance and positive attitude towards minor inconveniences, suggesting that it reflects a willingness to forgo complaints even in challenging situations. Similarly, Jain and Cooper (2019) conceptualize sportsmanship as the ability to maintain a constructive perspective, contributing to the avoidance of negativity that could undermine organizational cohesion. Furthermore, Chang and Lam (2021) expand on this by identifying sportsmanship as a mechanism for sustaining a harmonious workplace, as it involves employees' resilience and forbearance, even in the face of perceived injustice. These definitions share a common emphasis on the employee's ability to maintain a positive disposition, with Kumar and Mallaiah (2018) focusing on tolerance, Jain and Cooper (2019) on constructive attitudes, and Chang and Lam (2021) on resilience. The integration of these perspectives reveals that sportsmanship within organizational settings is crucial for fostering a collaborative environment by encouraging employees to display patience and positivity, thus reducing workplace friction.

The implication of sportsmanship for organizational performance is profound, especially within the banking sector where employee cooperation and morale are critical. Studies

show that employees who exhibit sportsmanship are more likely to experience heightened organizational performance, as they engage in behaviours that support group harmony and reduce conflicts (Ahmed, Kura, & Umrani, 2019). In a highly structured and high-pressure industry such as banking, sportsmanship helps mitigate the stress associated with job demands, allowing employees to remain motivated and loyal to the organization (Abdullah, Raza, & Shah, 2021). Furthermore, sportsmanship promotes a sense of belonging among employees, as individuals feel that their efforts in maintaining a positive environment are valued, thus reinforcing their attachment to the organization (Shin & Lee, 2020). Recent empirical studies affirm that employees demonstrating sportsmanship often possess a stronger alignment with organizational goals, resulting in enhanced performance and reduced turnover intentions (Nawaz & Gomes, 2021). Therefore, sportsmanship, as a facet of OCB, not only cultivates an amicable work atmosphere but also reinforces organizational performance, making it an essential attribute for sustaining employee loyalty and performance in banks.

2.2.2.5 Courtesy

Courtesy, as a component of organizational citizenship behaviour (OCB), has been explored by numerous scholars for its significance in fostering a collaborative work environment. Defined broadly, courtesy refers to proactive behaviours that employees engage in to prevent work-related problems for others, thereby creating a more harmonious workplace (Podsakoff et al., 2018). Organ (2018) identifies courtesy as the anticipatory actions that individuals take to prevent interpersonal conflict by being

considerate of colleagues' schedules and responsibilities. Similarly, MacKenzie (2021) emphasizes that courtesy involves a predisposition to share information and resources with coworkers in ways that reduce misunderstandings and mitigate friction within the team. These definitions share a common theme in that they conceptualize courtesy as a behaviour focused on mitigating disruptions by considering the impact of one's actions on others. In contrast, Lawrence (2022) slightly diverges by defining courtesy as inclusive of conflict avoidance behaviours, positioning it as a more preventative approach in maintaining organizational harmony. Despite subtle differences, these perspectives converge on the premise that courtesy is a fundamental behavioural trait that contributes to a positive social environment within an organization by fostering mutual respect and reducing the potential for workplace tensions. Collectively, these conceptualizations underscore the role of courtesy as an anticipatory behaviour aimed at enhancing interpersonal relations, which aligns with the broader framework of OCB in promoting organizational effectiveness (Podsakoff et al., 2018; MacKenzie, 2021; Lawrence, 2022). Empirical studies have underscored the positive implications of courtesy on organizational performance, particularly within the banking sector. Courtesy contributes to a supportive and cohesive work environment, which in turn strengthens employees' emotional attachment and loyalty to the organization (Jha, 2019). For instance, a study by Lee and Kim (2020) on South Korean banks demonstrated that employees who frequently engage in courteous behaviours towards their colleagues report higher levels of organizational performance, suggesting that such behaviours create a culture of mutual

respect and collective responsibility. Similarly, Borman and Penner (2021) argue that when employees exhibit courtesy, it reduces workplace stress and builds trust among team members, fostering a sense of belonging that enhances organizational performance. Moreover, research by Abbas and Raja (2022) in the Pakistani banking sector found that courtesy not only directly influences performance but also indirectly improves job satisfaction, which is closely related to organizational loyalty. These findings collectively suggest that courtesy is not merely a passive behaviour but a strategic contributor to organizational performance by enhancing the relational quality among employees and reinforcing positive workplace dynamics (Lee & Kim, 2020; Borman & Penner, 2021; Abbas & Raja, 2022). The empirical evidence thus aligns with the theoretical perspectives, affirming that courtesy plays a vital role in fostering an environment where employees are more committed, satisfied, and integrated into their organizational culture.

2.3 THEORETICAL REVIEW

2.3.1 Social Exchange Theory (SET)

Social Exchange Theory (SET), initially formulated by George Homans in the 1960s, serves as a foundational framework in social psychology and organizational behaviour for understanding interpersonal relationships and workplace dynamics (Homans, 1961). Homans posited that human interactions are shaped by a subjective cost-benefit analysis, where individuals weigh the rewards and costs of their actions before engaging in social exchanges. Blau (1964) later expanded on Homans' work by introducing the concept of social exchange as an ongoing, reciprocal relationship that fosters trust and loyalty

between individuals. In the context of organizational behaviour, SET suggests that employees reciprocate favorable treatment from their employers with positive work attitudes and behaviours, such as organizational performance and citizenship behaviour (Cropanzano & Mitchell, 2005). Consequently, SET has become a pertinent theoretical framework in exploring how employee behaviours, such as organizational citizenship behaviour (OCB), influence their performance to the organization, especially within highly structured and hierarchically complex environments like banks (Colquitt et al., 2019; Eisenberger et al., 2017).

In examining the effect of employee citizenship behaviour on organizational performance in banks, SET is particularly relevant due to the high degree of regulation and hierarchical structures within banking institutions, where trust and perceived organizational support are critical for fostering performance (Kim et al., 2016; Lam et al., 2017). SET helps explain how employees in banks may interpret supportive organizational practices, such as fair treatment and recognition, as signals that they are valued, thereby enhancing their organizational performance through increased OCB (Shore et al., 2018). Given the competitive nature of the banking industry, employees' performance and extra-role behaviours become essential for organizational resilience and service excellence (Podsakoff et al., 2019; Yildirim, 2020). Furthermore, the theory provides a framework for understanding the nuances of employee-employer relationships in banks, where transactional exchanges often coexist with relational exchanges, reinforcing a culture of mutual support and loyalty. Thus, SET remains a valuable lens

through which the interplay between OCB and organizational performance can be analyzed, particularly in the structured and compliance-driven context of banking organizations (Paille et al., 2019; Wang et al., 2019).

2.3.2 Organizational Support Theory (OST)

Organizational Support Theory (OST), initially proposed by Eisenberger et al. (1986), has gained significant attention within organizational behaviour literature, particularly concerning its implications for employee motivation, engagement, and performance. The theory posits that employees form general perceptions about the extent to which the organization values their contributions and cares about their well-being, termed "perceived organizational support" (POS). Eisenberger and his colleagues argued that high POS engenders a reciprocal relationship whereby employees feel an obligation to reciprocate this support, typically by showing greater performance to the organization (Eisenberger et al., 1986). This foundational idea has since been extended, with numerous studies exploring how POS impacts various employee behaviours, including organizational citizenship behaviour (OCB) – discretionary actions that support the organization beyond the formal requirements of the job. In the context of banking, where the demands on employees are often intense and the work environment is highly competitive, examining the interplay between OCB and organizational performance through the lens of OST provides valuable insights into how banks can foster a committed workforce.

In the context of banking, where employee turnover and burnout rates are often high due to stress and workload, OST offers a valuable framework for understanding how fostering a supportive environment can lead to positive outcomes like increased OCB and organizational performance. Banking employees, whose roles often require a high degree of customer service and attention to detail, are more likely to exhibit loyalty and performance if they perceive the organization as supportive (Caesens et al., 2016; Lapalme et al., 2009). Additionally, OCB, as facilitated by high POS, has been shown to enhance teamwork, reduce stress, and improve job satisfaction, all of which are critical in high-pressure industries like banking (Eisenberger & Stinglhamber, 2011; Shantz et al., 2016). This reciprocal relationship posited by OST underscores its relevance in understanding the factors that drive performance in banking employees. Therefore, by focusing on strategies to enhance POS, banks can encourage OCB, which subsequently strengthens employees' performance and reduces turnover intentions, aligning with organizational goals of stability and customer satisfaction.

2.3.3 Social Identity Theory (SIT)

Social Identity Theory (SIT), developed by Henri Tajfel and John Turner in the late 1970s, posits that individuals derive a sense of identity and self-worth from their membership in social groups (Tajfel & Turner, 1979). The theory emphasizes the psychological processes underpinning group membership, including categorization, identification, and comparison. In organizational contexts, SIT is particularly relevant because it offers insights into how employees perceive themselves and their roles within

the workplace, including their identification with their organization. Employees who view themselves as integral members of their organization are likely to align their behaviours and values with that of the organization, which could foster positive organizational behaviours, such as citizenship behaviours. In the banking sector, where teamwork, client relationships, and a unified corporate identity are critical, SIT provides a useful framework to explore the dynamics of organizational performance and employee citizenship behaviour. The theory suggests that when employees identify strongly with their organization, they may be more inclined to engage in discretionary behaviours that support organizational objectives, thereby strengthening their performance to the organization (Ashforth & Mael, 1989; van Dick et al., 2006).

In the context of banking organizations, where employee loyalty, cooperation, and a cohesive culture are pivotal, Social Identity Theory offers valuable insights into how OCB can strengthen organizational performance. Banks operate in a highly competitive and regulated environment, and the discretionary efforts of employees often have a direct impact on customer satisfaction, brand reputation, and operational efficiency. Research suggests that when employees perceive their role as vital to the success of the organization, their performance deepens, which enhances their engagement in citizenship behaviours (Cameron & Quinn, 2011; Blader & Tyler, 2009). For instance, employees who identify strongly with their bank may be more inclined to help colleagues and exhibit resilience, particularly during periods of financial uncertainty (van Knippenberg, 2000). However, while SIT contributes to understanding the basis for organizational

performance through identification and OCB, it may not fully address individual motivations in contexts where personal ambition or financial incentives drive behaviour more than organizational identification (Vondey, 2010). Consequently, while SIT provides a foundational perspective on the relationship between employee identification and OCB in banks, it must be integrated with other theories, such as the Social Exchange Theory, to account for the influence of extrinsic motivators on organizational performance.

2.3.4 Psychological Contract Theory (PCT)

Psychological Contract Theory (PCT), first introduced by Argyris (1960) and later formalized by Rousseau (1989), provides a theoretical framework to understand the implicit agreements that exist between employees and their organizations beyond formal contracts. It posits that psychological contracts consist of unspoken expectations held by employees about the rewards, treatment, and conditions they should receive in exchange for their work (Rousseau, 1989). These expectations are subjective and often vary from person to person, making psychological contracts complex and susceptible to breaches, especially in dynamic organizational environments like the banking sector. PCT is particularly relevant in understanding how employees interpret their roles and responsibilities, as well as how they perceive the organization's performance to their well-being (Conway & Briner, 2005). Given the banking industry's high-stakes, fast-paced environment, psychological contracts can significantly influence employee

attitudes and behaviours, especially in terms of Organizational Citizenship Behaviour (OCB) and Organizational Performance (OC) (Robinson & Morrison, 2000).

In relation to the banking industry, where organizational performance and employee citizenship behaviours are critical, PCT provides a valuable lens to examine how unfulfilled psychological contracts may hinder employees' willingness to engage in OCB (Coyle-Shapiro & Kessler, 2000). The fast-evolving nature of the banking sector, driven by technological advancements and changing customer expectations, often leads to frequent changes in job roles and expectations, increasing the risk of psychological contract breaches (Raja, Johns, & Ntalianis, 2004). For example, studies have shown that when employees feel that the organization values their well-being and development, they are more likely to demonstrate OCB, which in turn enhances OC (Coyle-Shapiro & Neuman, 2004; Bal, De Lange, Jansen, & Van Der Velde, 2008). Conversely, unfulfilled expectations can lead to disengagement and reduce employees' willingness to go beyond formal job requirements, potentially harming both individual and organizational performance (Lambert, Edwards, & Cable, 2003). In this context, the PCT framework serves as a valuable tool for banks aiming to foster OC and OCB by highlighting the importance of addressing employees' implicit expectations and ensuring that perceived performances are honoured (Morrison & Robinson, 2000; Conway & Briner, 2005).

2.4 THEORETICAL FRAMEWORK

Social Exchange Theory (SET) is adopted as the theoretical framework for this study, as it elucidates the reciprocal relationship between employees and their organization. SET

posits that relationships in the workplace are based on a series of exchanges where individuals seek to maximize rewards and minimize costs (Blau, 1964). In a banking context, characterized by high demands for compliance, service excellence, and trust, employees who perceive favorable treatment from the organization—such as recognition, support, and equitable treatment—are more likely to reciprocate through positive behaviours like OCB, which encompasses voluntary actions that benefit the organization beyond contractual obligations (Cropanzano et al., 2017; Eisenberger et al., 2017). This reciprocal exchange fosters a sense of obligation and emotional attachment, thereby enhancing organizational performance (Shore et al., 2018). SET is particularly relevant in this study as it captures the dynamic interplay between OCB and performance, positing that when employees engage in citizenship behaviours, it strengthens their attachment to the organization by reinforcing a mutually beneficial relationship. This framework not only justifies the potential link between OCB and performance but also allows for an analysis of how perceived organizational support influences these behaviours, which is critical in understanding retention and performance in the banking sector (Kim et al., 2016; Saks, 2019).

2.5 EMPIRICAL REVIEW

Obasa and Odeyemi (2019) conducted a study titled “The influence of organizational citizenship behaviour on organizational performance in Nigerian banks”. Using a sample of 250 employees from five major commercial banks in Lagos, Nigeria, the researchers employed a quantitative survey method with structured questionnaires. Data were

analysed using structural equation modelling (SEM). The findings revealed a strong positive relationship between organizational citizenship behaviour (OCB) and organizational performance, with altruism and conscientiousness being the most impactful OCB dimensions. The authors recommended that banks should recognize and reward employees who exhibit high levels of OCB to further enhance performance.

Umar and Hassan (2020) examined the relationship between employee citizenship behaviour and organizational performance in the Nigerian hospitality sector. A sample of 150 hotel employees in Abuja was surveyed, and data were analysed using regression analysis. The study found that employees who exhibited higher levels of citizenship behaviours, such as helping colleagues and taking on extra duties, were more committed to the organization. The authors suggested that hotel management should develop policies that promote teamwork and a collaborative culture to foster organizational performance.

Adeniyi and Olatunji (2021) studied the impact of organizational citizenship behaviour on organizational performance in Nigerian banks. Using a survey sample of 300 employees from ten commercial banks in Lagos, data were analysed through multiple regression analysis. The results indicated that OCB positively affects organizational performance, with sportsmanship and civic virtue as key OCB dimensions impacting performance levels. The authors recommended that Nigerian banks should provide a conducive work environment and recognize employees who display citizenship behaviour.

Mwesigwa and Nsereko (2020) investigated the effect of organizational citizenship behaviour on organizational performance among bank employees in Uganda. The study sampled 180 employees from commercial banks in Kampala, with data analysed using the partial least squares structural equation modelling (PLS-SEM) approach. Findings demonstrated a significant positive relationship between OCB and organizational performance, particularly highlighting that interpersonal helping and loyalty were strong predictors of performance. The study recommended that banks should foster a supportive culture to improve both OCB and organizational performance.

Ojo and Onabanjo (2022) conducted research on organizational citizenship behaviour and employee performance in Nigerian insurance companies. With a sample of 200 employees from four insurance companies in Lagos, data were analysed using hierarchical regression. The results indicated that OCB positively influences performance, with specific emphasis on civic virtue and courtesy. The study recommended that insurance companies should promote a culture of respect and support to enhance employees' willingness to go above and beyond their official roles.

Nguyen and Le (2019) explored the influence of organizational citizenship behaviour on organizational performance in the Vietnamese banking sector. The study collected data from 250 bank employees in Ho Chi Minh City, using structural equation modelling (SEM) to analyse the relationships. Findings revealed that OCB positively impacts organizational performance, with sportsmanship and altruism being the most significant

OCB dimensions. The authors suggested that Vietnamese banks should recognize and reward citizenship behaviours to increase employee retention and performance.

Bakare and Oladipupo (2021) examined the impact of organizational citizenship behaviour on organizational performance in Nigerian manufacturing firms. Using a sample of 180 employees from three manufacturing companies in Ogun State, the study analysed data through multiple regression analysis. The results showed that OCB is positively associated with performance, particularly highlighting the roles of conscientiousness and civic virtue. The study recommended that manufacturing firms should cultivate a positive work environment and reward citizenship behaviours.

Khan and Farooq (2020) researched organizational citizenship behaviour and organizational performance in the Pakistani banking sector. Data were collected from 220 employees across six banks in Islamabad. Using PLS-SEM for data analysis, the study found a strong positive relationship between OCB and organizational performance. Key OCB dimensions, such as sportsmanship and courtesy, were significant predictors of performance. The authors recommended that banks should implement programs to encourage teamwork and collaboration, enhancing OCB and performance.

Ali and Bello (2021) studied the effect of organizational citizenship behaviour on employee performance in the Nigerian public sector. A sample of 160 employees from government institutions in Abuja was analysed using structural equation modelling (SEM). The findings indicated that OCB significantly influences organizational performance, particularly through the dimensions of altruism and courtesy. The study

recommended that public sector organizations should encourage voluntary and supportive behaviours to improve performance levels among employees.

Rana and Yousaf (2022) investigated the relationship between organizational citizenship behaviour and organizational performance in the Pakistani telecom sector. Using a sample of 200 employees from two major telecom companies, data were analysed with regression analysis. The study found that OCB had a significant positive impact on organizational performance, especially with respect to sportsmanship and civic virtue. The authors recommended that telecom companies should foster a collaborative environment and provide incentives for citizenship behaviours to enhance performance.

2.6 CONCEPTUAL FRAMEWORK

The conceptual framework of the study is presented in Figure 2.1 below

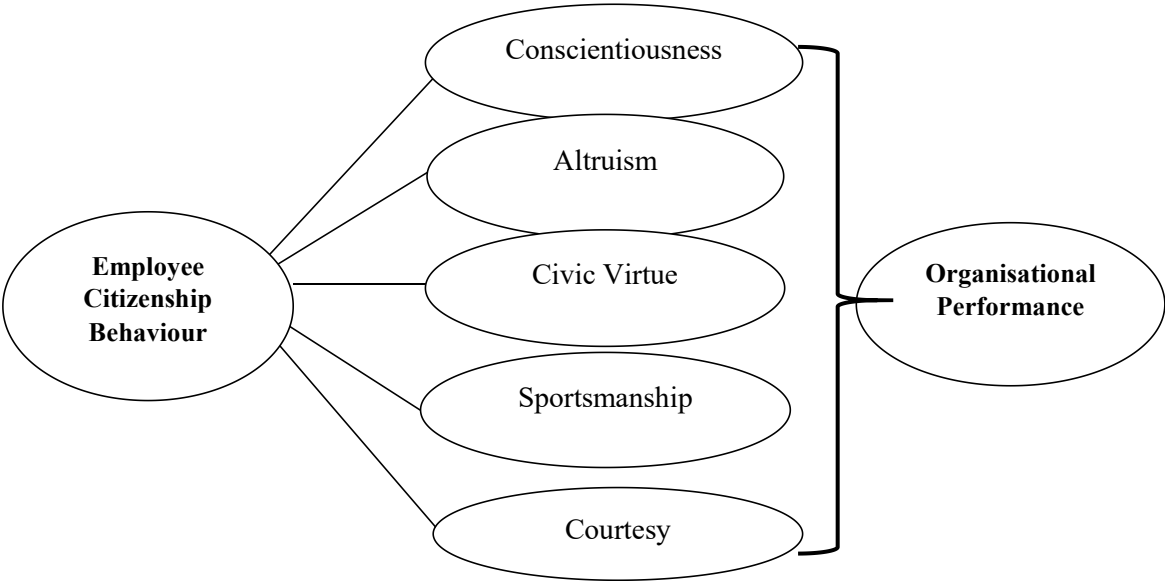


Figure 2.1: Conceptual Framework (Author’s construction, 2025)

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

Research methodology is the specific procedures or techniques used to identify select, process and analyze information about a topic. This section contains the research design adopted, population and sampling techniques, the operationalization and measurement of variables, the research instrument, validity and reliability of the research instrument, sources of data, method of data analysis and the model specification.

3.2 RESEARCH DESIGN

A research design is the set of methods and procedures used in collecting and analyzing measures of the variables specified in the research problem. It is a framework that has been created to find answers to research questions (Creswell, 2014). The study adopted the descriptive survey research design. The research design was considered appropriate because the study's aim was to examine employee citizenship behaviour and organisational performance. This design was considered suitable for this study because it ascertained whether the independent variables (conscientiousness, altruism, civic virtue, sportsmanship, and courtesy) were responsible for any changes in the dependent variable (organisational performance). No attempt was made to manipulate the variables under study; rather, deductions were made on the basis of evidence collected.

3.3 THE POPULATION AND SAMPLING TECHNIQUES

In research terminology, population can be explained as a comprehensive group of individuals, institutions, and objects having a common characteristic that are the interest of a researcher on which generalizations are based (Refeedalia, 2019). The population of the study was made up of employees of Zenith Bank branches in Benin City. The researcher employed a simple random sampling technique because it was straightforward and afforded every employee an equal chance of being selected. The population of the study, as retrieved from the administration staff of the teaching hospital on 24th October 2024, was 323.

The sample size of the study was obtained using the Taro Yamane (1967) formula;

$$N = \frac{N}{1+Ne^2}$$

Where n = Sample size

N = Population

e = level of sig (5% i.e 0.05)

N = 323

$$n = \frac{323}{1+323(0.05)^2} = \frac{323}{1+0.8075}$$

$$n = \frac{323}{1.8075}$$

n ≈ 179

The value arrived at after the adoption of the Taro Yamane formula was 179. As a result of this, one hundred and seventy-nine (179) copies of the questionnaire were randomly distributed to the respondents.

3.4 OPERATIONALIZATION AND MEASUREMENT OF VARIABLES

The study examined the causal relationship between the dependent variable, organizational performance, and its explanatory variable, employee citizenship behaviour (conscientiousness, altruism, civic virtue, sportsmanship, and courtesy). The responses were collected using a 5-point Likert scale of “Strongly Agree, Agree, Undecided, Disagree, and Strongly Disagree.”

Table 3.1 Operationalization of Variables

S/ N	Variables	Operationalization	Measurement	Question Number
Personal Data				
1	Gender	Male Female	2 point scale	Q1
2	Age	22 - 26 years 27 - 31 years 32 years and above	3 point scale	Q2
3	Marital Status	Single Married	2 point scale	Q3
4	Educational Qualification	Diploma OND HND B.SC Postgraduate Degree Others	6 point scale	Q4
5	Number of Years you have worked for the bank	Less than 5 years 5 - 10 years 10 years and above	3 point scale	Q5
Independent Variable(s)				
6	Conscientiousness	Employees' self-rated levels of diligence, organization, and reliability in their work.	Five point Likert-type questions	Q6 – Q10
8	Altruism	The frequency with which Zenith Bank employees voluntarily assist their coworkers with work-related tasks without expecting any form of compensation.	Five point Likert-type questions	Q11 – Q15
9	Civic virtue	Zenith Bank employees' proactive participation in organizational governance, including attending meetings and contributing to decision-making processes.	Five point Likert-type questions	Q16 – Q20
10	Sportsmanship	Zenith Bank employees' tendency to maintain a positive attitude and minimize complaints in the workplace.	Five point Likert-type questions	Q21 – Q25
11	Courtesy	The extent to which Zenith Bank employees display polite and respectful behaviors toward colleagues and customers.	Five point Likert-type questions	Q26 – Q30
Dependent Variable				
12	Organisational Performance	Zenith Bank employees' emotional attachment and loyalty to the organization.	Five-point Likert-type questions	Q31 – Q35

Source: Researcher's Computation (2025)

3.5 RESEARCH INSTRUMENT

Research instruments are measurement tools (which could be in the form of a survey, test, or questionnaire) designed to obtain data on a topic of interest from the research subject. For this study, the instrument used for data collection was a carefully structured questionnaire.

The questionnaire was divided into two sections, 'A' and 'B.' Section A consisted of respondents' personal data (sex, age, marital status, educational qualification, and number of years in service), while Section B comprised questions on the independent variables (conscientiousness, altruism, civic virtue, sportsmanship, and courtesy) and questions regarding the dependent variable (organizational performance), aimed at gaining insight into the relationship between employee citizenship behaviour and organizational performance. All items were based on the modified five-point Likert scale of Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D), and Strongly Disagree (SD).

3.6 VALIDITY AND RELIABILITY OF THE RESEARCH INSTRUMENT

Validity expresses the degree to which a measurement measures what it purports to measure (Bolarinwa, 2015). The validity of the instrument (questionnaire) was affirmed by the researcher's supervisor, who is an expert in the field of management. The opinion, suggestions, and recommendations of the supervisor were used to produce the final instrument.

Reliability refers to the degree to which the results obtained by a measurement and procedure can be replicated. Lack of reliability may arise from divergence between

observers or instruments of measurement, such as a questionnaire, or the inability of the attribute being measured, which would invariably affect the validity of such a questionnaire. The Cronbach's Alpha coefficient was used to test the reliability of the research instrument (questionnaire). The reliability of data pertaining to the variables was designated through Cronbach's Alpha (α) coefficient, which has a value between 0 and 1 (Bayram, 2004). A Cronbach's Alpha value greater than or equal to 0.70 was used to justify the reliability of the research instrument.

3.7 SOURCES OF DATA

The nature of the study necessitated the use of primary data. The data were collected through the administration of questionnaires to employees of Zenith Bank branches in Benin Metropolis, Edo State.

3.8 METHOD OF DATA ANALYSIS

Data collected or generated from the questionnaire were analyzed using descriptive and inferential statistics. Descriptive statistics were used to analyze and present the data collected in a more meaningful way, allowing for easy interpretation of the data.

Furthermore, inferential statistics were applied via multiple linear regression analysis to test the various hypotheses of the research study using the Statistical Package for Social Sciences (SPSS) 22.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 INTRODUCTION

In this chapter, we delve into the empirical evaluation of data gathered from the field survey. Specifically, 179 questionnaires were disseminated to selected respondents employed in Zenith bank branches located in Benin metropolis. Impressively, 119 questionnaires were returned, processed, and utilized in our analysis, reflecting an 66.5% response rate.

4.2 DEMOGRAPHIC ANALYSIS

The demographic data of the respondents is presented in this section below.

Table 4.1: Demographic Distribution of Respondents

Categories	Frequency (n)	Percentage (%)
GENDER:		
Male	65	54.6%
Female	54	45.4%
Total	119	100%
AGE:		
22-26 years	28	23.5%
27-31 years	47	39.5%
32 years and above	44	37.0%
Total	119	100%
MARITAL STATUS:		
Single	57	47.9%
Married	62	52.1%
Total	119	100%
EDUCATIONAL QUALIFICATION:		
Diploma	6	5.0%
OND	12	10.1%
HND	21	17.6%
B.Sc	60	50.4%
Postgraduate Degree	17	14.3%
Others	3	2.6%
Total	119	100%
WORK TENURE IN THE ORGANISATION:		
Less than 5 years	42	35.3%
5-10 years	50	42.0%
10 years and above	27	22.7%
Total	119	100%

Source: Researcher's Fieldwork (2025)

Gender Distribution

The gender distribution shows that 54.6% of respondents are male, while 45.4% are female. This indicates a relatively balanced workforce, though with a slight male dominance.

Age Distribution

The age distribution reveals that the majority of employees (39.5%) fall within the 27–31 years age bracket, followed closely by those aged 32 years and above (37.0%), while the 22–26 years category accounts for 23.5%. This suggests that most employees are in their early to mid-career stages, indicating a workforce with a mix of youthful and experienced professionals.

Marital Status

A slight majority of the respondents (52.1%) are married, while 47.9% are single.

Educational Qualification

The highest educational qualification among respondents is a B.Sc (50.4%), followed by HND (17.6%) and postgraduate degrees (14.3%). Lower qualifications such as OND (10.1%) and Diploma (5.0%) are less common. This indicates that Zenith Bank predominantly employs individuals with at least a bachelor's degree, reflecting the academic requirements for roles in the banking sector.

Work Tenure

The majority of employees (42.0%) have been with the bank for 5–10 years, while 35.3% have less than 5 years of experience, and 22.7% have worked for over 10 years. This suggests a stable workforce with a significant proportion of mid-career professionals, though employee retention beyond a decade appears relatively lower.

4.3 DESCRIPTIVE ANALYSIS OF EMPLOYEE CITIZENSHIP BEHAVIOUR AND ORGANISATIONAL COMMITMENT OF ZENITH BANK EMPLOYEES

This section presents descriptive analysis on the data retrieved from respondents using frequency count, percentage (%) and mean.

4.3.1 Data Presentation and Analysis for the Dependent Variable

The table below presents the descriptive analysis on the dependent variable (Organisational Commitment) using frequency count, percentage and mean.

Table 4.2: Descriptive Analysis of Organisational Commitment

S/N	STATEMENT	Total Responses	%Response					Descriptive Mean (x)
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	
1	I feel a strong sense of belonging to Zenith Bank.	119 (100)	26 (21.8)	69 (58.0)	16 (13.4)	2 (1.7)	6 (5.0)	3.89
2	I am proud to tell others that I work for Zenith Bank.	119 (100)	27 (22.7)	69 (58.0)	11 (9.2)	3 (2.5)	9 (7.6)	3.85
3	I would recommend Zenith Bank as a great place to work.	119 (100)	21 (17.6)	73 (61.3)	13 (10.9)	4 (3.4)	8 (6.7)	3.79
4	I see myself growing and developing a long-term career with Zenith Bank.	119 (100)	28 (23.5)	68 (57.1)	16 (13.4)	6 (5.0)	1 (.8)	3.97
5	Even if I received a comparable job offer elsewhere, I would prefer to stay with Zenith Bank.	119 (100)	17 (14.3)	63 (52.9)	24 (20.2)	8 (6.7)	7 (5.9)	3.63
	Average		23.8 (20)	68.4 (57.14)	16 (13.44)	4.6 (3.87)	6.2 (5.21)	3.83

Field Survey (2025)

The descriptive analysis reveals a strong sense of organisational commitment among Zenith Bank employees. A majority (79.8%) agree or strongly agree that they feel a strong sense of belonging to the bank (Mean = 3.89). Similarly, 80.7% of respondents take pride in telling others they work for Zenith Bank (Mean = 3.85), while 78.9% would recommend the bank as a great workplace (Mean = 3.79). Additionally, 80.6% see themselves building a long-term career within the organisation (Mean = 3.97), the highest-rated statement. However, fewer respondents (67.2%) would choose to stay at Zenith Bank even if offered a comparable job elsewhere (Mean = 3.63), indicating some openness to external opportunities. Overall, the average mean score of 3.83 suggests a positive commitment level, with most employees demonstrating loyalty and satisfaction with their roles.

4.3.2 Data Presentation and Analysis for the Independent Variable

The table below presents the descriptive analysis on the independent variables (conscientiousness, altruism, civic virtue, sportsmanship, and courtesy) using frequency count, percentage and mean.

Table 4.3: Descriptive Analysis of Conscientiousness

S/N	STATEMENT	Total Responses	%Response					Descriptive Mean (x)
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	
6	I consistently complete my tasks on time, even when I face challenges or obstacles.	119 (100)	34 (28.1)	62 (52.1)	17 (14.3)	4 (3.4)	2 (1.7)	4.02
7	I take personal responsibility for the quality of my work at Zenith Bank.	119 (100)	43 (36.1)	60 (50.4)	8 (6.7)	6 (5.0)	2 (1.7)	4.14
8	I pay close attention to details in my work to minimize errors.	119 (100)	35 (29.4)	57 (47.9)	15 (12.6)	6 (5.0)	6 (5.0)	3.91
9	I strive to exceed the expectations set for my role within the bank.	119 (100)	37 (31.1)	61 (51.3)	14 (11.8)	2 (1.7)	5 (4.2)	4.03
10	I follow company policies and procedures carefully, even when others might overlook them.	119 (100)	35 (29.4)	64 (53.3)	9 (7.6)	7 (5.9)	4 (3.4)	4.00
	Average		36.8 (30.92)	60.8 (51.09)	12.6 (10.58)	5 (4.20)	3.8 (3.19)	4.02

Field Survey (2025)

The analysis indicates a high level of conscientiousness among Zenith Bank employees, with an average mean score of 4.02, suggesting strong personal responsibility and

diligence. A significant majority (80.2%) consistently complete tasks on time despite challenges (Mean = 4.02), while 86.5% take personal responsibility for their work quality (Mean = 4.14), the highest-rated statement. Attention to detail is also evident, with 77.3% striving to minimize errors (Mean = 3.91). Additionally, 82.4% of respondents exceed role expectations (Mean = 4.03), and 82.7% adhere strictly to company policies and procedures (Mean = 4.00). Overall, these results suggest a workforce that is disciplined, detail-oriented, and committed to maintaining high work standards.

Table 4.4: Descriptive Statistics of Altruism

S/N	STATEMENT	Total Responses	%Response					Descriptive Mean (x)
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	
11	I am willing to assist my colleagues with work-related tasks when they are under pressure.	119 (100)	19 (16.0)	70 (58.8)	20 (16.8)	7 (5.9)	3 (2.5)	3.79
12	I often offer to help new employees understand their responsibilities without being asked.	119 (100)	25 (21.0)	73 (61.3)	11 (9.2)	6 (5.0)	4 (3.4)	3.91
13	I provide support to team members who are struggling to meet their deadlines.	119 (100)	17 (14.3)	58 (48.7)	26 (21.8)	11 (9.2)	7 (5.9)	3.56
14	I am quick to lend a hand to coworkers who may have a heavy workload.	119 (100)	28 (23.5)	65 (54.6)	18 (15.1)	3 (2.5)	5 (4.2)	3.90
15	I voluntarily offer my time to assist colleagues in areas where they may lack expertise.	119 (100)	22 (18.5)	74 (62.2)	19 (16.0)	3 (2.5)	1 (.8)	3.94
	Average		22.2 (18.66)	68 (57.14)	18.8 (15.79)	6 (5.04)	4 (3.36)	3.82

Field Survey (2025)

The findings suggest a strong culture of altruism among Zenith Bank employees, with an average mean score of 3.82, indicating a general willingness to support colleagues. A majority (74.8%) assist colleagues under pressure (Mean = 3.79), while 82.3% voluntarily help new employees understand their roles (Mean = 3.91). Additionally, 63% support team members struggling with deadlines (Mean = 3.56), the lowest-rated statement, suggesting room for improvement in deadline-related assistance. However,

78.1% quickly lend a hand to colleagues with heavy workloads (Mean = 3.90), and 80.7% offer their expertise voluntarily (Mean = 3.94), the highest-rated statement. Overall, the results indicate a cooperative and supportive work environment, though support for struggling colleagues could be strengthened.

Table 4.5: Descriptive Statistics of Civic Virtue

S/N	STATEMENT	Total Responses	%Response					Descriptive Mean (x)
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	
16	I regularly keep myself informed about current policies and developments within Zenith Bank.	119 (100)	32 (31.1)	52 (43.7)	17 (14.3)	9 (7.6)	4 (3.4)	3.91
17	I actively participate in meetings and discussions to help improve the organization.	119 (100)	31 (26.1)	61 (51.3)	17 (14.3)	8 (6.7)	2 (1.7)	3.93
18	I am willing to attend optional training or seminars that benefit the bank, even when they are outside of my required responsibilities.	119 (100)	24 (20.2)	68 (57.1)	17 (14.3)	6 (5.0)	4 (3.4)	3.85
19	I stay updated with industry trends and bring forward ideas that could benefit Zenith Bank.	119 (100)	24 (13.4)	69 (58.0)	22 (18.5)	8 (6.7)	4 (3.4)	3.71
20	I take the initiative to contribute to discussions that promote the growth and success of Zenith Bank.	119 (100)	21 (17.6)	68 (57.1)	11 (9.2)	10 (8.4)	9 (7.6)	3.68
	Average		26 (22.18)	63.6 (53.44)	16.8 (14.11)	8.2 (6.89)	4.6 (3.86)	3.81

Field Survey (2025)

The results indicate a moderate to high level of civic virtue among Zenith Bank employees, with an average mean score of 3.81, suggesting active engagement in organisational affairs. A majority (74.8%) stay informed about company policies and

developments (Mean = 3.91), while 77.4% actively participate in meetings to improve the organisation (Mean = 3.93), the highest-rated statement. Additionally, 77.3% are willing to attend optional training sessions (Mean = 3.85), showing a commitment to professional growth. However, fewer employees (71.4%) proactively stay updated on industry trends and suggest ideas (Mean = 3.71), and even fewer (74.7%) take initiative in discussions for organisational success (Mean = 3.68), the lowest-rated statement. Overall, the findings suggest employees are engaged but could improve their proactive contributions to discussions and industry-related innovations.

Table 4.6: Descriptive Statistics of Sportsmanship

S/N	STATEMENT	Total Responses	%Response					Descriptive Mean (x)
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	
21	I avoid complaining about trivial issues at work, even when situations are challenging.	119 (100)	22 (18.5)	56 (47.1)	24 (20.2)	13 (10.9)	4 (3.4)	3.66
22	I willingly accept additional tasks when my team is under pressure, rather than focusing on personal inconvenience.	119 (100)	27 (22.7)	55 (46.2)	29 (24.4)	6 (5.0)	2 (1.7)	3.83
23	When problems arise, I try to focus on solutions rather than finding faults.	119 (100)	19 (16.0)	55 (46.2)	33 (27.7)	10 (8.4)	2 (1.7)	3.66
24	I remain calm and positive even when unexpected challenges disrupt my work plans.	119 (100)	34 (28.5)	66 (55.5)	13 (10,9)	4 (3.4)	2 (1.7)	4.05
25	I seldom express frustration over minor inconveniences that may arise in the workplace.	119 (100)	28 (23.5)	62 (52.1)	20 (16.8)	5 (4.2)	4 (3.4)	3.88
	Average		26 (21.84)	58.8 (49.41)	23.8 (20)	7.6 (6.38)	2.8 (2.35)	3.81

Field Survey (2025)

The results suggest a moderate to high level of sportsmanship among Zenith Bank employees, with an average mean score of 3.81, indicating resilience and a positive attitude at work. A majority (65.6%) avoid complaining about trivial issues (Mean = 3.66), while 68.9% willingly take on additional tasks under pressure (Mean = 3.83). Additionally, 62.2% focus on solutions rather than faults during workplace challenges

(Mean = 3.66), the lowest-rated statement, suggesting room for improvement in problem-solving attitudes. However, 84% remain calm and positive despite unexpected disruptions (Mean = 4.05), the highest-rated statement. Furthermore, 75.6% seldom express frustration over minor inconveniences (Mean = 3.88). Overall, the findings indicate that employees generally maintain a positive and cooperative work attitude, though problem-solving under pressure could be enhanced.

Table 4.7: Descriptive Statistics of Courtesy

S/N	STATEMENT	Total Responses	%Response					Descriptive Mean (x)
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	
21	I make an effort to notify my colleagues if I am unable to meet a deadline that might impact their work.	119 (100)	19 (16.0)	55 (46.2)	33 (27.7)	10 (8.4)	2 (1.7)	3.66
22	I ensure that my actions at work do not create unnecessary inconvenience for my team members.	119 (100)	26 (21.8)	69 (58.0)	16 (13.4)	2 (1.7)	6 (5.0)	3.89
23	I am mindful of the workload of others and avoid creating extra tasks for them unnecessarily.	119 (100)	34 (28.1)	62 (52.1)	17 (14.3)	4 (3.4)	2 (1.7)	4.02
24	I inform my supervisor or colleagues promptly if I anticipate any issues with my tasks that may affect them.	119 (100)	19 (16.0)	70 (58.8)	20 (16.8)	7 (5.9)	3 (2.5)	3.79
25	I try to be considerate of my co-workers' time when requesting their assistance.	119 (100)	32 (31.1)	52 (43.7)	17 (14.3)	9 (7.6)	4 (3.4)	3.91
	Average		26 (21.84)	61.6 (51.76)	20.6 (17.31)	6.4 (5.38)	3.4 (2.86)	3.85

Field Survey (2025)

The findings indicate a strong sense of courtesy among Zenith Bank employees, with an average mean score of 3.85, reflecting a generally considerate work culture. A majority (62.2%) notify colleagues if they cannot meet deadlines (Mean = 3.66), though this is the

lowest-rated statement, suggesting room for improvement in proactive communication. Meanwhile, 79.8% ensure their actions do not inconvenience others (Mean = 3.89), and 80.2% are mindful of their colleagues' workload (Mean = 4.02), the highest-rated statement. Additionally, 74.8% promptly inform supervisors or colleagues about potential task-related issues (Mean = 3.79), and 74.8% are considerate of their co-workers' time when requesting assistance (Mean = 3.91). Overall, employees demonstrate high levels of workplace respect and consideration, though timely communication about missed deadlines could be further improved.

4.4 CORRELATION ANALYSIS OF EMPLOYEE CITIZENSHIP BEHAVIOUR AND ORGANISATIONAL COMMITMENT OF ZENITH BANK EMPLOYEES

The results from the correlation analysis provide insights into the character and orientation of the connection between the dependent and independent variables. While the correlation coefficient doesn't denote a direct functional dependence, it serves as a preliminary indicator of the strength and trend of this relationship. The details of these findings will be elaborated upon in the subsequent discussion.

Table 4.8: Correlation Results of Employee Citizenship Behaviour and Organisational Commitment of Zenith Bank Employees

	ORGC	CON	ALT	CIV	SPT	COU
ORGC Pearson Correlation Sig. (2-tailed) N	1 119					
CON Pearson Correlation Sig. (2-tailed) N	.512** .000 119	1 119				
ALT Pearson Correlation Sig. (2-tailed) N	.433** .000 119	.719** .000 119	1 119			
CIV Pearson Correlation Sig. (2-tailed) N	.544** .000 119	.682** .000 119	.718** .000 119	1 119		
SPT Pearson Correlation Sig. (2-tailed) N	.479** .000 119	.624** .000 119	.706** .000 119	.779** .000 119	1 119	
COU Pearson Correlation Sig. (2-tailed) N	.397** .000 119	.568** .000 119	.670** .000 119	.614** .000 119	.737** .000 119	1 119

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Author's Estimation from SPSS 22, 2025.

The correlation results indicate a statistically significant positive relationship between Organisational Commitment (ORGC) and all dimensions of Employee Citizenship Behaviour (ECB) at $p < 0.01$, suggesting that higher levels of ECB are associated with stronger organisational commitment. Conscientiousness (CON) has the strongest correlation with ORGC ($r = .512$), implying that employees who are diligent and responsible tend to be more committed. Civic Virtue (CIV) shows the highest correlation with ORGC ($r = .544$), suggesting that employees who actively engage in organisational

affairs are more committed. Sportsmanship (SPT) ($r = .479$) and Altruism (ALT) ($r = .433$) also show moderate positive correlations, indicating that employees who support colleagues and maintain a positive attitude are more likely to remain committed. Courtesy (COU) ($r = .397$) has the lowest correlation with ORGC, but still shows a meaningful relationship, suggesting that while workplace politeness contributes to commitment, it may be less influential than other dimensions. Additionally, strong intercorrelations exist among the ECB dimensions, particularly between Altruism and Conscientiousness ($r = .719$) and Civic Virtue and Sportsmanship ($r = .779$), reinforcing the interconnected nature of these behaviours in influencing organisational commitment. Furthermore, none of the variables have a coefficient value greater than 0.80, indicating the presence of a multicollinearity problem, which denotes a situation in which some of the explanatory variables in a model are correlated, limiting and altering the efficiency of the regression results.

4.5 HYPOTHESIS TESTING

The research hypotheses were tested utilising regression analysis in order to achieve the current study's objectives. The hypotheses were evaluated with an Alpha level of significance of 0.05 (Decision rule: computed level of significance <0.05 , reject null hypothesis; computed level of significance >0.05 , accept null hypothesis).

Table 4.9a Model Summary of Employee Citizenship Behaviour and Organisational Commitment of Zenith Bank Employees

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.582 ^a	.338	.318	.81838	.338	16.874	5	113	.000	1.695

a. Predictors: (Constant), CON, ALT, CIV, SPT, COU

b. Dependent Variable: ORGC

Source: Statistical Package for social Sciences v.22

The regression model shows a moderate relationship between Employee Citizenship Behaviour (ECB) and Organisational Commitment (ORGC), as indicated by the correlation coefficient ($R = .582$). The R-Square value of .338 suggests that approximately 33.8% of the variance in organisational commitment can be explained by the five dimensions of ECB (Conscientiousness, Altruism, Civic Virtue, Sportsmanship, and Courtesy). The Adjusted R-Square (.318) accounts for potential overfitting, confirming the model's reliability. The F-statistic (16.874, $p < .001$) indicates that the model is statistically significant, meaning ECB has a meaningful impact on ORGC. Additionally, the Durbin-Watson value (1.695) suggests minimal autocorrelation, confirming that the residuals are independent and that the model meets regression assumptions.

Table 4.9b Analysis of Variance (ANOVA) of Employee Citizenship Behaviour and Organisational Commitment of Zenith Bank Employees

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	56.506	5	11.301	16.874	.000 ^b
	Residual	110.509	113	.670		
	Total	167.015	118			

a. Dependent Variable: ORGC

b. Predictors: (Constant), CON, ALT, CIV, SPT, COU

Source: Statistical Package for social Sciences v.22

The ANOVA results confirm that the regression model is statistically significant in explaining the relationship between Employee Citizenship Behaviour (ECB) and Organisational Commitment (ORGC) ($F = 16.874, p < .001$). The regression sum of squares (56.506) indicates the variation in ORGC explained by the predictors (Conscientiousness, Altruism, Civic Virtue, Sportsmanship, and Courtesy), while the residual sum of squares (110.509) represents unexplained variation. The mean square for regression (11.301) is significantly higher than that of the residuals (0.670), further reinforcing the model's explanatory power. Overall, the significance value ($p = .000$) confirms that ECB dimensions collectively have a meaningful impact on ORGC.

Table 4.9c Regression Output of Employee Citizenship Behaviour and Organisational Commitment of Zenith Bank Employees

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	1.101	.273		4.042	.000	.563	1.640		
CON	.284	.100	.277	2.849	.005	.087	.481	.423	2.366
ALT	-.091	.117	-.086	-.781	.436	-.323	.140	.333	3.002
CIV	.342	.117	.331	2.925	.004	.111	.573	.313	3.190
SPT	.093	.131	.085	.713	.477	-.165	.351	.279	3.578
COU	.032	.101	.031	.316	.753	-.167	.230	.410	2.436

a. Dependent Variable: ORGC

Source: Statistical Package for social Sciences v.22

The regression output reveals that Conscientiousness (CON) and Civic Virtue (CIV) are the only significant predictors of Organisational Commitment (ORGC) among Zenith Bank employees. Conscientiousness (B = .284, p = .005) and Civic Virtue (B = .342, p = .004) have positive and statistically significant effects, indicating that employees who are diligent, responsible, and actively engaged in organisational affairs are more likely to be committed. Conversely, Altruism (ALT) (B = -.091, p = .436), Sportsmanship (SPT)

($B = .093$, $p = .477$), and Courtesy (COU) ($B = .032$, $p = .753$) do not significantly predict ORGC, suggesting that these behaviours, while important, do not strongly influence commitment in this context. The Variance Inflation Factor (VIF) values (ranging from 2.366 to 3.578) indicate moderate collinearity among predictors but remain within acceptable limits. Overall, the model highlights that fostering conscientiousness and civic engagement can enhance organisational commitment.

Hypothesis 1

H₀: Conscientiousness has no significant influence on the organizational commitment of Zenith Bank employees in Benin City.

The regression results show that Conscientiousness ($B = .284$, $p = .005$) has a positive and statistically significant effect on organisational commitment at $p < 0.05$. Since the p-value is less than 0.05, we reject the null hypothesis (H_0) and accept the alternative (H_1), concluding that conscientiousness significantly influences organisational commitment.

Hypothesis 2

H₀: Altruism has no significant impact on the organizational commitment of Zenith Bank employees in Benin City.

The results indicate that Altruism ($B = -0.091$, $p = .436$) is not statistically significant at $p > 0.05$. Since the p-value exceeds 0.05, we fail to reject the null hypothesis (H_0) and conclude that altruism does not significantly impact organisational commitment.

Hypothesis 3

H₀: Civic virtue does not significantly affect the organizational commitment of Zenith Bank employees in Benin City.

Civic Virtue shows a significant positive effect ($B = .342$, $p = .004$) on organisational commitment, with $p < 0.05$. Since the p-value is below the threshold, we reject the null hypothesis (H_0) and accept the alternative (H_1), confirming that civic virtue significantly affects organisational commitment.

Hypothesis 4

H₀: There is no significant relationship between sportsmanship and the organizational commitment of Zenith Bank employees in Benin City.

The regression output shows that Sportsmanship ($B = 0.093$, $p = .477$) is not statistically significant at $p > 0.05$. Since the p-value is greater than 0.05, we fail to reject the null hypothesis (H_0) and conclude that sportsmanship does not significantly influence organisational commitment.

Hypothesis 5

H₀: Courtesy does not have a significant impact on the organizational commitment of Zenith Bank employees in Benin City.

Courtesy is not statistically significant in predicting organisational commitment ($B = .032$, $p = .753$), as the p-value is greater than 0.05. Therefore, we fail to reject the null hypothesis (H_0) and conclude that courtesy does not significantly impact organisational commitment.

4.6 DISCUSSION OF FINDINGS

Conscientiousness and Organisational Commitment

The study found that conscientiousness had a significant positive effect on organisational commitment among Zenith Bank employees ($B = .284, p = .005$), indicating that employees who are diligent, responsible, and self-disciplined tend to be more committed to their organisation. This aligns with the findings of Barrick and Mount (2021) and Sutin and Costa (2018), who emphasize that conscientious employees exhibit strong work ethics, reliability, and goal-oriented behavior, making them more likely to stay committed to their organisations. Empirical studies such as Dai, Tang, and Chen (2020) and Ababneh (2022) further support this relationship by demonstrating that conscientious employees not only adhere to organisational standards but also display higher levels of citizenship behaviour, which in turn strengthens organisational commitment. In the banking sector, where accuracy and reliability are crucial, Chang and Lee (2021) argue that conscientiousness directly contributes to reducing operational risks and maintaining service quality, thus reinforcing employees' attachment to their organisations. These findings are also consistent with Obasa and Odeyemi (2019), who found that conscientiousness was one of the strongest predictors of commitment in Nigerian banks. Therefore, fostering conscientiousness through structured work policies and professional development programs can enhance employee commitment, reducing turnover and improving overall organisational performance.

Altruism and Organisational Commitment

Contrary to expectations, altruism did not significantly impact organisational commitment among Zenith Bank employees ($B = -0.091$, $p = .436$), suggesting that helping behaviors and voluntary support for colleagues do not necessarily translate into greater loyalty to the organisation. This contrasts with studies such as Yang and Cheng (2020) and Shen and Hu (2021), which found that altruistic behaviors foster stronger interpersonal bonds and emotional commitment within organisations. However, this finding can be understood in the context of Chou and Chen (2018) and Kim and Choi (2019), who argue that while altruism promotes a supportive work environment, it does not always lead to increased organisational commitment, particularly in competitive industries like banking, where personal career progression and financial incentives often take precedence. Nguyen and Le (2019) also noted that while altruism was a significant predictor of commitment in Vietnamese banks, its impact varied depending on workplace culture and reward structures. Similarly, Umar and Hassan (2020) found that altruism had a stronger influence on commitment in the hospitality sector, where teamwork is integral to job performance, than in the banking sector, where individual performance metrics are often prioritized. Thus, while altruism may enhance workplace cohesion, its direct influence on commitment in Zenith Bank appears to be minimal, suggesting that other factors such as job security, compensation, and career advancement opportunities may play a more critical role in determining employee loyalty.

Civic Virtue and Organisational Commitment

The study found that civic virtue had a significant positive effect on organisational commitment ($B = .342, p = .004$), indicating that employees who actively engage in organisational governance, stay informed about policies, and contribute to decision-making processes are more committed to the organisation. This finding is strongly supported by Gupta and Sharma (2018) and Islam and Ahmed (2019), who assert that employees who exhibit civic virtue demonstrate a deeper connection to their workplace and are more likely to remain engaged. Khalid and Shamsudin (2021) further argue that civic virtue fosters a sense of ownership and belonging, reducing turnover intentions and enhancing discretionary effort, which is critical in high-stakes industries such as banking. Additionally, Zhang and Wei (2022) found that civic virtue behaviors contribute to a more collaborative and engaged work culture, ultimately leading to stronger organisational commitment. Empirical studies in the Nigerian banking sector, such as those by Adeniyi and Olatunji (2021) and Bakare and Oladipupo (2021), further confirm that civic virtue is one of the strongest predictors of commitment, as employees who feel involved in organisational decisions are more likely to align their long-term goals with those of the organisation. Given these insights, it is evident that fostering civic virtue through participatory management styles, transparent communication, and employee engagement initiatives can significantly enhance commitment levels in Zenith Bank.

Sportsmanship and Organisational Commitment

The study revealed that sportsmanship did not have a significant effect on organisational commitment ($B = .093$, $p = .477$), suggesting that employees' ability to tolerate inconveniences, avoid complaints, and maintain a positive attitude in difficult situations does not necessarily increase their loyalty to the organisation. This finding contrasts with research by Ahmed, Kura, and Umrani (2019) and Abdullah, Raza, and Shah (2021), who found that employees who exhibit sportsmanship behaviors tend to experience higher commitment due to their positive work disposition and cooperative attitudes. However, the lack of significance in this study aligns with Kumar and Mallaiah (2018) and Jain and Cooper (2019), who argue that while sportsmanship contributes to a harmonious work environment, it may not directly influence commitment unless it is linked to recognition and career advancement. Nguyen and Le (2019) also found that sportsmanship was a significant predictor of commitment in Vietnamese banks, but its influence was conditional on workplace culture and leadership style. Additionally, Rana and Yousaf (2022) noted that sportsmanship had a stronger impact on commitment in industries with highly collaborative work settings, such as telecom, than in banking, where individual performance is more closely tied to rewards. Therefore, while sportsmanship remains a valuable workplace trait, its impact on commitment in Zenith Bank may be limited due to the competitive nature of the banking industry, where job security and financial incentives play a more dominant role in shaping employee loyalty.

Courtesy and Organisational Commitment

The study found that courtesy did not have a significant effect on organisational commitment ($B = .032, p = .753$), indicating that behaviors such as being considerate of colleagues' time, notifying others of potential work disruptions, and preventing unnecessary conflicts do not strongly influence employees' commitment to the organisation. This finding is inconsistent with studies by Podsakoff et al. (2018) and MacKenzie (2021), who argue that courtesy fosters a supportive and stress-free work environment, which can enhance employee satisfaction and commitment. However, this result aligns with the findings of Lawrence (2022), who noted that while courtesy helps in maintaining interpersonal harmony, it does not always translate into greater organisational commitment unless it is accompanied by other reinforcing factors such as recognition and team-based incentives. Jha (2019) and Lee and Kim (2020) found that courtesy had a stronger impact on commitment in South Korean banks, where workplace culture prioritizes collectivism and mutual respect, compared to individualistic work environments where career progression and personal achievements are more influential. Similarly, Khan and Farooq (2020) found that courtesy was a significant predictor of commitment in Pakistani banks, but only when coupled with strong leadership support and reward structures. Therefore, in the context of Zenith Bank, it appears that while courtesy contributes to a positive work atmosphere, it does not necessarily enhance

employees' organisational commitment unless it is linked to tangible benefits or career growth opportunities.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

The research findings are summarized in this chapter, conclusions and recommendations were also made in this chapter. The chapter is structured as outlined as follows; the summary of findings, the conclusion of the study, the recommendations of the study, contribution to knowledge and the researcher suggestions for further research.

5.2 SUMMARY OF FINDINGS

The study examined the effect of employee citizenship behaviour on organisational commitment of Zenith Bank employees. Specifically, 179 questionnaires were disseminated to selected respondents employed in Zenith bank branches located in Benin metropolis. Impressively, 119 questionnaires were returned, processed, and utilized in our analysis. The descriptive (frequency, mean and percentage) and inferential statistics (regression) were adopted for the study's analysis. Specifically, the analysis revealed the following:

- i. The study found that conscientiousness had a significant positive effect on organisational commitment among Zenith Bank employees ($B = .284, p = .005$).
- ii. Contrary to expectations, altruism did not significantly impact organisational commitment among Zenith Bank employees ($B = -0.091, p = .436$).
- iii. The study found that civic virtue had a significant positive effect on organisational commitment ($B = .342, p = .004$).

- iv. The study revealed that sportsmanship did not have a significant effect on organisational commitment ($B = .093, p = .477$).
- v. The study found that courtesy did not have a significant effect on organisational commitment ($B = .032, p = .753$).

5.3 CONCLUSION

This study examined the effect of Employee Citizenship Behaviour (ECB) on the Organisational Commitment (ORGC) of Zenith Bank employees in Benin City, utilizing both descriptive and inferential statistical techniques to analyze data from 119 respondents. The findings revealed that conscientiousness and civic virtue significantly enhanced organisational commitment, emphasizing the importance of diligence, responsibility, and active engagement in organisational affairs. Conversely, altruism, sportsmanship, and courtesy did not have a significant impact on commitment, suggesting that while these behaviors contribute to workplace harmony, they may not directly influence employees' long-term attachment to the organisation. These results highlight the need for management to foster a culture that encourages conscientiousness and civic engagement while exploring ways to integrate altruism, sportsmanship, and courtesy into organisational policies that reinforce employee commitment. By leveraging these insights, Zenith Bank can enhance employee retention, strengthen workplace morale, and maintain a committed workforce, ultimately improving overall organisational performance.

5.4 RECOMMENDATIONS

From the research analysis and conclusions above, the following recommendations were made:

- i. Given that conscientiousness significantly impacts organisational commitment, Zenith Bank should integrate performance management systems that reward diligence, responsibility, and goal-oriented behavior. This can be achieved by implementing structured performance appraisal systems, setting clear job expectations, and providing incentives such as promotions and bonuses for employees who demonstrate high levels of conscientiousness. Additionally, training programs on time management, accountability, and self-discipline should be introduced to further cultivate this trait among employees.
- ii. Since civic virtue positively influences organisational commitment, management should encourage employee participation in decision-making processes and organisational governance. Initiatives such as town hall meetings, open forums, and feedback mechanisms can help employees feel more involved and valued. Additionally, recognising and rewarding employees who actively contribute to workplace improvements, policy discussions, and company initiatives will strengthen their sense of ownership and long-term commitment to the organisation.

- iii. The finding that altruism does not significantly impact commitment suggests that while employees may assist colleagues, this does not necessarily translate into stronger organisational loyalty. To enhance the impact of altruistic behaviors, Zenith Bank should integrate teamwork-based incentives, mentorship programs, and peer recognition systems that reinforce a culture of mutual support. Ensuring that altruistic efforts are acknowledged and rewarded within the organisation may encourage employees to see such behaviors as valuable contributions to long-term organisational success.
- iv. Since sportsmanship did not significantly influence organisational commitment, it is essential to promote a workplace culture that values resilience, optimism, and adaptability. Zenith Bank can introduce stress management programs, mental health support services, and leadership development workshops to help employees maintain a positive attitude even in challenging situations. Encouraging a collaborative work environment where employees can voice concerns without fear of reprimand may also help employees develop stronger emotional ties to the organisation.
- v. Although courtesy did not have a significant impact on organisational commitment, fostering respectful workplace interactions remains important for a harmonious work environment. Zenith Bank should implement communication and conflict resolution training programs that emphasize professionalism, active listening, and workplace etiquette. Additionally, establishing clear policies on

workplace respect and reinforcing them through regular training and team-building exercises will ensure that courtesy contributes to a positive organisational culture, indirectly supporting commitment levels.

5.5 CONTRIBUTION TO KNOWLEDGE

This study contributes to the existing body of knowledge by providing empirical evidence on the differential impact of Employee Citizenship Behaviour (ECB) dimensions on Organisational Commitment (ORGC) within the Nigerian banking sector, specifically focusing on Zenith Bank employees in Benin City. Unlike previous studies that have generally established a positive relationship between ECB and ORGC, this study reveals that not all ECB dimensions significantly influence commitment, as only conscientiousness and civic virtue emerged as strong predictors, while altruism, sportsmanship, and courtesy showed no significant effect. These findings challenge conventional assumptions that all forms of ECB directly enhance commitment and underscore the need for organisations to prioritize structured engagement and task-oriented responsibility over generalized pro-social behaviors. Additionally, the study expands the contextual understanding of ECB in a high-pressure, performance-driven industry, offering practical insights for bank management to tailor employee engagement strategies that foster a culture of accountability and proactive participation to strengthen organisational commitment.

5.6 SUGGESTION FOR FURTHER STUDY

Future research can expand on this study by broadening the sample focus beyond Zenith Bank employees in Benin City to include multiple banks across different regions in Nigeria. A comparative study across various financial institutions, including commercial, microfinance, and investment banks, would provide deeper insights into how Employee Citizenship Behaviour (ECB) influences Organisational Commitment (ORGC) in different banking environments. Additionally, incorporating a longitudinal research design instead of a cross-sectional approach could help capture changes in employee commitment over time, considering factors such as economic fluctuations, policy reforms, and workplace culture shifts. Future studies may also explore the moderating or mediating effects of other organisational factors, such as leadership style, employee motivation, and job satisfaction, to better understand the indirect influences on commitment.

Methodologically, future studies should consider employing a mixed-method approach, integrating qualitative interviews or focus group discussions alongside quantitative surveys to gain deeper insights into employee perspectives on ECB and ORGC. Expanding the scope of variables by incorporating additional ECB dimensions, such as employee loyalty and personal initiative, could provide a more comprehensive understanding of discretionary workplace behaviors. Furthermore, more robust statistical techniques such as Structural Equation Modeling (SEM) or Hierarchical Regression Analysis could be employed to examine complex relationships between ECB dimensions

and ORGC. Such approaches would enhance the reliability and applicability of findings, offering practical recommendations for bank management and policymakers in designing strategies to enhance employee commitment.

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APPENDIX
DEPARTMENT OF INDUSTRIAL RELATIONS AND PERSONNEL
MANAGEMENT
FACULTY OF MANAGEMENT SCIENCES
UNIVERSITY OF BENIN, BENIN CITY

Dear Sir/Madam,

REQUEST FOR YOUR COOPERATION IN COMPLETING THIS
QUESTIONNAIRE

I am an undergraduate of the above-named Institution and Department. I am currently carrying out research on ‘**Employee Citizenship Behaviour and Organisational Performance of Zenith Bank Employees**’.

I In this regard, you have been duly selected as a member of the sample. I wish to appeal to you to kindly assist this study by sparing a few minutes to complete this questionnaire. Please, be assured that that your answers will be treated in strict confidence and used for the academic purpose only.

Thank you for your cooperation

SECTION A: PERSONAL DATA

Please tick [√] the option that applies to you

1. Gender: Male [], Female []
2. Age range (years): 22-26 [], 27-31 [], 32 and above []
3. Marital Status: Single [], Married []
4. Educational Qualification: Diploma [], OND [], HND [], B.SC [], Postgraduate Degree [], Others []
5. The number of years you have worked for the bank: less than 5 years [], 5-10 years [], 10 years and above [].

SECTION B: EMPLOYEE CITIZENSHIP BEHAVIOUR AND ORGANISATIONAL PERFORMANCE OF ZENITH BANK EMPLOYEES

Please tick in the appropriate box after each question as an indication of your choice using Likert scale: Strongly Agree=SA; A= Agree; Undecided=U; Disagree= D; Strongly Disagree= SD.

S/N	ITEMS					
B	Conscientiousness	SD	D	U	A	SA
6	I consistently complete my tasks on time, even when I face challenges or obstacles.					
7	I take personal responsibility for the quality of my work at Zenith Bank.					
8	I pay close attention to details in my work to minimize errors.					
9	I strive to exceed the expectations set for my role within the bank.					
10	I follow company policies and procedures carefully, even when others might overlook them.					
C	Altruism	SD	D	U	A	SA
11	I am willing to assist my colleagues with work-related tasks when they are under pressure.					
12	I often offer to help new employees understand their responsibilities without being asked.					
13	I provide support to team members who are struggling to meet their deadlines.					
14	I am quick to lend a hand to coworkers who may have a heavy workload.					
15	I voluntarily offer my time to assist colleagues in areas where they may lack expertise.					
D	Civic virtue	SD	D	U	A	SA
16	I regularly keep myself informed about current policies and developments within Zenith Bank.					
17	I actively participate in meetings and discussions to help improve the organization.					
18	I am willing to attend optional training or seminars that benefit the bank, even when they are outside of my required responsibilities.					
19	I stay updated with industry trends and bring forward ideas that could benefit Zenith Bank.					

20	I take the initiative to contribute to discussions that promote the growth and success of Zenith Bank.					
E	Sportsmanship	SD	D	U	A	SA
21	I avoid complaining about trivial issues at work, even when situations are challenging.					
22	I willingly accept additional tasks when my team is under pressure, rather than focusing on personal inconvenience.					
23	When problems arise, I try to focus on solutions rather than finding faults.					
24	I remain calm and positive even when unexpected challenges disrupt my work plans.					
25	I seldom express frustration over minor inconveniences that may arise in the workplace.					
F	Courtesy	SD	D	U	A	SA
26	I make an effort to notify my colleagues if I am unable to meet a deadline that might impact their work.					
27	I ensure that my actions at work do not create unnecessary inconvenience for my team members.					
28	I am mindful of the workload of others and avoid creating extra tasks for them unnecessarily.					
29	I inform my supervisor or colleagues promptly if I anticipate any issues with my tasks that may affect them.					
30	I try to be considerate of my co-workers' time when requesting their assistance.					
G	Organisational Performance	SD	D	U	A	SA
31	I feel a strong sense of belonging to Zenith Bank.					
32	I am proud to tell others that I work for Zenith Bank.					
33	I would recommend Zenith Bank as a great place to work.					
34	I see myself growing and developing a long-term career with Zenith Bank.					
35	Even if I received a comparable job offer elsewhere, I would prefer to stay with Zenith Bank.					

Thank You!!!!