# Organizational Citizenship Behavior and Bank Profitability: Examining Relationships in an Iranian Bank

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#### **Abstract**

Organizational citizenship behavior is an individual and voluntary behavior that is not designed directly by formal reward system. Nevertheless, it causes increase in effectiveness and efficiency of organizational performance. This study aims to evaluate and analyze relationship between organizational citizenship behavior and profitability of branches of Mellat Bank in Kerman Province in Iran. Sample consists of all employees of Mellat Bank branches in Kerman Province that work in 87 branches of Kerman Province. Records and documents of bank branches as well as a questionnaire were used for data collection. Results of Pearson correlation coefficient suggest that there is a significant relationship between citizenship behavior and profitability in branches of Mellat Bank in Kerman Province. Based on results from regression analysis, it was revealed that dimensions of civil participation and respect predict profitability of the bank branches positively and significantly.

Keywords: organizational citizenship behavior, Profitability, Mellat Bank

## 1. Introduction

Study of individuals' behaviors has long been paid attention by management scientists and by emergence of Organizational Behavior field in early 1960s more serious works have been done in this area. Many of the studies have tried to classify behaviors and their causes. Arguments like perception, motivation, job attitudes and so on are among areas examining root cause of many human behaviors in job environment, but arguments suggested in the last two decades organizational citizenship behavior, in addition to behavioral scientists, attracted attention of psychologists and sociologists. Organizational citizenship behavior is an arbitrary and extra-role behavior that increases efficient performance of organization and is not controlled by formal reward system of the organization directly or indirectly. Today, these behaviors are considered as inseparable element of performance management and have entered various organizational aspects (Kakhaki & Gholipoor, 2007; Jahanshahi et al., 2011c).

On one hand, banks and financial institutions facilitate commercial transactions and cause extension of markets and economic growth by directing and organizing receipts and payments. Although a considerable part of researches conducted examine financial performance of bank branches but it should be noted that a little attention has been paid to behaviors of workforce of these organizations including organizational citizenship behavior. According to literature, organizational citizenship behavior of employees improves their performance in the organization and in serving clients (Podsakoff et al., 2003). In order to achieve high efficiency and profitability, bank branches should formulate and implement strategies. To do this, they should have characteristics of organizational citizenship behavior such as sacrifice, dutifulness, respect, participation, loyalty and tolerability between employees (Zareie et al., 2006; Jahanshahi et al., 2010a). Thus, relationship between characteristics of organizational citizenship behavior and profitability rate in bank branches is an important issue that requires careful examination and scientific evaluation. Therefore, the essential question for which the

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present study seeks to respond is whether there is a relationship between organizational citizenship behavior and profitability in bank branches.

#### 2. Literature

#### 2.1 Organizational Citizenship Behavior

The concept of organizational citizenship behavior was first presented to the science world by Organ and Batman in early 1980s. Early researches on organizational citizenship behavior were focused mostly on identification of responsibilities and behaviors employees had in organization but were often ignored. These behaviors, although measured inadequately in traditional evaluations of job performance or even sometimes ignored, were effective in improving organizational effectiveness (Bienstock, 2003; Jahanshahi et al., 2011a; Eizi et al., 2013). This issue is related to concepts such as 'tendency to cooperate' suggested by Chiste Barnard (1983) as well as distinction between 'reliable role performance' and 'inventive and spontaneous behaviors' suggested by Ketzokan. Other concepts related to extra-role performance that has high relevance to organizational citizenship behavior include socialist behaviors, spontaneous behaviors and contextual performance. But, among them, organizational citizenship behavior has gained higher acceptability and in the two last decades and especially in early 21st century, research on this topic has grown considerably. Numerous definitions have been presented for organizational citizenship behavior but one the most comprehensive definitions is the one presented by Organ in 1988. Organizational citizenship behavior is an individual and voluntary behavior that is not designed directly by formal reward system. Nevertheless, it causes increase in effectiveness and efficiency of performance of the organization. Organizational citizenship behavior is desirable for every organization since it is related to important organizational variables such as job satisfaction, system maintenance and organizational productivity. The results of previous studies show that managers can foster organizational citizenship behavior by improving work environment and, instead of using coercion and power, they can rely on social acceptance or selection or employment processes to create these behaviors. Evaluation of other organizational citizenship behavior refers to a series of arbitrary work place behaviors that are more than essential work conditions. They are often described as behaviors created beyond duties. The key essence in Organ's definition of organizational citizenship behavior is that such a behavior increases organizational effectiveness. Some of areas where organizational citizenship behavior helps organizational success can be summarized into the following aspects based on the studies:

- 1- Increase in productivity of management and employees.
- 2- Release of organizational resources which can be used for more productive objectives.
- 3- Reduction of need to allocate scarce resources to tasks that have merely maintaining function.
- 4- Assisting coordination activities both within and between work groups
- 5- Promoting ability of organizations to attract and retain efficient employees.
- 6- Increase of performance stability of organizations.
- 7- Enabling organizations for more effective compatibility to environmental changes (Moghimi, 2006).

Bolino and Torenly (2003) believe that citizenship behaviors have two general states: they cannot be reinforced directly, for instance, they do not need to be a technical part of individual's job. They result from special and extraordinary efforts organizations expect from employees for achieving success. Citizenship behavior is observed as a social resource through exchange of behaviors that receive social reward (Baharifar & Jawaheri Kamel, 2010; Jahanshahi et al., 2010b; Nawaser et al., 2014).

Bolino and Torenly (2003) introduced the following components as dimensions of organizational citizenship behavior:

- -Loyalty
- -Compliance
- -Participation
- -Courtesy
- -Altruism
- -Sportsmanship

In another research, Fareh et al. (1997) examined components of organizational citizenship behavior based on cultural conditions of China in terms of the following aspects:

- -Social customs
- -Altruism
- -Job ethic

- -Personal reciprocal coordination
- -Protection of organizational resources.

Organizational citizenship behavior increases productivity of employees and work groups, communications, cooperation and helping between employees, encourages teamwork, reduces mistakes ratio, increases participation and involvement of employees in organizational issues and provides suitable organizational atmosphere (Jahanshahi et al., 2011a). Organizational citizenship behavior increases performance quality of employees by influencing intra-organizational factors such as organizational atmosphere, morale improvement, increase of organizational commitment, job satisfaction, reduction of turnover intents and reduction of absence and detrimental job behaviors and by influencing extra-organizational factors such as job satisfaction, service quality and customer loyalty (Castro et al., 2004).

According to Kohen and Vigoda (2000), some of the advantages of organizational citizenship behavior are:

- -Improvement of productivity of management and employees
- -More efficiency in consumption and allocation of resources
- -Lowering maintenance costs
- -Improvement of organization ability to employ high quality forces.

Regarding organization interests, citizenship behavior provides organization with a group of employees that are committed to the organization. According to Jain (1998), existence of organizational citizenship behavior (especially sacrifice, dutifulness and patience) reduces turnover and absence of employees, employees committed to the organization stay in the organization for longer period, offer high quality services and try to help company status by numerous and diverse approaches. So, these finally improve work environment in the organization (Gholam Hosseini et al., 2010; Khaksar et al., 2010; Nawaser et al., 2015; Sadeghi et al., 2013).

Therefore, given the above mentioned studies, it can be inferred that the most important of consequences of organizational citizenship behavior are:

- -Increase of productivity
- -Increase of effectiveness
- -Improvement of employees performance
- -Improvement of quality of services and products
- -Reduction of absence and turnover
- -Customers' loyalty
- -Encouragement of teamwork.

## 2.2 Research Background

Zare (2004) concluded that in contrast to some researchers who believed that citizenship behavior increases effectiveness of the organization by 'greasing' social machine of the organization, indeed social capital is the 'greasing' that makes organizations work. Therefore, organizational citizenship behavior and social capital are not equally useful for performance of all organizations. Furthermore, in some places maintenance and development costs of social capital are higher than its advantages. In such cases, managers should evaluate potential positive and negative effects of social capital. Farhangi et al. (2006) are of the opinion that the higher the spirituality in work environment is, the more tendency the employees obtain to perform organizational citizenship behavior; consequently, tendency to perform such behaviors causes increase in quality of services delivered. Zareie (2006) in their investigation concluded that in successful and unsuccessful organizations, index of employee dutifulness has the highest average rank and index of sportsmanship (tolerability) has the lowest average rank. In these organizations, there is no significant difference in terms of human indices of citizenship behavior, that is indices of sacrifice, participation and attention, but there is a significant difference in terms of organizational indices like dutifulness, sportsmanship and loyalty. Kakhaky and Gholipoor (2007) examined relationship between organizational citizenship behavior as independent variable and service quality perception of customer, customer satisfaction, behavioral intents and customer loyalty as dependent variables. Findings of this study show that organizational citizenship behaviors have important effect on customers' perception of service quality, satisfaction, behavioral intents and loyalty. Karimi et al. (2007) opine that human resource activities have positive effects on organizational citizenship behaviors of employees. Among human resource activities, empowering, competence development, procedural justice and information sharing had the highest effect on organizational citizenship behavior. According to path analysis model, human resource activities can influence citizenship behavior through organizational commitment. Rezaeian and Rahimi (2008) in a study found that procedural justice influences organizational citizenship behavior through organizational commitment both directly and indirectly. This means that when employees perceive that employment processes are fair, their

trust in organization increases and most likely they exhibit more citizenship behaviors. The interesting result of this research was that older employees have more tendencies to exhibit citizenship behaviors than younger employees. The result of this study is consistent with Lowersen's findings that older employees are more committed to their jobs. Some dimensions of affective intelligence like "self-management" and "management of relations" have a positive and significant effect on organizational citizenship behavior through influencing affective commitment. Self-management aspect, including control of destructive emotions and tensions, exhibiting honesty, interdependency and loyalty, flexibility and compatibility to changes, accepting responsibility of individual performance, optimism and tendency to use opportunities, influence formation of affective commitment and thereby affects organizational citizenship behavior. In addition, management of relations dimension which includes reinforcing others' abilities by giving feedback, directing, motivating and persuading others, pioneering for change, resolving disagreements as well as tendency for group work and synergism, has had the most influence on increasing affective commitment and, consequently, on exhibition of organizational citizenship behaviors by employees. (Hadizadeh & Farajian 2008; Nawaser et al., 2014a; Vesal et al., 2013). Doayi (2009) examined direct effects of dimensions of organizational citizenship behavior on service quality in five-star "Pars Hotel" in Mashhad. Results of these investigation showed that none of the dimensions of organizational citizenship behavior of employees of Pars Hotel has had direct effects on quality of services delivered to customers of the hotel. Tong and Ibrahim (1998) evaluated consequences of organizational citizenship behavior in United States, Saudi Arabia and Egypt. Results showed that there is a direct and significant relationship between organizational citizenship behavior and internal and external consent, self-esteem and reduction of work stress. Bugler et al. (2004) believe that organizational citizenship behavior of employees was at medium level and had a direct relationship with empowering, job commitment and professional commitment. There is a significant relationship between four dimensions of organizational citizenship behavior, including altruism, job ethic, sportsmanship and social behavior, and empowering employees. Tong and Ibrahim (2004) evaluated consequences of organizational citizenship behavior in the United States, Saudi Arabia and Egypt using a sample of 155 persons in United States and a sample of 378 persons in Arabia and Egypt. Results showed that there is a direct and significant relationship between organizational citizenship behavior and internal and external consent, self-esteem and reduction of job stress. Kim (2006) by evaluating motivation of public services sector of Korea and organizational citizenship behavior suggests that altruism x=3.48 is higher than average level and has a direct and significant relationship with job satisfaction, affective commitment and general acceptance. In a study conducted by Nasir (2011) it was shown that there is a significant positive relationship between dimensions of organizational citizenship behavior, such as loyalty, compliance, civil participation and supportive participation, and duty performance. It was also found that only compliance and civil participation depend on duty performance. This investigation shows that sex and education modify relationship between organizational citizenship behavior and duty performance. These results provide important insight for understanding how employees become aware of their duty performance under influence of organizational citizenship behavior.

## 3. Conceptual Model and Research Hypotheses

Given the analytical principles and researches done as well as theoretical framework of research, analytical model of research can be presented as follows:

Based on this analytical model, research hypotheses can be derived and it can be investigated that, using the six dimensions of this model including participation, sacrifice, respect, loyalty, dutifulness and tolerability that introduce characteristics of organizational citizenship behaviors of individuals, whether there is a relationship between characteristics of citizenship behavior and profitability of bank branches.

#### Primary Hypothesis

There is a significant relationship between organizational citizenship behavior and profitability of bank branches.

#### Secondary Hypotheses

- There is a significant relationship between civil participation dimension of organizational citizenship behavior and profitability of bank branches.
- There is a significant relationship between tolerability dimension of organizational citizenship behavior and profitability of bank branches.
- There is a significant relationship between dutifulness dimension of organizational citizenship behavior and profitability of bank branches.

- There is a significant relationship between sacrifice dimension of organizational citizenship behavior and profitability of bank branches.
- There is a significant relationship between respect dimension of organizational citizenship behavior and profitability of bank branches.
- There is a significant relationship between loyalty dimension of organizational citizenship behavior and profitability of bank branches.

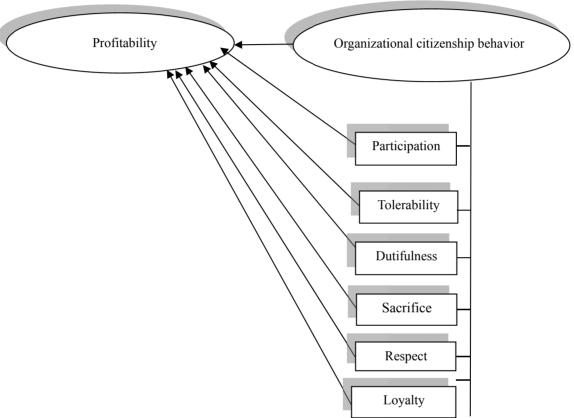


Figure 1. Research conceptual model

#### 4. Methodology

This research is of applied type in terms of purpose and has been performed in cross-sectional way since data of this research were collected by field work and using collected record and documents. Sample consists of all formal employees of branches of Mellat Bank in Kerman which consist of 87 branches throughout Kerman Province. Since confidence level in this research is considered 0.95 and if estimate precision is considered 0.09 and there is no estimate about success ratio, sample volume is determined by the following relation:

$$n = \frac{\left(z_{\alpha}^{2}\right) \times p(1-p)}{\varepsilon^{2}} = \frac{(1.96^{2}) \times 0.5 \times 0.5}{(0.09)^{2}} = 119$$

Since in most of researches it is probable that questionnaires will not be returned, in order to provide adequate sample and increase richness of the research, 140 questionnaires were distributed, of which 87 questionnaires were used for analysis.

In this research, a questionnaire for organizational citizenship behavior variable was used to collect data and records and documents of Mellat bank branches of Kerman Province were used to investigate bank profitability. Organizational citizenship behavior questionnaire is a researcher-made questionnaire and its dimensions were selected according to views of some scientists such as Padsakove, Organ, Smith, Nihof, etc and include 6 dimensions: 1) civil participation, 2) tolerability, 3) dutifulness, 4) sacrifice, 5) respect and 6) loyalty. This questionnaire has 23 items. Items 1 to 4 are related to civil participation, items 5 to 8 are related to tolerability,

items 9 to 12 are for dutifulness, items 13 to 16 relate to sacrifice, items 17 to 20 are related to respect and items 21 to 23 belong to loyalty. Items were designed with five options (completely agree, agree, no idea, disagree, completely disagree). Scores were assigned based on Likert spectrum scale from 1 to 5. For profitability variable, records and documents of branches of Mellat Bank in the Province were used. Profitability is practice, strategy and mechanism of obtaining profit. One of the strategies of obtaining profit in banks is to evaluate efficiency ratio. Efficiency ratio measures profit margin rate of units and this rate results from subtraction of effective rate of lending and effective rate of attracting deposit. The higher value of this rate reveals increase in efficiency and profitability of the bank. Product of this ratio in branches of Mellat Bank in Kerman is calculated and represented quantitatively by financial department of the bank at the end of fiscal year.

In order to ensure validity of information collection instrument, a questionnaire was formulated based on theoretical basis of research (i.e. organizational citizenship behavior) and was modified and revised after interviewing 5 university professors. Finally, a questionnaire with 23 items was prepared as a tool for collecting research information. Application of research theoretical principles and views of experts guarantees validity of questionnaire. In addition, a factor analysis was utilized to identify and eliminate invalid components. In this regard, after collecting questionnaires and calculating factor analysis using SPSS software, results have shown that this value was obtained for all components at 0.5 that again confirms validity of the questionnaires (Table 1).

Table 1	Factor analy	vsis value for	evaluation	of validity	of questionnaires	components
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Component	Factor analysis coefficient	Component	Factor analysis coefficient
Component 1	591.0	Component 13	739.0
Component 2	657.0	Component 14	583.0
Component 3	730.0	Component 15	736.0
Component 4	619.0	Component 16	691.0
Component 5	692.0	Component 17	786.0
Component 6	759.0	Component 18	847.0
Component 7	791.0	Component 19	584.0
Component 8	690.0	Component 20	681.0
Component 9	598.0	Component 21	663.0
Component 10	660.0	Component 22	680.0
Component 11	619.0	Component 23	781.0
Component 12	806.0		

In this research, Cronbach alpha coefficient was used to calculate reliability of the questionnaire. Estimation of Cronbach alpha shows the internal relation of items of the questionnaire. Indeed, when data collection relies on implementation of a single test, validity estimation is done through internal consistency of the items. The most general form of variance analysis of items is obtained through Cronbach alpha coefficient; variance of each item and covariance between items are calculated. Reliability of the whole questionnaire was obtained based on Cronbach alpha and was 0.941. The reliability of the questionnaire is confirmed as the mentioned values were all higher than 0.6.

#### 5. Results

Data analysis was performed as follows. Factor analysis was done for evaluation of questionnaire validity, TOPSIS multi-criterion decision technique was used for ranking criteria of each dimension of citizenship behavior, Pearson correlation coefficient was used for evaluation of relationship between each dimension of citizenship behavior and profitability of bank branches and linear regression method was applied to examine predictive ability of each dimension of citizenship behavior for profitability of bank branches.

#### 5.1 Demographic Characteristics

As mentioned earlier, the research questionnaire has two parts. The first part is related to demographic questions and the second part relates to the hypotheses presented. In this part, personal characteristics of subjects are assessed by evaluating questions of demographics such as sex, age, work experience and education.

Table 2. Demographic characteristics of sample in terms of sex

Characteristics	Туре	Frequency	Percentage
Sor	Male	80	920.
Sex	Female	7	080.
Total		87	100

Table 3. Demographic characteristics of sample in terms of age

Characteristics	Туре	Frequency	Percentage
	20 to 30 years old	7	080.
A ~~	31 to 40 years old	50	570.
Age	41 to 50 years old	27	310.
	51 years old and above	3	040.
	Total	87	%100

Table 4. Demographic characteristics of sample in terms of work experience

Characteristic	Type	Frequency	Percentage
	1-5 years	2	023.0
	5-10 years	19	218.0
Work Experience	10-15 years	19	218.0
	15-20 years	22	253.0
	20 years and above	25	287.0
T	otal	87	100

Table 5. Demographic characteristics of sample in terms of education

Characteristics	Туре	Frequency	Percentage
Education	Below-diploma	2	023.0
	Diploma	49	563.0
	Associate Diploma	12	138.0
	Bachelor	18	207.0
	Graduate	6	069.0
	Total	87	100

## 5.2 Quantitative Description of Variables

Values of mean, median, mode, standard deviation, skewness, elongation, minimum and maximum research indices are presented in two parts, citizenship behavior and profitability of bank branches, in Table 6.

Table 6. Value of descriptive indicators for model parameters

Variable	Dimensions	Mean	Median	Mode	SD	Skewness	Elongation	Min	Max
	Civil Participation	14.4	25.4	25.4	62.0	6240	209.0	25.2	5
a	Tolerability	241.4	25.4	5	689.0	6420	440	5.2	5
Citizenship Behavior	Dutifulness	212.4	5.4	75.4	711.0	4670	1851	75.2	5
Benavior	Sacrifice	261.4	25.4	5.3	584.0	1910	3841	25.3	5
	Courtesy	362.4	5.4	5	544.0	6170	3420	3	5
	Loyalty	383.4	667.4	5	696.0	8930	0290	33.2	5
Profitability		1.6710E9	2.1860E8	-5.28E10	9.06161E9	-1.610	15.940	-5.28E10	2.75E10

#### 5.3 Hypothesis Testing

The primary hypothesis: there is a significant relationship between organizational citizenship behavior and profitability in branches of Mellat Bank in Kerman Province.

There is no significant relationship between organizational citizenship behavior and profitability  $H_0: \rho = 0$ .

There is a significant relationship between organizational citizenship behavior and profitability  $H_1: \rho \neq 0$ .

As mentioned before, Pearson correlation coefficient test was used to examine and analyze these hypotheses. Results from this test are presented in Table 7.

Table 7. Pearson correlation coefficient between citizenship behavior and performance

Pearson correlation coefficient	Significance	Number	Test result
0.750	0.000	87	Hypothesis Confirmed

There is a significant relationship between organizational citizenship behavior and profitability in Mellat Bank branches of Kerman Province. Given the output of the software, Pearson correlation coefficient between these two variables was 0.750. Significance value observed was 0.000 which is less than standard significance 0.05. Therefore, null hypothesis suggesting that there is no relationship between two variables is not confirmed at 95% confidence level. Since correlation coefficient between these two variables has a positive sign, it can be stated that there is a significant and direct relationship between organizational citizenship behavior and profitability of Mellat Bank branches in Kerman Province. This can be confirmed given the scatter Figure 2.

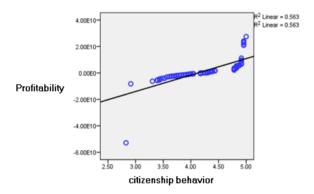


Figure 2. Scatter plot for citizenship behavior versus profitability of branches

At this point, it should be investigated which dimensions of citizenship behavior have significant relationships with profitability of bank branches. To do this, the following specific hypotheses were presented.

- 1- There is a significant relationship between civil participation dimension of organizational citizenship behavior and profitability of bank branches.
- 2- There is a significant relationship between tolerability dimension of organizational citizenship behavior and profitability of bank branches.
- 3- There is a significant relationship between dutifulness dimension of organizational citizenship behavior and profitability of bank branches.
- 4- There is a significant relationship between sacrifice dimension of organizational citizenship behavior and profitability of bank branches.
- 5- There is a significant relationship between respect dimension of organizational citizenship behavior and profitability of bank branches.
- 6- There is a significant relationship between loyalty dimension of organizational citizenship behavior and profitability of bank branches.

As mentioned before, Pearson correlation coefficient test was used to analyze these hypotheses. Results from this test are presented in Table 8.

Table 8. Pearson correlation coefficient between citizenship behavior dimensions and profitability

Dimensions of citizenship behavior	Correlation coefficient	Sample volume	Significance
Civil participation	720.0	87	0.000
Tolerability	663.0	87	0.000
Dutifulness	575.0	87	0.000
Sacrifice	601.0	87	0.000
Respect	671.0	87	0.000
Loyalty	626.0	87	0.000

There is a significant relationship between organizational citizenship behavior and profitability in Mellat Bank branches of Kerman Province. Given the output of the software, Pearson correlation coefficient between these two variables was 0.750. Significance value observed was 0.000 which is less than standard significance 0.05. Therefore, null hypothesis suggesting that there is no relationship between two variables is not confirmed at 95% confidence level. Since correlation coefficient between these two variables has positive sign, it can be stated that there is a significant and direct relationship between organizational citizenship behavior and profitability of Mellat Bank branches in Kerman Province. This can be confirmed given the scatter Figure 3.

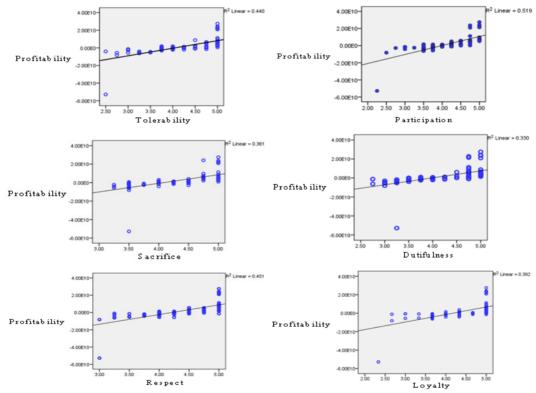


Figure 3. Scatter plot for dimensions of citizenship behavior and profitability of branches

Results in Table 8 suggest that all dimensions of citizenship behavior have direct and significant relationships with profitability of branches of Mellat Bank. In the following section, multivariate regression will be used to examine and predict profitability variable based on dimensions of citizenship behavior. In this analysis, we considered dimensions of citizenship behavior as independent variable and profitability as criterion variable. Variance analysis and regression analysis are presented in the following table.

Table 9. Variance analysis for evaluation of relationship between criterion variable and variables of citizenship behavior

	Model	Sum of square roots	Degree of freedom	Mean square roots	F	Sig
Madal	Regression Effect	4.252E21	6	7.086E20		
Model 1	Residue	2.810E21	80	3.513E19	20.172	.000
	Total	7.062E21	86			

According to Table 9, significance value of variance analysis is less than 0.05 which suggests that regression model could explain variations in dependent variable. Next, contribution of each dimension of citizenship behavior to prediction of profitability will be presented.

Table 10. Regression results for effect of citizenship behavior on profitability of bank branches

	Variables	Non-standardized		Standardized		C:~	D	$R^2$	R <sup>2</sup> (adj)	
variables		В	Std. E	Beta	- ι	Sig	R	K	K (auj)	
A	Constant	-5.44E10	5.446E9		-9.992	.000				
$\mathbf{x}_1$	Participation	5.401E9	1.928E9	.370	2.802	.006				
$\mathbf{x}_2$	Tolerability	1.565E9	1.961E9	.121	.798	.427				
$\mathbf{x}_3$	Courtesy	4.467E9	2.076E9	.268	2.151	.034	.776	.602	.572	
$x_4$	Loyalty	1.467E9	1.601E9	.113	.917	.362				
$X_5$	Dutifulness	-7.937E8	1.760E9	062	451	.653				
$x_6$	Sacrifice	1.058E9	2.025E9	.068	.523	.603				

Given the results in Table 10, regression pattern was calculated and it was specified that civil participation and respect dimensions predict profitability performance of branches significantly and positively. In addition, according to value of the eighth column of the above table, R<sup>2</sup>, it is shown that the developed pattern could justify more than 60 percent of variations in dependent variable (profitability performance) and the residue is contribution of other variables. Therefore, the regression model is as follows:

Profitability performance of branches =  $-5.44E10 + 5.401E9x_1 + 4.467E9x_3$ 

5.4 Ranking Dimensions of Organizational Citizenship Behavior

Table 11. Ranking criteria of citizenship behavior using TOPSIS technique

		Factors	di <sup>+</sup>	di⁻	cli	Rank
Α		I try to preserve popularity and reputation of my organization.	373.0	809.0	685.0	2
В	Participation	I am interested in active participation in organization meetings.	602.0	572.0	487.0	22
C	rarricipation	I adjust to organizational changes.	615.0	57.0	481.0	23
D		I take risk of stating my ideas.	503.0	675.0	573.0	16
E		I always consider mistakes and try to resolve them.	479.0	746.0	609.0	9
F		I don't exaggerate the reality.	533.0	712.0	572.0	17
G	Tolerability	I don't waste my time complaining about trivial issues.	568.0	639.0	529.0	20
Н		I respect others' right in using common resources like organizational facilities.	508.0	683.0	574.0	15
I		I comply with organization's regulations even when no one monitors me.	495.0	725.0	594.0	12
J	Dutifulness	I try to complete my duties ahead of time and begin next task.	551.0	672.0	55.0	17
K	Dutifulness	I don't use illegal and illicit techniques to influence and control clients.	62.0	644.0	509.0	21
L		I don't spend too much time for resting.	497.0	707.0	587.0	14
M		I help newcomers or employees with low skills.	487.0	72.0	596.0	11
N	Sacrifice	I allocate time willingly for helping my coworkers who have job problems.	401.0	788.0	663.0	5
О	Sacrifice	I try to communicate with my coworkers and coordinate myself with them.	427.0	717.0	627.0	7
P		I am ready for voluntary help to others in abnormal conditions.	537.0	646.0	546.0	19
Q		I pay attention to effects of my behavior on my coworkers.	472.0	692.0	594.0	13
R	Courtogy	I consult others before doing a task.	426.0	736.0	634.0	6
S	Courtesy	I do not do any actions that hurt others.	355.0	836.0	702.0	1
T		I try to treat my coworkers and organization clients respectfully.	403.0	8.0	665.0	4
V		I am committed to my organization's goals and try to achieve them.	384.0	801.0	676.0	3
W	Loyalty	I feel I belong to my organization.	469.0	727.0	608.0	10
X		I am committed to my organization's mission.	466.0	774.0	624.0	8

Given the significant difference between criteria of dimensions of citizenship behavior, it was necessary for these criteria to be ranked according to their importance. So, multi-criterion decision techniques were used to rank these criteria. Multi-index decision methods have the advantage that they can evaluate various options based on diverse criteria that do not have the same units. It is an important advantage compared to traditional methods in which all criteria should be converted to an identical unit. Another important advantage of multi-index decision-making methods is that they can analyze qualitative and quantitative criteria simultaneously.

In these models, an option is selected from a number of available predetermined options. Multi-index decision-making helps decision-maker in evaluation, ranking and selection of options. In these problems, there are always limited and predetermined options and the decision-maker expects these options to be evaluated, ranked or selected based on decision indices. In this research, TOPSIS technique was used to rank criteria. TOPSIS model was suggested by Huang and Yon in 1981. This model is one of the best multi-index decision-making models and was used widely. In this method, m options are examined by n indices. This technique is based on the concept that the selected option should have the least distance to the ideal positive solution (the best possible state,  $A_i$ +) and the most distance to the ideal negative solution (the worst possible state,  $A_i$ -). It is assumed that acceptability of each index is increasing or decreasing uniformly. Results from this technique are given in the above table.

#### 6. Conclusion

Study of citizenship behavior construct has continued widely since its introduction to research field and researchers have investigated its relationship with various concepts. In this research, relationship between citizenship behavior construct and profitability of banks was investigated using data obtained from employees of Mellat Bank in Kerman Province. Due to direct and positive effect of organizational citizenship behavior on organizational performance and consequently on profitability, paying attention to these behaviors can be a way of increasing effectiveness of organizations which has not been considered so far. In this study, absence of a particular background for evaluation of relationship between citizenship behavior and organizational performance resulted in formation of the present idea and process in the authors' mind. Accordingly, the authors felt lack of such an important role in Mellat Bank of Kerman Province and tried to present a certain model for this purpose. So, all employees of branches of Mellat Bank in Kerman Province were selected as target population. In this section, research findings are presented and analyzed and the most important findings will be discussed.

## 6.1 Hypothesis Testing

According to the results, the significant relationship between all dimensions of organizational citizenship behavior and profitability of branches of Mellat Bank in Kerman Province was confirmed. Zare (2004) showed that citizenship behavior is not useful for performance of all organizations. Hadizadeh and Farajian (2008) determined that some of dimensions of affective intelligence, such as "self-management" and "management of relationships", influence organizational citizenship behavior significantly and positively by influencing affective commitment. But, influence of other dimensions of affective intelligence, such as "self-awareness" and "social awareness", on citizenship behavior through affective commitment was not confirmed. Tong and Ibrahim (2004) showed that there is a significant relationship between organizational citizenship behavior and internal and external consent, self-esteem and reduction of job stress. Nasir (2011) showed that there is a significant and positive relationship between dimensions of organizational citizenship behavior such as loyalty, compliance, civil participation, supportive participation and duty participation and duty performance. He also found that only compliance and civil participation are dependent on duty performance.

Table 12. Results from hypothesis test for evaluation of relationship between organizational citizenship behavior and profitability.

-	Hypothesis	Test result
Primary	There is a significant relationship between organizational citizenship behavior and	Confirmed
hypothesis	profitability.	
Specific	There is a significant relationship between civil participation dimension of	Confirmed
hypothesis 1	organizational citizenship behavior and profitability.	
Specific	There is a significant relationship between tolerability dimension of organizational	Confirmed
hypothesis 2	citizenship behavior and profitability.	
Specific	There is a significant relationship between dutifulness dimension of organizational	Confirmed
hypothesis 3	citizenship behavior and profitability.	
Specific	There is a significant relationship between sacrifice dimension of organizational	Confirmed
hypothesis 4	citizenship behavior and profitability.	
Specific	There is a significant relationship between courtesy dimension of organizational	Confirmed
hypothesis 5	citizenship behavior and profitability.	
Specific	There is a significant relationship between loyalty dimension of organizational	Confirmed
hypothesis 6	citizenship behavior and profitability.	

#### 6.2 Suggestions

- Given the significant and positive relationship between employees' performance and profitability of bank branches, it is recommended that, to improve and increase organizational citizenship behavior of employees, employees' trust to managers and organization should be increased through necessary measures.
- To improve organizational citizenship behavior of employees in organizations, managers should pay attention and the relevant concepts should be trained at expert level. So, training workshops for drawing attentions of organization members to citizenship behavior and specialized training for them is necessary.
- To improve citizenship behavior, organization's managers should try to develop and enrich job, make employees' duties meaningful and give them necessary feedbacks.
- Managers should update their information about novel and effective management techniques and have a
  realistic judgment about issues, problems and complaints of employees so that they can improve citizenship
  behavior and organizational performance of employees simultaneously.
- Managers should try to promote and improve life quality using such mechanisms as health planning, salary, welfare, workforce security and consulting services.
- Since one of the prominent indices of citizenship behavior is supportive participation, which includes presenting innovative suggestions and innovation for improvement of organizational and job procedures, suggestion system is necessary for improvement of citizenship behavior and organizational performance.
- This study was performed in branches of Mellat Bank in Kerman Province. It is recommended that such a
  research be done in other branches of Mellat bank in the whole country and results be compared with the
  present research.
- It is suggested that a comparative study be done on influence of citizenship behavior on profitability in public and private banks.

#### 6.3 Research Limitations

Some problems, barriers, limitations and shortages in the implementation procedure of this research have drawn attention of the author which the most important ones are as follows:

- Some employees avoided completing questionnaires
- Lack of sufficient time for collection and analysis of data due to its large volume
- Lack of literature on evaluation of relationship between organizational citizenship behavior and bank profitability.

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