

CHAPTER I

INTRODUCTION

Banking system is the economy's backbone of each and every country. Banking sector has played a commendable role in fuelling and sustaining growth in the economy. Banks play an important role in the development of the economy of a country. In an economy like India, which is dominated by the banking system, the stability and sound health of the banking system is imperative for the overall economic development and financial stability. During 2008, the worst financial crisis has hit the world economy very badly but the Indian Banking system withstood such crisis and proved to be sound. The role of banks in economic development is to eliminate the deficit of capital by stimulating savings and investment. A sound banking system pools together the small and scattered savings of the public and provides them for investment in productive enterprises. In our country banking sector has contributed towards the economic development by serving as an important source of credit to government, business enterprises, and common public and to the weaker sections of the society. Particularly banks gave importance to the growth of cottage, small and medium scale industries, commerce and agriculture. Over a period, banks have transformed from just money generating organisations to a multi-tasking entity.

1.1 INTRODUCTION TO BANKING INDUSTRY

A bank is a financial institution that serves as financial intermediaries. Banks provide financial services and other facilities for common public who are their customers. Banks mobilize deposits from common public by offering attractive interest rates. Such capital raised by them as deposits, are lent to customers and enterprises as loans for interest, repayable either short term or long term period. In this way they promote growth of trade, industry, agriculture and other activities. In the absence of banking system, it would have been difficult to encourage the savings habit among public and distribute these funds among needy entrepreneurs. Banks mainly perform the following functions.

- Mobilizing deposits from common public which result in capital formation.
- Lending money to public for trade and commerce, industry and agriculture

- Finance housing loans, vehicle loans, education loans and consumer loans for purchase of consumer goods etc.
- Act as an agent for implementing the monetary policy of the government.
- Collection of cheques and payments
- Facilitating transfer of money from one place to another.
- Safe custody of valuables by offering Safe locker facility
- Other monetary functions such as insurance, credit analysis, managing government transactions etc.

Like any other organization the main objective of the banks is to earn profit. This profit generates from the interest differential between deposits and advances mobilized by them. Banks also offer additional services such as issuance of credit cards, personal loans, home and car loans, insurance products and investment portfolios which are the different channels of profit earning.

1.2 INTRODUCTION TO RESEARCH BACKGROUND

In the current dynamic business environment human resources are the key determinant in organizations for gaining competitive advantage. Human Resources Management helps both individual and professional development of employees and it brings an atmosphere which is essential to maintain cordial relationship between the management and the employees. It facilitates employees to work efficiently and effectively in a group or a team in a well-organized manner.

HRM ensures identification of the right people for the right job. Best HRM practice helps in reducing labour turnover and retention of talented work force in the organization. With the advent of improvement in technology at work place, competition among organizations is also increasing. Organisations expect higher work productivity from their employees. Most of the organisations set higher goals of production and achievement of such targets. In the 21st century organizations, the HR manager is no longer viewed as person who takes care of the prescribed activities in the traditional way, instead, the HR manager is responsible for managing employee expectations vis-a-vis the

management objectives and reconciling both to ensure employee fulfilment and realization of management objectives. HRM practice can be used as a tool by an organization to shape the attitude and behaviour of its employees (Begum, Zehou & Sarker, 2014).

In the increasingly aggressive environment in which organizations function, this discretionary behaviour known as Organizational Citizenship Behaviour (OCB) is considered as a highly important contribution to the effective function of an organization. In recent times organizations are becoming increasingly de-jobbed and hence it is becoming more difficult to define job descriptions, and employees are also voluntarily taking up tasks beyond their specified job descriptions, which paves way for enhancing the productivity of employees. Organisations are also implementing new techniques to increase the productivity of the employees and constantly rewarding them equitably and also integrating their goals with that of the organizational goals through suitable policies. Lee and Kim (2010) in their study claim that a good HRM practice is positively related to OCB.

Zolfaghari & Sabran (2009), confirm that one of the strategic stand in the dimensions of human resource is to develop Organisational Citizenship Behaviour among employees of an organisation. It has been demonstrated that when employees perform extra- role tasks that assists co-workers, supervisors, attaining results of the organization, benefits the organisation in the form of improvements in productivity and overall performance (Daly, Owya- Hosseini & Alloughani, 2014; Wright & Sablyns, 2008). One of the most intensely studied themes in Organisational behaviour research in modern times is OCB (Emmerik, Jawahar & Stone, 2005; Podsakoff et al., & 2000; Podsakoff & Mackenzie, 1994). According to Organ (1990) OCB is voluntary, going beyond the formal incentive mechanism. Allen et al. (2000) defined OCB as that which embodies the cooperative and constructive gestures, which are neither assigned with proper job role instructions nor contractually compensated by formal reward system. While expanding and refining this idea, several authors have made significant contributions thereafter to describe positive and cooperative gestures of the employees role behaviour that are influential and significant to the organizational effectiveness (Rastogi et al., 2013; Katz & Kahn, 1966, 1978).

OCB is also believed as desirable because such behaviour is thought to enhance available resources and reduce the need for formal and the control of expensive mechanisms (Organ, 1988). Such behaviour is consistent with most definitions of being a “good soldier” include pro-social behaviours (Brief & Mottowidlo, 1986), punctuality, helping others, innovating and volunteering (Organ, 1988), as well as the lack of disagreeable actions such as complaining, arguing and finding fault with others (Organ, 1990). As such OCB can be defined as the voluntary behaviour of employees going beyond the formal incentive mechanism, the positive and cooperative gestures, and the extra role behaviours that are influential and vital for organizational effectiveness.

Extensive study has been carried out in the area of OCB and studies reveal accrual of potential benefits to the organization because of OCB. Research indicates that OCB is beneficial to organizations (Bolino & Turnley, 2003). According to Le Pine, Erez & Johnson (2002); Rioux & Penner (2001) for an organization to run efficiently, the employee must commit beyond the roles that are not indicated by their formal job description. OCB is essential and critical to organizational functioning (Podsakoff et al., 2000; Organ, 1988; Bateman & Organ, 1983). It is widely assumed that OCB improves organizational efficiency and effectiveness (Podsakoff et al., 2000; Podsakoff & Mac Kenzie, 1997; Organ, 1988 & Williams & Anderson, 1991).

1.3 CONTRIBUTIONS OF OCB

Given the rationality for a significant relationship between OCB and organizational effectiveness (Podsakoff & Mackenzie, 1993; Williams & Anderson 1991; Organ, 1988; Smith, Organ & Near 1983; Bateman & Organ, 1983), it has been observed that the employee’s additional efforts in the form of citizenship behaviour facilitate

- Supervisors to devote more time in planning organizational activities,
- Promotion of the best usage of organizational resources.
- Enhancement of co-workers’ and managerial productivity.

In fact reduced absenteeism, increased employee satisfaction and employee retention, are some of the contributions of OCB towards increased organisational

performance and effectiveness (Chahal & Mehta, 2010; Khalid & Ali, 2005; Podaskoff & Meckenzie, 1997). This evident fact has been variably labeled by researches as pro-social organisational behavior, extra-role behavior and organisational spontaneity (Van Dyne, Cummings & McLean Parks, 1995). It is demonstrated that when employees perform extra-role tasks that help co-workers, supervisors, and the organization to attain results, benefit of the organisations in the form of improvements in productivity and overall performance (Wright, 2008).

Workers, who contribute beyond the minimum expectations of their job description, by giving ideas for improvements, influence performance and end up with improved work group effectiveness and efficiency. OCB impacts work group efficiency in times of crisis management. For example, showing great care and helping others result in decreased inter-group disagreement and allow managers to concentrate on more crucial matters (MacKenzie et al., 1999). The presence of highly OCB engaged workers may progress managers' efficiency by allowing them to dedicate a larger amount of time to long-range planning matters (Turnipseed & Rassuli, 2005). Neihoff & Yen (2004), states that the belief among theorists is that as high number of employees who engage in OCB, the organisation will become more flourishing.

Importance of Organizational Citizenship Behaviour in Service sector

An important goal for Human Resource Management in service sector organizations such as banks is to motivate employees to display enhanced OCB when compared to manufacturing organizations. This idea has to be given superior importance in service sector organizations, as it has greater implications to the common public in day to day life. OCB's in the service industries are more important than in the manufacturing industries since, employees of service industry have face-to-face interaction with customers (Rurkkhum & Bartlett, 2012), and their behaviours can ultimately improve or reduce organisational image (Schneider & Bowen, 1993).

The following literature supports the OCB's significance in service organisations accompanied by the active participation and effective service delivery being its vital components (Bettencourt, 1997; Podsakoff & MacKenzie, 1994). Bowen & Schneider (1985) contend that front-line service employees are those who help organizations maintain the

customer relationship and are the “shapers of image” of the organization. They are in constant touch with the customers and are thus the key to maintaining high-quality customer service. Based on the social exchange theory, employees will develop a sense of duty of serving the organization to attain its goals when they realize that their contributions and well-being are appreciated by the organizations (Eisenberger et al., 1986). When motivated by this influence, they will display extra-role behaviors, i.e., Organizational Citizenship Behaviors (OCB's), in addition to intra-role behaviours at work (Settoon et al., 1996). In order to meet or surpass customers' expectations, service sector employees have to adjust their work behaviour to deal with the highly individualized nature of customer needs, revealing an essential role of OCB's in service industries (Stamper & Van Dyne, 2003). Service sector organisations should develop a proper environment that monitors employees' actions to reveal OCB's (Filipem et al., 2010). OCB's are difficult to be regulated by organizations with an official administrative system but however the organizational objectives that meet up employees' behavior can be induced by indirect, unofficial methods as well as positive support in their environment (Bettencourt et al., 2001).

In the present business environment which is competitive, service sector organizations can improve their competitive advantage by delivering better service experiences to their customers (Kotler & Keller, 2007; Francis et al., 2006; Chacko, 1998). Bienstock et al. (2003) and Morrison (1996), indicate that FLE's voluntary behaviours are not formally prescribed by the organisation – Organizational Citizenship Behaviors persuade the quality of service delivered to the customers. Best approach associated to sustaining such competitive advantages is to develop the human capital (Frei, 2008). Because the success of the service organizations depends on employees who make direct interactions with customers and the pro-social behaviours extended by them has become a vital subject for the service industry (Karatepe & Ehsani, 2012; Ma & Qu, 2011 & Chebat et al., 2002). Thus, OCB's are of precise interest to managers, particularly important for promoting organizational performance (Podsakoff et al., 2009).

Previous studies focuses on the managerial initiatives as an important determinant of service sector employee behaviour in the workplace (Rod & Ashill, 2010; Alexandrov et al., 2007; Babakus et al., 2003; Hartline & Ferrell, 1996). Fuller et al. (2003) suggests that employees are more possible to commit themselves to an organization when

they feel that the organisation is also committed to them. Employees exhibit higher levels of performance and deliver more than their job descriptions when they believe that they are given a fair treatment at work place. Fair treatment promotes the work motives and enhances performance at the work place.

The above discussion reveals the fact that the organisational helpfulness is expected when employees are pro-active and liberal in performance. This is an informal kind of behaviour that is wanted by the organisation and is also called “good soldier syndrome”. It generally includes pro-social behaviour, including punctuality, helping others and innovating and volunteering (Organ, 1988).

Yoon and Suh (2003), states that, with the development of the service industry the employees’ behaviours have assumed more importance, but the significance of OCB’s in this sector is somewhat ignored. Numerous studies investigate the influence and benefits of OCB’s in a manufacturing context (Dash & Pradhan, 2013; Kandlousi & Abdollahi, 2010; Morrison, 1994; Bitner, 1990), however, a few studies explored service-oriented OCB’s (Hans, Mubeen and Al-Badi, 2015; Jehanzeb, Rasheed and Mazen, 2013; Sharma, Bajpai & Holani, 2011). Hence, this realization of the research attempts to fill the gap. The main objective of the research is to identify the factors that influence OCB.

1.4 ORGANIZATIONAL CITIZENSHIP BEHAVIOUR AND INTENTION TO STAY

In the present competitive business world every organization wants to engage faithful, committed and hard-working employees. An employee has plentiful opportunities to switch his job and join another organisation. The organization has to find the factors which can influence his willingness to stay in the organization.

Organizational Citizenship Behaviour is important for any organization and the same is associated with Intention to Stay among employees. Intention to Stay is defined as an employee’s desire to stay in the present employment and relationship with their current employer on a long term basis (Johanim Johar et al., 2012). With the increase in global job opportunities, organizations find it difficult to recruit competent workforce to meet domestic needs. Organisations prefer to have stable and permanent employees because whenever employees quit, the organization has to incur huge amount on

recruitment process and training new personnel to fit in the respective roles, loss of sales and related knowledge, reduced customer satisfaction and productivity, increased work pressure on existing employees (Lim, Mathis and Jackson, 2010; Bansal and Taylor, 2002).

This aspect necessitates the HR managers in an organisation to identify such employees who contribute beyond their normal call of duty and make all effort to retain them within the organization forever. Hence, it becomes essential to identify the factors that hold an employee in an organisation.

Workforce is a long-term constituent of any organization and therefore employees are always considered as the greatest asset of an organisation. Without employees, organizations will not be able to generate business results or achieve organization goals. Most organisations identify the significance of human resources in realizing the accomplishment of their businesses.

Employee turnover is a major issue in most of the organizations as it damagingly affects the prospects of the organisations. The decision to leave an organization most often is not an instantaneous one. Employees, who intend to leave, generally keep analysing the consequences of leaving an organisation for quite a long time before leaving it. The employees who mean to stay do not think about the intention of leaving the organizations. Tett & Meyer (1993), refers this as employee conscious and deliberate willingness to stay with the organization, and reflects the employee's level of dedication to his/her organization and the willingness to remain employed in the same organization. They put extra effort to give their best for the organization which is an important characteristic of OCB. In order to retain and engage such skilled and willing employees organizations are expected to work out various strategies. In recent times organizations acknowledge people as resources rather than just workers and reward them equitably and integrate their goals with the organizational objectives through proper policies.

Therefore, this study also focuses on investigating the impact of Organisation Citizenship Behaviour on Intention to stay in the banking industry.

1.5 NEED FOR OCB AMONG BANK EMPLOYEES

By 2013 the Indian Banking Industry employed 1,175,149 employees and had a total of 109,811 branches in India. Pradhan Mantri Jan Dhan Yojana is a scheme for comprehensive financial inclusion launched by the Prime Minister of India Sri Narendra Modi, in 2014. By 15th July 2015, Rs.16.92 crores accounts were opened with around Rs.20,288.37 crores were deposited in the scheme, it also has an option for opening new bank accounts with zero balance.

Though Public sector banks play a crucial role in our financial system, they have been lagging behind in performance, efficiency and profitability when compared to private sector banks. Private sector banks have a better growth record than public sector banks. In 2015, Public Sector Banks seemed to lag behind private banks on asset quality, profitability, and credit growth, among the people. For example, the Public Sector Banks recorded the highest level of stressed assets at 14.1 per cent, followed by private banks at 4.6% and Foreign banks at 3.4 %. Because of the pressure on asset quality, the Public Sector Banks have also been lending more cautiously, resulting in low-key credit growth for them. (Business Standard, 2015).

As the banking institutions expand and become increasingly competitive due to de-regulation, innovation and technological up gradation, it is essential to maintain an equilibrium between efficacy and stability. During the last 30 years since nationalization remarkable changes have taken place in the financial sector as well as in the banking industry due to financial reforms brought in by the government. The banks have shed their traditional functions and have been innovating, improving and arriving with new types of services to provide to the rising needs of their customers. Banks have been given greater autonomy to frame their own policies. Rapid advancement in technology has contributed to a significant reduction in operation costs, enabled with greater expansion of the portfolio and improvements in credit delivery of banks. Prudential norms, consistent with international standards, have been placed for promoting and improving the efficiency of banks.

The IT revolution has brought in much advancement in Indian banking system to a greater extent. The utilization of computers has led to the start of electronic and online

banking in our country. In our country the use of computers in the banking industry has increased considerably. Earlier Public sector banks were finding it difficult to compete with hi-tech private and international banks in providing efficient customer service, without the support of information technology. Presently the greatest beating is the decline in the quality of personal banking services delivered to common public. The personal and individual touch in customer service has been missing. Employees are mostly glued and attached to machines and personal interaction with the customer has diminished. The friendly neighbourhood banker is missing somewhere with the arrival of machines and because of introduction of e-banking process. Added to this most of the banking activities are outsourced by the banks. In the present circumstances human capital which is knowledgeable and efficient is the need of the hour for the emergent banking sector. This situation has led to high level of competition among banks to recruit right talent pool. It is also highly important to retain the existing skilled and talented employees through implementation of effective human resource strategies. Organisations could not survive or prosper without their employees behaving as 'good citizens' by engaging in all sorts of positive behaviour. In service industry like banks, where clients' loyalty and satisfaction is most important, Organizational Citizenship Behaviour on the part of employees is mostly necessary for enhanced service delivery. Gronross (1988) found that, when management treats their employees well, employees treat their customers well. As such, employees are more anticipated to confine themselves to an organisation when they feel that the organization is committed to them (Fuller et al., 2003). In an organization a satisfied and committed employee encourages displaying Organizational Citizenship Behaviour which leads to increased performance and Intention to Stay in the organization. Most of the organizations anticipate their employees to work for longer hours and contribute extra work (Reich, 2001; Bond, Galinsky, and Swanberg, 1997). In such a situation a sense of satisfaction can come from additional rewards and recognition. Kahn (1990) stated that employees' engagement varies as a function of their perceptions of the benefits they receive for a role performed. This may ensure intention and commitment to stay. Thus, one might anticipate the higher employee commitment at work to the extent that they see a greater amount of rewards and

recognition for their extra role performance. Maslach et al. (2001) have also proposed that lack of rewards and recognition can lead to burnout, therefore appropriate recognition and reward is important for Intention to stay.

1.6 HISTORY OF BANKING IN INDIA

The British East India Company who came to India for trade activities later on settled in our country. They established banks namely

- The Bank of Calcutta (1809)
- The Bank of Bombay (1840)
- The Bank of Madras (1843)

These three banks were known as Presidency Banks. In 1865 Allahabad Bank was established and run by Indians. Later on other banks such as Bank of India, Bank of Baroda, Canara Bank, Bank of India and Bank of Mysore was established. In the year 1921, the Presidency banks were merged to form Imperial Bank of India. This Imperial Bank of India was nationalized in the year 1955 and was named as State Bank of India. In the mean time in the year 1935 Reserve Bank of India was established to take up the role of India's Central Bank with controlling powers over other banks in our country. To streamline and control the functioning of these banks, Government of India legislated Banking Regulation Act (1949). In the year 1960 the State Bank of India was given the control of 8 state-associated banks under the SBI (Subsidiary Banks) Act, 1959. These are now called its associate banks. Subsequently, on 19th July 1969, fourteen major Indian Commercial Banks were nationalized by the then Prime Minister Smt. Indira Gandhi, to facilitate the implementation of social obligations and policies of Government to meet the needs of common public. Further in 1980 another six more private banks were nationalized, thus increasing the number of nationalized banks to twenty. Out of which one, New Bank of India was merged with Punjab National Bank. At present there are twenty - seven public sector banks in our country consisting of 19 nationalized banks and eight banks from State Bank of India (SBI and its seven associate's banks in India).

Liberalization of Banking Sector

The Banking sector growth is significant in our country. Recognizing the promising needs and importance of this sector, Government of India formed various committees to examine and recommend legislations to regulate the functioning of banking sector and to be more effective in performance. As per the recommendations of Narasimham Committee Report 1991, Banking Regulation Act was amended in the year 1993. In the following years, reforms covered the areas of interest rate deregulation, directed lending rules and norms, entry of deregulation for domestic and Foreign banks. The objective of banking sector reforms was in tune with the overall goals of the government economic reforms of opening up the economy by increasing the role of the private sector.

Then the government embarked on a policy of liberalization, licensing a few private banks. It came to be recognized as New Generation tech-savvy banks. This move, along with the rapid growth of economy in our country energized the banking sector in India. The reforms witnessed growth of banking activity particularly in urban and metro areas of the country with focus on profitability, neglecting the rural areas. Liberalization has also pushed banking to move away from class banking to mass banking.

The banking sector of India is broadly classified into scheduled banks and non-scheduled banks. The scheduled banks are those which are included under the 2nd Schedule of the Reserve Bank of India Act, 1934. At present in our country, the banking sector is categorized into the following categories depending upon ownership and/or nature of operation

- Nationalized banks
- Private sector banks
- Foreign banks

Present scenario of Banking in India

Liberalization has brought in many changes into service industry, particularly in banking. Technology advancement has changed all areas of banking activity. Electronic

banking, shortly known as E-banking has replaced traditional branch banking which took place within the secured four walls. Commercial banks in our country have become more customer-friendly in the face of overall competition among themselves.

Recently banks have introduced newer services and facilities which have enabled human life more comfortable. Net Banking facility otherwise known as Internet Banking or Online Banking has been introduced. It is the process of effecting banking transactions using Internet facility. The facility enables customers to transact banking activities from the comforts of their house itself. Mobile Banking otherwise known as M-Banking. The customers can operate his/her, account over the mobile phone. Yet another facility which has been introduced by many banks is Phone Banking whereby the customer can obtain, information about his account quickly. However deposits and withdrawal of money cannot be made over the phone. Now NRI customers have the option to transfer money to India through Money Gram which is an internet based remittance product. Recently, banks have introduced Kiosk Banking by which one can effect transactions without using remittance slips by directly remitting Cash into Teller Machines, Get passbooks updated through machines without going to the counter clerks. This is mostly done by the customers in self-service mode without going into a bank premises.

1.7 STATEMENT OF THE PROBLEM

The Banking Industry has witnessed unprecedented growth and diversification in the past four decades. Therefore the banking industry is confronted with new and challenging environment, categorized by deregulation, globalization, product innovation, technology expansion and extreme competition to accommodate to the rising needs of their customers. Banks have shed their traditional functions and have been constantly innovating, improving and coming out with new types of services. In order to meet and surpass customers' expectations, employees have to adapt their work behaviour to deal with the highly individualized nature of customer needs, revealing the important role of Organizational Citizenship Behaviour (Po-Hsuan Wu and Jui-Fan Liao, 2016; Kumar, 2014; Katz and Kahn, 1978; Katz, 1964). Employee turnover is another prominent issue in most of the organisations and it affects the growth and prospects of organisations. In this regard, banking institutions need to focus on hiring, training and retaining employees who

are helpful, engaged, customer oriented and cooperative, often beyond the call of duty. The low performance of an employee will have negative impact on customer service and performance of banks.

Literatures reveal that, one of the factors that can improve the performance of employees is Organizational Citizenship behaviour. Further it is essential to identify the factors that influence OCB and its impact on intention to stay among the employees, since retaining employees is one of the biggest challenges faced by organizations.

Therefore, this study attempts to identify the factors that influence Organizational Citizenship Behaviour and the influence of Organizational Citizenship Behaviour on Intention to stay among the bank employees

1.8 RESEARCH GAP

In today's competitive world, organizations look for employees whose performance goes beyond the traditional job reports or formal responsibilities. Organizational Citizenship Behaviour has been instrumental in increasing the social capital and resources and helps in improving the functioning of an organization. Studies establish that when an employee perform extra-role tasks that assist co-workers, supervisors, and helps the organisation to achieve its results, organizations benefit in the form of improvements in performance, efficiency and productivity.

An extensive review of literature highlights quite a number of factors that enhances the Organizational Citizenship Behaviour of employees; namely Job Satisfaction, Organizational Commitment, Fairness Perception, Motivation, HRM practices, Organizational Justice, Leadership behaviours, Career Growth Prospects, Formal Mentoring Support, Organizational Climate, Job Content, Organizational Culture, and Performance Management (Harper, 2015 & Atteya, 2012). Further very few studies focus in empirically testing the consequences of Organizational Citizenship Behaviour on Individual Effectiveness or indirect measures of usefulness such as Employee Withdrawal Behaviours, Intention to Stay, Performance Orientation, Work Satisfaction and Job Involvement. Retaining talented employees is a daunting challenge, and relatively very few studies focus in this dimension in the Indian context.

Hence, the current research attempts to fill this gap in identifying the factors that influence the Organizational Citizenship Behaviour and the influence of Organisational Citizenship Behavior on intention to stay.

1.9 OBJECTIVES OF THE STUDY

The objectives of the study are:

- To study the opinion of respondents regarding the factors that influences Organizational Citizenship Behaviour, and Intention to stay among the bank employees.
- To examine the association between the level of Organizational Citizenship Behaviour and demographic factors.
- To identify significant differences in the perception of respondents of varied demographic profile among the study variables.
- To elicit the influence of the factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behavior; and Organizational Citizenship Behaviour on Intention to Stay.
- To identify the factors that discriminate employees with high Organizational Citizenship Behaviour from the employees with low Organizational Citizenship Behaviour.

1.10 SCOPE OF THE STUDY

Banking activity is a customer oriented service industry, where customer is the master and expects quality customer service. Private sector banks have introduced e-banking services in a big way, and eliminated the concept of neighborhood banking relationship with the customers. The customer is made to interact with machines which eliminate face to face personal interaction. Though e-banking system is customer friendly, most of the pensioners, rural illiterate and ordinary customers prefer the personal approach of employees. An efficient and useful service is one which is extended suitably by understanding the needs of individual customer. It is an important interactive process which needs constant improvement. This is where the role of OCB assumes significance. This study will help to identify the factors that influence OCB and the impact of OCB on

Intention to Stay. Focusing on these factors will help the organization to enhance the level of OCB and there by Intention to Stay among the bank employees. Suitable policies could be framed which will enable them to go the extra mile in delivering extra role behaviour.

1.11 ORGANIZATION OF THE THESIS

The thesis of the study is prepared into five main chapters. A brief outline of each of the chapters is as given below:

Chapter 1: The introductory chapter titled “Introduction” deals with brief introduction of the study discussing the Statement of the problem, Objectives of the study, Scope of the study and Limitations of the study.

Chapter 2: The Second chapter titled “**Review of Literature**” discusses the concepts of the study and reviews of relevant literature, proposed theoretical framework and hypotheses.

Chapter 3: Third chapter titled “**Research Methodology**” details the methodology followed while doing the research; research purpose, sampling and target population, pilot study, data collection, reliability analysis, and the details of the statistical tools and techniques applied.

Chapter 4: Fourth chapter titled “**Analysis and Discussion**” deliberates the results of the data analysis and the interrelationship between the study variables.

Chapter 5: The Fifth chapter titled “**Findings and Conclusion**” summarizes the important findings of the study. Suggestions, Conclusion and Scope for further study and limitation of the study are also discussed.