Analysis and Discussion

CHAPTER IV

ANALYSIS AND DISCUSSION

This chapter deals with data analysis and the results are presented in line with the objectives of the study. Analysis chapter is presented in five sections. Hypotheses framed are also tested and results discussed in detail. SPSS software and Smart PLS are used for data analyses. Appropriate statistical tools like Percentage analysis, Descriptive statistics, Chi square, Regression, Regression for sub groups, Discriminant analysis, Analysis of Variance (ANOVA), t-test and Partial Least Squares-Structural Equation Modeling (PLS-SEM) are performed to analyze the data. The results are presented in tables with detailed explanation and discussions. Discussed below are the details of analysis.

- ➢ **Section 1:** Initially this section presents the Demographic profile of the respondents. To study the opinion of respondents regarding the factors that influences the Organizational Citizenship Behavior, OCB and Intention to stay among the bank employees, descriptive statistics is performed. Descriptive statistics is performed for study variables to find out the perception of the respondents regarding the study variables. Descriptive Statistics is done for the average of the variables.

- ➢ **Section 2:** Examines the association between the level of Organizational Citizenship Behavior and demographic factors. To analyze the second objective Chi square test is done to examine the significance of relationship between – Organizational Citizenship Behaviour, categorized into 2 groups as respondents exhibiting – high OCB and low OCB and demographic factors namely, Sector, Age, gender, Marital Status, Education, Designation and Experience. Respondents with 3.5 on the average of OCB items are categorized as possessing high Level of OCB and those with score less than 3.5 are considered as possessing low OCB for this analysis.

- ➢ **Section 3:** To identify significant difference in the perception of respondents of varied demographic profile among the study variables ANOVA and t-Test is performed. ANOVA is performed to compare the means of the study variables with respect to Age, Education, Designation and Experience of the respondents. T-test is performed for sector, gender and marital status with regard to study variables.

➢ **Section 4:** To elicit the influence of the factors influencing Organizational Citizenship Behavior on Organizational Citizenship Behavior; and Organizational Citizenship Behavior on Intention to Stay Correlation, regression and regression for sub groups are performed. Correlation analysis is performed to identify the association among the factors influencing Organizational Citizenship Behaviour and Organizational Citizenship Behaviour; Organizational Citizenship Behaviour and Intention to Stay. Regression is performed to examine the extent of influence of the factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour; and Organizational Citizenship Behaviour on Intention to Stay. Further regression for Sub groups is performed for the demographic factors age, gender, marital status, designation, education and experience to identify the factors that has a significant influence on OCB. Smart PLS a structured equation modeling technique is used to examine the influence of the factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour and on Intention to Stay

➢ **Section 5:** To identify the factors that discriminate employees with high Organizational Citizenship Behavior from the employees with low Organizational Citizenship Behavior, discriminant analysis is executed to identify the factors that discriminate employees with high Organizational Citizenship Behaviour from those with low Organizational Citizenship Behaviour.

4.1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS AND ASSESSING THE PERCEPTION OF THE RESPONDENTS WITH REGARD TO THE STUDY VARIABLES

To map the demographic profile of the respondents' descriptive statistics is presented with frequency and percentage. The demographic factors included in the study are sector, gender, age, marital status, education, designation and experience. This is the initial step in the data analysis and gives an overview of the characteristics of the respondents. Table 4.1 depicts the demographic profile of the respondents.

Table 4.1. Descriptive Statistics-Demographic Profile of the respondents

Demographic profile	Description	Frequency	Percent
Sector	Private	330	49
	Public	344	**51**
Gender	Male	391	**58**
	Female	283	42
Age (years)	Below 25	112	17
	26-35	278	**41**
	36-45	112	17
	46-55	96	14
	Above 55	76	11
Marital Status	Married	437	**69**
	Unmarried	237	35
Education	UG Arts and Science	201	30
	UG Engineering	109	16
	PG Arts and Science	311	**46**
	PG Engineering	53	8
Designation	Manager	133	20
	Senior Manager	120	18
	Assistant Manager	232	**34**
	Front Office Staff	189	28
Experience (years)	1-5	292	**43**
	6-10	123	18
	11-15	101	15
	16-20	31	5
	More than 20	127	19

Source: Primary data

From the table 4.1 it is inferred that (51%) of the respondents are from public sector banks and 49 % from private sector banks. Majority (41%) of the respondents are in the age group between 26-35 years. Only 11% are above 55 years, because employees

in this age group take voluntary retirement or resign on an account of health grounds or so hence has the least percentage. Majority (58%) of the respondents are male and 42% of the respondents are female employees, because after the banking service recruitment board came into the picture, during electing bank employees, equal opportunity was provided to both male and female, prior to that individual banks recruited predominantly male employee because the banking industry mostly dealt with cash transactions which was risky in nature. Around (69%) of the respondents were married and the remaining were bachelors. Majority (46%) of the respondent's educational qualification is Post Graduation in Arts and Science, the banking recruitment board has stipulated the basic educational qualification to be a graduate in Art, Commerce or Science, but people with higher qualifications preferred banking industry as it a secured, well paid job and offers more opportunities and also opportunities for advancements. Respondents with PG Engineering (8%), educational qualification are less in number because they prefer jobs in industries related with their qualification than banking industry.

Majority (34%) of the respondents are Assistant manager, due to the reason that banking industry has diversified into various activities into various fields, like mutual fund, insurance, credit card, housing finance etc., this necessitated the need for recruiting junior level officers designated as Assistant Managers. Likewise, respondents with the designation as Senior Manager (18%) obtains the least percentage, because of limited opportunities for promotions and their intention to stay at the junior level in order to avoid posting to faraway places. Majority (43%) of the respondents have work experience of 1-5 years, only in recent times banking industry has gone for mass recruitment of staff in order to meet its branch expansion and to meet the requirements of offering new services.

Next Descriptive statistics is performed to identify the respondent's level of opinion regarding the study variables

Table 4.2. Descriptive statistics

Factors	Public Sector		Private Sector		Together	
	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
Job Content	4.2030	.89483	3.8151	.75880	4.0131	.85277
Distributive Justice	4.0653	.87482	3.7965	.75116	3.9337	.82702
Procedural Justice	4.0102	.84043	3.8187	.70227	3.9164	.78119
Interactional justice	3.8987	.65368	3.8084	.58176	3.8545	.62070
Formal Mentoring	3.4109	.73338	3.4499	.67781	3.4154	.70621
Career Growth Prospects	3.9288	.79019	3.7835	.74726	3.9288	.79019
Organizational Climate	3.6259	.49226	3.6046	.45665	3.6155	.47493
Human Recourse Management Practice	4.0566	.80157	3.7477	.70453	3.9054	.77071
Organizational Citizenship Behaviour	3.9877	.82143	3.7270	.66950	3.8601	.76159
Intention to stay	4.1851	.74589	3.6226	.62693	3.9097	.74490

Source: Primary data

Table 4.2 presents the mean values for the study variables. The mean and standard deviation of the responses given by the employees working in Public Sector banks, Private sector banks and all the 674 respondents are portrayed.

It is inferred from the table 4.2 that among the 10 factors the highest mean value is for the factor Job content (M=4.0131, SD=0.85277), followed by Distributive Justice (M=3.9337, SD=0.82702), Career Growth Prospects (M=3.9288, SD=0.79019), Procedural Justice (M=3.9164, SD=0.78119), Intention to stay (M=3.9097, SD=0.74490), and Human Recourse Management Practice (M=3.9054, SD=0.77071) and the lowest mean value is for Formal mentoring support (M=3.4154, SD=0.70621). Comparing the responses given by public sector banks and private sector bank employees, reveals that among the

ten variables Job content (M=4.2030, SD=0.89483), Intention to Stay (M=4.1851, SD=0.74589), Distributive Justice (M=4.0653, SD=0.87482), Human Recourse Management Practice (M=4.0566, SD=0.80157) and Procedural Justice (M=4.0102, SD=0.84043) have been given more importance among the public sector bank employees, while the private sector bank employees perceive Job Content (M=3.8151, SD=0.75880), Procedural Justice (M=3.8187, SD=0.70227) and Interactional Justice (M=3.8084, SD=0.58176) as important.

JOB CONTENT

The aspect Job Content plays an important role among the bank employees since the mean value is high compared to other factors (M=4.01, SD=0.85277), comparing the responses given by private sector bank employees and public sector bank employees, reveals that job content (M=4.20, SD=0.89483) is quit high in public sector when compared to the private sector (M=3.81, SD=0.75880). Because multiple tasks are entrusted to employees in private sector and there is no option to choose a particular job or department, everyone has to do every other job whereas in public sector the opportunity for job rotation is there, work load is quite fair because of the influence of trade union.

DISTRIBUTIVE JUSTICE

Public Sector Bank Employees value Distributive Justice at higher level (M=4.06, SD=0.87482) than the Private Sector Bank Employee (M=3.79, SD=0.75116), because of the reason that their pay is well structured, benefits such as medical, leave travel concession, interest free loan schemes for housing purpose and retirement benefits are provided and hence they value distributive justice higher. Whereas in Private Sector distributive justice is valued on the lower side, because of the existence of higher work load, high target achievement levels etc. In the event of non-achievement of targets, increments are withheld in spite of hard work being exhibited.

PROCEDURAL JUSTICE

It is inferred from the table 4.2, the mean value for Procedural Justice is M=3.91, SD=0.78119 Comparing the mean score of private sector bank employees and public sector bank employees, procedural Justice is valued higher in the public sector (M=4.01,

SD=0.84043) than in private sector (M=3.81, SD=0.70227) due to the reason that, in private sector there is no grievance redressal system. The Managers decision is the final verdict. The employees in the private sector do not have the representative mechanism. Whereas in public sector the existence of trade union representation, grievance redressal system, bi-partite settlements ensures proper following up of procedural justice.

INTERACTIONAL JUSTICE

It is inferred from the table 4.2, the mean value for Interactional Justice is M=3.85, SD=0.62070. Comparing the mean score of public sector banks (M=3.89, SD=0.65368) and private (M=3.80, SD=0.58176), reveals that there is marginal differences in the mean perception. This implies that the basic rights of an employee are well recognized by both private and public sector banks. There is no feeling of ill treatment by superiors in both the sectors. The superiors are sensitive to the needs of the employees and recognize the same in both the sectors. Now a day's employees feel that periodical discussion takes place and decision are conveyed in both the sectors.

FORMAL MENTORING SUPPORT

It is inferred from the table 4.2, that the mean value for Formal Mentoring Support is M=3.41, SD=0.70621, and the perception of private sector employees is marginally higher (M=3.44, SD=0.67781) than in public sector (M=3.41, SD=0.73338). It is so because private sector banks engage outside agencies for training and developing of individuals in order to achieve high targets, whereas in public sector bank employees such mentoring factors are given less importance because they are not attaching much importance to exhibit OCB, targets achievements etc. when compared to private sector. In public sector each category of employees are interested in their individual well-being, whereas in private sector employees are expected to put in extra job involvement in order to achieve high level of business. For this reason superiors guide their employees to achieve greater results.

CAREER GROWTH PROSPECTS

It is inferred from the table 4.2, that the mean value for the factor Career growth Prospects is (M=3.92, SD=0.79019), and results reveal that this dimension is valued more by public sector employees (M=3.92, SD=0.79019) than private sector (M=3.78, SD=0.74726).

This is due to more number of existences of public sector banks in the industry. Each public sector banks have got numerous employees in all cadres and with multiple branches, which leads to increased career growth prospects. Whereas in private sector the number of branches is limited mainly in city centers, hence in private sector carrier growth prospect is less when compared to public sector banks.

ORGANISATIONAL CLIMATE

The factor Organizational Climate has a (M=3.61, SD=0.47493) and comparison of the mean scores given by public and private sector banks employees reveals that there is only marginal variation. Private sector employees (M=3.60, SD=0.45665) have rated Organizational Climate slightly lower than public sector employees (M=3.62, SD=0.49226). In public sector there is no discrimination on salary and salary is based on experience, service conditions are very good, existence of grievance redressal procedure and welfare activities make the employees feel good about the prevailing climate. Whereas in private sector banks the possibility of irregular job timings, absence of grievance redressal procedures, over burdening with higher targets makes the employees feel the climate forced and stressed.

HUMAN RESOURCE MANAGEMENT PRACTICES

The factor Human Resource Management Practices has a total (M=3.90, SD=0.77071) and the mean score of public sector bank employees (M=4.05, SD=0.80157) is higher due to the existence of proper human resource practices which are well structured. HR Department at all levels of administration to say at, regional zonal level and central office level, each headed by HR professionals makes it effective. The HR practices in Public Sector banks are guided by by-partite agreements between bank management representative and workers unions and carried out with proper procedures to identify talented bank employees and provide ample opportunities for promotion which is followed by proper training, placement of employees in suitable departments depending on their specialization, their attitude and performance. On the other hand in private sector (M=3.74, SD=0.70453) the mean value is low which could be due to the unfavourable work timings, fixing of high targets, expectation of high performance by superiors, existence of favouritism etc. makes the private sector bank employees perceive difference in HRM practices which could be the reason for the low mean score.

ORGANISATIONAL CITIZENSHIP BEHAVIOUR

It is inferred from the table 4.2, that the mean value for Organizational Citizenship Behaviour (OCB) is (M=3.86, SD=0.76159) and comparing the mean score of public and private sector banks reveals that OCB is comparatively higher in public sector banks (M=3.98, SD=0.82143) than in private sector banks (M=3.72, SD=0.66950). This is due to the reason that the public sector value Organizational Citizenship Behaviour in present times because of the existence of good pay structure, job security, comfortable working hours, good working condition, retirement benefits unlike olden days, hence they are motivated to exhibit OCB.

Private sector shows comparatively lesser Organizational Citizenship Behaviour (M=3.72, SD=0.66950). This is because of job insecurity, unattainable targets and unfavourable work timings which results in job stress that hampers the employees to perform extra work. Whereas in private sector out sourcing may also be a reason as several jobs like account canvassing, marketing, recovery etc. keep them away from the customers direct interaction which also creates a low possibility for performing beyond their roles.

INTENTION TO STAY

It is inferred from the table 4.2, the mean value for Intention to Stay is (M=3.90, SD=0.74490) and comparing the mean scores of public and private sector banks, reveals that Intention to stay is on the higher side in public sector banks (M=4.18, SD=0.74589) than in private sector (M=3.62, SD=0.62693). This is because public sector banks provides job security, congenial working hours, promotions, high retirement benefits, welfare measures to employees in the form of interest free loans etc. These may be a few reasons to develop a sense of belongingness to the organization and they associate with the organization for a longer time. Whereas in private sector the Intention to Stay is given the least importance (M=3.62, SD=0.62693) due to reasons like favouritism, doubtfulness about job security, unfavourable work load, timings, targets, creates high stress among employees and this makes employees constantly look for better opportunities for Career advancement, growth, development and pay.

4.2 ASSOCIATION BETWEEN THE LEVEL OF ORGANIZATIONAL CITIZENSHIP BEHAVIOR AND DEMOGRAPHIC FACTORS

Chi square test is done to find the association between the level of Organizational Citizenship Behaviour and demographic factors. Chi square test is done to examine significance of relationship between – Organizational Citizenship Behaviour, categorized into 2 groups as respondents exhibiting –high OCB and low OCB and demographic factors namely, Sector, Age, gender, Marital Status, Education, Designation and Experience. Respondents with 3.5 on the average of OCB items were categorized as high Level of OCB and those scoring less than 3.5 are considered as exhibiting low OCB for this analysis.

Table 4.3. Chi Square Analysis – Organizational Citizenship Behavior and Type of Bank

Type of Bank		Organizational Citizenship Behaviour		Total
		High	Low	
Private	No of respondents	118	212	330
	Percent	64.8	43.1	49.0
Public	No of respondents	64	280	344
	Percent	35.2	56.9	51.0
Total	No of respondents	182	492	674
	Percent	100.0	100.0	100.0
		Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square		25.140[a]	1	**.000**
LikelihoodRatio		25.403	1	.000
Linear-by-Linear Association		25.103	1	.000

Source: Primary data

Table 4.3 indicates that of the 674 respondents included in the study based on the type of bank, 182 have exhibited high OCB and 492 have exhibited low OCB. Among the respondents who exhibit high OCB 64.8% are in private sector banks and 35.2% in public sector. Among the respondents who exhibited low OCB 43.1% are in the private sector and 56.9% in public sector.

It is hence inferred from the table 4.3 that respondents working in private sector banks have exhibited high OCB compared to public sector bank employees. To test whether the difference is significant Chi square analysis is performed.

Chi-square results reveals, that there is a significant association (X^2=25.140, p=0.000) between bank type and the level of OCB of the respondents, testing at 5% level of significance. Banks being customer service oriented industry OCB is necessary. Private sector being a competitor to the public sector banks the employees in private sector exhibit greater OCB in order to attract and retain the customers. Further, in private sector banks the customer profile represents high income groups such as IT employees, doctors, and professionals and such customers demands greater level of service from the service provider and therefore hence employees are likely to exhibit high OCB.

Table 4.4. Chi Square Analysis - Organizational citizenship behavior and Age of the respondents

Age (years)		Organizational citizenship behaviour		Total
		High	Low	
Below 25	No of respondents	37	75	112
	Percent	20.3	15.2	16.6
26-35	No of respondents	74	204	278
	Percent	40.7	41.5	41.2
36-45	No of respondents	31	81	112
	Percent	17.0	16.5	16.6
46-55	No of respondents	26	70	96
	Percent	14.3	14.2	14.2
Above 55	No of respondents	14	62	76
	Percent	7.7	12.6	11.3
Total	No of respondents	182	492	674
	Percent	100.0	100.0	100.0

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.955[a]	4	.292
Likelihood Ratio	5.104	4	.277
Linear-by-Linear Association	3.175	1	.075

Source: Primary data

Table 4.4 results indicate that of the 674 respondents included in the study, based on the age of the respondents 182 have exhibited high OCB and 492 have exhibited low OCB. Among them, 40.7% respondents in the age group 26-35 years perceive high OCB followed by respondents of the age group below 25 years (20.3%), 36-45 years (17%), 46-55 years (14.3%) and above 55 years (7.7%). It could be inferred that majority of the respondents of the age group 26-35 years perceive low OCB (41.5%) followed by 36-45 years (16.5%), below 25 years (15.2%), 46-55 years (14.2%) and above 55 years with (12.6 %).

It is also inferred from the table that respondents between the age 26-35 years have exhibited high OCB compared to the respondents belonging to other age groups. To test whether the difference is significant Chi square analysis is performed and the results are tested at 5% level of significance.

Chi-square, results reveals, that there is no significant association (X^2=4.955, p=0.292) between Age and the level of OCB of the respondents. As the Chi- square significance value (p=0.292) is greater than 0.05, it indicated that the association between Age and the level of OCB is not significant. This is an indication that age does not influence the level of OCB, since the present generation of employees by nature is more oriented towards customer satisfaction and by nature have a positive attitude likewise elderly employees show OCB characteristics because of their long standing acquaintance with the customers they tend to exhibit OCB.

Table 4.5. Chi Square Analysis - Organizational Citizenship Behavior and Gender of the respondents

Gender		Organizational citizenship behaviour		Total
		High	Low	
Male	No of respondents	105	286	391
	Percent	57.7	58.1	58.0
Female	No of respondents	77	206	283
	Percent	42.3	41.9	42.0

Gender		Organizational citizenship behaviour		Total
		High	Low	
Total	No of respondents	182	492	674
	Percent	100.0	100.0	100.0
		Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square		.010 [a]	1	.919
LikelihoodRatio		.010	1	.919
Linear-by-Linear Association		.010	1	.919

Source: Primary data

Table 4.5 results indicated that of the 674 respondents included in the study based on the gender of the respondents, 182 have exhibited high OCB and 492 have exhibited low OCB. Among the respondents high OCB 57.7% are perceived by male and 42.3% are perceived by female. Respectively low OCB has been perceived comparatively high by the male respondents 58.1% than female respondents 41.9%.

It is inferred from the table 4.5 that male respondents exhibited high OCB compared to female respondents. To test whether the difference is significant Chi square analysis is performed

Chi-square test results show there is no significant association (X^2=0.010, p=0.919) between gender and the level of OCB of the respondents. The Chi- square sig. value (p=0.919) is greater than 0.05, it indicated that the association between gender and the level of OCB is not significant. This means that irrespective of gender difference the delivery of OCB is almost the same, it is so that presently banking industry trains their employees in customer service delivery and paradigm shift in human relations, they also hold seminars and send circulars to workforce which is common in general, which includes both male and female employees, as such there is no significant relationship between gender and OCB.

Table 4.6 Chi Square Analysis - Organizational Citizenship Behavior and Marital Status of the respondents

Marital Status		Organizational CitizenshipBehaviour		Total
		High	**Low**	
Married	No of respondents	109	328	437
	Percent	59.9	66.7	64.8
Unmarried	No of respondents	73	164	237
	Percent	40.1	33.3	35.2
Total	No of respondents	182	492	674
	Percent	100.0	100.0	100.0
		Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square		2.676[a]	1	**.102**
Likelihood Ratio		2.645	1	.104
Linear-by-Linear Association		2.672	1	.102

Source: Primary data

Table 4.6 indicates that of the 674 respondents included in the study, based on the marital status of the respondents, 182 have exhibited high OCB and 492 have exhibited low OCB. Married respondents perceive high OCB (59.9%) compared to unmarried respondents (40.1%). Among the respondents exhibiting low OCB married respondents are higher (66.7%) than unmarried respondents (33.3%). It could be inferred that married respondents exhibit high OCB compared to unmarried. To test whether the difference is significant Chi square analysis is performed.

Chi-square test results show that there is no significant association (X^2=2.676, p=0.102) between marital status and the level of OCB of the respondents. This is an indication that married and unmarried respondents exhibit similar type of OCB, which could be because of the stereo type nature of job they attend to irrespective of their marital status.

Table 4.7. Chi Square Analysis - Organizational citizenship behavior and Education of the respondents

Education		Organizational Citizenship Behaviour		Total
		High	Low	
UG Arts and Science	No of respondents	52	149	201
	Percent	28.6	30.3	29.8
UG Engineering	No of respondents	38	71	109
	Percent	20.9	14.4	16.2
PG Arts and Science	No of respondents	78	233	311
	Percent	42.9	47.4	46.1
PG Engineering	No of respondents	14	39	53
	Percent	7.7	7.9	7.9
Total	No of respondents	182	492	674
	Percent	100.0	100.0	100.0
		Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square		4.139[a]	3	.247
Likelihood Ratio		3.972	3	.264
Linear-by-Linear Association		.145	1	.704

Source: Primary data

It could be inferred from table 4.7 that of the 674 respondents included in the study, based on the educational background of the respondents 182 have exhibited high OCB and 492 have exhibited low OCB. Among the respondents exhibiting high OCB 42.9% hold a post-graduation in Arts and Science, followed by 28.6% with under graduation in Arts and Science, 20.9% have completed under graduation in Engineering and 7.7% post-graduation in Engineering.

Similarly, among the respondents exhibiting low OCB 47.4% have completed post-graduation in Arts and Science followed by 30.3% with under graduation in Arts and Science, 14.4% under graduate engineers and 7.9% are post graduate engineers.

It is inferred from the table 4.7 that respondents Arts and Science graduates have exhibited high OCB compared to engineering graduates. To test whether the difference is significant Chi square analysis is performed.

Chi-square, results reveals, that there is no significant association (X^2=4.139, p=0.247) between educational qualification and the level of OCB of the respondents. The reason could be, due to the similarity in the basic training, orientation programs, skill development, and seminars provided by the banks. Further irrespective of the educational qualifications, the nature of the job being uniform and standardized, educational qualification of the respondents does not have an association with the OCB exhibited by the respondents.

Table 4.8. Chi Square Analysis - Organizational Citizenship Behavior and Designation of the respondents

Designation		Organizational citizenship behaviour		Total
		High	Low	
Manager	No of respondents	42	91	133
	Percent	23.1	18.5	19.7
Senior Manager	No of respondents	37	83	120
	Percent	20.3	16.9	17.8
Assistant Manager	No of respondents	54	178	232
	Percent	29.7	36.2	34.4
Front Office Staffs	No of respondents	49	140	189
	Percent	26.9	28.5	28.0
Total	No of respondents	182	492	674
	Percent	100.0	100.0	100.0
		Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square		4.052[a]	3	.256
Likelihood Ratio		4.035	3	.258
Linear-by-Linear Association		2.286	1	.131

Source: Primary data

Table 4.8 indicates that of the 674 respondents included in the study, based on the designation of the respondents, 182 have exhibited high OCB and 492 have exhibited low

OCB. Among them, 29.7% of the respondents of the designation Assistant Manager perceive high OCB followed by Front Office Staffs (26.9%), Managers (23.1%) and Senior Managers (20.3%). Similarly, among the respondents perceiving low OCB the highest percent are Assistant Managers (36.2%) and the least are Senior Managers (16.9%).

It is inferred from the table 4.8 that Assistant Managers perceive high OCB and front office staff low OCB. Hence, to test whether the difference is significant Chi square analysis is performed.

Chi-square, results reveals, that there is no significant association (X^2=4.052, p=0.256) between employees of different designation and the level of OCB. The reason could be that the role of employees of different designations are different in nature, the role of front office staffs are different from that of managers and hence OCB is likely to be exhibited at all levels in relation to the nature of job and the responsibilities they hold.

Table 4.9. Chi Square Analysis - Organizational Citizenship Behavior and Experience of the respondents

Experience		Organizational citizenship behaviour		Total
		High	Low	
1-5 years	No of respondents	80	212	292
	Percent	44.0	43.1	43.3
6-10 years	No of respondents	35	88	123
	Percent	19.2	17.9	18.2
11-15 years	No of respondents	29	72	101
	Percent	15.9	14.6	15.0
16-20 years	No of respondents	10	21	31
	Percent	5.5	4.3	4.6
More than 20 years	No of respondents	28	99	127
	Percent	15.4	20.1	18.8
Total	No of respondents	182	492	674
	Percent	100.0	100.0	100.0

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.321[a]	4	.677
LikelihoodRatio	2.370	4	.668
Linear-by-Linear Association	.733	1	.392

Source: Primary data

Table 4.9 reveals that of the 674 respondents included in the study based on the experience of the respondents 182 exhibit high OCB and 492 low OCB. Among the respondents exhibiting high OCB, respondents with an experience of 1-5 years comprise 44.0% followed by respondents with experience 6-10 years (19.2%), 11-15 years (15.9%), more than 20 years (15.4%) and 16-20 years (5.5%). Among the respondents exhibiting low OCB 43.1% have an experience of 1-5 years followed by respondents with more than 20 years of experience (20.1%), 6-10 years (17.9%), 11-15 years (14.6%) and 16-20 years (4.3%).

It is inferred from the table 4.9 that respondents with an experience of 1-5 years exhibit high OCB and low OCB compared to respondents of other groups. To test whether the difference is significant Chi square analysis is performed.

Chi-square, results reveals, that there is no significant association (X^2=2.321, p=0.677) between experience of the respondents and the level of OCB. The reason could be that employees over their years of experience exhibit high OCB, and also employees with less experience also exhibit the same level of OCB because of their eagerness to please their customers and earn a good name from their superiors.

4.3 DIFFERENCES IN THE PERCEPTION OF RESPONDENTS ACROSS VARIED DEMOGRAPHIC PROFILE

This section examines the objective of the study 'exploring the significant differences in the perception of respondents across varied demographic profile with regard to the study variables'. ANOVA is carried out for the demographic factors namely Age, Education, Designation and Experience of the respondents. The study tests the significant differences in the perception of respondents at 5% level of analysis. Hence, a

significance value of less than 5% (0.05) indicates significant difference in the perception of respondents. Hence, Post Hoc analysis is carried out when there is significance difference in the perception of respondent to find out which group of respondent differs in their mean perception from the others. t-test is performed for the demographic factors Type of bank, Gender and Marital Status. The following table 4.10 represents the ANOVA for Age and study variables.

Table 4.10. Analysis of Variance -Age and Study Variables

Variables	Age (Years)	N	Mean	Std. Deviation	Std. Error	F	Sig.	Result of Post-hoc analysis
Job Content	Below 25	112	3.8801	.86571	.08180			
	26-35	278	4.0320	.81065	.04862			
	36-45	112	3.8892	.87731	.08290	2.820	.424	
	46-55	96	4.0785	.90011	.09187			
	Above 55	76	4.2398	.84601	.09704			
Distributive Justice	Below 25	112	3.8569	.85597	.08088			
	26-35	278	3.9830	.72481	.04347			
	36-45	112	3.8247	.84748	.08008	1.127	.342	
	46-55	96	3.9508	.89073	.09091			
	Above 55	76	4.0053	1.00185	.11492			
Procedural Justice	Below 25	112	3.8584	.74213	.07013			
	26-35	278	3.9263	.73937	.04434			
	36-45	112	3.8442	.78949	.07460	1.044	.384	
	46-55	96	3.9266	.84593	.08634			
	Above 55	76	4.0592	.88263	.10124			
Interactional Justice	Below 25	112	3.7993	.60992	.05763			
	26-35	278	3.8883	.57484	.03448			
	36-45	112	3.8125	.63838	.06032	.687	.601	
	46-55	96	3.8333	.68323	.06973			
	Above 55	76	3.9006	.69105	.07927			

Variables	Age (Years)	N	Mean	Std. Deviation	Std. Error	F	Sig.	Result of Post-hoc analysis
Formal Mentoring Support	Below 25	112	3.3175	.77152	.07290			
	26-35	278	3.4764	.66400	.03982			
	36-45	112	3.4007	.68744	.06496	1.331	.257	
	46-55	96	3.3466	.74982	.07653			
	Above 55	76	3.4447	.72044	.08264			
Career Growth Prospects	Below 25	112	3.7649	.71364	.06743			
	26-35	278	3.8684	.69717	.04181			
	36-45	112	3.8104	.92363	.08727	1.017	.398	
	46-55	96	3.8979	.80414	.08207			
	Above 55	76	3.9737	.83046	.09526			
Organizational Climate	Below 25	112	3.5476	.43946	.04152			
	26-35	278	3.6287	.46783	.02806			
	36-45	112	3.6359	.47297	.04469	.705	.589	
	46-55	96	3.6178	.53988	.05510			
	Above 55	76	3.6340	.47015	.05393			
Human Recourse Management Practices	Below 25	112	3.7857	.77043	.07280			SS1
	26-35	278	3.9081	.76269	.04574			SS1
	36-45	112	3.8239	.73782	.06972	2.955	**.019**	SS1
	46-55	96	3.9401	.79827	.08147			SS1,SS2
	Above 55	76	4.1480	.77323	.08870			SS2
Organizational Citizenship Behaviour	Below 25	112	3.7758	.74689	.07057			
	26-35	278	3.8595	.70915	.04253			
	36-45	112	3.8238	.73732	.06967	1.097	.357	
	46-55	96	3.8905	.82232	.08393			
	Above 55	76	4.0011	.90924	.10430			
Intention to Stay	Below 25	112	3.7530	.71519	.06758			SS1
	26-35	278	3.8887	.72155	.04328			SS1
	36-45	112	3.7951	.69255	.06544	5.993	**.000**	SS1
	46-55	96	4.0538	.80404	.08206			SS2
	Above 55	76	4.2039	.77345	.08872			SS2

SS represents Subset; **Source:** Primary data

Tables 4.10 presents the results of ANOVA and post hoc, performed to test the differences in the perception of respondents of varied age groups with regard to the study variables. Testing at 5% level of significance, among the ten variables considered two variables have significant difference (p<0.05) across respondents of varied age groups, namely HRM practices (F=2.955, p=0.019) and Intention to stay (F=5.993, p< 0.000). The variables namely Job content (F=2.820, p=0.424), Distributive Justice (F=1.127, p=0.342), Procedural Justice (F=1.044, p=0.384), Interactional Justice (F=0.687, p=0.601), Formal Mentoring Support (F=1.331, p=0.257), Career Growth Prospects (F=1.017, p=0.398), Organizational Climate (F=0.705, p=0.589), OCB (F=1.097, p=0.357), does not have a significant difference in their perception across respondents of varied age groups. Hence, to find out which age group of respondents differs in their perception from the others post hoc analysis is carried out.

Human Resource Management Practice

Post hoc analysis for Human Resource Management Practice across different age group of respondents is carried out and 2 subsets emerge. Respondents of age group between 46-55 years fall in both the subsets, but the mean value is close to subset 1. Therefore, it is appropriate to include respondents of 46-55 years age group in subset 1. Accordingly, respondents of the age group below 25 years (M=3.7857), 36-45 years (M=3.8239) and 26-35 years (M=3.9081) age group fall in subset 1. Respondents of above 55 years (M=4.1480) age group, fall under the subset 2. The reason could be that because employees above 55 years have comparatively more experience and they tend to me more responsible and committed, due to the long bonding with the organization and their exposure to HRM practices are on the higher side when compared to others.

Intention to Stay

Employees in the higher age group, have a higher intention to stay in the organization because they have put in considerable number of years of service in the organization and have experienced career advancement and growth. They have acquired good amount of monitory benefits, moreover it would be difficult to find alternative jobs at the advanced age with the same salary and benefits, whereas the younger age group

employees show lesser intention to stay because they are in constant search of better opportunities with better prospects and salary.

For the factor Intention to Stay, 2 subsets have emerged from the post hoc analysis. Respondents below 25 years (M=3.7530), 36-45 years (M=3.7951) and 26-35 years (M=3.8887) of age fall in subset 1 and respondents between 46-55 years (M=4.0538) and above 55 years (M=4.2039) fall under the subset 2, and have a high level of perception.

In banking industry the employees with the age group of below 45 years have lesser intention to stay than employees falling under the age group of 46 years and above, this is because of the reason, that the pay scale and retirement benefits such as Provident fund, Gratuity etc. accrues considerably on the higher side. The opportunities for employee under this age group is lesser elsewhere hence their Intention to Stay is on the higher side. On the other side employees below 45 years constantly look for better opportunities that offer them salary, challenging job opportunities and career growth.

Following table 4.11 represents the results of ANOVA and post hoc, performed to test the differences in the perception of respondents of varied education background with regard to the study variables.

Table 4.11: Analysis of Variance - Education and Study Variables

Variables	Education	N	Mean	Std. Deviation	Std. Error	F	Sig
Job Content	UG Arts and Science	201	4.0721	.89078	.06283	1.287	.278
	UG Engineering	109	3.9512	.82091	.07863		
	PG Arts and Science	311	4.0265	.82484	.04677		
	PG Engineering	53	3.8377	.92223	.12668		
Distributive Justice	UG Arts and Science	201	3.9882	.86519	.06103	.858	.463
	UG Engineering	109	3.8306	.93800	.08984		
	PG Arts and Science	311	3.9361	.77649	.04403		
	PG Engineering	53	3.9245	.71922	.09879		

Variables	Education	N	Mean	Std. Deviation	Std. Error	F	Sig
Procedural Justice	UG Arts and Science	201	3.9557	.84695	.05974	.399	.754
	UG Engineering	109	3.9327	.80533	.07714		
	PG Arts and Science	311	3.8979	.73931	.04192		
	PG Engineering	53	3.8428	.72088	.09902		
Interactional Justice	UG Arts and Science	201	3.8635	.64814	.04572	.130	.942
	UG Engineering	109	3.8662	.68618	.06572		
	PG Arts and Science	311	3.8526	.59250	.03360		
	PG Engineering	53	3.8071	.54483	.07484		
Formal Mentoring Support	UG Arts and Science	201	3.3838	.67308	.04748	.494	.687
	UG Engineering	109	3.4844	.75537	.07235		
	PG Arts and Science	311	3.4149	.71365	.04047		
	PG Engineering	53	3.3955	.69050	.09485		
Career Growth Prospects	UG Arts and Science	201	3.8825	.76569	.05401	.383	.765
	UG Engineering	109	3.7905	.83191	.07968		
	PG Arts and Science	311	3.8588	.77146	.04375		
	PG Engineering	53	3.8946	.68292	.09381		
Organizational Climate	UG Arts and Science	201	3.5950	.46685	.03293	.875	.454
	UG Engineering	109	3.6609	.43545	.04171		
	PG Arts and Science	311	3.6246	.47422	.02689		
	PG Engineering	53	3.5459	.57883	.07951		
Human Recourse Management	UG Arts and Science	201	3.9948	.81035	.05716	1.465	.223
	UG Engineering	109	3.8425	.76740	.07350		
	PG Arts and Science	311	3.8851	.73153	.04148		
	PG Engineering	53	3.8145	.83584	.11481		

Variables	Education	N	Mean	Std. Deviation	Std. Error	F	Sig
Organizational Citizenship Behaviour	UG Arts and Science	201	3.9238	.81240	.05730	.854	.464
	UG Engineering	109	3.7852	.85424	.08182		
	PG Arts and Science	311	3.8479	.69723	.03954		
	PG Engineering	53	3.8438	.72532	.09963		
Intention to Stay	UG Arts and Science	201	3.9992	.79783	.05627	2.013	.111
	UG Engineering	109	3.9557	.69376	.06645		
	PG Arts and Science	311	3.8508	.71011	.04027		
	PG Engineering	53	3.8208	.81443	.11187		

Source: Primary data

Table 4.11 presents the results of ANOVA performed to test the differences in the perception of respondents of varied educational qualification with regard to the study variables. Testing at 5% level of significance, among the ten variables considered, none of the variables have significant difference in perception of respondents, Job content (F=1.287, p=0.278), Distributive Justice (F=0.858, p=0.463), Procedural Justice (F=0.399, p=0.754), Interactional Justice (F=1.130, p=0.942), Formal Mentoring Support (F=0.494, p=0.687), Career Growth Prospects (F=0.383, p=0.765), Organizational Climate (F=0.875, p=0.454), Human Resource Management Practices (F=1.465, p=0.223), Organizational Citizenship Behavior (F=0.854, p=0.464), Intention to stay (F=2.013, p=0.111).

This is due to the reason that in the banking industry basically the entry level educational qualification is minimum graduation. Recruitment in public sector banks is done through an entrance test followed by interview. Private Banks adopt direct recruitment process through campus selection and advertisement etc. though the basic qualification is any undergraduate degree, people with higher qualifications in engineering and Arts and Science have also started seeking employment in banks due to the exponential growth in terms of services offered and coverage in rural places across India. Irrespective of qualification service conditions, the wage structure, training, HRM practices, and formal mentoring support is uniform for respondents with varied

educational background employees. Carrier growth and promotion are based on written test and interview process, irrespective of their educational background e.g. IBPS exams. The benefits such as, LTC, medical allowance, housing and personal loans at concession rates etc. are uniform for all the employees. Considering the intention to stay in banking sector generally, the educational qualification does not have an influence, since in public sector banks the job is permanent and offers good monitory benefits and happy working atmosphere and a few of the banks in private sector are also offering salary and benefits are in par with those offered in public sector banks. Further OCB is mainly exhibited based on the individual's interest, attitude and willingness to perform extra role which is not based on their educational qualification.

Following table 4.12 represents the results of ANOVA and post hoc, performed to test the differences in the perception of respondents of varied designation with regard to the study variables.

Table 4.12. Analysis of Variance - Designation and study variables

Variables	Designation	N	Mean	Std. Deviation	Std. Error	F	Sig
Job Content	Manager	133	3.8314	.86932	.07538	2.601	.151
	Senior Manager	120	4.0332	.83091	.07585		
	Assistant Manager	232	4.0766	.81959	.05381		
	Front Office Staffs	189	4.0503	.88335	.06425		
Distributive Justice	Manager	133	3.8836	.70262	.06092	.397	.755
	Senior Manager	120	3.8963	.96267	.08788		
	Assistant Manager	232	3.9665	.80392	.05278		
	Front Office Staffs	189	3.9522	.84661	.06158		
Procedural Justice	Manager	133	3.8621	.71672	.06215	.625	.599
	Senior Manager	120	3.9149	.83435	.07617		
	Assistant Manager	232	3.9687	.75077	.04929		
	Front Office Staffs	189	3.8914	.82741	.06019		
Interactional Justice	Manager	133	3.8442	.53537	.04642	.982	.401
	Senior Manager	120	3.8278	.69064	.06305		
	Assistant Manager	232	3.9090	.60011	.03940		
	Front Office Staffs	189	3.8117	.65380	.04756		

Variables	Designation	N	Mean	Std. Deviation	Std. Error	F	Sig
Formal Mentoring Support	Manager	133	3.3815	.73846	.06403	.631	.595
	Senior Manager	120	3.4123	.70834	.06466		
	Assistant Manager	232	3.4647	.67391	.04424		
	Front Office Staffs	189	3.3806	.72236	.05254		
Career Growth Prospects	Manager	133	3.8227	.84730	.07347	.466	.706
	Senior Manager	120	3.8149	.83915	.07660		
	Assistant Manager	232	3.8599	.71733	.04710		
	Front Office Staffs	189	3.9066	.74082	.05389		
Organizational Climate	Manager	133	3.5717	.48839	.04235	1.233	.297
	Senior Manager	120	3.6811	.46994	.04290		
	Assistant Manager	232	3.6206	.46863	.03077		
	Front Office Staffs	189	3.5983	.47528	.03457		
Human Recourse Management	Manager	133	3.7809	.74533	.06463	1.875	.132
	Senior Manager	120	3.8667	.77847	.07106		
	Assistant Manager	232	3.9623	.75600	.04963		
	Front Office Staffs	189	3.9477	.79548	.05786		
Organizational Citizenship Behaviour	Manager	133	3.7831	.67248	.05831	.775	.508
	Senior Manager	120	3.8320	.88158	.08048		
	Assistant Manager	232	3.9000	.71343	.04684		
	Front Office Staffs	189	3.8830	.79643	.05793		
Intention to Stay	Manager	133	3.7877	.68211	.05915	2.085	.101
	Senior Manager	120	3.8736	.73336	.06695		
	Assistant Manager	232	3.9337	.75180	.04936		
	Front Office Staffs	189	3.9888	.77870	.05664		

Source: Primary data

Testing at 5% level of significance from the table 4.12 it is inferred that among the ten factors none of the factors have significant difference in perception across respondents of varied Designation. Job content (F=2.601, p=0.151), Distributive Justice (F=0.397, p=0.755), Procedural Justice (F=0.625, p=0.599), Interactional Justice (F=0.982, p=0.401),

Formal Mentoring Support (F=0.631, p=0.595), Career Growth Prospects (F=0.466, p=0.706), Organizational Climate (F=1.233, p=0.297), Human Resource Management Practices (F=1.875, p=0.132), Organizational Citizenship Behavior (F=0.775, p=0.508), Intention to stay (F=2.085, p=0.101).

The reason could be due to the reason that because the jobs in banking industry are much sought after by job seekers. In this industry there are vast opportunities for young entrants. In banking industry there are different designations and services offered are on the increase day by day. The salary structure and benefits extended to each category of employees is well-defined in the banking sector. Similarly, the job content, mentoring, justice delivery aspect and organizational climate aspect are the same at all levels and there are no different parameters for different designations.

Table 4.13. Analysis of Variance -Experience and study variables

Variables	Experience (years)	N	Mean	Std. Deviation	Std. Error	F	Sig	Result of Post-hoc analysis
Job Content	1-5	292	4.0330	.83497	.04886	4.797	.001	SS1
	6-10	123	3.9450	.78094	.07041			SS1, SS2
	11-15	101	3.8559	.84952	.08453			SS1, SS2
	16-20	31	3.6658	.91010	.16346			SS2
	More than 20	127	4.2432	.89742	.07963			SS3
Distributive Justice	1-5	292	3.9507	.77907	.04559	3.283	.011	SS1
	6-10	123	3.9415	.72967	.06579			SS1, SS2
	11-15	101	3.7564	.90182	.08973			SS1, SS2
	16-20	31	3.6605	.88831	.15954			SS1, SS2
	More than 20	127	4.0945	.91229	.08095			SS2
Procedural Justice	1-5	292	3.9143	.75246	.04403	3.157	.014	SS1
	6-10	123	3.9433	.67724	.06106			SS1, SS2
	11-15	101	3.7646	.81530	.08113			SS1, SS2
	16-20	31	3.6675	.74822	.13438			SS1, SS2
	More than 20	127	4.0769	.88689	.07870			SS2

Variables	Experience (years)	N	Mean	Std. Deviation	Std. Error	F	Sig	Result of Post-hoc analysis
Interactional Justice	1-5	292	3.8512	.60174	.03521	1.567	.181	
	6-10	123	3.8945	.51959	.04685			
	11-15	101	3.7613	.69520	.06918			
	16-20	31	3.7168	.61986	.11133			
	More than 20	127	3.9309	.68263	.06057			
Formal Mentoring Support	1-5	292	3.4398	.69778	.04083	.623	.646	
	6-10	123	3.4491	.67371	.06075			
	11-15	101	3.3485	.69550	.06921			
	16-20	31	3.2913	.75930	.13637			
	More than 20	127	3.4100	.75421	.06693			
Career Growth Prospects	1-5	292	3.8605	.72657	.04252	2.006	.092	
	6-10	123	3.8625	.82681	.07455			
	11-15	101	3.6989	.78785	.07839			
	16-20	31	3.8011	.69178	.12425			
	More than 20	127	3.9865	.81275	.07212			
Organizational Climate	1-5	292	3.6142	.46445	.02718	2.141	.074	
	6-10	123	3.5855	.44271	.03992			
	11-15	101	3.6279	.52643	.05238			
	16-20	31	3.4206	.47580	.08546			
	More than 20	127	3.6850	.47718	.04234			
Human Recourse Management	1-5	292	3.8729	.77586	.04540	4.472	.088	
	6-10	123	3.9267	.69816	.06295			
	11-15	101	3.7560	.72067	.07171			
	16-20	31	3.6935	.79971	.14363			
	More than 20	127	4.1299	.81451	.07228			

Variables	Experience (years)	N	Mean	Std. Deviation	Std. Error	F	Sig	Result of Post-hoc analysis
Organizational Citizenship Behaviour	1-5	292	3.8414	.73472	.04300	2.021	.090	
	6-10	123	3.8614	.66401	.05987			
	11-15	101	3.7884	.77585	.07720			
	16-20	31	3.6581	.74191	.13325			
	More than 20	127	4.0079	.88241	.07830			
Intention to Stay	1-5	292	3.8646	.73200	.04284	3.283	.011	SS1
	6-10	123	3.8246	.70431	.06351			SS1
	11-15	101	3.7910	.68312	.06797			SS1
	16-20	31	3.7366	.75618	.13581			SS1
	More than 20	127	4.2323	.77726	.06897			SS2

Source: Primary data

Testing at 5% level of significance, it is inferred from the table 4.13 that, among the ten factors considered for the study four variables have significant difference in the perception of respondents of varied years of experience namely Job Content (F=4.797, p=0.001), Distributive Justice (F=3.283, p=0.011), Procedural Justice (F=3.157, p=0.014), and Intention to stay (F=3.283, p=0.011). The variables namely Interactional Justice (F=1.567, p=0.181),Formal Mentoring Support (F=0.623, p=0.646), Career Growth Prospects (F=2.006, p=0.092), Organizational Climate (F=2.141, p=0.074), Human Resource Management Practices (F=4.472, p=0.088) and Organizational Citizenship Behavior (F=2.021, p=0.090) does not have a significant difference in their perception across respondents of varied years of experience, because in banking industry at the entry level of employment the pay scale and other benefits are uniform. The pay structure gradually increases in proportion to their work experience e.g. an employee at an officer level, who has put in longer service draws a higher salary and other benefits than a branch manager who has put in lesser no of years of service. Hence, to find out which group of respondents differs in their perception from the others post hoc analysis is carried out.

Job Content

The factor job content has a difference in perception. This is due to the reason that the job content of a senior level experienced employee is different that of an employee who has just put in a minimum years of service because, the experienced employee is expected to look after jobs pertaining to advances (loans, foreign exchange departments, etc.) were as the lesser experienced employees are directed to a front office desks and customer support activities. The post hoc test results are as follows:

For the factor Job Content, 3 subsets have emerged from the post hoc analysis across respondents of varied years of experience. Respondents with the experience of 16-20 years (M=3.6658) fall in subset 1 and respondents with this experience have a low level of perception towards job content. Because at this stage they would have worked in all the departments and job because monotonous and, their pay structure at this stage starts stagnating (1-15 years every year there will be increment but after 15 year the increment will happen only alternative years i.e.) once in 3 years, in public sector banks.

Respondents with an experience of 11-15 years (M=3.8559), fall in both the subsets 1 and 2, but the mean value is close to subset 2. Therefore, it is appropriate to include respondents with 11-15 years of experience in subset 2. Similarly, respondents with the experience of 6-10 years (M=3.9450) fall in both the subsets 1 and 2, but the mean value is close to subset 2. Therefore, it is appropriate to include respondents with 6-10 years of experience in subset 2. Accordingly, respondents with the experience of 1-5 years (M=4.0330), fall under the subset 2 and have a medium level of perception toward the factor job content. Due to the reason that employees with 1-15 years of experience get yearly increments without stagnation, more over they are fresher's to this field so they strive to perform better and they value job content on the higher side. Finally, employees with experience of more than 20 years (M=4.2432), fall in subset 3 and have a high level of perception because employees with 20 years would be at the senior most levels and the accrual of financial benefits are on the higher side and they are more experience in their jobs as such they value job content more satisfactorily.

Distributive Justice

For the factor Distributive Justice, 2 subsets have emerged from the post hoc analysis. Respondents with an experience of 16-20 years (M=3.6605), fall in subset 1 and are having low mean value for the factor distributive justice and respondents with 11-15 years of experience fall in 2 subsets 1 and 2 with (M=3.7564),but the mean value is close to subset 1 and have a low perception towards distributive justice. Respondents with an experience of 6-10 years (M=3.9415) and 1-5 years (M=3.9507), fall in 2 subsets, 1 and 2 as the mean value is close to subset 2 and have a comparatively high perception towards distributive justice. Respondents with more than 20 years (M=4.0945) of experience falls under the subset 2 and has a high perception regarding distributive justice.

The results reveal that respondents with more than 20 years of experience have perceived that their organization has provided them with fair distribution of outcomes for their number of years of experience in the banks, respondents with 1-5 years of experience also perceive more because they are in the initial stage of their career and are more enthusiasm to perform better, have a believe that they will be rewarded for the work done. Employees with an work experience of 11-15 years (M=3.7564) and 16-20 years (M=3.6605) have perceived distributive justice comparatively less, because over a period their performance rewards, career growth gets stagnated and only the best and outperforming employees are rewarded by the management, so they perceive distributive justice less.

Procedural Justice

For the factor Procedural Justice, 2 subsets have emerged from the post hoc analysis. Respondents with an experience of 16-20 years (M=3.6675), fall in subset 1 and are having low mean value for the factor procedural justice and respondents with 11-15 years of experience falls in two subsets 1 and 2 with (M=3.7646), but the mean value is close to subset 1 and have a low perception towards procedural justice. Respondents with an experience of 6-10 years (M=31943) and 1-5 years (M=3.9433), fall in both the subset 1 and 2, as the mean value is close to subset 2, 6-10 years and 1-5 years of

experienced employee are categorized under subset 2 and have a high perception towards procedural justice. Ultimately employees with more than 20 years (M=4.0769) experience, fall in subset 2, and have scored a high mean value.

The results reveal that people with below 10 years of experience being new entrants view procedural justice to be on the higher side because of their limited experience. Employees with 11-20 years of experience value procedural justice on the higher side. Likewise, employees with 20 years and above are also valuing on the higher side because of that they develop a cordial relationship with the executives and supervisors, moreover they are well aware of the delivery system of procedural justice existing in the organization. Employees who fall under 11-20 years of experience are on the middle path, expect more from the management and they are more demanding.

Intention to stay

For the factor intention to stay, 2 subsets have emerged from the post hoc analysis. Respondents with 16- 20 years of experience (M=3.7366), 11-15 years (3.7910), 6-10 years (3.8246) and 1-5 years (M=3.8646) fall in subsets 1 and they have low intention to stay compared to respondents with more than 20 years of experience (M=4.2332) which fall under the subset 2, because as far as intention to stay is concerned employees who have served 20 years or more have a higher gross salary and benefits than an employee's who has put in lesser service. More over the employees who have served the bank for 20 years or more are around above 45 years above, who's chances of alternate employment else were is minimum and more over they have an attachment to the organization, because of their long years of relationship with their bank and customers, as such they have higher Intention to Stay. They are well settled in their job and their salary structure is at the maximum, accrued benefits are considerably high, retirement benefits, provident fund, gratuity and pension are considerably on the higher side and their family circumstances do not permit them to shift job at this stage.

Table 4.14. Consolidated table –Analysis of Variance

Variables	Age	Education	Designation	Experience
Job Content				s
Distributive Justice				s
Procedural Justice				s
Interactional justice				
Formal Mentoring Support				
Career Growth Prospects				
Organizational Climate				
Human Recourse Management Practice	s			
Organizational Citizenship Behaviour				
Intention to stay	s			s

Source: Primary data

From the above consolidated result of the ANOVA table 4.14, it is inferred that among the demographic variables, there exists a significant difference only with regard to Age and Experience. This is because of the reason that employees belonging to different age and experience group have different preferences in work-life. The age of employees influences their overall attitude and their experience influences their needs and understanding of their job.

t-test is carried out to examine significant difference among Type of bank, gender and marital status differences with respect to the study variables, Job Content, Distributive Justice, Procedural Justice, Interactional Justice, Formal Mentoring Support, Career Growth Prospects, Organizational Climate, Human Recourse Management Practice, Organizational Citizenship Behaviour and Intention to Stay

Table 4.15. t-test - Bank Type and Study Variables

Variables	Sector	N	Mean	Std Dev		Levene's Test for Equality of Variances		t-test for Equality of Means		
						F	Sig.	t	df	Sig. (2-tailed)
Job content	Private	330	3.8151	.75880	EVA	10.309	.001	-6.058	672	.000
	Public	344	4.2030	.89483	EVNA			-6.078	662.093	.000
Distributive Justice	Private	330	3.7965	.75116	EVA	4.279	.039	-4.272	672	.000
	Public	344	4.0653	.87482	EVNA			-4.285	663.959	.000
Procedural Justice	Private	330	3.8187	.70227	EVA	10.022	.002	-3.203	672	.001
	Public	344	4.0102	.84043	EVNA			-3.215	659.674	.001
Interactional Justice	Private	330	3.8084	.58176	EVA	2.746	.098	-1.890	672	.059
	Public	344	3.8987	.65368	EVNA			-1.895	668.274	.059
Formal Mentoring Support	Private	330	3.4199	.67781	EVA	3.962	.047	.165	672	.869
	Public	344	3.4109	.73338	EVNA			.165	671.075	.869
Career Growth Prospects	Private	330	3.7835	.74726	EVA	1.144	.285	-2.451	672	.015
	Public	344	3.9288	.79019	EVNA			-2.454	671.864	.014
Organi-zational Climate	Private	330	3.6046	.45665	EVA	1.569	.211	-.584	672	.559
	Public	344	3.6259	.49226	EVNA			-.585	671.249	.559
HRM Practice	Private	330	3.7477	.70453	EVA	8.497	.004	-5.306	672	.000
	Public	344	4.0566	.80157	EVNA			-5.320	666.947	.000
Organi-zational Citizenship Behaviour	Private	330	3.7270	.66950	EVA	10.058	.002	-4.506	672	.000
	Public	344	3.9877	.82143	EVNA			-4.524	655.042	.000
Intention to Stay	Private	330	3.6226	.62693	EVA	11.203	.001	-10.577	672	.000
	Public	344	4.1851	.74589	EVNA			-10.615	660.666	.000

EVA: Equal Variances Assumes; EVNA: Equal Variances not Assumed

Source: Primary data

Testing at 5% level of significance, if the value under Levene's Test for Equal variances yields a p-value of <0.05 with respect to study variables, it an indication that there is significant difference in the perception of respondents respect to demographic factor (Sector/Gender/ Marital status) and the group variances are not equal, hence the statistics second row (Equal variances not assumed) is to be considered under t-test for Equality of Means. If the significant value is >0.05, it indicates that there is no significance difference in the perception of respondents and the group variances are equal, hence the statistics first row (Equal variances assumed) is to be considered under t-test for Equality of Means.

Table 4.14 reveals that significant difference exists in the perception of private and public bank employees for the variables namely Job content (p<0.000), Procedural Justice (p=0.001), Human Resource Management Practices (p<0.000), Organizational Citizenship Behaviour (p<0.000) and Intention to Stay (p<0.000). There is no significant difference in the perception of public and private bank respondents for the variables namely Interactional Justice (p=0.59), Formal Mentoring Support (p=0.869), Career Growth Prospects (p=0.015) and Organizational Climate (p=0.559).

Job Content

For the factor Job Content the Public sector bank employees (M=4.20) assign more importance to job content than the private bank employees (M=3.81). This is due to the fact that as far the job content factor is concerned the public and private sector perceives it differently, while the public sector employee feels that the goals are clearly set were as the private sector employees feels the otherwise. The employees in the public sector feel that the job allocations, work load and job rotation are fair.

Procedural justice

For the factor Procedural Justice the public sector bank employees (M=4.01) assign more importance than the private bank employees (M=3.81). As far as the procedural justice is concerned the public sector and private sector employees view it differently due to the fact that the management of public sector bank gives importance to the employees. When job decisions are made, employees are consulted and information gathering is done in an unbiased manner and the management provides a

chance to appeal about the decisions made by the managers. This procedure does not happen in private sector bank were the management has their own system of information gathering and decision making, without providing a chance for the employee to appeal against the decisions made by them.

Career Growth Prospects

For the factor Career Growth Prospects the public sector bank employees (M=3.92) assign more importance than the private bank employees (M=3.78), the reason being, the public sector employees have a positive career growth prospects because there exists an internal promotion system which ensures career growth. More over the public sector banks have a vast number of branches all over the country which requires a large number of employees at all levels. This aspect is limited in private sector banks because of lesser number of branches. More over in private sector for each level of officer's recruitment is done directly from external sources, which results in minimizing the career growth of existing employees.

HRM Practices

For the factor Human Recourse Management Practice the public sector bank employees (M=4.05), assign more importance to HRM practices than the private bank employees (M=3.74). In public sector banks a HR department exists and HR policies are formulated and guided by negotiated settlements and grievance redressal procedure exists as per labour laws, this ensures good HR practices, whereas in the private sector HR policies are unilaterally taken and imposed by the management at the higher level.

Organizational Citizenship Behaviour

For the factor OCB the public sector bank employees (M=3.98), assign more importance to OCB than the private bank employees (M=3.72).The reason could be that public sector employees has a feeling of job security, a well-defined wage structure benefits and welfare schemes and these factors motivate an individual to exhibit better OCB. The public sector employees experience a direct interaction with the customers on day to day basis, whereas private sector outsources most of the business activities. This results in minimum interaction with the customers.

Intention to Stay

For the factor Intention to Stay the public sector employees have scored more on Intention to Stay (M=4.18), than the private sector bank employees (M=3.62). The propensity to leave the bank job appears to be higher in the private sector and lower in public sector banks. The intention to stay within the organization among the private sector employees is on the lower side because of the contracting – out and outsourcing most of the job by the management. The employees in the public sector banks are more satisfied than their colleagues in the private sector banks due to largely better working conditions, greater salaries, financial and non-financial benefits. Respondents working in Public sector bank feel safety and certainty in their employment. The salaries in the public sector grow more with years of service whereas in private sector they offer higher packages at the initial stage with stagnates after some years of service. Public sector employees have other advantages such as job security and strict respect of the workers' rights while the same is absent in the private sector.

Table 4.16. t – test - Gender and Study Variables

Variables	Gender	N	Mean	Std Dev		Levene's Test for Equality of Variances		t-test for Equality of Means		
						F	Sig.	t	df	Sig. (2-tailed)
Job content	Male	391	4.0048	.80403	EVA	9.328	.002	-.297	672	.766
	Female	283	4.0246	.91720	EVNA			-.291	558.094	.771
Distributive Justice	Male	391	3.9113	.79917	EVA	3.629	.057	-.826	672	.409
	Female	283	3.9646	.86450	EVNA			-.816	578.659	.415
Procedural Justice	Male	391	3.8959	.74695	EVA	5.098	.024	-.803	672	.422
	Female	283	3.9448	.82668	EVNA			-.790	569.861	.430
Interactional Justice	Male	391	3.8412	.62536	EVA	.006	.936	-.651	672	.516
	Female	283	3.8728	.61483	EVNA			-.652	613.648	.514
Formal Mentoring Support	Male	391	3.4189	.72223	EVA	.516	.473	.153	672	.879
	Female	283	3.4105	.68469	EVNA			.154	625.681	.878

Variables	Gender	N	Mean	Std Dev		Levene's Test for Equality of Variances		t-test for Equality of Means		
						F	Sig.	t	df	Sig. (2-tailed)
Career Growth Prospects	Male	391	3.8445	.79450	EVA	.002	.961	-.517	672	.605
	Female	283	3.8757	.74163	EVNA			-.523	630.501	.601
Organi-zational Climate	Male	391	3.6289	.46503	EVA	.703	.402	.864	672	.388
	Female	283	3.5969	.48848	EVNA			.857	589.797	.392
HRM Practice	Male	391	3.8780	.72243	EVA	11.900	.001	-1.083	672	.279
	Female	283	3.9432	.83267	EVNA			-1.059	554.064	.290
Organi-zational Citizenship Behaviour	Male	391	3.8320	.72468	EVA	6.820	.009	-1.123	672	.262
	Female	283	3.8988	.80953	EVNA			-1.103	566.251	.270
Intention to Stay	Male	391	3.8754	.72659	EVA	1.618	.204	-1.405	672	.160
	Female	283	3.9570	.76827	EVNA			-1.392	587.321	.164
EVA: Equal Variances Assumes; EVNA: Equal Variances not Assumed										

Source: Primary data

Table 4.16 reveals that no significant difference exists in the perception of male and female respondents with respect to the study variables. The constitution of male and female respondents is almost in equal proportion and equal opportunities are available for male and female employees. Hence, in such an environment, job content, the justice delivery pattern, formal mentoring activities and career growth are all on equal footing and common for both the genders. This could be the reason for similar perception across respondents of both the gender.

Table 4.17. t - test- Marital Status and Study Variables

Variables	Marital Status	N	Mean	Std Dev		Levene's Test for Equality of Variances		t-test for Equality of Means		
						F	Sig.	t	df	Sig. (2-tailed)
Job content	Married	437	4.0200	.87500	EVA	3.543	.060	.283	672	.777
	Unmarried	237	4.0005	.81185	EVNA			.290	516.139	.772
Distributive Justice	Married	437	3.9383	.85876	EVA	3.051	.081	.200	672	.842
	Unmarried	237	3.9250	.76674	EVNA			.206	532.847	.837
Procedural Justice	Married	437	3.9153	.82065	EVA	9.257	.002	-.049	672	.961
	Unmarried	237	3.9184	.70432	EVNA			-.051	550.058	.959
Interactional Justice	Married	437	3.8531	.63934	EVA	1.571	.210	-.081	672	.936
	Unmarried	237	3.8571	.58609	EVNA			-.083	521.365	.934
Formal Mentoring Support	Married	437	3.4173	.69992	EVA	.028	.866	.100	672	.921
	Unmarried	237	3.4117	.71914	EVNA			.099	473.175	.921
Career Growth Prospects	Married	437	3.8872	.79705	EVA	.609	.435	1.351	672	.177
	Unmarried	237	3.8031	.72301	EVNA			1.391	525.945	.165
Organi-zational Climate	Married	437	3.6184	.48967	EVA	3.256	.072	.217	672	.828
	Unmarried	237	3.6101	.44742	EVNA			.223	522.784	.823
HRM Practice	Married	437	3.9241	.77933	EVA	.598	.440	.855	672	.393
	Unmarried	237	3.8709	.75498	EVNA			.863	497.626	.388
Organi-zational Citizenship Behaviour	Married	437	3.8920	.78092	EVA	2.046	.153	1.481	672	.139
	Unmarried	237	3.8011	.72250	EVNA			1.516	517.372	.130
Intention to Stay	Married	437	3.9332	.75396	EVA	.995	.319	1.115	672	.265
	Unmarried	237	3.8662	.72748	EVNA			1.127	499.329	.260

EVA: Equal Variances Assumes; EVNA: Equal Variances not Assumed

Source: Primary data

Table 4.17 reveals that no significant difference exists in the perception of married and unmarried respondents with regard to the study variables. Whether married or unmarried employees in the present day scenario the staff members want stability in their life which is well assured by a job in banking industry. A well satisfied employee irrespective of their marital status they strive to exhibit better OCB because of the comfortable working conditions.

Table 4.18. Consolidated table - t-test

Variables	Type of Bank	Gender	Marital status
Job Content	S(Public)	NS	NS
Distributive Justice	S(Public)	NS	NS
Procedural Justice	S(public)	NS	NS
Interactional justice	NS	NS	NS
Formal Mentoring Support	NS	NS	NS
Career Growth Prospects	NS	NS	NS
Organizational Climate	NS	NS	NS
Human Recourse Management Practice	S(Public)	NS	NS
Organizational Citizenship Behavior	S(Public)	NS	NS
Intention to stay	S(Public)	NS	NS

Source: Primary data

From the consolidated table, it is inferred no significant difference exists in Marital status wise and gender wise, regarding to the study variables. Whereas regarding Public and private sector bank, there exists a significant difference in opinion for the study variables, Job Content, Distributive Justice, Procedural Justice, Human Recourse Management Practice, Organizational Citizenship Behavior and Intention to stay. These variables assume more importance from public sector bank employees than that of private sector bank employees. This is because of the basic difference in the service conditions, job security and trade union support etc.

4.4 INFLUENCE OF THE FACTORS INFLUENCING ORGANIZATIONAL CITIZENSHIP BEHAVIOR ON ORGANIZATIONAL CITIZENSHIP BEHAVIOR; AND ORGANIZATIONAL CITIZENSHIP BEHAVIOR ON INTENTION TO STAY

To examine the third objective, that is, to elicit the influence of the factors influencing Organizational Citizenship Behavior on Organizational Citizenship Behavior; and Organizational Citizenship Behavior on Intention to Stay, Correlation analysis is performed initially to find the association among the factors influencing OCB and Intention to stay; further regression analysis is performed to examine the extent of influence of the factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour; and Organizational Citizenship Behaviour on Intention to Stay. Finally, Regression for sub groups is performed to examine the impact of the factors influencing Organizational Citizenship Behaviour among respondents of the subgroups of varied demographic profile.

Table 4.19. Correlation - Factors influencing Organizational Citizenship Behaviour and Organizational Citizenship Behaviour

Variables	Together		Public		Private	
	r	Sig.	r	Sig.	r	Sig.
Job content	0.703	0.000	0.732	0.000	0.633	0.000
Distributive Justice	0.847	0.000	0.897	0.000	0.761	0.000
Procedural Justice	0.783	0.000	0.852	0.000	0.670	0.000
Interactional Justice	0.759	0.000	0.819	0.000	0.676	0.000
Formal Mentoring Support	0.028	0.463	-0.032	0.554	0.116	0.036
Career Growth Prospects	0.684	0.000	0.788	0.000	0.542	0.000
Organizational Climate	0.340	0.000	0.339	0.000	0.347	0.000
HRM practices	0.756	0.000	0.782	0.000	0.699	0.000

Source: Primary data

Table 4.19 presents the results of correlation analysis. The results show that from the 8 factors that influence OCB, significant positive correlation with OCB exists with 8 factors namely; Job Content, Distributive Justice, Procedural Justice, Interactional Justice, Career Growth Prospects, HRM practices and Organizational Climate. It is found that Formal Mentoring Support has low correlation but correlation is not significant (r=0.028; p=0.463).

Among the Public Sector Bank employees, significant positive correlation with OCB exists for 8 factors, among which high correlation exists for the factors, Job Content (r=0.732), Distributive Justice (r=0.897), Procedural Justice (r=0.852), Interactional Justice (r=0.819), Career Growth Prospects (r=0.788), and HRM practices (r=0.782). Organizational Climate (r=0.339) has low correlation and Formal Mentoring Support (r=-0.032) is negatively correlated and correlation is not significant.

Among the Private Sector Bank employees, significant positive correlation with OCB exists for all the 8 factors. High correlation exists for the factors Job Content (r=0.633), Distributive Justice (r=0.761), Procedural Justice (r=0.670), Interactional Justice (r=0.676), Career Growth Prospects (r=0.542), and HRM practices (r=0.699). Low correlation exists for Formal Mentoring Support (r=0.116) and Organizational Climate (r=0.347).

Job content: The correlation value is high in public sector (r=0.732) compared to private sector (r=0.633). Private sector employees are exposed to achieve higher targets of business and the expectation from the management keeps increasing. Further their job keeps expanding horizontally and vertically, which at times they are likely to find difficult to manage.

Distributive justice: Results show that correlation value for Distributive justice with OCB is high in public sector (r=0.897) compared to private sector (r=0.761) This is because benefits such as fair wage structure arrived after bilateral negotiations ensures uniform wage structure, in each category of employees and proper wage parity between different categories of employees ensured by signing settlements between employees union and management. Because of the absence of the disparity, in distribution of reward and benefits employees are obliged to reciprocate for the wellbeing of the organization

which is an essential character of OCB. Hence, there is no room for favoritism. The supervision by ministry of finance and ministry of labour ensures fair distributive justice; any deviation in distributive justice can be taken up legally. Whereas in private sector the decisions by the management is almost final and there is room for favoritism. There is no representative mechanism to set right grievance in private sector banks.

Procedural Justice: Comparing the correlation values of public(r=0.852) and private (r=0.670) sector banks, reveals that the correlation value is high in public sector banks. As far as procedural justice is concerned public sector banks adopt better procedural justice process, right from the recruitment to promotions the process goes through systematic procedures, the process of performance appraisal, Ranking and promotion exercise are well defined and transparent compared to private sector banks.

Interactional Justice: Results show that correlation value is high among public sector bank employees (r=0.819), compared to private sector (r=0.676), because in private sector the superior cadre officials are drawn from outside the Banking industry but in public sector banks the managerial positions are drawn internally from the existing cadres through promotion exercises, outside appointments are nil. This aspect ensures continuity of relationship between the junior and the senior level employees thereby exits a better interpersonal relationship between each cadre of employees because they are known to each other and they belong to the same family of employees, which results in enhanced OCB.

Formal Mentoring Support: Results show that the correlation for Formal Mentoring Support is significant and low only among the private sector bank employees (r=0.116) and in public sector (r=-0.032). In private sector the management provides professional guidance drawn from external HR agencies who provide training, assignments and motivational programs to achieve self-improvement which ultimately benefits the employee and the management. Mentoring is being practiced to hand hold new employees who appear promising by private sector banks.

Career Growth Prospects: Results show that the variable Interactional justice has significant positive correlation with OCB and correlation is high among public sector banks (r=0.788) compared to private sector (r=0.542) banks. As far as the career growth aspect is concerned public sector banks have ample career growth opportunity because

their branch network is enormous and requirement of officers and managers are also on their higher side. The internal promotion system followed by the public sector banks provides opportunity for the existing employees to climb higher in their hierarchical position. In private sector banks, each and every level of executive is recruited externally in most cases and as a result career growth for existing employees is on the lesser side. Further most of the jobs in private banks are outsourced, which also reduces the career growth path of the existing employees.

Organizational Climate: Correlation is high among in private sector (r=0.347) compared to public sector (r=0.339) and the correlation is also moderate for both private and public bank employees. The organizational climate in private sector is slightly conducive to their employees, ideas and suggestions are invited and accepted from the employees, they allow employees to adopt their own initiatives to achieve the set goals as a result freedom of work is present. Periodical meeting are held and progress is assessed and guidance are provided for employees.

HRM Practices: Results show that correlation between HRM practices and OCB is high in public sector compared to (r=0.782) to private sector (r=0.699). The reason could be existence of HR personnel at every level of management, i.e. branch, regional, zonal and central office level and hence this system ensures immediate redressal of employee grievances then and, employees benefits are systematically and procedurally distributed to the employees, existence of training centers at every level ensures proper guidance and motivation to the employees in public sector employees, therefore they reciprocate by means of exhibiting OCB. In private sector the Human Resource Management executives are located at their central office level. As, a result decision making process is delayed. More over in private sector banks managers can play a biased role towards a particular employee; further trade union support is not available to private sector employees.

Table 4.20. Correlation - Organizational Citizenship Behaviour and Intention to Stay

Variables	Together		Public		Private	
	r	Sig.	r	Sig.	r	Sig.
OCB and IS	0.436	0.000	0.552	0.000	0.187	0.001

Source: Primary data

It is inferred from table 4.20 that correlation is positive and significant in public and private sector, but correlation is high in public sector (r=0.552) and low in private sector (r=0.187). The positive behaviour as revealed through a high level of OCB consistently shape the attitudes and behaviour of employees in public sector banks by reporting lower intentions to leave the present job. Further in public sector job salary and benefits are comparatively high, job security exists, work load is nominal, career advancement opportunities are clear and hence their intention to stay is high. On the other hand in private sector work load and pressure is high comparatively, and career advancement opportunities are not so clear and at times plateaued resulting in employees seeking for better job opportunities which are reflected in their low Intention to Stay. Employee's loyalty visibly fits within the framework of social exchange theory since it is focused on citizenship behavior whereby employees stops eyeing for a new job elsewhere as they felt indebted to stay and recompense the organization for the support they had received (Rhoades & Eisenberger, 2002).

Regression analysis

Regression analysis starts with estimating coefficients and the constants. Among the several methods of analysis of Multiple Regression, one method used here is stepwise regression method. Initially, the equation starts with no predictor variables, then at first step variable with the maximum correlation with the dependent variable is selected first and included in the model. Also, once the variable is included in the equation, then it is again considered for removal from the equation to avoid multi-collinearity (correlation between independent variables) problems.

Once the variable entered and remains in the equation, the next variable with highest positive/ negative partial correlation is selected and considered for entry and if satisfied then added to the equation. Now the variables so far entered into the equation are checked for removal. This process continues until all the variables satisfying entry and removal criteria are included in the equation. Finally, either all the independent variables selected for the analysis would have been included in the model or the variables selected based on the selection criteria are alone included in the model.

Regression analysis is performed in two ways i)Factors influencing OCB as Independent variables and OCB as dependent variable ii) OCB on Intention to stay , this analysis is being carried thrice by splitting the data into Together data which gives the consolidation of both the public and private employees' responses. Further this analysis is also carried by splitting the data into two sets public and private for the purpose of comparative study.

Table 4.21. Regression analysis -Factors influencing Organizational Citizenship Behaviour as independent variable and Organizational Citizenship Behaviour as dependent variable - Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.847[a]	.717	.716	.40558	1.701	.000[a]
2	.867[b]	.752	.751	.37980	1.018	.000[b]
3	.871[c]	.758	.757	.37532	700.381	.000[c]
4	.872[d]	.761	.759	.37352	532.211	.000[d]
5	.873[e]	.762	.761	.37264	428.613	.000[e]

Source: Primary data

From the Table 4.21 it is found that the adjusted R^2 value is 0.761. This implies that 76.1% variation in the Dependent variable, i.e. OCB is being predicted by the Independent variables, i.e. Distributive Justice, Human Resource Management Practices, Interactional Justice, Career Growth Prospects and Formal Mentoring Support and the regression model are significant (F=428.613; p<0.000).

Table 4.22. Regression analysis -Factors influencing Organizational Citizenship Behaviour as independent variable and Organizational Citizenship Behaviour as dependent variable - Coefficients of Regression Model

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.793	.076		10.438	.000
	DS	.780	.019	.847	41.243	.000
2	(Constant)	.467	.079		5.937	.000
	DS	.586	.027	.637	22.091	.000
	HRM	.278	.028	.281	9.764	.000
3	(Constant)	.244	.095		2.581	.010
	DS	.493	.035	.536	14.256	.000
	HRM	.259	.029	.262	9.075	.000
	IN	.173	.042	.141	4.139	.000
4	(Constant)	.196	.096		2.045	.041
	DS	.468	.036	.509	13.161	.000
	HRM	.232	.030	.235	7.712	.000
	IN	.160	.042	.131	3.843	.000
	CG	.077	.028	.078	2.731	.006
5	(Constant)	.294	.107		2.748	.006
	DS	.446	.037	.485	12.016	.000
	HRM	.224	.030	.227	7.408	.000
	IN	.199	.046	.163	4.353	.000
	CG	.084	.028	.085	2.965	.003
	FS	-.046	.023	-.043	-2.040	.042

Source: Primary data

In model 1, F-Test is statistically significant (F=1.701, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.716 indicates that 71.6% of the variability in OCB is predicted by the variable Distributive justice

(β=0.847 positive, t=41.243 positive, p<0.000) and has the highest positive influence of 0.847 on the dependent variable OCB. An exhibition of OCB mainly depends upon adequate reward that is being distributed by the organisation to the employees for the positive work done by the employees; it is a reciprocal relationship between the organisation and employee. The study reveals that a when rewards are fairly distributed the employees contributes better OCB.

In model 2, F-Test was statistically significant (F=1.018, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.751 indicates that 75.1% of the variability in OCB is predicted by Distributive Justice and HRM practices. Model 2 reveals that among the two independent variable Distributive Justice has the highest positive influence of 0.637 on the dependent variable, OCB (β=0.637 positive, t=22.091 positive, p<0.000), followed by Human Resource Management Practices (β=0.281 positive, t=9.764 positive, p<0.000) which has a positive influence on OCB.

In model 3, F-Test was statistically significant (F=700.381, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.757 indicates that 75.7 % of the variability in OCB is predicted by Distributive Justice, HRM practices and Interactional Justice. Model 3 reveals that three among the independent variables Distributive Justice (β=0.536 positive, t=14.256 positive, p <0.000) has the highest influence on the dependent variable OCB, followed by HRM practices (β=0.262 positive, t=9.075 positive, p <0.000). Interactional Justice also has a positive influence (β=0.141 positive, t=4.139 positive, p<0.000) on OCB.

In model 4, F-Test is statistically significant (F=532.211, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.759 indicates that 75.9 % of the variability in OCB is predicted by Distributive Justice, HRM practices, Interactional Justice and Career growth prospects. Model 4 reveals that among the four independent variables, Distributive Justice (β=0.509 positive, t=13.161 positive, p<0.000) has the highest influence of 0. 509 on the dependent variable OCB followed by HRM practices (β=0.235 positive, t=7.712 positive, p<0.000) Interactional Justice (β=0.131 positive, t=3.843 positive, p<0.000), and Career Growth Prospects (β=0.0781 positive, t=2.731 positive, p=0.006).

In model 5, F-Test was statistically significant (F=428.613, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.761 indicates that 76.1 % of the variability in OCB is predicted by Distributive Justice, HRM practices, Interactional Justice, Career growth prospects and Formal Mentoring Support. Model 5 reveals that among the five independent variables Distributive Justice (β=0.485 positive, t=12.016 positive, p<0.000) has the highest influence to the extent 0.485 on the dependent variable OCB, followed by HRM practices (β=0.227 positive, t=7.408 positive, p<0.000), Interactional Justice (β=0.163 positive, p<0.000, t=4.353 positive, p<0.000), Career Growth Prospects (β=0.085 positive, t=2.965 positive, p=0.003), while Formal Mentoring Support has a weak negative influence on OCB (β=-0.043 negative, t=-2.040 negative, p=0.042).

Regression analysis reveals that employees in banking sector feel that OCB mainly depends on fair distribution of benefits and rewards, and a fair HRM practices adopted by the management such as good training programs, fair grievance redressal process, maintaining good interpersonal relationship with the staff , availability of carrier growth opportunity which gives them status improvement and monetary benefits and finally extending formal mentoring support such as exchange of experiences to improve job problems in the workplace is facilitated by co-workers, offering problem solving solution, guiding them in their carrier path and helping them to achieve assigned job targets.

The table 4.23 represents the Regression analysis with Factors influencing OCB as Independent variables and OCB as the dependent variable with the responses collected from the employees working in Public sector banks.

Table 4.23. Regression analysis Public Sector Banks -Factors influencing Organizational Citizenship Behaviour as independent variable and Organizational Citizenship Behaviour as dependent variable –Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.897[a]	.805	.805	.36282	0.001416	.000[a]
2	.908[b]	.825	.824	.34488	802.396	.000[b]
3	.912[c]	.831	.830	.33868	559.233	.000[c]

Source: Primary data

From the Table 4.23, it is inferred that an adjusted R^2 value is 0.830. This implies that 83% variability in the Dependent variable OCB is being predicted by the Independent variables i.e. Distributive Justice, Procedural Justice and Career Growth Prospects and the regression model was significant (F=559.233; p<0.000).

Table 4.24. Regression analysis Public Sector Banks -Factors influencing Organizational Citizenship Behaviour as independent variable and Organizational Citizenship Behaviour as dependent variable – Coefficients of Regression Model

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	.562	.093		6.034	.000
	DS	.843	.022	.897	37.632	.000
2	(Constant)	.395	.093		4.266	.000
	DS	.609	.044	.648	13.914	.000
	PR	.279	.046	.285	6.123	.000
3	(Constant)	.275	.097		2.844	.005
	DS	.536	.047	.571	11.358	.000
	PR	.238	.046	.243	5.161	.000
	CG	.147	.040	.142	3.688	.000

Source: Primary data

In model 1, F-Test is statistically significant (F=0.001416, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.805 indicates that 80.5% of the variability in OCB is predicted by Distributive justice (β=0.897 positive, t=37.632 positive, p <0.000).

In model 2, F-Test is statistically significant (F=802.396, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.824indicates that 82.4 % of the variability in OCB is predicted by Distributive Justice and Procedural Justice. Model 2 reveals that among the two independent variables

Distributive Justice (β=64.8% positive, t=13.914 positive, p <0.000), has the highest influence of 0.637 on the dependent variable, OCB, followed by Procedural Justice (β=0.285 positive, t=6.123 positive, p < 0.000) which also has a positive influence on OCB.

In model 3, F-Test is statistically significant (F=559.233, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.830 indicates that 83% of the variability in OCB is predicted by Distributive Justice, Procedural Justice and Career Growth Prospects. Model 3 reveals that among the three independent variables Distributive Justice (β=0.571 positive, t=11.358 positive, p<0.000), has the highest influence of 0.571 on the dependent variable OCB, followed by Procedural Justice (β=0.243 positive, t=5.161 positive, p <0.000) and finally by Career growth prospects (β=0.142 positive, t=3.688 positive, p < 0.000).

From the above Regression analysis, it is inferred that distributive fairness has a significant effect on OCB. Most of the public sector bank employees attribute fair practice of distributive justice on account of the fair pay scale, fair work load, fair compensation for extra work done ,beyond the normal working hours Their OCB intentions and extra-role behaviours are on account of the existence of the above fair work practices.

Likewise, public sector bank employees feel that the existence of procedural justice at the work place, such as fair job decision by the manager, managers concern about employees problems, acceptance of their ideas and suggestion, proper conveyance of decision taken by the managers of the employees as to how and why such decisions were taken. Such procedures adopted by the managers is considered to be fair and just by the employees, create a feeling to perform better for the welfare of the bank by eliciting OCB.

Public sector banks employees have opined that availability of career growth prospects is vital for exhibiting OCB. For an employee, status improvement and better financial position are important to improve his lifestyle. When they feel the organisation provides them with these opportunities, which takes them to a higher level in the hierarchy, such elevations provide them with challenging tasks and creates a feeling of achievement .Such promotions provide them monitory benefits, perks and allowances. Extension of such improvements by the organisation motivates employees to exhibit OCB.

Table 4.25. **Regression analysis Private Sector Banks - Factors influencing Organizational Citizenship Behaviour as independent variable and Organizational Citizenship Behaviour as dependent variable –Model summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.761[a]	.579	.577	.43520	450.621	.000[a]
2	.809[b]	.654	.652	.39511	308.823	.000[b]
3	.811[c]	.658	.655	.39306	209.509	.000[c]
4	.814[d]	.663	.658	.39128	159.559	.000[d]

Source: Primary Data.

From the Table 4.25, it is inferred that, adjusted R^2 value is 0.658 This implies that 65.8% variability in the Dependent variable OCB is being predicted by the Independent variables i.e. Distributive Justice, HRM practices, Job Content and Interactional Justice and the regression model is significant (F=159.559 p<0.000).

The private sector employees opined that Distributive justice is being valued and the employees in the banking industry are interested in monetary benefits, and they are of the belief that banking is a well-paid industry among the financial sector and availability of such benefits and perks encourages them towards extra role behaviour.

When employees believe that the procedure adopted by the organisation in decisions making is fair and just it enhances a person's trust in his or her supervisor and organisation which it, in turn, leads to the display of Citizenship behaviour (Konovsky & Pugh, 1994).

Table 4.26. Regression analysis Private Sector Banks -Factors influencing Organizational Citizenship Behaviour as independent variable and Organizational Citizenship Behaviour as dependent variable – Coefficients of Regression Model

Coefficients[a]					
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	1.153	.124		9.326	.000
	DS	.678	.032	.761	21.228	.000
2	(Constant)	.656	.127		5.179	.000
	DS	.473	.038	.531	12.513	.000
	HRM	.340	.040	.358	8.423	.000
3	(Constant)	.596	.129		4.613	.000
	DS	.433	.042	.486	10.239	.000
	HRM	.308	.043	.324	7.191	.000
	JC	.087	.041	.099	2.102	.036
4	(Constant)	.445	.150		2.972	.003
	DS	.374	.051	.420	7.284	.000
	HRM	.288	.044	.303	6.571	.000
	JC	.084	.041	.095	2.028	.043
	IN	.122	.061	.106	1.994	.047

Source: Primary Data.

In model 1, F-Test was statistically significant (F=450.621, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.577 indicates that 57.7% of the variability in OCB is predicted by Distributive justice. Model 1 reveals that distributive justice (β=0.761 positive, t=21.228 positive, p=0.001) has the highest influence of 0.761 on the dependent variable OCB

In model 2 F-Test is statistically significant (F=308.823, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.652

indicates that 65.2 % of the variability in the OCB is predicted by DS and HRM practices. Model 2 reveals that among the two independent variables Distributive justice (β=0.531positive, t=12.513 positive, p<0.000) has the highest impact of 0.531 on the dependent variable OCB (β=53.1 positive, t=12.513 positive, p<0.000) followed by HRM practice (β=0.358 positive, t=8.423 positive, p<0.000). HRM practices have a significant and a positive impact of 0.358 on the dependent variable OCB.

In model 3, F-Test is statistically significant (F=209.509, p=0.001), which indicates that the model is statistically significant. The adjusted R square value of 0.655indicates that 65.5% of the variability in OCB is predicted by Distributive Justice, HRM practice and Job content. Model 2 reveals that among the three independent variables Distributive Justice (β=0.486 positive, t=10.239 positive, p<0.000), has the highest influence of 0.486 on the dependent variable OCB followed by HRM practice (β=0.324 positive, t=7.191 positive, p<0.000) and Job Content (β=0.099 positive, t=2.102 positive, p=0.036).

In model 4, F-Test is statistically significant (F=159.559, p<0.000), which indicates that the model is statistically significant. The adjusted R square value of 0.658 indicates that 65.8 % of the variability in OCB is predicted by Distributive Justice, HRM practice, Job content and Interactional Justice. Model 4 reveals that among four independent variables Distributive Justice has the highest influence of 0.420 on the dependent variable OCB (β=0.420 positive, t=7.284 positive, p<0.000), followed by HRM practice (β=0.303 positive, t=6.571 positive, p<0.000) and Job Content (β=0.095 positive, t=2.028 positive, p=0.043) and by Interactional Justice β=0.106 positive, t=1.994 positive, p=0.047).

From the above Regression analysis, it is inferred that the private sector bank employees feel that they are satisfied when the management extends rewards and benefits; they perform in a better manner .The factors of distributive justice effect employers' behaviour more than other justice aspects. It directly affects employees work outcomes mainly delivery of OCB. These employees feel due to negligible justice and rewards employees show dissatisfaction in the delivery of OCB.

In today's changing environment the employees of private sector banks feel that job are no longer secure and for employees to be motivated and continuously acquire new skills HRM practices play an important role and hence shall be included in the overall strategy of the organisation.

The private sector bank employees feel that job content helps them to acquire knowledge in their field for which they expect the manager to set goals clearly and also feel that the work load and allocation of a job to be fair and their ideas and suggestions to be considered and implemented genuinely. The presence of these aspects would help them to show better OCB.

Moorman (1991) coped that interactional justice is the sole dimension of fairness that significantly relates to OCB. Giap et al. (2005) emphases that even though there exists a correlation between OCB and organisational justice the only significant correlation is between altruism and interpersonal justice. This is an indication that employees would perform extra role work when they feel that they are treated respectfully by their supervisors.

The Following table represents the Regression analysis of Organizational Citizenship Behaviour and Intention to stay with the cumulative responses of public and private sector bank employees.

Table 4.27. Regression analysis - Organizational Citizenship Behaviour as independent variable and Intention to stay as dependent variable

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.262	.134		16.935	.000
OCB	.427	.034	.436	12.575	.000
R=0.436; R Square=0.190; Adjusted R Square=0.189; Std. Error of the Estimate=0.67071; F=158.139; Sig.=0.000					

Source: Primary Data.

From the Table 4.27, it is inferred that an adjusted R² value is 0.189. This implies that 18.9% variability in the Dependent variable i.e. intention to stay is being predicted by the Independent variable i.e. Organizational citizenship behaviour and the regression model is significant (F=158.139; p<0.000). The employee exhibiting OCB receive appreciation from both organization and customers this results in satisfaction in his work, this will, in turn, lead to intention to stay and will look into the positive side of the organization and they consistently shape their attitude and behaviour positively, effectively coordinating work with others, "keep up" with the development in the organization, provide productive ideas for the benefits of the organization and attend functions that are not required, is more likely to have lower turnover intention than those employees who do not exhibit OCB.

Table 4.27 reveals that OCB has an influence of 0.436 on the dependent variable Intention to stay (β=0.436 positive, t=12.575 positive, p<0.000). When organisation create a friendly environment the employees develop a sense of belonging to the organisation and they indulge in a collection of a series of actions that are not described or defined as a part of the work or reflected in the official salary system of the organisation. This can happen only when employees tend to remain in the organisation and it leads to intention to stay.

Table 4.28. Regression analysis Public Sector Banks - Organizational Citizenship Behaviour as Independent variable and Intention to stay as dependent variable

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.185	.167		13.113	.000
OCB	.502	.041	.552	12.253	.000
R=0. 552; R Square=0.305; Adjusted R Square=0.303; Std. Error of the Estimate=0.62270; F=150.135; Sig.=0.000					

Source: Primary Data.

From the Table 4.28, it is inferred that the adjusted R² value is 0.305. This implies that 30.5% variability in the Dependent variable i.e. intention to stay is being predicted by the Independent variable i.e. Organizational citizenship behaviour and the regression model is significant (F=150.135; p<0.000).The OCB traits of employees should be suitably recognised by the organisations which will, therefore, it creates a feeling of interest in the employee's mind and eliminates the feeling of intention to leave the present job. Therefore subordinates who were rated as exhibiting low levels of OCB were found to be more likely to leave an organisation than those who were rated as exhibiting high levels of OCB (Khalid et al., 2013).

OCB has an influence of 0.552 on the dependent variable Intention to stay (β=0.552 positive, t=12.253 positive, p <0.000). This result reveals that the exhibition of OCB mainly depends on adequate reward from the organisation it is a reciprocal relationship between the organisation and employee. The study reveals that a well satisfied and contented employee contributes better OCB. In banking industry, the benefits and inducements offered the banks are quite satisfactory. Upward revisions are offered periodically by the public sector banks through negotiated with settlements, these results in better OCB and lower grievances in return for reasonable wages and job security offered by the public sector banks. Net result-better OCB and greater Intention to Stay.

Table 4.29. Regression analysis Private Sector Banks - Organizational Citizenship Behaviour as Independent variable and Intention to stay as dependent variable

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.969	.192		15.437	.000
OCB	.175	.051	.265	3.862	.000
R=0. 187; R Square=0.171; Adjusted R Square=0.153; Std. Error of the Estimate=0.61677; F=9.497; Sig.=0.001					

Source: Primary Data.

From the Table 4.29, it is inferred that the adjusted R^2 value is 0.153. This implies that 15.3% variability in the Dependent variable i.e. intention to stay is being predicted by the Independent variable i.e. Organizational citizenship behaviour and the regression model is significant (F=9.497; p<0.000).The study reveals that the private sector bank employees opined that the intention to stay in relation to OCB is comparatively less than public sector employees, because of the fact that the internal promotions are very meager as direct recruitment from the job market are carried out for every level of officers and executives, poor branch network results in lesser career growth opportunities, prevalence of favoritism, setting of unattainable business parameters, unscheduled working hours, outsourcing of jobs externally hinders direct customer relationship etc., renders them to show diminishing OCB which results in lesser intention to stay than the public bank employees.

F-Test is statistically significant (F=9.497, p<0.000), which indicates that the model is statistically significant. OCB has an influence of 0.265 on the dependent variable Intention to stay (β=0.265 positive, t=3.862 positive, p<0.000).

This result reveals that employees of private sector banks are well qualified and most of them are recruited through campus selection or direct interview. They are very ambitious employees. These employees feel that their intention to stay within the particular bank depends on their increased level of OCB. Organisations should create work environments that increase the feeling of responsibility among work groups, such as fostering a culture of friendliness and co-workers that compel the employees to fulfill their obligations and responsibilities to their fellow workers. Providing such environments which will bring out OCB among employees, which in turn is likely to create a feeling of intention to stay.

Regression for subgroups is performed to examine the impact of Factors influencing OCB with respect to the Sub factors of the demographic profile of the respondents.

Table 4.30. Regression for Sub Groups –Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Type of Banks

Variables	Private				Public			
	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig
(Constant)	.434	.191		.024	.164	.163		.316
Job Content	.091	.043	.103	**.035**	-.071	.046	-.078	.119
Distributive Justice	.358	.054	.402	**.000**	.540	.069	.575	**.000**
Procedural Justice	-.075	.068	-.078	.273	.170	.079	.174	**.032**
Interactional Justice	.192	.087	.167	**.028**	.120	.085	.095	.157
Formal Mentoring Support	-.046	.040	-.047	.250	-.075	.031	-.067	**.017**
Career Growth Prospects	.033	.039	.036	.399	.171	.044	.165	**.000**
Organizational Climate	.023	.059	.016	.689	.101	.050	.061	**.044**
HRM Practices	.291	.047	.306	**.000**	.000	.062	.000	.993
R Square	.665				.837			
Adjusted R Square	.657				.833			
*Statistically significant at 0.05 level								

Source: Primary Data.

From the Table: 4.30 it is inferred that the adjusted R² value for the respondents of private sector is 0.657. This implies that 65.7% variability in the Dependent variable OCB is predicted by the independent variables. Among the eight factors that influence OCB, only four variables namely, Job Content (p=0.035), Distributive Justice (p<0.000), Interactional Justice (p=0.028) and HRM practices (p<0.000) has a significant influence on OCB. The private sector employees felt that job content and distributive justice, human resource management practice is important. The job content would give them the moral boost to give customer service that what is normally required of them. They also attach more importance to Distribution of reward and benefits, proper interaction. They feel in the absence of proper communication and interaction from the management would render them to offer poor customer service and diminishing OCB. Moreover the

private sector bank employees feel that job content helps them to acquire knowledge in their field for which they expect the manager to set goals clearly. They also feel that the workload and the allocation of a job to be fair and their ideas and suggestions to be considered and implemented genuinely. The presence of these aspects would help them to exhibit better OCB.

It is inferred that the adjusted R^2 value for the respondents of the public sector is 0.833. This implies that 83.3% variability in the Dependent variable OCB is predicted by the independent variables. Among the eight factors that influence OCB, only five variables, namely, Distributive (p<0.000), Procedural Justice (p=0.032), Formal Mentoring Support (p=0.017), Career Growth Prospects (p<0.000) and Organizational Climate (p=0.044) has a significant influence on OCB. Public sector employees are well aware of the rules and regulation of their service because all their job roles are well codified and document by bi- partite settlement, as such, they attach importance to procedural justice which will encourage them to exhibit better OCB.

Public sector banks are growing fast in our country and this growth has brought many career growth prospects. In public sector banks, there are more than 7,00,000 employees are presently working (Vijay Prakash Srivastava 2016). Of these, in the next five to six years a large number of them will be retiring. This will create a large scale vacuum at all levels of banking hierarchy. In such a situation, the employees of a public sector bank feel that career growth prospects become an important factor that motivates them to perform the extra role behaviour.

In order to exhibit better OCB, the public sector bank employees feel that there should be a congenial Organisational climate in their work environment, which will influence their behaviour and attitude. They expect the climate of the workplace to have a friendly atmosphere, acceptance of their ideas and capabilities encourages them to put in extra role behaviour.

When compared to private sector bank the Organisational Climate prevailing in public sector banks is not much appreciable. The private sector banks come with all kinds of facilities like modern office equipment, latest technology and favourable working

conditions. On the other hand, such facilities and working conditions are to be improved in public sector banks, which the employees felt that would encourage them to show better OCB.

Formal mentoring support is one of the effective tools in order to motivate an employee to exhibit OCB. The employees feel Formal mentoring support given by the management ensures the improvement of their job skills and also promotes a learning attitude. It brings an atmosphere of employee inclusiveness. The mentor may not be necessarily their manager, but any experienced and knowledgeable employee who will be able to teach council and encourage in their career. This will give them the opportunity to exhibit OCB.

Table 4.31. Regression for Sub Groups –Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Age groups

Variables	Below 25 years				26-35 years				36-45 years				46-55 years				Above 55 years			
	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig
(Constant)	-.094	.354		.792	.292	.203		.152	.611	.278		.030	.751	.299		.014	-.294	.440		.507
Job Content	-.048	.076	-.055	.533	.124	.046	.142	**.007**	-.101	.065	-.120	.122	.037	.088	.041	.672	.049	.143	.045	.735
Distributive Justice	.348	.110	.398	**.002**	.462	.065	.472	**.000**	.544	.091	.626	**.000**	.692	.129	.749	**.000**	.337	.166	.371	**.046**
Procedural justice	.022	.128	.022	.865	-.137	.077	-.143	.078	.166	.117	.178	.158	.394	.160	.405	**.016**	-.117	.190	-.113	.541
Interactional Justice	.097	.166	.079	.558	.244	.092	.198	**.009**	-.035	.150	-.030	.815	.038	.158	.032	.810	.512	.181	.389	**.006**
Formal Mentoring Support	.021	.065	.022	.745	-.066	.043	-.062	.126	-.037	.059	-.035	.530	-.105	.059	-.096	.081	-.161	.076	-.128	**.037**
Career Growth Prospects	.209	.074	.200	**.006**	.038	.048	.037	.431	.055	.048	.068	.255	-.035	.089	-.035	.693	.158	.134	.145	.243
Organizational climate	.064	.104	.038	.542	-.022	.059	-.015	.705	.012	.086	.008	.887	.073	.091	.048	.425	.157	.134	.081	.246
HRM practices	.311	.088	.320	**.001**	.251	.052	.270	**.000**	.234	.088	.234	**.009**	-.308	.137	-.299	**.027**	.138	.167	.117	.413
R Square	**.751**				**.731**				**.808**				**.836**				**.849**			
Adjusted R Square	**.732**				**.723**				**.793**				**.820**				**.831**			
*Statistically significant at 0.05 level																				

Source : Primary Data.

From the Table 4.31, it is inferred that the adjusted R^2 value for the respondents of the age group below 25 years is 0.732. This implies that 73.2% variability in the Dependent variable OCB is predicted by the independent variables. For the age group below 25 years, among the eight factors that influence OCB, only three variables namely Distributive Justice (p=0.002), Career Growth Prospects (p=0.006) and HRM practices (p=0.001) has a significant influence on OCB. People below 25 years of age group belong to the Gen Y and they believe that there is a room for career growth and prevailing of fair HRM practices and distributive justice,encourage better OCB. The new entrants into the organisation attach importance to career growth because of which they are ready to put forth extra role behaviour.

The adjusted R^2 value for the respondents of the age group between 26-35 years is 0.723. This implies that 72.3% variability in the Dependent variable OCBis predicted by the independent variables and among the eight factors that influence OCB, only three variables namely, Job Content (p=0.007), Distributive Justice (p<0.000), Interactional Justice (p=0.009) and HRM practices (p<0.000) has a significant influence on OCB. This could be due to the reason because once they are settled in the job, employees of this age group attach a lot of importance to job content such as acceptance of their ideas, entrusting of responsibility and utilisation of talents etc.They also value distributive justice and expect a fair distribution of rewards and benefits and moreover they anticipate good HRM practices. They associate more importance to interactional justice in exhibiting OCB because this age group of respondents are the junior employees with 10-15 years of service with good educational qualification and also attach more importance to proper communication and expect them to be treated with respect.

The adjusted R^2 value for the respondents of the age groupbetween36-45 years is 0.793, implying that 79.3% variability in the Dependent variable OCB is predicted by the independent variables. Among the eight factors that influence OCB, only two variables Distributive Justice (p<0.000) and HRM Practices (p=0.009) has a significant influence on OCB. This is because people belonging to this age group have average service of about 20 years attach more importance to Distributive justice and fair HRM practices. This being the age of getting settled down in life and to meet the commitment and need to their family they give importance to benefits and rewards in order to have a comfortable financial situation by which they feel obliged to give back for the organisation by showing better OCB.

The adjusted R² value for the respondents of the age group between 46-55 years is 0.820, which implies that 82 % variability in the Dependent OCB is predicted by the independent variables. Among the eight factors that influence OCB, only three variables namely Distributive Justice (p<0.000), Procedural justice (p=0.016) and HRM Practices (p=0.027), has a significant influence on OCB.This is because of the fact that with long experience in the organization and to meet their family commitments such as children education, better living conditions, marriage happenings for their children etc and in order to fulfill all the above they expect a proper Distributive justice in the organization and congenial HRM practices, which will ensure comfortable working atmosphere at the work place. These two factors ensure delivery of OCB. Employees under this age group are quiet experienced and are in the senior category, they expect that the procedures adopted by the organization in the distribution of rewards and benefits to be fair and just, as their monitory needs are on the higher level on account of obligations to the family, hence this is likely to lead to satisfaction and help them to exhibit OCB.

The adjusted R² value for the respondents of the age groupabove 55 years is 0.831.This implies that 83.1% variability in the Dependent OCB is predicted by the independent variables. Among the eight factors that influence OCB, only three variables namely Distributive Justice (p=0.046), Interactional Justice (p=0.006) and Formal mentoring Support (p=0.037) has a significant influence on OCB.Because fair justice will ensure a comfortable financial status when they are at the far end of their service. Their financial needs are extended to a higher level to meet the needs of housing, children's education and marriage, post-retirement expense etc. This leads to the anticipation of better Distributive justice, the attainment of which encourages them to show better OCB. Further, this age group of respondents is at the end of their service life, and hence becomes unsure about their future with a lot of financial commitments and in many cases such retiring employees get depressed about their future. Hence, they expect formal mentoring from the organisation to guide in order to meet their life after their retirement confidently and also a second career opportunity. The employees in the age group of above 55 years are on the verge of retirement, these employees attach more importance to proper interaction with the management as they do not expect to be side line or neglected because of their age factor.

Table 4.32. Regression for Sub Groups –Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Gender

Variables	Male				Female			
	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig
(Constant)	.336	.175		.055	.100	.180		.578
Job Content	.011	.040	.012	.784	.029	.046	.033	.526
Distributive Justice	.451	.056	.497	**.000**	.393	.062	.420	**.000**
Procedural justice	.016	.070	.016	.821	-.081	.074	-.082	.275
Interactional Justice	.201	.082	.174	**.015**	.245	.087	.186	**.005**
Formal Mentoring Support	-.050	.034	-.049	.149	-.070	.038	-.060	.064
Career Growth Prospects	.074	.034	.081	**.033**	.136	.055	.125	**.013**
Organizational climate	.047	.052	.030	.366	.008	.056	.005	.884
HRM practices	.147	.048	.147	**.003**	.297	.056	.306	**.000**
R Square	.719				.818			
Adjusted R Square	.713				.813			
*Statistically significant at 0.05 level								

Source : Primary data

From the Table 4.32 it is inferred that the adjusted R² value for the Male respondents is 0.713. This implies that 71.3% variability in the Dependent variable OCBis predicted by the independent variables. Among the eight factors that influence OCB, only four variables namely, Distributive Justice (p<0.000), Interactional Justice (p=0.015), Career growth prospects (p=0.033) and HRM practices (p=0.003) has a significant influence on OCB. For female respondents, the adjusted R² value is 0.813 for the. This implies that 81.3% variability in the Dependent variable OCB is predicted by the independent variables.Among the eight factors that influence OCB, only four variables namely Distributive justice (p<0.000), Interactional Justice (p=0.005), Career Growth Prospects (p=0.013), HRM Practices (p<0.000), has a significant influence on OCB. Irrespective of their gender both male and female employees give importance to genuine concern to their needs, treatment with dignity and respect, their concerns are

properly heard during the time of transfer etc which are all the aspects of interactional justice that are valued more by the employees.

The banking industry categorization of employees into male and female is only for the purpose of statistics, otherwise the employees are assigned with similar kind of job, irrespective of their gender, they are entitled to the same salary and other benefits depending upon only on their care and service, there is no bias in any aspect. As such both male and female employee have opined that Distributive justice, Career Growth Prospects and HRM practices have a direct effect on OCB.HRM practices are also unbiased and well codified irrespective of the gender. Entitlements for each gender is also clearly described in settlements as such both the gender perceives these variable are significant for exhibiting OCB characteristics.

Table 4.33. Regression for Sub Groups –Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Marital Status

Variables	Married				Un Married			
	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig
(Constant)	.228	.149		.127	.321	.231		.166
Job Content	.053	.038	.060	.160	-.025	.051	-.028	.617
Distributive Justice	.419	.050	.461	**.000**	.476	.072	.505	**.000**
Procedural justice	.000	.062	.000	.995	-.025	.088	-.024	.778
Interactional Justice	.265	.074	.217	**.000**	.120	.102	.097	.243
Formal Mentoring Support	-.073	.031	-.066	**.020**	-.032	.043	-.032	.457
Career Growth Prospects	.038	.035	.039	.276	.165	.050	.165	**.001**
Organizational climate	.053	.046	.033	.253	-.033	.068	-.021	.626
HRM practices	.176	.048	.176	**.000**	.245	.056	.256	**.000**
R Square	.784				.732			
Adjusted R Square	.780				.722			
*Statistically significant at 0.05 level								

Source : Primary data

From the Table 4.33 it is inferred that Married respondents have an adjusted R^2 value of 0.780 for the married respondents. This implies that 78.0% variability in the Dependent variable OCBis predicted by the independent variables. For Married respondents, among the eight factors Distributive Justice ($p<0.000$), Interactional Justice ($p<0.000$), Formal Mentoring Support ($p=0.020$), and HRM practices ($p<0.000$), has a significant influence on OCB. For Unmarried respondents, the adjusted R^2 value is 0.722. This implies that 72.2% variability in the Dependent variable OCB is predicted by the independent variables. For Unmarried respondents, among the eight factors considered Distributive Justice ($p<0.000$), Career Growth Prospects ($p=0.001$), HRM Practices ($p<0.000$) has a significant influence on OCB.However, unmarried employees give more importance to Career growth prospects as they have the time to step into a family life and career growth prospects would give them good status and financial stability in life.

As far as employees in the banking industry either Married / Unmarried are concerned and interested in the fair distribution of benefits and rewards and hence interactional justice is an inducement for exhibiting OCB. Because of the fact that the standard of living is high in present economic condition, each individual has their own need and responsibility to full fill their commitment. They feel proper distribution of benefits will encourage them to show OCB as a reciprocal obligation, which in turn benefits both the organisation and employees.

With regard to HRM practices irrespective of marital status both the category of employees expect a uniform implementation of HRM practices, they desire merit-based promotion, proper information sharing, formal grievance procedures and staffing pattern irrespective of marital status and that this would have induced them in exhibiting OCB.

Married employees attach importance to formal mentoring support due to the fact that they are burdened with a commitment towards their family needs and seek clarity with regard to their future and their work.

Table 4.34. Regression for Sub Groups - Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Educational Qualification

Variables	UG Arts and Science				UG Engineering				PG arts and Science				PG Engineering			
	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig
(Constant)	.139	.217		.521	.329	.392		.403	.486	.182		.008	.045	.494		.927
Job Content	.051	.061	.056	.403	-.026	.088	-.025	.768	.032	.042	.038	.444	-.014	.135	-.018	.916
Distributive Justice	.336	.072	.358	**.000**	.559	.110	.614	**.000**	.498	.062	.554	**.000**	.309	.230	.306	.187
Procedural justice	.095	.096	.099	.325	-.170	.139	-.160	.226	-.064	.072	-.068	.372	.109	.220	.109	.622
Interactional Justice	.334	.108	.267	**.002**	.243	.165	.195	.144	.171	.084	.145	**.043**	.042	.327	.031	.900
Formal Mentoring Support	-.095	.046	-.079	**.041**	-.081	.067	-.071	.232	-.067	.036	-.069	.063	.187	.118	.178	.122
Career Growth Prospects	.060	.062	.057	.330	.034	.088	.033	.702	.081	.037	.089	**.029**	.210	.162	.198	.202
Organizational climate	.020	.071	.012	.772	.034	.114	.017	.768	.026	.054	.018	.632	-.195	.178	-.156	.279
HRM practices	.146	.072	.146	**.044**	.306	.094	.274	**.002**	.178	.052	.187	**.001**	.342	.152	.394	**.030**
R Square	.823				.761				.742				.744			
Adjusted R Square	.815				.742				.735				.698			
*Statistically significant at 0.05 level																

Source : Primary data

From the Table 4.34 it is inferred that the adjusted R^2 value for the respondents who are UG in Arts and Science is 0.815. This implies that 81.5% variability in the Dependent variable OCB. Among the eight factors that influence OCB, four variables namely Distributive Justice (p<0.000), Interactional Justice (p=0.002), Formal Mentoring Support (p=0.041) and HRM practices (p=0.044) has a significant influence on OCB. Irrespective of educational qualification whether it is arts or science, whether it is graduates or post graduates, respondents of all educational back ground feel that distributive justice plays an important role in exhibiting extra role behaviour because eliciting OCB depends mainly on social exchange. Perception of fairness about job equity and pay equity of an employee are significantly correlated with extra role, discretionary behaviour, which are the major characteristics of OCB (Folger 1993). The employees in the basic graduation level, mostly being new entrants attach more importance to interactional justice and Formal Mentoring support, as they are in the learning stage of their job activities and this support will encourage them to exhibit OCB.

Respondents feel that fair and cordial HRM practices adopted by the management are necessary for exhibition extra role behavior. Fair HRM practices mean accommodating, adjustable and lenient in a day today activities, makes it an obligation on the part of employees to show extra role behaviour. HRM According to Morrison (1996), an organisation's approach to its human resource management (hereafter HRM) is instrumental in encouraging high levels of OCB.

The adjusted R^2 value for the respondents with an educational qualification UG Engineering is 0.742. This implies that 74.2% variability in the Dependent variable OCB. Among the eight factors that influence OCB, only two variables namely Distributive Justice (p<0.000) and HRM Practices (p=0.002) has a significant influence on OCB. Under the category of UG engineering mainly graduates of IT and computer science enter into the banking industry because the banks have entered into computerization in a massive way in recent days ,hence there should be a fair and a systematic HRM Practices .The working condition in the banking industry is better than IT industries, so they are able to extend extra role behaviour .

The adjusted R² value for the respondents who are post graduates in Arts and Science is 0.735. This implies that 73.5% variability in the Dependent variable OCB is predicted by the independent variables. Among the eight factors that influence OCB, four variables namely, Distributive Justice (p<0.000), Interactional justice (p=0.043), Career Growth Prospects (p=0.029) and HRM Practices (p=0.001) has a significant influence on OCB. Employees who are PG Arts and Science felt that the presence of Distributive Justice, Interactional Justice, Career Growth Opportunities and HRM practice are the main factors which encourage them in exhibiting OCB. Banking is an attractive and well-paid industry were they have ample opportunity for promotion and career growth opportunity, better Interactional Justice motivates them to show OCB.

The adjusted R² value for the respondents with an educational qualification PG Engineering is (0.698). This implies that 69.8% variability in the Dependent variable OCB is predicted by the independent variables. Among the eight factors that influence OCB, only one variable namely HRM Practices (p=0.030), has a significant influence on OCB. Employees with PG educational back ground particularly engineering graduates have the opportunity to couple their expertise and knowledge in specialised departments as a system analyst, data management and management of computerization in the banking industry. The HRM department extends fast track promotion policy for such qualified employees.These HRM practices enable them to reciprocate to the organisation by means of exhibiting OCB.

Table 4.35. Regression for Sub Groups –Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Designation

Variables	Manager				Senior Manager				Assistant manager				Front office staffs			
	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig
(Constant)	.514	.317		.108	.050	.309		.871	.625	.191		.001	.008	.241		.974
Job Content	.074	.069	.095	.290	-.020	.079	-.019	.799	.081	.046	.094	.081	.002	.063	.002	.978
Distributive Justice	.530	.107	.554	**.000**	.606	.092	.661	**.000**	.394	.062	.444	**.000**	.247	.087	.263	**.005**
Procedural justice	-.052	.128	-.055	.685	.121	.139	.115	.384	-.131	.074	-.138	.078	.079	.098	.082	.420
Interactional Justice	.036	.174	.029	.835	-.015	.151	-.012	.920	.116	.086	.097	.179	.454	.115	.373	**.000**
Formal Mentoring Support	.009	.060	.010	.875	-.018	.059	-.015	.756	-.102	.041	-.096	**.014**	-.091	.049	-.082	.067
Career Growth Prospects	-.008	.052	-.010	.877	.169	.078	.161	**.033**	.245	.053	.246	**.000**	.059	.057	.054	.307
Organizational climate	.013	.089	.009	.885	.123	.092	.066	.184	-.040	.059	-.026	.495	.051	.075	.031	.497
HRM practices	.249	.080	.277	**.002**	.013	.101	.011	.899	.252	.056	.267	**.000**	.189	.076	.188	**.014**
R Square	.671				.817				.794				.800			
Adjusted R Square	.650				.803				.787				.792			
*Statistically significant at 0.05 level																

Source : Primary data

From the Table 4.35 it is inferred that the adjusted R^2 value for the respondents of the designation Manager is 0.650. This implies that 65% variability in the Dependent variable OCB is predicted by the independent variables. Among the eight factors that influence OCB, only two variables namely Distributive Justice ($p<0.000$) and HRM Practices ($p=0.002$), has a significant influence on OCB. The results show that right from front office staff to senior manager cadre give equal importance to Distributive Justice, they are all of the view points, that proper and equitable distribution of rewards and other monitory benefits depending upon their cadre would encourage them to exhibit better OCB. The banks accordingly have formulated their reward system to mention a few, fuel and newspaper allowance, canteen subsidy and a concessional rate of interest on loans, this kind of distributive aspect is expected by the employees which in turn might result in extra role behaviour i.e. OCB. Likewise, employees of all designation want proper and unbiased HRM Practice such as training, grievance procedures, promotions would enthuse them to show better OCB. The employees feel where there is a lack of cordial relation and understanding between the management and themselves, problems arise in the branch this will direct reflect on the OCB level of employee, which in turn negatively affect the customer relationship.

The adjusted R^2 value for the respondents of the designation Senior Manager is 0.803. This implies that 80.3% variability in the Dependent OCBis predicted by the independent variables. Among the eight factors that influence OCB, only two variables namely Distributive Justice ($p<0.000$) and Career Growth Prospects ($p=0.033$) has a significant influence on OCB. Employees in the cadre of Assistant Managers and Senior manager level officers, attach more importance to Career Growth Prospects which will provide them improved status and financial benefits.

The adjusted R^2 value for the respondents of the designation Assistant Manager is 0.787. This implies that 78.7% variability in the Dependent OCBis predicted by the independent variables. Among the eight factors that influence OCB, four variables namely Distributive Justice ($p<0.000$), Formal Mentoring Support ($p=0.014$), Career Growth Prospects ($p<0.000$), HRM Practices ($p<0.000$), has a significant influence on OCB. The reason could that Distributive Justice is essential and Formal Mentoring

Support within the organisation provided to them by means of guidance and counselling will provide encouragement to them which is necessary to climb up to the level of an executive in the organisation.

The adjusted R^2 value for the respondents of the designation Front Office Staffs is 0.792. This implies that 79.2 % variability in the Dependent OCB is predicted by the independent variables. Among the eight factors that influence OCB, three variables namely Distributive Justice (p=0.005) and Interactional Justice (p<0.000) and HRM Practices (p=0.014), has a significant influence on OCB. Exhibition of extra role behaviour i.e.OCB by front office staffs such as clerks and cashiers mostly depend on the interactional justice, extended by the superiors. These are the categories of employees who are in direct contact with the customer, treating them with respect, maintaining a proper communication with them and creating a proper atmosphere for them, inviting and accepting their ideas and suggestions by the management, encourages them to exhibit better OCB.

Table 4.36. Regression for Sub Groups –Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Experience

Variables	1-5 years				6-10 years				11-15 years				16-20 years				More than 20years			
	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig	UnStd β	SE	Std β	Sig
(Constant)	.328	.194		.091	.126	.330		.703	.670	.281		.019	-.124	.432		.777	.196	.290		.500
Job Content	-.013	.045	-.015	.765	.279	.071	.328	**.000**	-.105	.071	-.115	.144	-.045	.131	-.055	.734	-.061	.088	-.062	.487
Distributive Justice	.460	.061	.487	**.000**	.289	.105	.318	**.007**	.399	.096	.463	**.000**	.347	.131	.416	**.015**	.831	.135	.859	**.000**
Procedural justice	.026	.073	.026	.727	-.231	.119	-.236	.056	.081	.127	.085	.528	-.293	.185	-.295	.129	.290	.152	.291	.059
Interactional Justice	.083	.087	.068	.345	.388	.166	.304	**.021**	.215	.148	.193	.149	.344	.220	.287	.132	.007	.141	.005	.963
Formal Mentoring Support	-.009	.040	-.009	.824	-.002	.062	-.002	.975	-.157	.061	-.141	**.012**	-.303	.112	-.310	**.013**	-.056	.053	-.048	.294
Career Growth Prospects	.143	.046	.141	**.002**	.006	.049	.007	.905	.205	.075	.208	**.008**	.060	.183	.056	.748	-.043	.099	-.040	.665
Organizational climate	-.044	.058	-.028	.449	.024	.100	.016	.808	.039	.082	.027	.632	.298	.158	.191	.072	.180	.090	.097	**.048**
HRM practices	.251	.052	.265	**.000**	.201	.078	.211	**.011**	.144	.101	.133	.158	.602	.157	.649	**.001**	-.203	.134	-.187	.132
R Square	.755				.700				.821				.893				.855			
Adjusted R Square	.748				.679				.805				.854				.845			
*Statistically significant at 0.05 level																				

Source : Primary data

From the Table 4.36 it is inferred that the adjusted R^2 value for the respondents with an experience of 1-5 years is 0.748. This implies that 74.8% variability in the Dependent variable OCB is predicted by the independent variables. Among the eight factors that influence OCB, only three variables namely Distributive Justice ($p<0.000$), HRM practices ($p<0.000$) and Career growth prospects ($p=0.002$) has a significant influence on OCB.This reveals that those who just joined the bank and have 5 years of experience in the industry is more interested in monetary benefits, and they are of the belief that banking is a well-paid industry among the financial sector and availability of such benefits and perks encourages them towards extra role behaviour. They believe that banking industry provides them with good career growth opportunity and prevalence of well drafted HRM practices because of the vast expansion of the banking sector in recent times instigate them to exhibit OCB.

The adjusted R^2 value for the respondents with an experience of 6-10 years of experience is 0.679. This implies that 67.9% variability in the Dependent variable OCB is predicted by the independent variables.Among the eight factors that influence OCB, four variables namely, Job Content ($p<0.000$), Distributive Justice ($p=0.007$), Interactional Justice ($p=0.021$), HRM Practices ($p=0.011$) has a significant influence on OCB. The employees under 6-10 years of experience expect the fair distribution of reward and benefits, in order to meet the raising financial commitments as they would have just started their marital life and also to meet the additional cost of children education, medical needs etc. They also expect communication and interaction for them to exhibit OCB.

Results reveal that Job Content, Distributive Justice, Interactional Justice and HRM Practices are very important in showing OCB characteristics as employees with 6-10 years of experience have just settled in their job and are well aware of the working conditions and are familiar with their job role and the acknowledgment they receive from both customers and management make them happy about their job which impacts in delivery of OCB. Further employees are assessed through a performance appraisal process where their ideas and potentials are acknowledged, which creates a feeling of enthusiasm among the employees, to work beyond their formal job description.

The adjusted R² value for the respondents with an experience of 11-15 years is 0.805. This implies that 80.5% variability in the Dependent variable OCB is predicted by the independent variables. Among the eight factors that influence OCB, only three variables, namely, Distributive Justice (P<0.000), Formal Mentoring Support (p=0.012) and Career growth prospects (p>0.008) has a significant influence on OCB. This is the stage when those employees step into their individual family set up and has the desire to go up in life with elevation in their status in order to have a good future, hence they view career growth and distribution of rewards to be fair as an inducement for exhibiting OCB. These categories of employees in order to excel in their job, feel that formal mentoring support from management is necessary to maintain work – life balance which ensures unobstructed service delivery to customers which lead to better OCB.

The adjusted R² value for the respondents with an experience of 16-20 years is 0.854. This implies that 85.4% variability in the Dependent variable OCB is predicted by the independent variables.Among the eight factors that influence OCB, only three variables namely, Distributive Justice (p=0.015), Formal Mentoring Support (p=0.013) and HRM Practices (p=0.001), has a significant influence on OCB. These employees expect a fair distribution of rewards and HRM practice for exhibiting OCB. Employees belonging to this category are in the stage of career development when they expect promotions and an elevation in their status, they feel that extension of proper guidance and formal mentoring support by superiors is essential which is likely to induce exhibit OCB.

The adjusted R² value for the respondents with an experience of more than 20 years is 0.845. This implies that 84.5% variability in the Dependent variable OCB is predicted by the independent variables. Among the eight factors that influence OCB, only two variables, namely, Distributive Justice (p<0.000) and Organisational Climate (p=0.048) have a significant influence on OCB. The study shows the employees who have put in a service of 20 years and above desire the existence of good organisational climate and distributive justice.

Table 4.37. Consolidated table -Regression for Sub Groups

Variables	Sector		Age (years)					Gender		Marital Status		Designation				Education				Experience (years)				
	Private	Public	Below 25	26-35	36-45	46-55	Above 55	Male	Female	Married	Unmarried	Manager	Senior Manager	Assistant Manager	Front Office Staffs	Ug Arts and Science	UG Engineering	Pg arts and Science	PG Engineering	1-5	6-10	11-15	16-20	More than 20
Job Content	s			s																	s			
Distributive Justice	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s	s		s	s	s	s	s
Procedural Justice		s				s																		
Interactional Justice	s			s			s	s	s	s					s	s		s				s		
Formal Mentoring Support		s					s			s				s		s						s	s	
Career Growth Prospects		s	s					s	s		s		s	s				s		s		s		
Organizational Climate		s																						s
HRM Practices	s		s	s	s	s		s	s	s	s	s		s	s	s	s	s	s	s	s		s	

Source : Primary data

From the Table 4.37, it can be summarised that the among the eight variable considered for the study, the following variables namely Distributive Justice, Interactional Justice, Career Growth Prospects and HRM practices are found to have a greater influence on OCB in the banking sector.

Regression for subgroups is carried out for the factors influencing OCB on OCB among the private and public sector bank employees across respondents of the sub groups of the demographic factors. This analysis will help in identifying the significant variables that influence OCB among the private and public sector bank employees.

Table 4.38. Regression for Sub Groups: Public and Private Sector Banks - Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Age group

Variables	Below 25 years		26-35 years		36-45 years		46-55 years		Above 55 years	
	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private
Job Content				s	s					
Distributive Justice		s	s	s	s	s	s		s	
Procedural justice				s	s		s			
Interactional Justice				s	s					
Formal Mentoring Support			s							
Career Growth Prospects	s	s	s					s		
Organizational climate										
HRM practices		s		s			s			
R Square	0.799	0.698	0.819	0.669	0.975	0.744	0.894	0.736	0.884	0.887
Adjusted R Square	0.770	0.636	0.806	0.652	0.964	0.716	0.879	0.619	0.869	0.871
Statistically significant at 0.05 level										

Source : Primary data

From the Table 4.38, it could be inferred that the adjusted R-square value is comparatively high among employees working in public sector banks among respondents below 55 years of age, while the adjusted R square is slightly high among private sector bank employees above 55 years of age compared to employees working in public sector banks.

Respondents below 25 years of age working in Public sector banks attach more importance to Career Growth prospects while those working in Private sector banks perceive Distributive justice, Career Growth Prospects and HRM practices as significant factors influencing their OCB.

Respondents between 26-35 years of age working in public sector banks attach more importance to Distributive Justice, Formal Mentoring Support and Career Growth Prospects, while those working in Private sector banks perceive Job Content, Distributive Justice, Procedural Justice, Interactional Justice and HRM Practice, practices as significant factors influencing their OCB.

Respondents between 36-45 years of the age working in Public sector banks attach more importance to Job Content, Distributive Justice, Procedural Justice and Interactional Justice while those working in Private sector banks perceive Distributive Justice,as significant factors influencing their OCB.

Respondents of the age group between 46-55 working in Public sector banks, attach more importance to Distributive Justice, Procedural Justice and HRM Practice, while those working in Private sector banks perceive Career Growth Prospects, which has a significant influence on OCB.

Respondents above 55 years in public sector banks attach more importance to only one variable, namely Distributive Justice whereas in Private Sector Banks there does not exist any significant influence on OCB.

Table 4.39. Regression for Sub Groups: Public and Private Sector Banks- Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Gender

Variables	Male		Female	
	Public	**Private**	**Public**	**Private**
Job Content				
Distributive Justice	s	s	s	s
Procedural justice	s			
Interactional Justice				s
Formal Mentoring Support				
Career Growth Prospects	s		s	
Organizational climate				
HRM practices		s		s
R square	0.827	0.617	0.858	0.756
Adjusted R square	0.819	0.601	0.851	0.739
Statistically significant at 0.05 level				

Source: Primary Data

From the Table 4.39 it could be inferred that the adjusted R square value is comparatively high among Male and Female respondents working in public sector banks compared to employees working in Private sector banks.

Among the male respondents in Public sector banks, they attach more importance to Distributive Justice, Procedural Justice and Carrier Growth Prospects while those working in Private sector banks perceive Distributive Justice and HRM practices,as significant factors influencing their OCB.

Among the female respondents in Public sector banks, they attach more importance to, Distributive Justice and Career Growth Prospects, while those working in Private sector banks perceive Distributive Justice Interactional Justice and HRM Practices as significant factors influencing their OCB.

Table 4.40. Regression for Sub Groups: Public and Private Sector Banks- Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Marital Status

Variables	Married		Unmarried	
	Public	Private	Public	Private
Job Content		s		s
Distributive Justice	s	s	s	s
Procedural justice				
Interactional Justice				s
Formal Mentoring Support	s			
Career Growth Prospects			s	
Organisational climate		s		
HRM practices		s		s
R Square	0.865	0.692	0.796	0.685
Adjusted R Square	0.859	0.680	0.781	0.661
Statistically significant at 0.05 level				

Source: Primary Data

From the Table 4.40 it could be inferred that the adjusted R square value is comparatively high among Married and Unmarried respondents working in public sector banks compared to employees working in Private sector banks.

Among the married respondents in Public sector banks, they attach more importance to Distributive Justice and Formal Mentoring Support, while those working in Private sector banks perceive Job Content, Distributive Justice, Organizational Climate and HRM practices as significant factors influencing their OCB.

Among the unmarried respondentsin public sector banks, they attach more importance to Distributive Justice and Carrier Growth Prospects while those working in Private sector banks perceive Job Content, Distributive Justice, Interactional Justice and HRM Practices as significant factors influencing their OCB.

Table 4.41. Regression for Sub Groups: Public and Private Sector Banks - Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Educational Qualification

Variables	UG Arts & Science		Ug Engineering		PG Arts & Science		PG Engineering	
	Public	Private	Public	Private	Public	Private	Public	Private
Job Content								
Distributive Justice	s		s	s	s	s	s	
Procedural justice		s		s				
Interactional Justice	s	s			s	s		
Formal Mentoring Support			s	s	s	s		
Career Growth Prospects	s	s	s	s	s	s	s	s
Organisational climate			s		s			
HRM practices		s		s		s		s
R Square	0.883	0.761	0.861	0.738	0.827	0.675	0.846	0.536
Adjusted R Square	0.875	0.735	0.838	0.688	0.816	0.659	0.792	0.227
Statistically significant at 0.05 level								

Source: Primary Data

From the Table 4.41 it could be inferred that the adjusted R square value is comparatively high among respondents working in Public sector banks with varied educational qualification compared to respondents working in Private sector banks.

Among the respondents working in Public sector banks, with the educational qualification UG Arts and Science, attach more importance to Distributive Justice, Interactional Justice and Career Growth Prospects while those working in Private sector banks perceive Procedural Justice, Interactional Justice, Career Growth Prospects and HRM practices as significant factors influencing their OCB.

Among the respondents working in Public sector banks, with the educational qualification educational qualification UG Engineering, attach more importance to Distributive Justice, Formal Mentoring Support and Career Growth Prospects and Organizational Climate while those working in Private sector banks perceive Distributive

Justice, Procedural Justice, Formal Mentoring Support, Career Growth Prospects and HRM practices as significant factors influencing their OCB.

Among the respondents working in Public sector banks, with the educational qualification educational qualification PG arts and Science, attach more importance to, Distributive Justice and Career Growth Prospects, while those working in Private sector banks perceive Distributive Justice, Career Growth Prospects and HRM practices as significant factors influencing their OCB.

Among the respondents working in Public sector banks, with the educational qualification educational qualification PG Engineering, attach more importance to only one variables, namely Career Growth Prospects while those working in Private sector banks perceive only Career Growth Prospects as significant factors influencing their OCB.

Table 4.42. Regression for Sub Groups: Public and Private Sector Banks - Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Designation

Variables	Manager		Senior Manager		Assistant Manager		Front Office Staffs	
	Public	Private	Public	Private	Public	Private	Public	Private
Job Content								
Distributive Justice	s	s		s	s	s	s	
Procedural justice	s		s	s				
Interactional Justice	s					s	s	
Formal Mentoring Support						s	s	
Career Growth Prospects					s	s	s	
Organizational climate								
HRM practices		s	s			s	s	s
R Square	0.854	0.645	0.921	0.646	0.866	0.733	0.832	0.776
Adjusted R Square	0.820	0.610	0.906	0.599	0.855	0.715	0.822	0.730
Statistically significant at 0.05 level								

Source: Primary Data

From the Table 4.42, it could be inferred that the adjusted R square value is comparatively high among respondents working in Public sector banks with a varied designation, compared to respondents working in Private sector banks.

Among the respondents working in Public sector banks, under the designation Manager, attach more importance to, Distributive Justice, Procedural Justice and Interactional Justice while those working in Private sector banks perceive Distributive Justice and HRM practices as significant factors influencing their OCB.

Among the respondents working in Public sector banks, under the designation Senior Manager, attach more importance to Procedural Justice and HRM Practices while those working in Private sector banks perceive Distributive Justice as significant factors influencing their OCB.

Among the respondents working in Public sector banks, under the designation Assistant Manager, attach more importance to Distributive Justice and Career Growth Prospects while those working in Private sector banks perceive Distributive Justice, Interactional Justice, Formal Mentoring Support, Career Growth Prospects and HRM practices as significant factors influencing their OCB.

Among the respondents working in Public sector banks, under the designation Front Office Staffs, attach more importance to Distributive Justice, Interactional Justice, Formal Mentoring Support, and Career Growth Prospects while those working in Private sector banks perceive only HRM practices as significant factors influencing their OCB.

Table 4.43. Regression for Sub Groups: Public and Private Sector Banks - Factors influencing Organizational Citizenship Behaviour on Organizational Citizenship Behaviour across Experience

Variables	1-5 years		6-10 years		11-15 years		16-20 years		More than 20 years	
	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private
Job Content			s	s	s	s		s		
Distributive Justice	s	s		s		s		s	s	
Procedural justice			s	s	s	s				
Interactional Justice			s	s	s	s		s		
Formal Mentoring Support			s	s	s	s		s		
Career Growth Prospects	s		s	s	s	s	s	s		
Organisational climate			s					s		
HRM practices		s		s		s		s	s	s
R Square	0.822	0.681	0.863	0.699	0.896	0.805	0.986	0.959	0.877	0.959
Adjusted R Square	0.812	0.662	0.817	0.669	0.864	0.778	0.878	0.932	0.868	0.850
Statistically significant at 0.05 level										

Source: Primary Data

From the Table 4.43, it could be inferred that the adjusted R-square value is comparatively high among employees working in public sector banks among respondents with an experience of 1-5 years, 6-10 years, 11-15 years, while the adjusted R square is slightly high among private sector bank employees with 16-20 years of experience compared to employees working in public sector banks.

Among the respondents working in Public sector banks, with 1-5 years of experience, attach more importance to Distributive Justice and Career Growth Prospects while those working in Private sector banks perceive Distributive Justice and HRM practices as significant factors influencing their OCB.

Among the respondents working in Public sector banks, with 6-10 years of experience, attach more importance to Procedural Justice, Interactional Justice, Formal Mentoring Support, Career Growth Prospects and organizational Climate while those working in Private sector banks perceive Job Content, Distributive Justice, Procedural Justice, Interactional Justice, Career Growth Prospects and HRM practices as significant factors influencing their OCB.

Among the respondents working in Public sector banks, with 11-15 years of experience, attach more importance to Job Content, Procedural Justice, Interactional Justice, Formal Mentoring Support and Career Growth Prospects while those working in Private sector banks perceive Distributive Justice, Career Growth Prospects and HRM practices as significant factors influencing their OCB.

Among the respondents working in Public sector banks, with 16-20 years of experience, attach more importance to only one variable namely Career Growth Prospects while those working in Private sector banks perceive Job Content, Distributive Justice, Procedural Justice, Organisational Climate and HRM practices as significant factors influencing their OCB.

Among the respondents working in Public sector banks, with above 20 years of experience, attach more importance to Distributive Justice and HRM practices while those working in Private sector banks perceive HRM practices as significant factors influencing their OCB.

Next is PLS-SEM analysis is performed to test the the hypothesis framed in this study.

Results of Model Validation

Hypothesis testing in PLS-SEM analysis is done by generating T-statistics for significance testing of the proposed model. T statistics are calculated through the bootstrapping process in PLS analysis. The significance level for the two-tailed t-test is 5%, hence the path coefficient will be significant if the T-Statistics is greater than 1.96. The path coefficients (β) is determined (Hair et al., 2014) to further analyse Hypothesis H_{01}, H_{02}, H_{03}, H_{04}, H_{05}, H_{06}, H_{07}, H_{08} and H_{09} proposed in the study.

Table 4.44. Structural Model output

Hypothesis	Path Coefficients	T-Value	P-Value	Comments
JC → OCB	0.118	2.413	0.016	Significant/ Hypothesis H_1 Accepted
DS → OCB	0.357	6.144	0.000	Significant/ Hypothesis H_2 Accepted
PR → OCB	-0.083	1.194	0.233	Not Significant/ Hypothesis H_{03} Accepted
IN → OCB	0.232	3.181	0.002	Significant/ Hypothesis H_4 Accepted
FS → OCB	0.034	0.711	0.477	Hypothesis H_{05} Accepted
CG → OCB	0.101	2.878	0.004	Significant/ Hypothesis H_6 Accepted
OC → OCB	-0.035	0.952	0.342	Not Significant/ Hypothesis H_{07} Accepted
HRM → OCB	0.269	4.998	0.000	Significant/ Hypothesis H_8 Accepted
OCB → IS	0.456	12.337	0.000	Significant/ Hypothesis H_9 Accepted

Source: Primary Data

The path coefficient values are measured from -1 to +1. The path coefficient value that is moving towards +1 exhibits a stronger positive association and the value nearer to -1 exhibits stronger negative association.

- The path coefficient between Job Content and OCB is found to be 0.118, which indicates a positive relationship ($\beta=0.118$; t=2.413; p<0.016) which is significant, thus proving hypothesis H_1

- The path coefficient between Distributive Justice and OCB is found to be 0.357, which indicates a positive relationship ($\beta=0.357$; t=6.144; p<0.000) which is significant, thus proving hypothesis H_2

- The path coefficient between Procedural Justice and OCB is -0.083, which indicates a negative relationship ($\beta=-0.083$; t=1.194; p<0.233) which is not significant, thus proving hypothesis H_{03}

- The path coefficient between Interactional Justice and OCB is found to be 0.232, which indicates a positive relationship ($\beta=0.232$; $t=3.181$; $p<0.002$) which is significant, thus proving hypothesis H_4

- The path coefficient between Formal Mentoring Support and OCB is found to be 0.034, which indicates a positive relationship ($\beta=0.034$; $t=0.711$; $p<0.477$) which is not significant, thus proving hypothesis H_{05}

- The path coefficient between Career Growth Prospects and OCB is found to be 0.101, which indicates a positive relationship ($\beta=0.101$; $t=2.878$; $p<0.004$) which is significant, thus proving hypothesis H_6

- The path coefficient between Organizational Climate and OCB is found to be -0.035, which indicates a negative relationship ($\beta=-0.035$; $t=0.952$; $p<0.342$) which is not significant, thus proving hypothesis H_{07}

- The path coefficient between HRM Practices and OCB is found to be 0.269, which indicates a positive relationship ($\beta=0.269$; $t=4.998$; $p<0.000$) which is significant, thus proving hypothesis H_8

- The path coefficient between OCB and Intention to Stay is found to be 0.456, which indicates a positive relationship ($\beta=0.456$; $t=12.337$; $p<0.000$) which is significant, thus proving hypothesis H_9.

The adjusted R^2 value of 0.771 for OCB indicates that 77.1% variability in OCB is explained by Job Content, Distributive Justices, Procedural Justice, Interactional Justice, Formal Mentoring Support, Career Growth Prospects, Organizational Climate, and HRM Practices.

The adjusted R^2 value of 0.206 for Intention to Stayindicates that 20.6% variability in Intention to Stay is explained by OCB and the factors influencing OCB namely Job Content, Distributive Justice, Procedural Justice, Interactional Justice, Formal Mentoring Support, Career Growth Prospects, Organizational Climate, and HRM Practices.
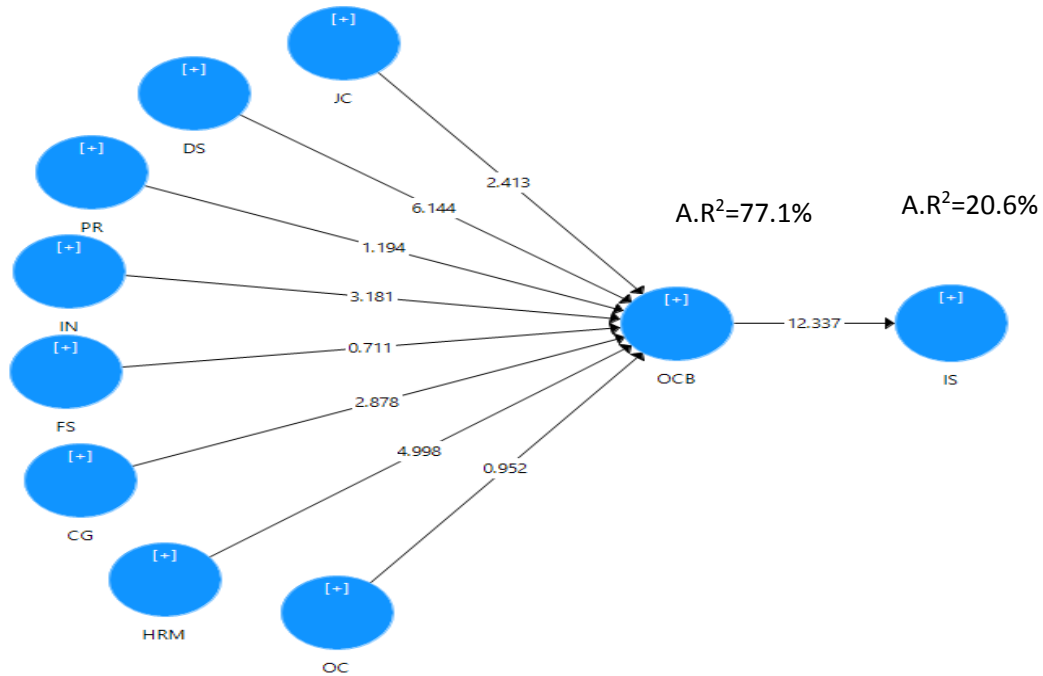
Figure 4.1. Structural Model Output

4.5 ITEMS THAT DISCRIMINATE EMPLOYEES WITH HIGH OCB FROM THOSE WITH LOW OCB

To identify the factors that discriminate employees with high Organizational Citizenship Behaviour from the employees with low Organizational Citizenship Behaviour discriminant analysis is used.

Based on the average responses given by the respondents for the variable OCB, respondents scoring a mean value of above 3.5 on the average of OCB items are categorized as having high OCB and low when the mean score for OCB is less than 3.5. The 63 scale items comprising the items in the variables, Job Content, Distributive Justice, Procedural Justice, Interactional Justice, Formal Mentoring, Career Growth Prospects, Organizational Climate and HRM practices are the independent variables and OCB is taken as the dependent variable and a discriminant function arrives.

The objective of the discriminant analysis is to identify the factors that help in discriminating a respondent exhibiting high OCB from the one exhibiting low OCB. The Eigenvalue are a special set of scalars associated with a linear system of equations

that are also known as characteristics roots, characteristics values (Hoffman and Kunze, 1971), proper values or latent roots (Marcus and Mink, 1988).

Table 4.45. Discriminant Analysis - Eigenvalues of Factors influencing Organizational Citizenship Behaviour

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	2.178[a]	100.0	100.0	.828
a. First 1 canonical discriminant functions were used in the analysis.				

The Eigenvalue is 2.178 means that the model explains 0.02178 % of variation in the grouping variable. The Canonical correlation is 0.828 indicates that functions discriminate well.

Wilks' Lambda is the ratio of within-groups sums of squares to the total sums of squares. This is the proportion of the total variance in the discriminant scores not explained by differences among groups. Wilks' Lambda indicates the significance of the discriminant function.

Table 4.46. Discriminant Analysis - Wilks' Lambda

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1	.315	742.796	57	.000

A Lambda value of 0.315 indicates that group means appear to differ. The associated significance value indicates a highly significant function ($p < 0.005$). Here, the Lambda of 0.315 has a significant value (Sig. =0.000), thus the group means appear to differ and provides the proportion of total variability of 31.5% not explained, i.e. it is the converse of the squared canonical correlation.

The discriminant weight or the discriminant coefficient relates to the discriminatory power of that independent variable across the groups of the dependent variables. Independent variable with large discriminatory power has large weights, and those with little discriminatory power usually have little weights. Based on the

discriminant weights the variables are grouped into high OCB or low OCB. Nine variables are identified to be discriminating the two groups. Items that have a discriminant leading value higher than 0.4 depicts that these variables discriminate the groups substantially. The variables and their order of discriminating power are represented as a rank.

Table 4.47. Discriminant Analysis - Discriminating Items

S. No	Item No	Item Description and Construct	W	L	Rank
1	HRM12	The organisation has an information sharing programme (e.g. employee newsletter or briefings)	.796	.443	**1**
2	CG6	It is likely that my job will be a constant challenge for me	.319	.425	**9**
3	JC8	Options to choose my job is given	.195	.384	**3**
4	PR7	My manager makes sure that all the employee concerns are heard before job decisions are made	.493	.376	**5**
5	IN5[a]	When decisions are made about my job, the manager shows concern for my rights as an employee	.654	.374	**2**
6	PR11	Employees are allowed to challenge or appeal job decisions made by their managers	.265	.375	**10**
7	HRM7	Are covered by a bonus scheme based on the performance of the work group, department or team	.072	.363	**18**
8	JC5	Work load is quite fair	.095	.357	**17**
9	IN1[a]	When decisions are made about my job, the manager treats me with kindness and consideration	.567	.342	**4**
10	DS3	I consider my work load to be quite fair	.119	.348	**16**
11	JC9	My ideas and suggestions/interests have been taken seriously by top management	-.041	.342	**24**
12	JC7	Opportunities to use personal talents and initiatives in the job is provided	.192	.339	**15**
13	PR10	All jobs decisions are consistent to all employees	-.298	.337	**20**
14	DS5	I think my job has several responsibilities	.256	.336	**12**
15	DS2	I think my level of pay is fair	.229	.325	**13**

S. No	Item No	Item Description and Construct	W	L	Rank
16	JC4	The manager allocates job fairly	-.219	.322	**21**
17	HRM9	Are normally (in more than half the cases) filled by internal promotion from within the organisation rather than by recruiting from outside	.388	.316	**6**
18	CG5	It is likely that my job will require me continually to expand my abilities and knowledge	-.153	.309	**22**
19	HRM5	Provided with on-the-job training	.334	.307	**7**
20	OCW9	It is best not to take credit for your ideas in case they do not workout	.066	.304	**19**
21	PR8	To make job decisions my manager collects accurate and complete information	.276	.302	**10**
22	IN6[a]	Concerning decisions made about my job, the manager discusses the implications of the decisions with me	.322	.343	**8**
23	JC2	Goals have been set clearly	-.042	.299	**23**
	Constant			-7.075	

Source : Primary Data.

Statistically significant discriminant loading

W – Discriminant weight or discriminant coefficient

L – Discriminant loadings

Rank – Discriminating power of the identified variable

A discriminant function is derived based on their unstandardized discrimination coefficients or the discriminant weights. Discriminant function, Z =-7.075 + 0.796 (HRM12) +0.319 (CG6) + 0.195 (JC8) + 0.493 (PR7) + 0.654 (IN5) + 0.265 (PR11) + 0.072 (HRM7) + 0.095 (JC5) + 0.567 (IN1) + 0.119 (DS3) + (-0.041) (JC9) + 0.192 (JC7) + (-0.298) (PR10) + 0.256 (DS5) + (-0.011) + (DS2)+ (-0.219) (JC4)+ 0.388 (HRM9) + (-0.153) (CG5) + 0.334 (HRM5) + 0.066 (OCW9)+ 0.276 (PR8) + 0.322 (IN6)+ 0.588 (CG3) + (-0.042) (JC2).

Further interpretation of discriminant analysis results in describing each in terms of its profile, using the group means of the predictor variables. These group means are called centroids. These are displayed in the Group Centroids table 5.3. In this study, low

OCB has a mean of -1.129 while high OCB produces a mean of 1.923. Cases with scores near to a centroid are predicted as belonging to that group.

Table 4.48. Discriminant Analysis - Functions at Group Centroids

High Low OCB	Function
	1
1	-1.129
2	1.923

Unstandardized canonical discriminant functions evaluated at group means. The hit ratio reveals that the discrimination function has correctly classified 94.1% of the original group cases and 91.7% of the cross-validated group cases. Therefore the variables that have discriminated the groups have obtained a valid ratio for the original grouped cases and the cross validated grouped cases.

The item "The organization has an information sharing programme"(HRM) and "When decisions are made about my job, The manager shows Concern for my rights as an employee"(IN), "Options to choose my job is given"(JC), "When decisions are made about my job, the manager treats me with kindness and consideration" (IN), "My manager makes sure that all the employee concerns are heard before job decisions are made"(PR), "Internal promotion from within the organization rather than by recruiting from outside" and "Provided with on-the-job training"(HRM) where the highly ranked discriminating items that could discriminate delivery of higher OCB from delivery of low OCB.

In an organisation the existence of the proper information sharing program is of paramount importance, sharing of information within the organisation helps to improve the knowledge about the job. Managers are the representatives of the organisation, support from the manager to co-workers assist them in an execution of the job effectively.The performance of the employees can be extended to the maximum by the manager through his act of treating employees with kindness and consideration. In an organization the process of job dedication is not to be done unilaterally by the manager himself, when ideas and suggestions are invited about the job allotment and execution, from the subordinates, this will ensure a feeling of importance in the minds of employees.

The employees expect the HR policy to be favourable to the existing employee's. The employee's desire that promotion opportunity is to be mainly offered to the internal candidates rather than going in for direct recruitments from external sources. In order to encourage and help existing employees to be successful in elevations, proper training courses are to be implemented by the management.

4.6 CONCLUDING REMARKS

This chapter presents the results of various data analysis. To accomplish the objectives of the study appropriate statistical tools and analysis used. Hypotheses framed are also tested and results discussed in detail. Initially, this chapter presents a demographic profile of the respondents. To meet the first objective Descriptive statistics is performed. To fulfill the second objective Chi square test is done. ANOVA and t-test are performed to meet the third objective of this study. Likewise, for the fourth Correlation, Regression, regression for sub groups and PLS-SEM is performed. For accomplishing the fifth objective Discriminant analysis is performed. The analysis results and findings are discussed in detail. The results throw light on the important OCB, factors influencing OCB and its impact on Intention to Stay among the public and private sector bank employees.