

Examining organizational citizenship behavior in the banking sector of Afghanistan: A partial least square approach

Kardan Journal of Economics and
Management Sciences
1 (4) 1–18

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Publications
Kabul, Afghanistan

DOI: 10.31841/KJEMS.2021.67
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entIssue.aspx?i=KJEMS](https://kardan.edu.af/Research/Curr
entIssue.aspx?i=KJEMS)

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Abstract

Building upon the social exchange theory (SET), the study investigated the role of perceived organizational support (POS) and Employee engagement (EE) as predictors of Organizational citizenship behaviors (OCB) among front-line employees working in the banking sector of Afghanistan. Data were collected via questionnaires from 192 front-line employees working in Kabul based commercial banks. This study used the partial least squares (PLS) and structural equation modeling (SEM) tool to examine the impact of Perceived organizational support (POS) and Employee engagement (EE) on employees' organizational citizenship behavior (OCB). Current study concludes that perceived organizational support (POS) and employee engagement predict employees' organizational citizenship behaviors (OCBs). The contribution of this study has two folds. One is to provide methodological evidence of structure equation modelling through application of PLS and secondly it enriches the literature by providing empirical evidence of the relationship of Perceived organizational support (POS) and Employee engagement (EE) on employees' organizational citizenship behavior (OCB) in the context of Afghanistan.

Key words: Employee engagement, Organizational citizenship behavior (OCB), Perceived organizational support, Banks, Afghanistan

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Introduction

While linking the banking industry with economic growth, the overall performance of the banking sector is critical and vital. The performance of the banking sector is assessed based on the retention of the number of customers. Customer retention can be achieved through superior customer services. Thus, the role of the frontline service employees is of utmost importance in the provision of superior customer services. Their behaviors, attitudes, and skills affect customer perception of service quality. Excellent perception of service quality will result in increased customer satisfaction, loyalty and reducing customers' switching behavior (Tremblay et al. 2012). Therefore, in the pursuance of good service quality endeavors, it is essential for the service firms such as commercial banks to identify ways to encourage their frontline employees to demonstrate organizational citizenship behaviors (OCB) (Yang, 2012).

Along the similar lines, the banking sector of Afghanistan is facing many problems and challenges (SIGAR audit report, 2014-16). One of the significant challenges is to gain customer trust and loyalty (Nawabzada, 2017; Taqipor, 2017). In this regard, employees' attitude and behavior play significant role in gaining customer trust and loyalty. This is possible when the front line employees of the banks exhibit Organization Citizenship Behavior (OCB). In the past last decade, academic literature has provided ample support to the notion that employees' Organization Citizenship Behavior (OCB) play a significant role in gaining the customers trust and loyalty (Muthuraman & Al-Haziazi, 2017; Detnakarina & Rurkkhumb, 2016; Dekas et al., 2013). Therefore, in current study, the issue under scrutiny is to investigate factors that could lead to Organization Citizenship Behavior of employees in banking sector of Afghanistan.

The next section discusses the available literature on OCBs, hypotheses, conceptual framework of the study followed by methodology of the current study. The article ends with a conclusion,

discussions, future research recommendation along with theoretical and practical implications of the study.

2. Literature review and theoretical background

2.1 Organizational Citizenship Behavior (OCB)

Organization Citizenship Behavior (OCB) refers to individual's behaviors which employees voluntarily demonstrate extra-role behaviors for the achievement of organizational goals (Jahangir et al., 2004; Van Dyne et al., 1994). Moreover, OCB is a set of employees' discretionary behaviors that go beyond job descriptions and role requirements (Ma & Qu, 2011; Organ, 1997). In the social exchange perspective, the meaning of OCB is the psychological contract between employees and their organization. When employees put extra effort which is beneficial to the workplace, the organization will justifiably pay them rewards both concerning financial and non-financial (Chompookum & Brooklyn Derr, 2004; Obamiro et al., 2014).

OCB is divided into five dimensions: (1) altruism is employee's behaviors that help both co-workers and customers to resolve their problems, (2) courtesy is employee's behaviors that voluntarily help both co-workers and customers to prevent or alleviate their problems, (3) sportsmanship is employee's behaviors that they are willing to tolerate inconvenient situations in the organization without complaint or dissatisfaction, (4) conscientiousness is behavior showing that employees agree and comply with the organizational regulations and policies, and (5) civic virtue is behavior showing that employees willingly attend and participate with all activities in the organization (Organ, 1997; Organ, 1988).

Wei, Han and Hsu (2010) argued that when employees view and evaluate their work environment in a positive way, they are likely to enhance their identification both with their jobs as well as the organization and therefore they tend to demonstrate OCB which is beneficial for their employers.

2.2 Perceived organizational support (POS)

Perceived organizational support (POS) is defined as employees' beliefs regarding the degree to which the organization appreciates their contribution and cares for their well-being (Eisenberger et al., 1986). Following the social exchange theory, POS can help to create a positive attitude among employees resultantly their performance improves, and even they go beyond their job description (Eisenberger et al., 2001; Wayne et al., 2002).

The literature about POS and OCB well documents the positive relationship between these two variables. For instance, Wayne et al., (2002) established the positive relationship POS with all dimensions of OCB. The same findings were reported in the service sectors of different countries. For example, a study on the hotels in Taiwan supported the significant and positive relationship between POS and OCB (Chiang & Hsieh, 2012). Likewise, a study on the front-line hotel employees in Thailand concluded that POS and OCB are significantly and positively related (Detnakarina & Rurkkhumb, 2016). Another study on the call center businesses in India discovered the significant and positive relationship between POS and OCB (Jain et al., 2013).

In the same vein, Mathumbu and Dodd (2013) examined the impact of POS on OCB at the hospitals in South Africa and found that the higher degree of POS results in the higher degrees of OCB. Similar results were obtained on the relationship between POS and OCB in the service organizations. A study in Egypt on the employees working in different service sector organizations i.e., universities, health insurance companies, and private hospitals found a positive and significant relationship between POS and OCB while employee engagement was taken as a mediator (Abed & Elewa, 2016). Therefore, in light of the above literature, this study proposes the following hypothesis as:

Hypothesis 1: Perceived organizational support has positive and significant relationship to Organizational Citizenship Behavior.

2.3 Employee engagement

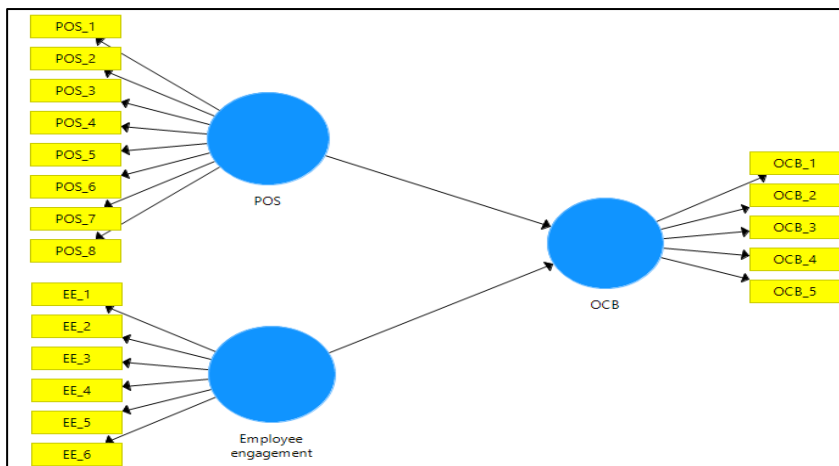
Employee engagement refers to the positive, fulfilling and work-related attitudes of employee that is characterized by vigor, dedication and absorption (Schaufeli et al., 2002). Employee engagement signifies as the positive attitude which connects employees both emotionally and mentally with their work role as well as the organization (Bakker, 2011; Yeh, 2013). The social exchange theory proposes that employees are expected to perform better when the organization offers them good monetary rewards and socio-emotional benefits to employees (Jose and Mampilly, 2012; Saks, 2006). In simple words, Andrew and Sofian (2012) argued that the behavior of employee could be altered to either good or bad depending on their emotional and psychical connection with their organization.

Several studies have established a positive and significant relationship between employee engagement and OCB. For instance, Andrew and Sofian (2012) in their study found a significant and positive correlation between and OCB. Furthermore, Rurkkhum and Bartlett (2012) confirmed a positive and meaningful relationship between employee engagement and OCB in Thailand. Results of another study in the Romania hotel industry revealed that employee engagement results in a significant positive effect on both job performance and extra-role performance (Karatepe, 2013). Similar results were reported in the study on employees working in service industries in Indonesia. The study concluded that employee engagement is positively correlated with OCB while negatively related to counterproductive work behavior (CWB) (Ariani, 2013). Besides, results of the two studies conducted by Ram and Prabhakar (2011) and Mathumbu and Dodd (2013) discovered that POS impacts employee engagement positively and employee engagement further has the significant and positive relationship with OCB. Based on the above literature, it can be assumed that employee engagement and OCB are significantly correlated. Thus, the present proposes the second hypothesis as follows:

Hypothesis 2: Employee engagement positively effects Organizational Citizenship Behavior

Based on the available literature and above stated hypotheses, the following research model is proposed for this study.

Fig. 1: the Research model



Source: Author's Compilation

3. Research method

PLS-SEM approach is employed in the current study. PLS-SEM is a variance based approach to SEM. It applies ordinary least squares (OLS) regression with the objective to estimate coefficient that maximizes the R^2 values of the endogenous construct (Hair Jr. et al., (2017). Therefore PLS-SEM is the preferred method for a predictive oriented research objective, explanation of variance and theory development. It provides R^2 values and indicates the significance of relationships among constructs. PLS-SEM can be used to evaluate both formative measurement model and a reflective measurement mode (Hair Jr. et al., 2017). In the present study, reflective measurement model has been used.

The individual unit of analysis in this study were all front-line employees (cashier, remittance officers, advances and loan department employees and employees in the account opening department) working in the commercial banks in Kabul, the capital of

Afghanistan as the level of financial transactions, such as loan disbursement and payment, is much higher in Kabul in relative to other provinces of Afghanistan (Department of State: 2014). The sample size was selected based on the rule of thumb which states that for each of the items of a construct, there must be 5 or more respondents for each of the items (Krejcie and Morgan, 1970; Roscoe 1975; Sekeran, 2002). So, this study proposes a sample size of 190 respondents (19 items x 10 times= 190 respondents).

The study used non-probability purposive sampling method since we could not get a list of all the elements of the population. While using a non-probability sampling of purposive sampling, data were collected only from the front line employees of the bank. The measurement model and structural model were verified by Structural Equation Modeling using Smart PLS software (Ringle et al., 2005).

3.1 Data collection

Three hundred and fifty self-administered questionnaires were used for gathering data from the respondents. The questionnaires were distributed through master level students of Kardan University who were also working in different banks. Proper guidelines and orientation were given to students to distribute questionnaire through human resource department of the respective banks. It took us three months to distribute and collect the questionnaires from the head of the HR department of the respective bank. We used regular follow-ups through emails and telephone calls with the HR department heads regarding filling and collection of the questionnaires. A total of 243 questionnaires were received out of which 192 questionnaires were used for the analysis purpose as those questionnaires were adequately filled. The rest were discarded for the reason that either those were not filled or filled incorrectly. Thus the overall response rate was 54 %.

3.2 Measures

A questionnaire using a five-point Likert scale was used to collect data for each of the construct mentioned in the research model

namely POS, EE and OCB. Based on the available literature, all instruments were adopted and adapted to measure the study's dependent variable, i.e. OCB. The questionnaire contained 19 items divided into three parts: POS, EE, and OCB.

Part 1: POS was adopted from Eisenberger et al., (1997) to assess employee perception of their organization support. POS was measured with eight items on five-point liker scale ranging from 5 (strongly agree) to 1 (strongly disagree). Sample item was "The organization assists when I confront a problem."

Part 2: Employee engagement scale was adopted from Schaufeli al., (2006) with six items. Employee engagement was measured with six items on five points Likert scale ranging from 5 (strongly agree) to 1 (strongly disagree). Sample item was "My job is an inspiration to me."

Part 3: OCB was adopted from Podsakoff et al., (1990) with five items. OCB was also rated on five points Likert scales ranging from 5 (strongly agree) to 1 (strongly disagree). Sample item was "I try to avoid causing problems for my colleagues."

3.3 Evaluation of reflective measurement model

As suggested by Hair Jr. et al., (2017) and compiled and documented by Basbeth et al., (2017), the evaluation of the path model, which has been developed, follows a two-step process: 1) evaluation of the measurement model and 2) evaluation of the structural model.

3.3.1 Evaluation of measurement model: The criterion for reflective measurement models evaluation includes 1) internal consistency 2) convergent validity and 3) discriminant validity. Internal consistency reliability was measured using the following two criterions: 1) Cronbach's alpha (representing the lower bound or result in low-reliability value) and 2) Composite Reliability (representing the upper bound or higher reliability value). Table 1 depicts the summary of the loadings and Cronbach's alpha values.

Table 1: Results of Reliability test

Constructs	Measurement items	Cronbach's α	Loading range	Number of items
Employee engagement	E_1,E_2,E_3,E_4,E_5	0.911	0.787-0.903	5(6)
Perceived Organizational Support (POS)	POS_1,POS_2,POS_3,POS_4,POS_5	0.819	0.741-0.781	5(8)
Organizational Citizenship Behavior (OCB)	OCB_1,OCB_2,OCB_3,OCB_4,OCB_5	0.826	0.720-0.873	5(5)

Source: Data output generated from Smart PLS

Final items numbers (initial numbers)

The Cronbach's alpha values were used to assess the inter-item consistency of our measurement items. Results indicate that all alpha values are above the recommended value of 0.6 (Nunnally & Berstein, 1994). Table 2 displays the results of the composite reliability. It can be seen that all values are also fulfilling the criteria. As all the values fall in the range of 0.7-0.9. As shown in table 2, values of composite reliability for the latent constructs employee engagement, perceived organizational support (POS), and organizational citizenship behaviors (OCB) are 0.933, 0.823, and 0.878 respectively. Since all these values are above the threshold value of 0.7 (Hair et al. 2010; Fornell and Larcker (1981)). Thus, it can be concluded from the results that the measurements are reliable. To make sure validity of the instrument, convergent validity and discriminant validity was applied.

Table 2: Results of the Measurement model

Model constructs	Measurement items	Loadings	CR ^a	AVE ^b
Employee engagement	EE_1	0.805	0.933	0.738
	EE_2	0.897		
	EE_3	0.787		
	EE_4	0.903		
	EE_5	0.897		
Perceived Organizational Support (POS)	POS_1	0.764	0.873	0.579
	POS_2	0.763		

	POS_3	0.755		
	POS_4	0.781		
	POS_5	0.741		
Organizational Citizenship Behavior (OCB)	OCB_1	0.730	0.878	0.591
	OCB_2	0.777		
	OCB_3	0.720		
	OCB_4	0.873		
	OCB_5	0.735		

Source: Data output generated from Smart PLS

a. Composite reliability (CR)

b. Average variance extracted (AVE)

The purpose of convergent validity is to make sure that the multiple items which measure the same concept are in agreement. Two criteria are used to evaluate the convergent validity of reflective constructs as suggested by Hair. et al., (2010): 1) Outer loading of the indicator and 2) Average variance extracted (AVE). According to him, the standardized outer loadings should be greater than .04. Thus, the weaker loadings were removed to make sure that the values of the average variance extracted are higher than the minimum set threshold value of 0.50 (for more details see Hair. et al., 2017 & 2010). Average variance extracted measures the variance captured by the indicators, and it should be higher than 0.50 to justify the adequacy of a construct (Barclay et al. 1995; Baguzzi & Yi, 1978; Fornell & Larcker, 1981). It is evident from the table that the values of Average variance extracted are 0.738, 0.579, and 0.591. All these values exceed the recommended value of 0.50.

The discriminant validity of the measures (the extent to which a construct is genuinely distinct from other constructs) was also assessed. Two measures can be used to determine the uniqueness of the construct as suggested by Hair et al., (2017): 1) Cross loading 2) The Heterotrait-monotrait ratio (HTMT). In the current study, measures of cross loadings is used to make sure discriminant validity of the study. According to hair et al., (2017) an indicator's outer loading on the associated constructs should be higher than any of its

cross-loading (correlation) on other constructs. This can be seen in table 3. Cross loading values are kept as bold. Cross loading values of a construct are higher than the other constructs.

Table 3: Loadings and cross-loadings

	Employee engagement	Perceived Organizational Support (POS)	Organizational Citizenship Behavior (OCB)
EE_1	0.805	0.390	0.371
EE_2	0.897	0.553	0.502
EE_3	0.787	0.373	0.337
EE_4	0.903	0.483	0.503
EE_5	0.897	0.435	0.461
POS_1	0.408	0.764	0.635
POS_2	0.402	0.763	0.547
POS_3	0.360	0.755	0.496
POS_4	0.491	0.781	0.546
POS_5	0.330	0.741	0.455
OCB_1	0.371	0.459	0.730
OCB_2	0.352	0.578	0.777
OCB_3	0.415	0.500	0.720
OCB_4	0.506	0.696	0.873
OCB_5	0.304	0.456	0.735

Source: Data output generated from Smart PLS

Bold values are loadings for items which are above the recommended value of 0.5.

After establishing the measurement model through reliability and validity, this study proceed to test the path model or structure model of the present research as discussed following.

3.4 Evaluation of structural model

The purpose of the evaluation of the structural model is to see how well the model predicts the endogenous variables. The basic criterions for evaluating the structural model in PLS-SEM are the 1) Collinearity 2) Significance of the path coefficient, 3) The level of R2 and 4) the predictive relevance Q2 (Hair Jr. et al., 2017; Basbeth et al., 2017). To assess Collinearity issues, we examined the VIF values of all predictor constructs in the structural model.

Table 4: Collinearity statistics (VIF)

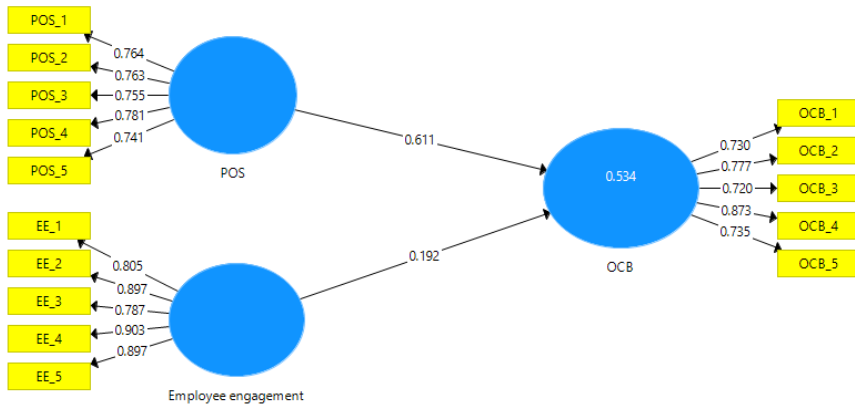
OCB

Employee engagement(EE)	1.386
POS	1.386

Source: Data output generated from Smart PLS

As it can be seen that all VIF values are below the threshold of 5 (See hair Jr. et al., 2017 for details). Therefore, Collinearity among the predictor construct was not a critical issue in the structural model. Path analysis was used to test the two hypotheses of the current study. Figure 2 and table 5 portrays the results. R² value is 0.534, which suggests that 54.3% variance in the dependent variable Organizational citizenship behavior (OCB) is explained by Perceived organization support (POS) and Employee engagement (EE) as independent variables. The value of R² falls under moderate category according to J. F. Hair et al., (2011). Results also reveal that both POS and EE are positively related with values (b = 0.611, p<0.01) and (b = 0.192, p<0.01) respectively with OCB. This means that both POS and EE are the significant predictor of OCB. Thus, the study hypotheses H1 and H2 were supported. Moreover, the strength of the relationship between POS and OCB was more in relative to EE and OCB.

Fig. 2 Results of the path analysis



Source: Data output generated from Smart PLS

Table 5: Path coefficients and hypothesis testing

Hypothesis	Relationship	Coefficients	t-value	Supported
H1	POS → OCB	0.611	7.560	Yes
H2	EE → OCB	0.192	2.324	Yes

Source: Data output generated from Smart PLS

After testing path model, this study continued to see predictive relevance of the model. The Stone-Geisser's Q^2 value or predictive relevance was also applied in the current study. This is an indicator of the model's predictive relevance, and was suggested to be used to examine the magnitude of the R^2 values (Geisser, 1974; Hair, 2007; Stone, 1977). Q-Square statistics measure the predictive relevance of the model. A Q-Square greater than 0 (zero) means the model has predictive relevance and vice versa (Fornell & Cha, 1994). The Q^2 value was estimated by using the blindfolding procedure for a specified omission distance D. The value of Q^2 is 0.290 which larger than 0 (Table 6). Thus, the model has predictive relevance.

Table 6: Construct cross-validated redundancy

	SSO	SSE	$Q^2 = 1 - SSE / SSO$
EE	960.000	960.000	
OCB	960.000	681.851	0.290
POS	960.000	960.000	

Source: Data output generated from Smart PLS

Note: SSO shows the sum of the squared observations, SSE the sum of the squares prediction error.

4. Discussion and conclusion

The present study maintains the conventional views of the relationship of independent variables, i.e. POS and EE on the dependent variable of the study, i.e. OCB among the front line employees working at the commercial banks in Kabul by employing the partial least square (PLS) techniques in testing study's hypotheses. The study also examines how POS and EE may predict the OCB. Furthermore, this study also examines the goodness of measure which was assessed by looking at the validity and reliability of the measures carried out using the PLS approach. The results indicated that the measures used in this study exhibited both convergent and discriminant validity. Next, the reliability of the measures was assessed by looking at the Cronbach's alpha values and composite reliability values. Both the Cronbach alpha values and composite reliability values were fulfilling the criteria set up by other

established researchers. In conclusion, the measures in the model were found to be reliable.

The results of this study confirmed the finding of the previous studies on the relationship between POS and OCB (Jain et al., 2013; Wayne et al., 2002; Chiang & Hsieh, 2012; Mathumbu & Dodd, 2013; Tremblay et al., 2010; Rhoades, Eisenberger & Armeli, 2001), which means that POS has significance in evoking OCB among banks' frontline employees. Furthermore, the study also confirms the significance of employee engagement in relation with OCB reflecting that employee who perceives higher degrees of engagement tend to exhibit a higher degree of OCB (Ahmed et al., 2015; Ram & Prabhakar, 2011). Thus, the finding provides the basis to understand the importance of POS and EE in predicting OCB among the front line employee working in the banking.

Therefore, leadership in the banking sector should take heed of this finding and emphasize more on developing policies and procedures to create not only the employees' positive perception of their organization support but also ensuring the higher levels of employee engagement in their respective organization. In doing so, front-line employees while demonstrating OCB will help to retain customers' trust and loyalty in the banking sector.

5. Limitations and area for future research

Like other studies, this study also has a few limitations. First, the data collected was cross-sectional, future studies in the same area can be based on longitudinal data that will give a deeper understanding of the study variables. Second, the small sample size and the collection of data from the front line employees only offers another limitation of this study. Future studies may look into the same antecedents (i.e., POS and employee engagement) in predicting OCB of the middle management employees in the banking sector. Third, this study was conducted in the Kabul province of Afghanistan. We suggest similar studies to be conducted in the other provinces of Afghanistan in the banking sector that will help to generalize the

results. Fourth, the present study considered only two predictors, i.e. POS and EE in fostering employees OCB. Future studies may consider other antecedents of OCB such as job enlargement, organizational culture - job characteristics, levels of employees' job satisfaction, leadership styles, etc. in the relationship with OCB.

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