



## THE IMPACT OF MOTIVATION ON BANK CITIZENSHIP BEHAVIOR: MEDIATING EFFECT OF JOB SATISFACTION

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### Abstract

*This research studied the impact of bank personnel's motivation on bank citizenship behavior with the mediating role of job satisfaction. The researchers used a quantitative approach and cross-sectional survey design to collect data via a Likert-scale questionnaire from a sample of 254 Pakistani bank employees chosen with probability sampling. Data analysis through partial least-squares structural equation modeling using Smart\_PLS 3.3 revealed that job satisfaction significantly mediates between motivation and bank citizenship behavior. Interestingly, the control variables (gender and residential area) had an insignificant association with bank employee's citizenship behavior. These outcomes will aid banking policymakers in improving extra-role behavior among staff. The coined term "bank citizenship behavior" will attract researchers to investigate bank employee's citizenship behavior further to enrich the empirical evidence on the subject. Hence, the findings of this research determine its novelty owing to advancement of the literature. However, a larger sample size may lead to better generalization of the phenomenon. Future directions suggest the inclusion of bank justice, organizational happiness, life satisfaction, and meaningfulness as antecedents of bank citizenship behavior.*

**Keywords:** job satisfaction, bank citizenship behavior, motivation, OCB

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### 1 INTRODUCTION

The word "extra" has become a buzzword in the business world due to increased competition caused by globalization together with other influential factors—for example, extra quantity, extra savings, additional benefits, extra duties, and performance. Similarly, the term extra-role behavior, also referred

to as organizational citizenship behavior (OCB), has gained significant importance for organizational behavior researchers (Morales-Sanchez & Pasamar, 2020).

In the last three decades, researchers from diverse backgrounds and cultures have examined organizational citizenship behavior with diverging

lenses and findings (Gonzalez & Garazo, 2006; Dimitriades, 2007; Bukhari, 2008; Al-Zu'bi, 2011; Mushtaq, Ahmed, & Warraich, 2014; Khalili, 2017). They explored its useful role in computing organizational success and effectiveness (Kim, 2007). Despite a series of studies, the findings remain inconsistent, because organizational citizenship behavior varies based on geographical settings and demographic characteristics (Gautam, Van Dick, Wagner, Upadhyay, & Davis, 2005; Malek & Tie, 2015; Ocampo et al., 2018).

At present, organizational citizenship behavior has developed as a critical construct and has gained enormous attention from researchers (Khan, Irshad, Saufi, & Ahmed, 2021; Ocampo et al., 2018; Mushtaq et al., 2014). It has reached far into the business and management domains due to its relevance to organizational effectiveness and performance with the least financial impact (Rita, Payangan, Rante, Tuhumena, & Erari, 2018). Moreover, Harvey, Bolino, & Kelemen (2018) determined the 10 workplace trends that may shape the future of citizenship behavior at workplaces: labor shortages, globalization, immigration, knowledge-based workers, increase use of technology, gig work, diversity, changing work values, the skills gap, and employer brands.

The aforementioned circumstances envision business organizations focusing on developing a culture of cooperation among employees and manifesting citizenship behavior in organizational strategy (Nuñez, Marquez, Zayas, & Lopes, 2020). The prevailing international financial scenario drives organizations to attain a competitive advantage and offer services efficiently. Therefore, managers around the globe are focusing on improving such employee behaviors at work (Dharma, 2017; Nuñez et al., 2020).

The historical review transpired the emergence of extra-role behavior in the 1930s by Chester Bernard; it advanced slowly and was defined as organizational citizenship behavior (Organ, 1988). Consequently, organizational citizenship behavior, as one of the extra-role behaviors, has been studied widely for the last three decades (Ocampo et al., 2018; Mushtaq & Umar, 2015; Mushtaq et al., 2014). Researchers have used overlapping terms for

identical concepts in citizenship behavior (Ocampo et al., 2018). Some termed it "student citizenship behavior" (Chou & Ramser, 2019), "project citizenship behavior," or "customer citizenship behavior" (Zhang, Xu, & Zheng, 2019), whereas others referred to it as "brand citizenship behavior" (Aljarah & Baryam, 2021).

This research examined citizenship behavior within banking organizations. To invite scholarly attention to the issue, this study framed organizational citizenship behavior as "bank citizenship behavior" (BCB). It is an extra-role, unrewarded, and discretionary behavior of the bank personnel (Zacher & Jimmieson, 2013). Similarly, the initiation and completion of tasks beyond normal workload, without expecting formal rewards, is referred to as bank citizenship behavior (Bateman & Organ, 1983; Smith, Organ, & Near, 1983; Organ, 1988).

Banks are a vital pillar of a country's economy. Competition is increasing in the banking sector due to changing business trends referred to previously (Umar, Sial, & Ali, 2021). Prior research found that banking organizations are focusing on shaping such unrewarded voluntary behaviors among employees to increase overall bank performance (Mushtaq et al., 2014). The level of bank citizenship behavior is oscillating; it rises or falls based on contextual, attitudinal, or dispositional constructs (Muhammad, Quoquab, Makhbul, & Ramaya, 2016). Accordingly, researchers are trying to ascertain and theorize the factors enhancing the demonstration of citizenship behavior at the bank place.

Bank citizenship behavior shapes the social, psychological, and operational components of bank processes (Mousa, Massoud, & Ayoubi, 2020). It has a significant relationship with bank employees' performance, human interaction with technology, enterprise resource planning, and other vital organizational performance and growth indicators (Narimani, Tabaieian, Khanjani, & Soltani, 2013). Studies have shown that citizenship behavior-responsive organizations are engaging workplaces that support talent attraction and retention. Bank citizenship behavior is a beneficial behavior that bank leaders want but cannot require from employees (Obedgiu, Nkurunziza, Simiyu, & Lubogoyi, 2020).

Furthermore, there is an enormous difference in the cultures, human resource policies, and appraisal systems of banks across the globe. Consequently, this research adds value to the literature of bank citizenship behavior within banking organizations by analyzing and describing the antecedents of bank citizenship behavior among Pakistani bank personnel (Mushtaq et al., 2014).

Motivating and rewarding employees has become a challenging task for managers in the current business world. Motivation has a strong association with performance (Dharma, 2017; Rita et al., 2018) and employee's citizenship behavior (Barbuto & Story, 2011). The two most prominent and widely accepted categories of motivation are intrinsic and extrinsic motivation (Stringer, Didham, & Theivananthampillai, 2011). The definition of motivation is broad and complex, because researchers have defined it from their perspectives. It is defined as the energy, willingness, and enthusiastic attitude of an individual to initiate a specific job (Selamat, 2010; Dahl & Smimou, 2011). The literature also reveals a possible association between the citizenship behavior and job attitudes considering respective cultures.

Therefore, job satisfaction presumably is the basis of bank citizenship behavior among employees. Locke (1976) provided one of the most common and generally accepted definitions of job satisfaction: a positive and emotional state of mind. The level of job satisfaction varies in different sectors of banks (George & Zakkariya, 2015). Some researchers found a moderate to more-reliable link between job satisfaction and various factors of citizenship behavior (Murphy, Athanasou, & King, 2002; Kim, 2007; Foote & Tang, 2008; Shokrkon & Naami, 2009; Mushtaq et al., 2014; Mushtaq & Umar, 2015). Others found an insignificant association between two of these constructs (Chen, Xue, & Segó, 1998; Randall, Cropanzano, Bormann, & Birjulin, 1999). Evidence described here visibly denote the different states of previous shreds of evidence (Narzary & Palo, 2020).

Previous work indicated the influence of several factors on citizenship behavior. However, the race for competitive advantage, severe working environment, deadlines, financial targets, and other stressors affect the motivation and job satisfaction levels of bank em-

ployees in Pakistan. This research investigated the little-studied effects of motivation on bank citizenship behavior with the mediating role of job satisfaction among Pakistani bank personnel. The study used gender and residential areas as control variables. This study adds distinctive contextual value to the literature concerning bank citizenship behavior and also provides a mode for managerial application inside banks for fostering bank citizenship behavior, especially in the Asian and Pakistani context.

## 2 LITERATURE REVIEW

### 2.1 Bank Citizenship Behavior

This study interchangeably refers to "organizational citizenship behavior" as "bank citizenship behavior" due to its relevance to banking organizations. Many researchers defined it in different styles and contexts, i.e., Bateman and Organ (1983) termed it a helping behavior for solving other's problems, accepting orders happily, performing unexpected tasks, etc. However, little consensus and uniformity exist in the literature except for the widely accepted definition by Organ (1988, p. 4):

*Individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization. By discretionary, we mean that the behavior is not an enforceable requirement of the role or the job description, that is, the clearly specifiable terms of the person's employment contract with the organization; the behavior is rather a matter of personal choice, such that its omission generally not understood as punishable.*

Few studies illustrated Organ's (1988) first five factors model of OCB, i.e., sportsmanship, civic virtue, altruism, courtesy, and conscientiousness (Dimitriades, 2007; Danaeefard, Balutbazeh, & Kashi, 2010). However, several researchers used diverse aspects to measure OCB. For example, Podsakoff, Ahearne, and MacKenzie (1997) established evidence for only three factors of OCB, whereas Al-Zu'bi (2011) mentioned only altruism, sportsmanship, and conscientiousness as its factors. Kim (2007) found support for altruism and generalized compliance.

Markedly, this investigation also brings up Organ's (1988) five facets model, which was studied by different researchers (Danaeefard, Balutbazeh, & Kashi, 2010; Mushtaq et al., 2014; Mushtaq & Umar, 2015; Ocampo et al., 2018; Sawalha, Kathawala, & Magableh, 2019). Firstly, altruism is defined as showing cooperation, sparing time for others as well as helping new colleagues. Secondly, conscientiousness is exceeding the minimum expectations of an organization efficiently. Thirdly, sportsmanship is bearing the inevitable inconveniences without complaining. Fourthly, courtesy is defined as helping coworkers to prevent expected problems by timely reminders and informal communication. Lastly, civic virtue is defined as showing responsibility in attending formal functions, meetings, and policy decisions.

Thus, bank citizenship behavior is operationalized and defined in this study as the voluntary behaviors and actions of the bank employees that are not documented specifically in the formal reward system yet are executed willingly by bank personnel, and that are beneficial for the effective delivery of banking services to customers. Examples include keenly attending and contributing to official meetings, helping colleagues and customers to overcome expected problems, complaining less, cooperating more, and exceeding customer and organizational expectations.

## 2.2 Motivation and Job Satisfaction

Motivation is an internal drive that inspires individuals to attaining goals (Osman, Ghani & Alis, 2019). Several researchers have studied the relationship between motivation and job satisfaction and found a significant association between the two variables (Teitjen & Myers, 1998; Kim, 2007; Mushtaq et al., 2014; Mushtaq & Umar, 2015; Apridar & Adamy, 2018). The association between employee motivation and job satisfaction relates to the theory of task performance and contextual performance (Motowildo, Borman, & Schmit, 1997) and self-determination theory (Deci & Ryan, 1985).

At the same time, intrinsic motivation is positively related to job satisfaction, and extrinsic motivation is negatively associated with job satisfaction (Stringer et al., 2011). Thus, the inconsistent results in terms of strength of association between job sat-

isfaction and motivation, as well as mixed outcomes between job satisfaction and types of motivation, together with contextual differences, encourage researchers to examine their relationship in a less frequently studied population.

This study tested the mediating relationship of job satisfaction between motivation and bank citizenship behavior among bank personnel in Pakistan, considering variations in motivation, job satisfaction, and bank citizenship behavior based on geographical and demographic context. The following hypothesis was formulated:

**H1:** There is a significant positive relationship between motivation and job satisfaction among Pakistani bank personnel.

## 2.3 Job Satisfaction and Bank Citizenship Behavior

The second construct of this study is job satisfaction, which is an essential concept in organizational behavior studies (Sri Indarti, Fernandes, and Hakim (2017). Researchers have defined job satisfaction in several contexts (Locke, 1978; Schnake & Dumler, 2003; Luthans, 1998) and categorized it into social satisfaction, intrinsic job satisfaction, and extrinsic job satisfaction, (Schnake & Dumler, 2003).

Job satisfaction is characterized as the most significant job attitude in predicting and understanding numerous organizational outcomes, e.g., bank citizenship behavior (Krishnan et al., 2010). The widely recognized definition of job satisfaction presented by Locke (1978) refers to it as the positive and joyful behavior or mental approach that is a result of job experiences. In other words, job satisfaction is the individual's attitude toward the job, based on evaluation and feedback, contentment and happiness, rewards and promotion, and appreciation for duties carried out efficiently (George & Zakkariya, 2015).

The literature review showed the relationship between job satisfaction and bank citizenship behavior supported by social exchange theory (Alsheikh & Sobihah, 2019), which assumes that satisfied employees will demonstrate extra-role behaviors (Chen & Chiu, 2008). There is substantial evidence of a significant relationship among job



satisfaction, organizational citizenship behavior, and a few of its factors in various cultures and work settings (Mushtaq et al., 2014; Mushtaq & Umar, 2015; Sri Indarti et al., 2017; Pio & Tampi, 2018).

The preceding discussion showed that the literature about the relationship between job satisfaction and citizenship behavior is contradictory. Some researchers found a significant positive relationship between job satisfaction and citizenship behavior, but others did not confirm this association. However, there also could be a considerable difference in the level of relationship between job satisfaction and organizational citizenship behavior (Narzary & Palo, 2020). Moreover, the association between bank citizenship behavior and job satisfaction rarely has been examined. Therefore, the following hypothesis was formulated:

**H2:** There is a significant positive association between job satisfaction and bank citizenship behavior among Pakistani bank employees.

## 2.4 Motivation and Bank Citizenship Behavior

The third core construct of this study is motivation. Research on motivation started in 1930; the word “motivation” is a derivative of the Latin word “movere,” meaning “to move” (Mushtaq & Umar, 2015). Motivation, along with job attitudes, is a crucial factor in determining an individual’s citizenship behaviors (Mushtaq et al., 2014). Researchers believe that motivated employees work efficiently and effectively, and thus produce extraordinary results. Thus, intrinsically motivated personnel demonstrate extra roles and work beyond regular duties (Furnham, Eracleous, & Chamorro-Premuzic, 2009).

Nelson (1999, p. 26) defined motivation as the notion of “why we do what we do.” Luthans (1998) described motivation as “the process that starts with a physiological deficiency or needs that activates a behavior or a drive that aimed at a goal incentive” (Seebaluck & Seegum, 2013, p. 447). Moreover, the goal-oriented behaviors of employees activated, guided, and maintained internally also may be termed motivation. Intrinsic and extrinsic motivation are the two common types of motivation (Marquis & Huston, 2009).

Rabey (2001, p. 26) stated that “The ingredients of motivation lie within us. Circumstances and situations will determine the stimulus, which will generate a response to drive forward and to withdraw or wait for a further signal.” There are numerous theories of motivation, some of the most prominent of which are Herzberg’s theory of motivation (Herzberg, 1968; Herzberg, Mausner, & Synderman, 1959), Maslow’s hierarchy of needs theory (1943), motivation-hygiene theory, theory X and Y, and self-determination theory (Deci & Ryan, 1985). Motivation has gained much importance in organizations because it has positive influences on employee behaviors that cause organizational success. Intrinsic motivation is explained as performing an activity for its own sake because one finds it enjoyable and exciting. In comparison, extrinsic motivation is termed as becoming involved in an action for instrumental reasons, such as acquiring a reward (Millette & Gagne, 2008). The literature review found that motivation has a positive influence on OCB regardless of the types of motivation studied (Osman, Ghani, & Alis, 2019).

Motivation was selected as an independent variable in this study to determine its impact on bank citizenship behavior due to its significant relationship with job attitudes (Mushtaq et al., 2014). The relationship of motivation with bank citizenship behavior is little studied in the Pakistani context, although Kim (2007) found a significant relationship between OCB and public service motivation.

Some researchers considered motivational job characteristics to determine the effect of motivation on bank citizenship behavior (Krishnan et al., 2010). Similarly, Apridar and Adamy (2017) explored the relationship between motivation and social behavior, i.e., bank citizenship behavior in Indonesia. Dharma (2017) studied the relationship of motivation with bank citizenship behavior in Syria. Mushtaq et al. (2014), Mushtaq and Umar (2015), and Lazauskaite-Zabielske, Urbanaviciute, and Bagdziuniene (2015) also found a significant relationship between motivation and different factors of bank citizenship behavior. Shrestha and Dangol (2020) found support for motivator factors and conscientiousness, which is an element of citizenship behavior. The present study examined the relationship

between motivation and bank citizenship behavior in a novel context. Hence, the following hypothesis was formulated:

**H3:** There is a significant positive relationship between motivation and bank citizenship behavior among Pakistani bank workers.

### 2.5 Mediating Role of Job Satisfaction

An extensive literature review determined that in some studies, job satisfaction acted as a mediator of the connection between organizational citizenship behavior and motivational job characteristics (Krishnan et al., 2010; Teh & Sun, 2012). However, other studies depicted the mediating role of OCB in the relationship among job satisfaction and other organizational constructs (Sri Indarti et al., 2017; Singh & Singh, 2019). Likewise, job satisfaction also moderates the relationship between the two factors of OCB and job characteristics (Sawalha et al., 2019).

However, the mediation role of job satisfaction is little studied, especially with intrinsic and extrinsic motivation in conjunction with bank citizenship behavior. Hence, this study adds value by examining the connection between bank citizenship behavior, motivation, and job satisfaction in a little-studied population and geographical context. Subsequently, the following hypothesis was proposed:

**H4:** Job satisfaction mediates significantly in the relationship between motivation and bank citizenship behavior among Pakistani bank staff.

## 3 THEORETICAL APPROACH

Researchers have introduced numerous theories (e.g., social exchange theory, and Herzberg's two-factor theory) in OCB studies to investigate OCB and its antecedents in diverse cultures and work settings (Alsheikh & Sobihah, 2019). However, social exchange theory undeniably is the most familiar theory in OCB studies because it drives an individual to perform extra-role behavior without anticipating any rewards (Yadav & Rangnekar, 2015). Therefore, the researchers opted for social exchange theory to explain bank citizenship behavior in the present context.

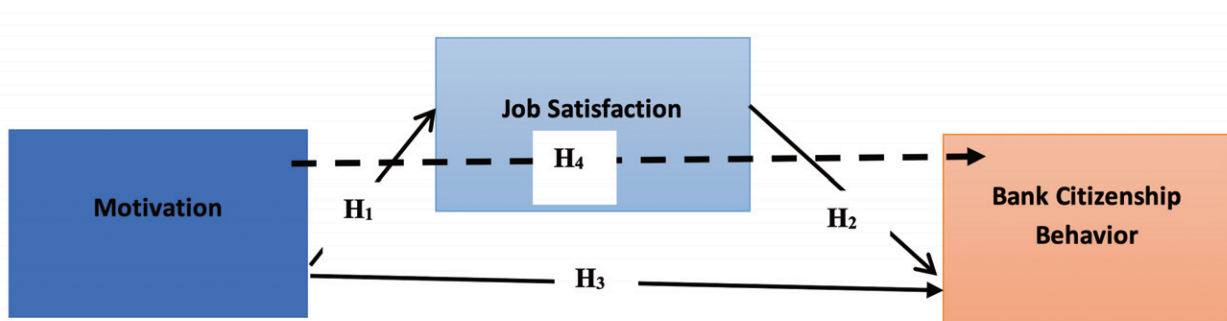
### 3.1 Research Methods

This research followed the positivist paradigm of research philosophy. Accordingly, this research is cross-sectional, quantitative, deductive, and explanatory (Forza, 2002; Saunders, Lewis & Thornhill, 2007).

#### 3.1.1 Rationale for the Target Population

Banks are the backbone of a nation's economy. Banking in Pakistan is a demanding job due to an intricate work setting. The emergence of new banks has put pressure on well-established financial institutions to implement technology that is more efficient and provide better service to customers (Memon et al., 2020; Umar et al., 2021). Therefore, the development of citizenship behavior within banking organizations to gain competitive advantage is of vital importance (Sawalha, Kathawala, & Magableh, 2019).

Figure 1: Study model



The instabilities in the policy rate by the State Bank of Pakistan, along with increased competition in the banking sector of Pakistan (Tahir, Shah, & Afridi, 2016), have influenced banks to use their employees as a competitive advantage for overall organizational success (Ocampo et al., 2018). However, the culture, nature of the job, competition, and strategies of the bank cause stress, anxiety, dissatisfaction, and less social exchange among banking personnel (Mushtaq, Ahmed, & Warraich, 2014; Memon, Qureshi, & Jokhio, 2020). Subsequently, motivating, satisfying, and retaining employees to demonstrate bank citizenship behavior and work efficiently to achieve organizational goals is challenging for 21<sup>st</sup>-century bank managers (Dharma, 2017). Therefore, the target population of this study consisted of bank personnel from both public and private banks of Pakistan.

### 3.1.2 Sampling Method and Sample Size

The researchers applied mixed-method probability sampling, using a combination of stratified random sampling and multistage cluster sampling, to select a representative sample (Sekaran, 2003; Saunders et al., 2007; Mushtaq et al., 2014). Primarily, the target population was divided into public and private strata; each bank within the strata was identified as a cluster. Successive multistage cluster sampling was used to select representative clusters.

At first, two public sector and four private sector bank brands, i.e., the clusters, were picked randomly. Among 133 recognized clusters (bank branches) operating in the Gujrat district of Punjab province in Pakistan, only 52 clusters (30 private branches and 22 public branches) were chosen randomly via proportionate allocation as the sampled

population (Mushtaq et al., 2014). The researchers calculated the sample size using Yamani's (1967) formula and selected the clusters as mentioned previously from each stratum based on the proportional allocation of the sample. Accordingly, data were collected from sampling units, i.e., bank officials and officers within the designated clusters.

### 3.1.3 The Instrument

The researchers used an adapted instrument for the self-administered survey, which is considered to be most effective method in business research, to collect primary data from 254 bank personnel (Mushtaq et al., 2014; Forza, 2002). The questionnaire contained two sections, i.e., demographic data and Likert scale items, to measure bank citizenship behavior as a dependent variable with 10 adapted items from the scale of 14 items ensuring that each of the five factors of OCB were measured with at least two items (Danaeefard et al., 2010; Mushtaq et al., 2014). Motivation and job satisfaction were measured as independent and mediating variables, with eight and nine adapted items, respectively (Macdonald & Maclntyre, 1997; Mackenzie, Podsakoff, & Paine, 1999). The reliability statistics and validity of the questionnaire were verified by analyzing Cronbach's alpha values (>0.70) and principal component analysis (>0.90), respectively, for every item (Hair, Anderson, Tatham, & Black, 1998).

### 3.1.4 Data Analysis Technique and Tools

The researchers conducted data analysis using SPSS 21 and Smart\_PLS 3.3 software. Firstly, frequency and descriptive statistics illustrated the demographic information. Secondly,

Figure 2: Sampling design (Umar et al., 2021)

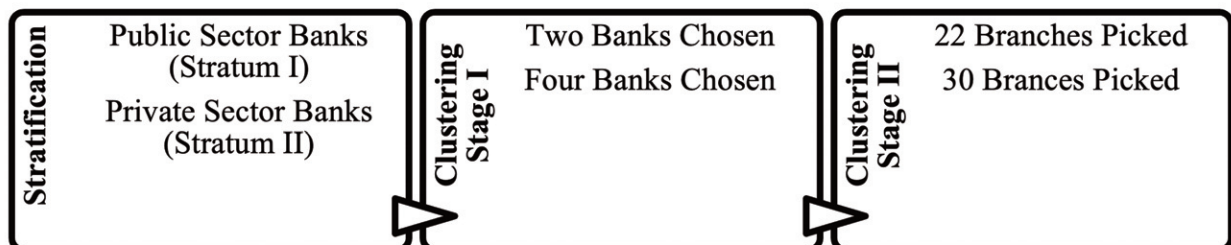


Table 1: Scale adaption, reliability, and validity

Construct	Adapted items	Developed/validated by	Sample items
Job Satisfaction	9	Macdonald & MacIntyre (1997); Mushtaq & Umar (2015); Umaret al. (2021);	"I am satisfied with the financial benefits I receive." "I believe that my future is secure in this job."
Motivation	8	Mushtaq et al. (2014); Mushtaq & Umar (2015)	"The work I do is important to me, personally." "I enjoy taking on new responsibilities in my job."
Bank Citizenship Behavior	10	MacKenzie, Podsakoff, & Fetter (1993); Mackenzie et al. (1999); Danaeefard et al., (2010); Mushtaq et al., (2014)	"I keep up with developments in the Bank." "I return phone calls and respond to other messages and requests for information promptly." "I help other colleagues/clients in the bank to keep them away from problems."

Note: Cronbach's  $\alpha \geq 0.70$ .

variance-based structural equation modeling (SEM) was used for data analysis. Contemporary research in management advocates the use of variance based-SEM. The rationale to use this SEM is based on the predictive power it gives to the model, the usefulness in both reflective and formative measures, the smaller sample size, and freedom from normality assumptions of data before analysis. Smart\_PLS supports variance-based-SEM. The analysis using this software provides comprehensive results that allow assessment of both measurement and structural models (Ali, Rasoolimanesh, Sarstedt, Ringle, & Ryu, 2018; Shiau, Sarstedt, and Hair, 2019; Hair, Risher, Sarstedt, & Ringle, 2019; Butt et al., 2019).

## 4 DATA ANALYSIS AND RESULTS

### 4.1 Respondent Profiles

Table 2: Demographic details of respondents

Demographic indicator	Statistics
Work experience with current bank (years)	$\leq 3 = 44\%$ , $\leq 7 = 29\%$ , $\geq 8 = 27\%$
Qualification/education (years)	$\leq 14 = 36\%$ , $\leq 16 = 46\%$ , $\leq 18 = 18\%$
Monthly income	$\leq 30,000 = 51\%$ , $\leq 50,000 = 26\%$ , $\geq 51,000 = 23\%$
Age (years)	$\leq 30 = 53\%$ , $\leq 50 = 29\%$ , $\leq 60 = 18\%$
Bank type	42.1% public, 57.9% private
Gender	21.9% female, 80.1% male

Among the 238 filled and returned questionnaires, approximately 80% of respondents were male, due to a smaller number of female workers than of male workers in banks. More than half of the respondents were under 30 years of age due to expansion in banks in recent years and extensive fresh hiring. Similarly, almost all employees had a minimum of 14 years of education, except for a negligible number who had 12 years of education.

The researchers used multiple regression analysis to confirm the hypotheses. The researchers tested the assumptions of regression analysis and found that all variables measured on a continuous scale followed a normal distribution. In addition, the relationships among the variables were linear, and no multicollinearity existed.

### 4.2 Structural Equation Modeling Technique

The partial least-squares structural equation modeling analysis using Smart\_PLS3.3 was divided into measurement model analysis and structural analysis (Jamshed & Majeed, 2019; Hair et al., 2019; Butt et al., 2019).

### 4.3 Measurement Model Analysis

Measurement model analysis was conducted to analyze the relationship among items and latent variables for both exogenous and endogenous constructs of the proposed model. According to Ali et al. (2018), the assessment of reflective measurement models involves evaluating the measures' re-



liability (i.e., indicator reliability and internal consistency reliability) and the validity (i.e., convergent and discriminant validity). Table 3 presents the values of outer loads, variance inflation factor, composite reliability, and average variance extracted. The values of outer loads for all items of the constructs ideally should be greater than or equal to 0.7 but less than 0.9 (Hair et al., 2019). However, the outer load values for some items of the present model were found to be greater than or equal to 0.6 (Truong & McColl, 2011; Hair, Black, Babin, & Anderson, 2010; Chin, Gopal, & Salisbury, 1997), thus fulfilling conditions of convergent validity. Values of average variance extracted (AVE) were greater than or equal to 0.5, thus fulfilling conditions of convergent validity of the constructs (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014; Hair et al., 2019). The values of composite reliability (CR) for all the constructs were greater than or equal to 0.80, indicating strong internal consistency and validity (Hair et al., 2014; Hair et al., 2019). Moreover, values of Cronbach's alpha greater than or equal to 0.7 also were found to be acceptable for determining the reliability of each construct (Haier et al., 2019). Like-

wise, the values of variance inflation factor (VIF) were less than or equal to 0.5, thus signifying no multicollinearity among items of the constructs (Hair et al., 2019).

Moreover, Fornell & Larcker's (1981) method was used to confirm discriminant validity Table 4). Discriminant validity is referred to as the degree to which a construct differs from others, among all constructs verified by determining that the squared correlation between each pair of constructs is lower than the levels of average variance extracted. Furthermore, the values of Fornell & Larcker's criterion were higher than the corresponding values that validate the discriminant validity (Table 4) (Anderson and Gerbin 1988; Fornell and Larcker 1981; García-Sánchez, García-Morales, & Bolívar-Ramos, 2017). In addition, the hetrotrait-monotrait ratio (HTMT) values are presented in Table 4. HTMT values access the discriminant validity of the constructs. The HTMT ratio of the constructs should be less than or equal to 0.85 thresholds, thus validating the discriminant validity of the constructs for the model (Henseler, Ringle, & Sarstedt, 2015; Hair et al., 2019).

*Table 3: Outer loads, variance inflation factor, composite reliability and average variance extracted*

Variable	Item	Factor loading	VIF	CR	AVE	Cronbach's alpha
Motivation	Mot1	0.811	1.693	0.843	0.576	0.794
	Mot2	0.784	2.468			
	Mot7	0.622	2.394			
	Mot9	0.802	2.220			
Job satisfaction	JS3	0.742	1.607	0.880	0.594	0.830
	JS4	0.770	1.605			
	JS5	0.796	2.034			
	JS6	0.775	2.177			
	JS7	0.770	1.764			
Bank citizenship behavior	Alt1.	0.778	1.542	0.881	0.597	0.847
	CV1	0.748	1.705			
	CV2	0.628	1.650			
	Consc1.	0.817	1.170			
	Court1.	0.680	1.589			
	SP1.	0.798	1.705			

VIF = variance inflation factor, CR = composite reliability, and AVE = average variance extracted.

Table 4: Discriminant validity

Hetrotrait–monotrait ratio (HTMT)				Fornell–Larckers criterion		
Construct	BCB	JS	Mot	BCB	JS	Mot
BCB	—			0.745		
JS	0.775			0.751	0.771	
Mot	0.847	0.751	—	0.759	0.606	0.773

Note: BCB = bank citizenship behavior, JS = job satisfaction, and Mot = motivation.

#### 4.4 Structural Model Analysis

The bootstrap resampling procedure was performed using Smart\_PLS to test the structural model and associated hypotheses (Hair et al., 2014). The results of the structural model analysis presented in Table 5. show the relationships among constructs (direct, mediation, and control variables), path coefficients (direct, indirect, and total effect), and significance values. The relationship significance among the hypothesized effect is determined with  $p$ -values  $\leq 0.05$ . The results and effect decomposition (Table 5.0 and Figures 3, 4, and 5) reveal that all the proposed hypotheses are confirmed except the control variable effects. The  $R^2$  values and path model analysis indicate that motivation significantly affected job satisfaction, with a 36.8% change in job satisfaction ( $R^2 = 0.368$ ,  $p \leq 0.05$ ) (Figure 2). Likewise, motivation had a significant positive direct impact on bank citizenship behavior. A 71% change in bank citizenship behavior ( $R^2 = 0.710$ ,  $p \leq 0.05$ ) was caused by motivation and job satisfaction (Figure 3

and Table 5). Similarly, job satisfaction also had a significant direct impact on bank citizenship behavior (Table 5 and Figure 3). The results show that both direct and indirect effects are significant; therefore, job satisfaction partially but positively mediates between motivation and bank citizenship behavior (Nitzl, Rolden & Cepeda, 2016).

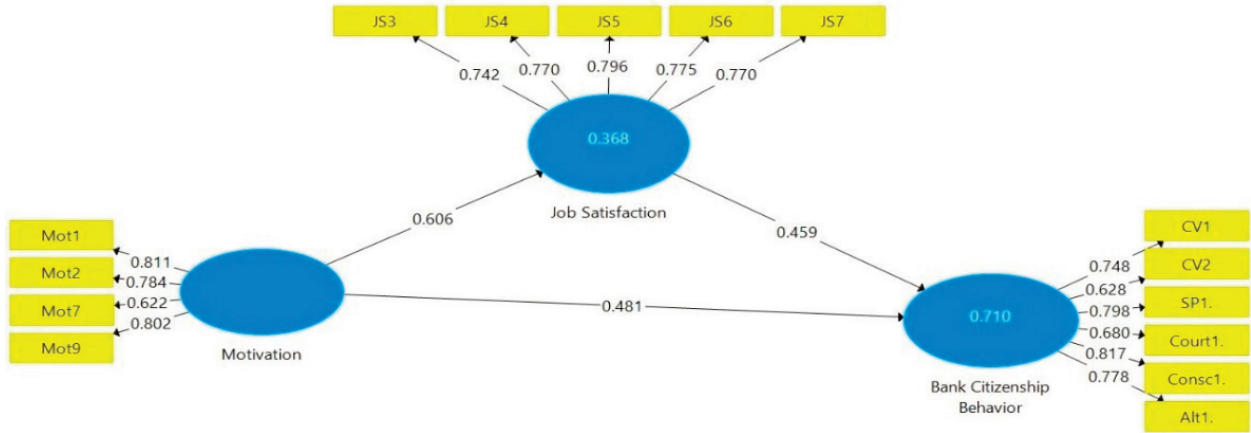
Figure 3 shows the basic structural model analyzed in this study. It depicts the items for each construct that met the minimum criteria for inclusion in the analysis, along with the association between each construct and the path coefficients. Only four items for motivation met the criteria, whereas five items for job satisfaction and six items from bank citizenship behavior were included in the structural model analysis. The path coefficient value between motivation and job satisfaction were 0.606, that between job satisfaction and motivation was 0.459, and that between motivation and bank citizenship behavior was 0.481 at  $p \leq 0.05$ . The path coefficients show the strength of the path models.

Table 5: Structural model analysis: direct, indirect, and total effects

Relationship	Path coefficient	t-statistics	p-value	Result	$R^2$	$f^2$
Mot → JS	0.606	13.394	0.00	Supported	0.368	0.582
JS → BCB	0.459	8.057	0.00	Supported		0.459
Mot → BCB (direct effect)	0.481	8.176	0.00	Supported	0.710	0.503
Mot → JS → BCB (indirect effect)	0.279	6.485	0.00	Supported		
Mot → BCB (total effect)	0.759	26.038	0.00	Supported		
Gender → BCB	-0.009	0.250	0.803	Unsupported		
Residential area → BCB	0.031	0.875	0.382	Unsupported		

Note: BCB = bank citizenship behavior, JS = job satisfaction, and Mot = motivation

Figure 3: PLS\_SEM model



#### 4.5 Control Variables

This study included two control variables, i.e., gender and residential area. The results in Table 5 and Figure 4.0 show that residential area did not have a significant positive impact on bank citizenship behavior in this study. Figure 5 shows the inclusion of gender as a control variable in this study.

Gender also did not affect bank citizenship behavior, and it had an insignificant relationship with bank citizenship behavior in this study. Hence, the introduction of the control variable did not significantly affect the relationship between motivation, job satisfaction, and bank citizenship behavior.

Figure 4: PLS\_SEM model with Control variable I

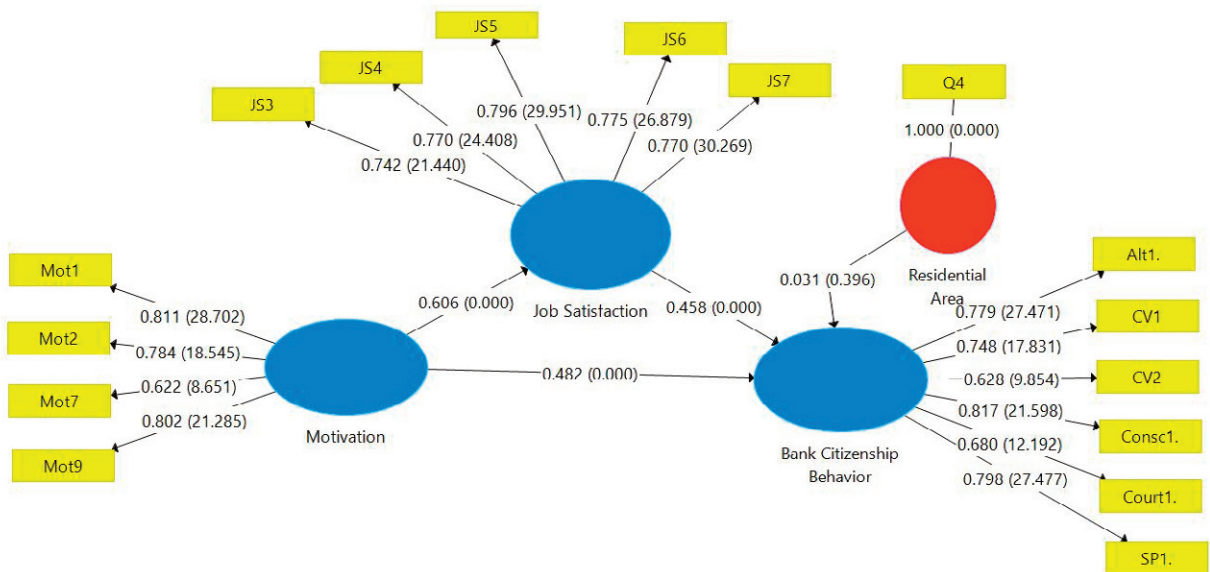
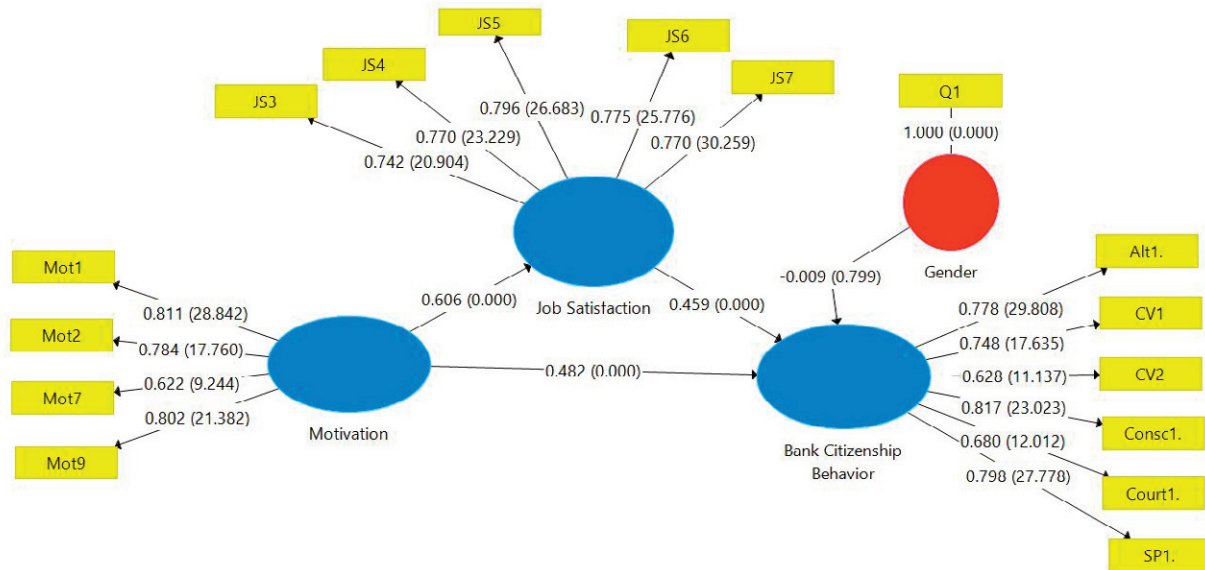


Figure 5: PLS\_SEM model with Control variable II



#### 4.6 Model Fitness and Goodness of Fit

The hypothesized model was tested via Smart\_PLS software. The model fit was based on normed fit indices (NFIs)  $\geq 0.9$ , SRMR  $\geq 0.8$ , and  $d\_ULS \leq 99\%$ , and goodness of fit (GOF) was determined. Furthermore, the significance of the value was determined using a complete bootstrapping, which gave the significance of the aforementioned measures of model fit. Model fitness was  $GOF \geq 0.36$ , which represents the fairness of model fitness. The goodness of fit indices for models may vary from the standardized values based on the model,

data, and constructs for each model tested. The GOF of this model was 56%, making it a globally acceptable fit (Wetzels, Odekerken-Schröder, & Van Oppen, 2009; Jamshed & Majeed, 2019).

## 5 DISCUSSION AND CONCLUSION

### 5.1 Discussion

Banking organizations are focusing on creating a sustained competitive advantage through their workforce to meet the competition and other business challenges faced as a result of fluctuations in

Table 6: PLS-SEM model summary

Measure	Estimated Value	p-value
SRMR	0.873	0.000
d_ ULS	2.123	0.000
d_ G	1.472	
Chi-squared	1271.598	
NFI	0.911	
$GOF = \sqrt{\text{Average RSquare} * \text{Average communality (AVE)}}$	0.56	Above average



the policy rate (Tahir et al., 2016). Banking in Pakistan is a stressful job, with longer working hours caused by consistent late sittings to address branch operations, irrational targets, and other related workplace issues (Mushtaq et al., 2014). Extra-role behaviors have gained significant importance in organizational behavior (Ocampo et al., 2018). Banking organizations in Pakistan also need to promote extra-role behavior, e.g., citizenship behavior, to improve overall organizational performance due to the link of citizenship behavior with organizational performance (Rita et al., 2018). Hence, organizational strategy experts are focused on improving such employee behaviors in the workplace (Nuñez et al., 2020).

Nevertheless, little literature is available about citizenship behavior within the banking sector (Mushtaq et al., 2014; Ocampo et al., 2018). This research investigated the citizenship behavior among banking personnel, referring to it as “bank citizenship behavior,” which otherwise commonly is recognized as organizational citizenship behavior. Crafting the term “bank citizenship behavior” will motivate researchers to investigate bank employee’s citizenship behavior further, thus adding value to the literature. It also will be advantageous for banking policymakers to improve workplace settings and performance.

The primary objective of this study was to analyze and prove the mediating role of job satisfaction in the relationship between motivation and bank citizenship behavior among Pakistani bank professionals. The results of the study allowed the researchers to derive subsequent conclusions concerning the acceptance of the hypotheses.

Firstly, Hypothesis H1 (there is a significant positive relationship between motivation and job satisfaction) was constructed and analyzed to achieve the objective of the study. The results indicated that motivation has a significant positive and directional relationship with job satisfaction (Table 5). Motivated employees are more satisfied with their jobs, and vice versa. The researchers concluded that the Hypothesis H1 is accepted. The researcher infer that job attitudes and motivation are strongly associated with each other.

By enhancing motivation among individuals, attitudes improve at an equal ratio. These results

strengthen the arguments in the previous sections and are in line with prior research (Apridar & Adamy, 2018). The results also negate the findings of Stringer et al. (2011) and clarify that motivation has a crucial role in improving job satisfaction in the workplace.

Table 7: Hypotheses testing

Hypothesis (H)	Description	Outcome	Reference
H <sub>1</sub>	Mot → JS	Accepted	(Apridar & Adamy, 2018)
H <sub>2</sub>	JS → BCB	Accepted	(Sri Indarti et al., 2017)
H <sub>3</sub>	Mot → BCB	Accepted	(Dharma, 2017)
H <sub>4</sub>	Mot → JS → BCB	Accepted	Novel context (Krishna et al., 2010)

Hypothesis H2 (there is a significant positive association between job satisfaction and bank citizenship behavior among Pakistani bank employees) was tested using the regression model (Table 5). Hypothesis H2 was accepted based on inferential statistics test. These results strengthen the theoretical foundations laid by previous researchers regarding the connection between job satisfaction and organizational citizenship behavior (Alsheikh & Sobihah, 2019; Sri Indarti et al., 2017; Mushtaq & Umar, 2015). The present results add value to the literature in the context of banking organizations and show that job satisfaction is equally useful for fostering citizenship behavior in banks as in generic organizations.

Hypothesis H3 (there is a significant positive relationship between motivation and bank citizenship behavior among Pakistani bank workers) was tested using regression analysis and was found to be significant (Table 5). Consequently, in light of findings derived from the inferential statistics, Hypothesis H3 is accepted for this study. These findings further confirm the results of previous studies and strengthen the theory concerning the relationship between motivation and organizational citizenship behavior (Shrestha & Dangol, 2020; Osman et al., 2019; Apridar & Adamy, 2017; Dharma, 2017; Mushtaq & Umar, 2015; Lazauskaite-Zabielske et al.,

2015; Krishnan et al., 2010). This empirical evidence is a valuable addition to the literature in the specific context of banking organizations and bank citizenship behavior.

The central hypothesis of this study was Hypothesis H4 (job satisfaction mediates significantly in the relationship between motivation and bank citizenship behavior among Pakistani bank staff). The interpretation of the results attained from the partial least-squares structure equation model (Table 5.0, and Figures 3, 4, and 5) illustrated and proved that job satisfaction is a significant mediator between motivation and bank citizenship behavior. Subsequently, Hypothesis H4 was validated in line with theory and the literature. The results of this hypothesis are a valuable contribution to the literature by proving job satisfaction to be a significant mediator between motivation and bank citizenship behavior, in continuation of the findings of Krishnan et al. (2010). They determined the mediating role of job satisfaction in the relation between motivational job characteristics and organizational citizenship behavior. However, the findings of the present study in the specific context of banking organizations are exclusive and infrequently examined.

Lastly, the demographic constructs, i.e., gender and residential area, were introduced as control variables in the structural model. Both constructs had an insignificant relationship with bank citizenship behavior. Thus, the proposed structural model and the hypothesized relationship were validated statistically.

## 5.2 Research Implications

This research has many implications for bank policymakers and organizational behavior researchers. Primarily, introducing the term “bank citizenship behavior” will invite scholarly attention to investigate bank employees’ citizenship behavior further to enrich the empirical evidence on the subject. This is particularly important given the increasing importance of citizenship behavior within banking organizations (Mushtaq et al., 2014; Ocampo et al., 2018; Sawalha et al., 2019) due to its relevance with organizational performance (Rita et al., 2018). Furthermore, this research is a valuable

contribution to the literature on bank personnel in the current context and setting for policy decisions together with the managerial application.

It is evident that by enhancing motivation among individuals, job attitudes improve at an equal ratio. Both motivation and job satisfaction are significant predictors of numerous positive behaviors and performance indicators. Markedly, managers may focus on the factors that increase the level of job satisfaction and motivation of bank staff to increase voluntary behaviors, i.e., bank citizenship behavior. It also will be advantageous for banking policymakers for improving workplace settings and performance. The preceding process will foster overall bank effectiveness and success. The findings of this study strengthen the existing theoretical foundations concerning the connection between job satisfaction, motivation, and bank employees’ citizenship behavior. Lastly, contrary to existing research, the insignificant relationship of both gender and residential area with the dependent variable bank citizenship behavior in this study opens an avenue for future research.

## 5.3 Limitations and Future Research Directions

Bank citizenship behavior varies based on geographic and demographic characteristics, as discussed in the literature review (Gautam et al., 2005; Mushtaq et al., 2014). Therefore, the generalization of the research should be limited to a specific population only—lengthy studies with a vast population are required for better generalization. Furthermore, the self-reported responses may have introduced bias, which can be eliminated in future studies by engaging peers to evaluate the extra-role behavior of colleagues.

Furthermore, the research findings indicate the need to include more factors, in addition to motivation and job satisfaction, to measure their impact on bank citizenship behavior, e.g., bank justice, bank trust, organizational happiness, life satisfaction, and work meaningfulness. Lastly, the mediating role of types of job satisfaction on the relationship between bank citizenship behavior and other organizational factors may strengthen further the arguments and findings on the subject.

## 5.4 Conclusion

This research found that the motivation level of bank personnel fosters bank citizenship behavior of the employees. Job satisfaction has a significant effect on the association between motivation and bank citizenship behavior of the bank personnel in the present context. These findings are consistent with the theoretical lens applied, and thus reinforce

the literature on the extra-role behavior of bank personnel in Pakistani and Asian settings. Moreover, the results indicate that the strength of job satisfaction, motivation, and bank citizenship behavior, as well as their mutual relationship, may vary based on context and organizational settings. The insignificant association of gender and residential area with bank citizenship behavior opens a new avenue of research.

### EXTENDED SUMMARY/IZVLEČEK

Ta raziskava je preučevala vpliv motivacije bančnega osebja na vedenje v dobrobit banke, medirano z zadovoljstvom pri delu. Raziskovalci so uporabili kvantitativni pristop in zasnovo presečne raziskave za zbiranje podatkov prek vprašalnika z uporabo Likertove lestvice iz vzorca 254 pakistanskih bančnih uslužbencev, izbranih z verjetnostnim vzorčenjem. Analiza podatkov z modeliranjem strukturne enačbe z delnimi najmanjšimi kvadrati z uporabo Smart\_PLS 3.3 je pokazala, da zadovoljstvo pri delu značilno medira motivacijo in vedenjem v dobrobit banke. Zanimivo je, da so imele kontrolne spremenljivke (spol in območje bivanja) neznačilno povezavo z vedenjem bančnega uslužbenca v dobrobit banke. Ti rezultati bodo oblikovalcem bančne politike pomagali izboljšati vedenje osebja v dobrobit banke. Snovan izraz "vedenje v dobrobit banke" bo pritegnil raziskovalce, da bodo dodatno raziskali vedenje bančnega uslužbenca v dobrobit bank, z namenom obogatitve empiričnih dokazov o tej temi. Ugotovitve te raziskave prisostvujejo k napredku literature. Večja velikost vzorca lahko vodi do boljše posplošitve ugotovitev. Prihodnje usmeritve predlagajo vključitev pravičnosti v okviru bančništva, organizacijske sreče, zadovoljstva z življenjem in smiselnosti kot predhodnikov vedenja v dobrobit banke.

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