

A STUDY OF ORGANIZATION CITIZENSHIP BEHAVIOUR OF EMPLOYEES IN INSURANCE SECTOR

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Abstract

Organizational Citizenship Behaviour (OCB) has emerged as a critical area of research in organizational studies, particularly for its role in enhancing workplace efficiency, fostering collaboration, and improving overall organizational performance. In the context of the general insurance sector, where competition is fierce and customer satisfaction is paramount, employees exhibiting OCB can significantly contribute to organizational success. Acts of discretionary effort, such as assisting colleagues, being proactive, and showing loyalty beyond formal requirements, help build a positive work environment. These behaviors, although not explicitly rewarded, enhance teamwork, reduce conflict, and improve customer interactions, ultimately fostering a competitive edge in the insurance industry. Exploring OCB among employees in this sector can provide actionable insights into how organizations can cultivate such behaviors to achieve long-term success. Additionally, the study is vital as it can shed light on the factors that influence OCB in the general insurance industry, such as leadership style, job satisfaction, organizational commitment, and workplace culture. Understanding these determinants enables insurance companies to design HR policies and practices that encourage and sustain OCB among employees. This is particularly important in a service-driven industry where employee behavior directly impacts customer trust and loyalty. By identifying gaps and opportunities, the study can help organizations enhance their internal processes, employee engagement, and overall service quality, contributing to improved organizational outcomes and a stronger presence in the competitive market.

Keywords: Organizational Citizenship Behaviour, Employees, General Insurance.

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Introduction:

Private insurance companies are entities owned and operated by private individuals or corporations with the primary goal of generating profit. These companies have grown significantly since the liberalization of the insurance sector, which allowed private players to enter the market and compete with established public-sector insurers. Private insurers focus on providing innovative and customer-centric insurance solutions, including life, health, motor, and general insurance. They are known for leveraging advanced technology, personalized customer service, and dynamic marketing strategies to meet the evolving needs of customers. The entry of private players has not only increased competition but also improved the overall quality of products and services in the insurance market.

One of the key features of private insurance companies is their emphasis on efficiency, speed, and flexibility. They often introduce new products more rapidly and offer tailored solutions to meet specific customer demands. With a focus on digital platforms, private insurers have made insurance more accessible and user-friendly through online purchasing, claim settlement, and

customer service. These companies also play a crucial role in deepening insurance penetration by targeting untapped markets and innovating with microinsurance products, thus contributing to financial inclusion and economic growth.

Public Insurance Companies

Public insurance companies, also known as state-owned insurers, are entities established and managed by the government to provide insurance services. Their primary focus is not just on profit generation but also on fulfilling broader socio-economic objectives. Public insurers, such as the Life Insurance Corporation of India (LIC) and General Insurance Corporation (GIC), have historically dominated the insurance sector due to their extensive reach, trustworthiness, and commitment to serving rural and underserved populations. These companies aim to provide financial security and risk coverage to a broad spectrum of society, ensuring that insurance is accessible even to low-income groups.

Public insurance companies often operate with a mandate to support government policies and initiatives, such as crop insurance, social security schemes, and health insurance programs for economically weaker sections. Their strong infrastructure and extensive branch networks enable them to serve diverse demographics across urban and rural areas.

Impact of OCB on Organizational Performance:

Organizational Citizenship Behaviour (OCB) significantly impacts the overall performance of general insurance companies by fostering a culture of cooperation and voluntary participation. Employees who exhibit OCB go beyond their formal job descriptions to assist colleagues, share knowledge, and proactively address customer issues, leading to enhanced operational efficiency and service quality. In the general insurance sector, where customer satisfaction and trust are vital, such discretionary behaviors directly contribute to improved client relationships and higher retention rates.

Impact on Employee Engagement and Job Satisfaction

OCB also plays a pivotal role in enhancing employee engagement and job satisfaction within the general insurance sector. When employees engage in positive behaviors like helping co-workers and supporting organizational initiatives, they often experience a sense of accomplishment and belonging. This, in turn, fosters greater motivation and loyalty toward the organization. Moreover, a workplace culture that values and recognizes OCB encourages other employees to adopt similar behaviors, creating a cycle of mutual support and engagement.

Impact on Organizational Adaptability and Growth

Another significant impact of OCB in the general insurance sector is its contribution to organizational adaptability and growth. Employees who are willing to take initiative, embrace change, and contribute to the organization's success beyond their formal roles help companies navigate dynamic market conditions. For instance, during periods of regulatory changes or economic fluctuations, such behaviors ensure that the organization can respond proactively and maintain stability. OCB also enhances the company's reputation in the industry by showcasing a workforce that is committed to excellence and customer satisfaction, thereby attracting new customers and fostering sustainable growth.

Review of Literature:

1. Podsakoff, P. M., MacKenzie, S. B., Paine, J. B., & Bachrach, D. G. (2000), In the research titled "Organizational Citizenship Behaviors: A Critical Review of the Theoretical and Empirical Literature and Suggestions for Future Research" The study concludes that OCB plays a pivotal role in enhancing organizational effectiveness through improved employee cooperation, reduced

workplace conflicts, and increased productivity. It emphasizes that understanding the antecedents of OCB, such as leadership styles, organizational justice, and job satisfaction, is critical for organizations to foster such behaviors. The study also identifies a gap in research on how cultural and industry-specific factors influence OCB, suggesting future studies focus on diverse sectors such as insurance.

2. Organ, D. W. (1997), In the research titled "Organizational Citizenship Behavior: It's Construct Clean-Up Time" This study refines the conceptualization of OCB by identifying key dimensions like altruism, conscientiousness, courtesy, sportsmanship, and civic virtue. It concludes that promoting OCB requires integrating organizational policies with employee well-being and emphasizing a culture of fairness and recognition. The research underscores that OCB is not just an outcome of job satisfaction but also closely linked to the ethical and value-driven climate of the organization.

3. Borman, W. C., & Motowidlo, S. J. (1993), In the research titled "Expanding the Criterion Domain to Include Elements of Contextual Performance" The study highlights that OCB, as an essential element of contextual performance, complements task performance by contributing to the social and psychological environment of the workplace. It concludes that organizations should create formal and informal mechanisms to reward and recognize OCB. This ensures sustained employee engagement and encourages the consistent demonstration of behaviors that positively impact organizational culture, especially in customer-facing sectors like insurance.

4. Bolino, M. C., Turnley, W. H., & Bloodgood, J. M. (2002), In the research titled "Citizenship Behavior and the Creation of Social Capital in Organizations" The study demonstrates that OCB enhances social capital within organizations, which in turn fosters trust, collaboration, and effective resource sharing. It concludes that OCB not only benefits individual relationships within the organization but also plays a strategic role in helping organizations adapt to external market changes. The findings highlight that organizations fostering OCB through leadership and supportive workplace culture are better equipped for sustained growth in dynamic environments, including the insurance sector.

5. Cohen, A., & Vigoda, E. (2000), In the research titled "Do Good Citizens Make Good Organizational Citizens? An Empirical Examination of the Relationship Between General Citizenship and OCB" The research establishes a strong link between general citizenship traits and OCB, concluding that individuals with high ethical standards and civic responsibility are more likely to display OCB. It suggests that organizations, especially in the service industries like insurance, should incorporate behavioral assessments during recruitment and implement training programs to cultivate citizenship behaviors among employees. This would lead to improved organizational cohesion and employee engagement.

Research Gap:

The existing literature on Organizational Citizenship Behavior (OCB) offers significant insights into its importance across various sectors, including insurance, but several research gaps remain. While studies have emphasized the role of leadership, organizational justice, and job satisfaction as antecedents of OCB, there is limited exploration into how sector-specific factors, such as the unique challenges and dynamics within the insurance industry, influence these behaviors. Furthermore, cultural dimensions and their impact on OCB, particularly in multinational insurance firms, have not been adequately addressed. Future research should focus on examining how demographic factors like gender, age, and educational background interact with OCB in the context of the insurance sector, and how organizations can tailor strategies to foster these behaviors

in diverse work environments. Additionally, there is a need for studies that explore the role of OCB in improving customer satisfaction and organizational performance within the insurance sector.

Research Methodology:

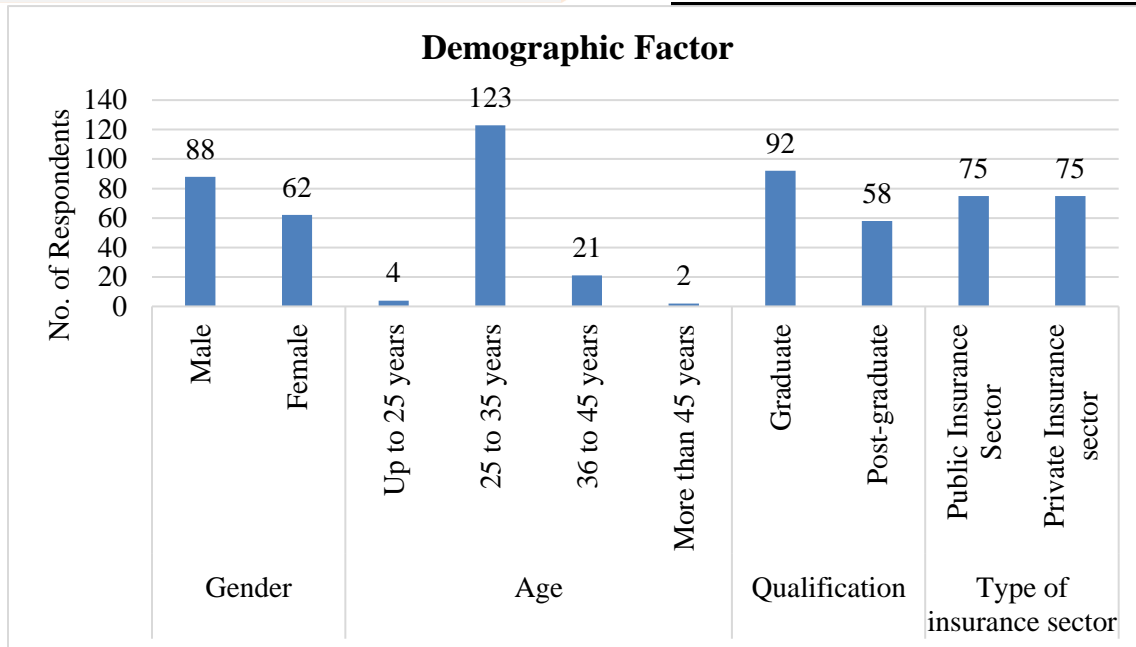
The Study involves both qualitative and quantitative approaches. The primary data for the study was collected through a structured questionnaire administered to 150 respondents working in general insurance companies. The demographic factors considered in the study include gender, age, qualification, and the type of insurance sector (public or private). The two main objectives of the study are: (1) To study the factors of Organizational Citizenship Behavior (OCB) of employees in general insurance companies, and (2) To compare the factors of OCB between private and public general insurance companies. The data were analyzed using statistical tools, including Friedman's test and independent sample tests, to understand the factors influencing OCB and to compare them between the public and private sectors. Descriptive statistics and mean scores were also used to explore the relative importance of various OCB dimensions such as conscientiousness, sportsmanship, civic virtue, courtesy, and altruism, with a focus on understanding the impact of demographic variables on OCB. The findings provide insights into the role of these factors in enhancing employee behavior in the insurance sector.

Data Analysis:

Demographic Factor

Sr No.	Particular	Category	Frequency	Percent
1	Gender	Male	88	58.7
		Female	62	41.3
2	Age	Up to 25 years	4	2.7
		25 to 35 years	123	82.0
		36 to 45 years	21	14.0
		More than 45 years	2	1.3
3	Qualification	Graduate	92	61.3
		Post-graduate	58	38.7
4	Type of insurance sector	Public Insurance Sector	75	50.0
		Private Insurance sector	75	50.0

The table provides demographic details of the survey respondents, categorized by gender, age, qualification, and the type of insurance sector they are associated with. In terms of gender, 58.7% of respondents are male, while 41.3% are female. Regarding age, the majority of respondents (82%) are between 25 and 35 years old, followed by 14% in the 36 to 45 years range. Only 2.7% are aged up to 25 years, and a small percentage (1.3%) are above 45 years. Concerning qualification, 61.3% of respondents are graduates, while 38.7% hold post-graduate degrees. In terms of the type of insurance sector, 50% of the respondents are from both the public and private insurance sectors, indicating an equal representation of the two sectors in the survey. This data provides a clear overview of the respondent's demographics and their association with the insurance industry. The following information is shown below in bar diagram.



Objective and Hypothesis:

Objective 1 To Study the factors of Organizational citizenship behaviour of employees in general insurance companies.

Null Hypothesis H₀₁: There is no significant difference in factors of Organizational citizenship behaviour of employees in general insurance companies.

Alternate Hypothesis H₁₁: There is a significant difference in factors of Organizational citizenship behaviour of employees in general insurance companies.

To test the above null hypothesis Friedman test is applied and chi-square test is obtained.

Test Statistics ^a	
N	150
Chi-Square	100.647
df	4
P-value	.000
a. Friedman Test	

Interpretation: The above results indicate that calculated p-value is 0.000. It is less than 0.05. Therefore, chi-square test is rejected. Hence Null hypothesis is rejected and Alternate hypothesis is accepted.

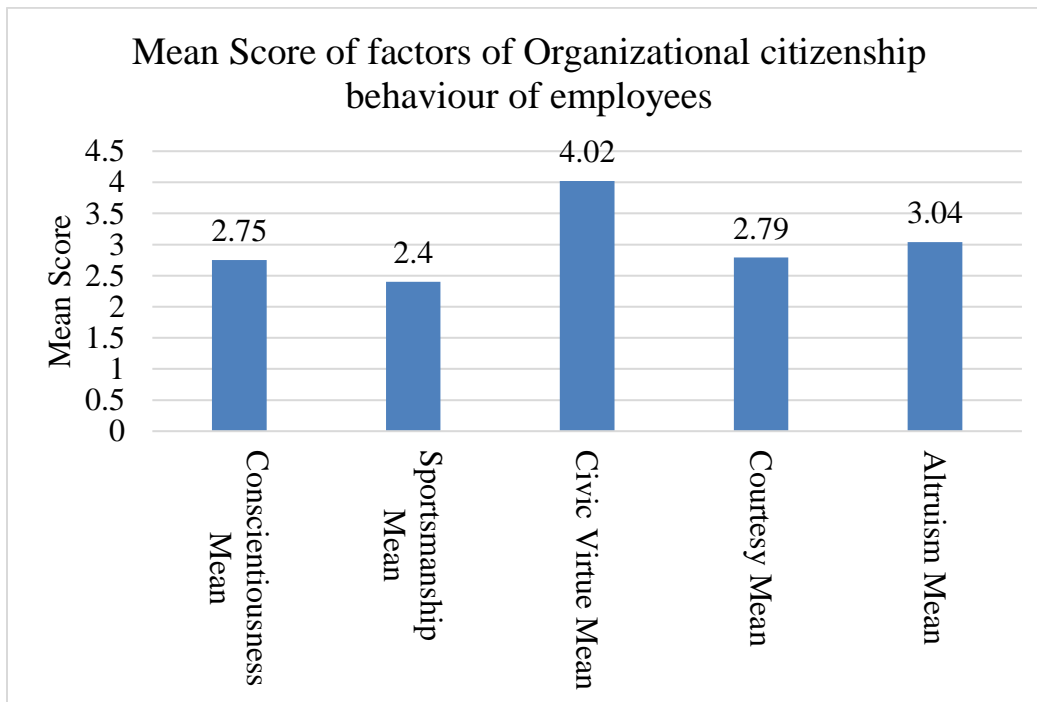
Conclusion: There is a significant difference in factors of Organizational citizenship behaviour of employees in general insurance companies.

Findings: To understand the findings of hypothesis, mean score of factors of Organizational citizenship behaviour of employees in general insurance companies.

Ranks	
	Mean Rank
Conscientiousness Mean	2.75

Sportsmanship Mean	2.40
Civic Virtue Mean	4.02
Courtesy Mean	2.79
Altruism Mean	3.04

The mean rank of various organizational citizenship behaviors (OCBs) reflects the importance of different dimensions of employee conduct within an organization. Conscientiousness, with a mean of 2.75, indicates a moderate level of emphasis on employees' reliability and responsibility. Sportsmanship, with a mean of 2.40, suggests a slightly lower importance placed on tolerance and cooperation despite challenges. Civic Virtue, with the highest mean of 4.02, reflects the strongest emphasis on employees' active participation in organizational governance and decision-making. Courtesy, with a mean of 2.79, highlights a somewhat higher importance on polite and considerate behavior. Altruism, at 3.04, suggests a moderate importance placed on helping colleagues and fostering a supportive work environment. The ranking shows that behaviors like civic virtue are highly valued in the organization, while sportsmanship and conscientiousness are seen as somewhat less critical but still significant. The mean ranks provide insight into how different OCBs are perceived and prioritized within the organization. The following information is shown below in bar diagram.



Objective 2 To compare the factors of Organizational citizenship behaviour between private and public general insurance companies.

Null Hypothesis H₀₂: There is no significant difference in factors of Organizational citizenship behaviour between private and public general insurance companies.

Alternate Hypothesis H₁₂: There is a significant difference in factors of Organizational citizenship behaviour between private and public general insurance companies.

To test the above null hypothesis independent sample test is applied and obtained.

OCB Factor	P-value	Results
Conscientiousness	0.000	Rejected
Sportsmanship	0.000	Rejected
Civic Virtue	0.666	Accepted
Courtesy	0.000	Rejected
Altruism	0.000	Rejected

Interpretation: The above results indicate that calculated p-value is 0.000 for all OCB factor except civic virtue. It is less than 0.05. Therefore, independent sample test is rejected. Hence Null hypothesis is rejected and Alternate hypothesis is accepted.

The above results indicate that calculated p-value is 0.666 for civic virtue. It is more than 0.05. Therefore, independent sample test is accepted. Hence Null hypothesis is accepted and Alternate hypothesis is rejected.

Conclusion: For all OCB factor except civic virtue there is a significant difference in factors of Organizational citizenship behaviour between private and public general insurance companies. For Civic Virtue there is no significant difference in factors of Organizational citizenship behaviour between private and public general insurance companies.

Findings:

To understand the findings of hypothesis, mean score of factors of Organizational citizenship behaviour between private and public general insurance companies.

Sr No.	Particular	Category	Mean	Standard Deviation
1	Conscientiousness	Public Insurance Sector	59.09	7.713
		Private Insurance sector	86.35	12.216
2	Sportsmanship	Public Insurance Sector	58.29	7.149
		Private Insurance sector	78.72	16.896
3	Civic Virtue	Public Insurance Sector	88.48	7.972
		Private Insurance sector	87.73	12.621
4	Courtesy	Public Insurance Sector	58.83	7.345
		Private Insurance sector	83.31	17.428
5	Altruism	Public Insurance Sector	94.33	8.828
		Private Insurance sector	56.73	8.158

Conscientiousness: In the Public Insurance Sector, the mean score for conscientiousness is 59.09 with a standard deviation of 7.713, indicating a moderate level of responsibility and dependability among employees. In contrast, the Private Insurance Sector shows a significantly higher mean of 86.35 with a standard deviation of 12.216, suggesting that employees in this sector exhibit greater reliability and attention to detail, with more variation in responses.

Sportsmanship: For the Public Insurance Sector, the mean score for sportsmanship is 58.29 with a standard deviation of 7.149, reflecting a moderate level of tolerance and cooperative behavior among employees when facing challenges. In the Private Insurance Sector, the mean score rises to 78.72 with a higher standard deviation of 16.896, suggesting that employees in this sector are generally more cooperative, but there is a wider range of attitudes toward managing adversity.

Civic Virtue: In terms of civic virtue, the Public Insurance Sector shows a high mean of 88.48 with a standard deviation of 7.972, indicating strong employee engagement in organizational

governance and active participation. The Private Insurance Sector's mean is slightly lower at 87.73 with a higher standard deviation of 12.621, reflecting that while employees in both sectors show similar levels of civic engagement, there is more variation in the Private Insurance Sector.

Courtesy: The Public Insurance Sector's mean score for courtesy is 58.83 with a standard deviation of 7.345, suggesting that employees are moderately polite and considerate in their interactions. In the Private Insurance Sector, the mean score of 83.31 with a higher standard deviation of 17.428 indicates that employees are generally more courteous, but there is considerable variation in the degree of politeness and respect shown.

Altruism: Employees in the Public Insurance Sector exhibit a high mean score of 94.33 with a standard deviation of 8.828 for altruism, demonstrating a strong tendency to help others and contribute to the well-being of colleagues. Conversely, the Private Insurance Sector has a much lower mean score of 56.73 with a standard deviation of 8.158, indicating that altruistic behavior is less prominent and more varied in this sector.

Conclusion:

In conclusion, the study reveals that there is a significant difference in the factors of Organizational Citizenship Behavior (OCB) between public and private general insurance companies, except for the factor of civic virtue. While the private insurance sector shows higher mean scores for factors like conscientiousness, sportsmanship, courtesy, and altruism, indicating greater emphasis on these behaviors, the public insurance sector exhibits strong scores in civic virtue and altruism. The findings suggest that employees in the public insurance sector tend to demonstrate higher levels of civic engagement and altruism, whereas those in the private insurance sector excel in conscientiousness, sportsmanship, and courtesy.

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