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# Voluntary workplace behaviors among employees of high and low-performing banks

## A comparative study of selected banks in Ghana's Club 100

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### Abstract

**Purpose** – The purpose of this study is to determine whether there is a difference with the exhibition of voluntary workplace behaviors (i.e. organizational citizenship behaviors [OCB] and counterproductive workplace behaviors [CWB]) among employees of high and low-performing banks in Ghana.

**Design/methodology/approach** – The quantitative approach was adopted to collect data from employees of selected banks from Ghana's Club 100. The independent t-test was used to categorize the exhibition of employees' OCB and counterproductive workplace behaviors by the type bank (i.e. high- or low-performing banks).

**Findings** – Contrary to the speculations of the study, employees of high-performing banks did not score higher in the exhibition of OCB compared to low-performing banks. Employees of low-performing banks were also not found to score higher with respect to CWB as compared to those of high-performing banks.

**Research limitations/implications** – The research adopted a single rating method of collecting data from respondents. There could, however, be a level of biasness from the employees' point of view of their exhibition of both OCB and CWB. Future research should thus seek to use a dyad method of collating data from both managers and employees of employees' voluntary workplace behaviors. The study only focused on OCB as having a positive impact on the performance of banks and CWB having a negative impact. Future studies could also peruse both positive and negative impacts of OCB and CWB on the performance of organizations. An assessment of the various dimensions of both OCB and CWB (e.g. OCB-I, OCB-O, CWB-I and CWB-O) and their distinctive impacts on organizational performance is also suggested. Moreover, the adoption of only the quantitative approach to measuring the variables under the study was also identified as a limitation. This made it difficult to further peruse the intentions of employees to either engage in OCB or CWB. Further research could adopt the mixed-method approach that will add to the rigor in terms of the analyses. Researchers could also explore the same relationship among other sectors such as manufacturing. Further studies should also be conducted to peruse what promotes or inhibits the performance of banks irrespective of the voluntary workplace behaviors of the employees. More so, further research could also assess whether the workload of employees can predict employees' voluntary workplace behaviors. Specific to the banking sector and others with the same working environment, future studies can investigate the factors that inhibit and encourage employees' exhibition of OCB and CWB.

**Practical implications** – It was thus concluded that even though voluntary behaviors of employees influence the performance of organizations particularly banks, their effect is not that significant. This could be as a result of the tight schedules, structured and controlled nature of work activities in the banks that make employees so occupied throughout their working day to the extent they have perhaps no time to engage in extra-role activities. This calls for the need for banks to further explore other opportunities that contribute to boosting employee performance.



**Originality/value** – The study provides an in-depth account on whether OCB and CWB of employees predict the performance of organizations, especially banks in Ghana.

**Keywords** Banking, Organizational citizenship behavior, Counterproductive workplace behavior, Voluntary workplace behaviors, High-Performance, Low-Performance

**Paper type** Research paper

## Introduction

Organizations in recent times are under pressure to maintain high performance in order to stay competitive in the various sectors they operate in. According to [Lee et al. \(2013\)](#), one of the contributing factors to the success or failure with regards the performance of organizations is the employees' behavior. It includes what employees do or say in their respective organizations that affects either co-workers or the organization at large ([Hiriyappa, 2008](#); [Sims, 2002](#)). More so, research on employees' behavior in organizations have moved from just task-related performance to include the voluntary workplace behaviors of employees that go beyond just task performance ([Podsakoff et al., 2000](#)).

Employees' voluntary workplace behaviors have however been researched from two distinct viewpoints; based on their impact on organizational performance. On the positive side, they are seen as helpful behaviors by employees to boost the performance of organizations – popularly known as organizational citizenship behaviors (OCB) ([Organ, 1988](#)). OCB is defined as “individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system and in general promotes the effective functioning of organizations” ([Organ, 1988](#), p. 4). This behavior can be expressed in different forms, namely, helping others who have heavy workloads, avoiding creating problems for co-workers, keeping abreast with changes in the organization and attendance at work above the norm among others ([Podsakoff et al., 1990](#)). According to [Organ \(1988\)](#), employees who exhibit these traits are referred to as “good soldiers” and are aspired for by most organizations ([Krishnan and Arora, 2008](#); [Vaijayanthi et al., 2014](#)).

On the flip side are behaviors that are perceived as destructive and detrimental to both co-workers and the organization referred to as counterproductive workplace behaviors (CWB) ([Fox, Spector and Miles, 2001](#)). According to [Spector and Fox \(2005, p. 151\)](#), CWB refers to “the volitional acts that harm or intend to harm organizations and their stakeholders including clients, co-workers, customers and supervisors”. CWB ranges from insignificant acts such as five minutes late arrival to work, five minutes early departure from work, taking extended breaks, browsing the internet during working hours, to more serious ones like lack of co-operation, verbal abuse, theft, physical assaults, and sabotage among others ([Brimecombe et al., 2014](#); [Robinson and Bennett, 1995](#)). More so, research shows that organizations suffer the loss of billions of dollars in revenue attributed to harmful acts undertaken by employees each year ([US Chamber of Commerce, 2002](#)). For instance, employee theft is identified to cost organizations approximately 35 per cent of their inventory, 1.4 per cent of total revenue and 38 billion dollars for annual damages ([Center for Retail Research, 2010](#)). More so, workplace violence, an example of CWB, is reported to cost companies about 500,000 employees per year to both voluntary and involuntary turnover ([Occupational Safety and Health Administration, 1996](#)). It is also alarming to learn from research that about 75 per cent of all employees engage in deviant behaviors at one time or the other (cited in [Casebier, 2014](#)).

It can thus be inferred from the above assertions that OCB of employees tend to contribute greatly to the high performance of organizations whereas counterproductive work behaviors of employees tend to predict low performance. The question then is, do high-

performing organizations have their employees exhibiting more OCB than CWB and do employees of low-performing organizations exhibit more of CWB than OCB? Empirical and organizational research to provide clear answers to the relationship between the voluntary workplace behaviors of employees and the performance of organizations particularly in the Ghanaian banking sector is scarce. Additionally, most works done are geared towards only OCB and how it impacts on individual performance and not on organizational performance (Podsakoff *et al.*, 1997; Podsakoff and MacKenzie, 1994). Furthermore, Nielsen *et al.* (2009) posit that there are inconsistent findings on the nexus between OCB and organizational performance.

The Ghanaian banking sector has experienced escalating growth as well as increase in the number of banks operating in the country and this has triggered fierce competition within the sector. From 1989 to 2016, the number of commercial banks in Ghana has increased from 7 to 33 banks. Due to this, commercial banks in the country have to also put in place the necessary measures and resources to keep their yearly overall performance at a high level as well as have the competitive advantage. According to Yunus *et al.* (2010), organizations especially banks need not only recruit employees but also train them in order for the organization to have and enjoy a sustained competitive edge. It is however important to take employees behaviors into consideration when seeking to maintain or optimize performance and their voluntary workplace behaviors are not an exception (i.e. OCB and CWB) (Ali and Waqar, 2013; Yunus *et al.*, 2010).

This study presents two hypotheses aimed at determining whether there is a difference with the exhibition of voluntary workplace behaviors (i.e. OCB and CWB) among employees of high- and low-performing banks.

## Literature review

### *Organizational citizenship behavior*

OCB as a term was proposed by Organ (1988) about three decades ago but had its roots from the works of scholars such as Barnard (1938) and Katz (1964). Organ (1988, p. 4) defined the concept to mean an “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”. The use of the term “discretionary” in relation to OCB first of all means it is a matter of the individual’s choice without a form of punishment even when such behavior is not displayed. Secondly, such behaviors exceed the formally defined job description given to the individual by the organization. Lastly, OCBs are not recognized as part of the formal reward system of the organization therefore employees indulge in them without the expectation of being rewarded for their efforts (Organ, 1988).

According to Katz (1964), every organization needs employees to exhibit three behaviors to ensure that the organization continues to run effectively and achieve high organizational performance. First of all, employees must be induced to enter and decide to remain committed. Second, perform the specific duties assigned to them (in-role performance). Lastly, must adopt innovative ways of accomplishing organizational goals outside their job description (referred to as OCB). OCB however becomes very important because employees exhibition of such behaviors show a level of interdependence among them, thus making the two (i.e. both employees and OCB) directly related to the life and survival of the organization (Karambayya, 1989). The concept of OCB is also akin to concepts such as pro-social organizational behaviors (George, 1990), extra-role behavior (Van Dyne *et al.*, 1995), organizational spontaneity (George and Brief, 1992) and contextual performance (Borman *et al.*, 1995).

Generally, employees' acts of OCB towards their organization includes being punctual, helping co-workers, volunteering, keeping abreast with development of one's profession, adhering to company rules, protecting company's resources, staying out of conflicts among others (Podsakoff *et al.*, 2000).

Employees' citizenship behaviors can further be classified as ones directed towards co-workers (OCB-I, where "I" stands for Individual) and the ones towards the organization in general (OCB-O, where "O" stands for Organization) (Williams and Anderson, 1991). OCB-I are referred to as behaviors that provide immediate support to the individuals but indirectly benefit the organization as a whole. Examples of OCB-I include: helping others who are absent and taking personal interest in them (Williams and Anderson, 1991); helping co-workers with heavy workloads, sharing resources, calling attention to errors (George and Brief, 1992). On the other hand, OCB-O are characterized by behaviors engaged in by employees that bring benefit to the organization in general (Williams and Anderson, 1991). It is characterized by employees giving advance notice when they are to be absent and complying with the informal rules of the organization to maintain order. Additionally, George and Brief (1992) termed OCB-O as "spreading goodwill," meaning the members of the organization tend to voluntarily contribute to the advancement of the organization. This can be done through personal advertisement of the organization in a beneficial light such as being supportive and describing the goods and services as being of good quality.

Empirical studies done in relation to the essence of OCB in the workplace have revealed that remarkable benefits accrue to co-workers, managers and the organization at large when individuals display OCB (Ackfeldt and Coote, 2005; Podsakoff *et al.*, 2000). For instance, a study by Yen and Niehoff (2004) conducted to test the theory of OCB and how it affects organizational effectiveness indicated that the more employees of the organization engage in OCB, the more the organization becomes successful. In the study, the managers of the various branches sampled which were identified as being more successful revealed that their employees often displayed behaviors such as being conscientious, altruistic, harmonious, and more willing to participate and protect the resources of the organization. Additionally, an empirical study by Podsakoff and MacKenzie (1994) on the impact of OCB on organizations evinced that OCB of employees contributes up to 17 per cent of the performance of organizations.

In summary, Podsakoff *et al.* (2000) exposes the reasons why encouraging OCB in organizations positively impacts on the success of every organization. They include the fact that OCB:

- leads to enhanced co-worker and managerial productivity;
- frees up resources that can be used for more productive purposes;
- helps to coordinate activities within and across groups;
- strengthens the organization's ability to attract and retain the best employees;
- increases the stability of the organization's performance; and
- allows the organization to adapt more effectively to organizational changes.

Gleaning from many years of research works on OCB, these prominent authors: Podsakoff *et al.* (2000) and Organ (1988) proposed various dimensions of OCB. According to Podsakoff *et al.* (2000), the dimensions include a helping behavior, sportsmanship, organizational loyalty, organizational compliance, individual intuitiveness, civic virtue, and self-development. On the other hand, the model by Organ (1988) which has been adopted by most studies (Ali and Waqar, 2013; Moghadam *et al.*, 2013) consists of five factors: courtesy,

conscientiousness, sportsmanship, altruism and civic virtue. This study however adopted the dimensions of OCB as explained by [Organ \(1988\)](#) as follows:

- (1) *Courtesy*: This component describes the act of helping co-workers to avoid problems from occurring, specifically, when it comes to acts such as considering the impact of ones' actions on co-workers; not abusing the rights of others; preventing problems with other workers and being mindful of actions that affect the jobs of others ([Organ, 1988, 1990; Podsakoff et al., 1990, 2000](#)).
- (2) *Conscientiousness*: This dimension reflects employees' voluntary behavior that is carried out above the minimum requirement expected of them by their respective organizations. It touches on behaviors related to punctual attendance at work, not taking extra breaks, obedience to company's rules and giving ones maximum effort relative to the pay received ([Organ, 1988, 1990; Podsakoff et al., 1990](#)). Additionally, it refers to the employee's effort to complete projects using overtime and not requesting overtime payment ([Schnake et al., 1993](#)).
- (3) *Sportsmanship*: To be a good sportsman is to avoid complaining and murmuring when the actions of others inconvenience an individual. Sportsmanship as a dimension of OCB demands that employees still maintain a positive attitude even when things do not go in their favor and not take offense when their suggestions in the form of ideas are not taken into consideration. More so, sportsmen are perceived as being willing to sacrifice their interests in exchange of that of the group's interest ([Organ, 1988](#)). According to [Podsakoff et al. \(2000\)](#) examples of such voluntary behaviors include: not blaming co-workers; ability to tolerate the organization's problems; showing respect to fellow workers and refraining from complaining about work given.
- (4) *Altruism*: This is also known as helping behaviors. Altruism reflects discretionary behaviors of employees to help others to complete and solve problems that they face in relation to their jobs ([Organ, 1988, 1990; Podsakoff et al., 2000](#)). Specifically, such behaviors include helping others with heavy loads and voluntarily orienting new employees ([Podsakoff et al., 1990](#)).
- (5) *Civic virtue*: This requires showing a level of interest in the organization – referred to as loyalty. [Organ \(1988\)](#) enlisted some of such behaviors as employees' active participation in meetings and making innovative contributions on issues concerning the organization. Organ further noted that coping with organizational changes, reporting unusual workplace incidence and helping to avoid organizational hazards are all examples of the civic virtue behavior.

#### *Counterproductive workplace behaviors*

CWB is also referred to in literature as “workplace deviance behavior”. They refer to actions by employees that have detrimental effects or cause harm to the organization and its workers in one way or the other ([Fox et al., 2001](#)). They are usually seen as being contrary to the legitimate interests of the organization ([Sackett, 2002](#)). [Penney and Spector \(2002, p. 126\)](#) further described the concept as employees' behaviors that “harm their organization or organization members, such as theft, sabotage, interpersonal aggression, work slowdowns, wasting time and/or materials, and spreading rumors”. However in an effort to define such behaviors as voluntary, [Mount et al. \(2006\)](#) referred to CWB as discretionary acts meaning employees have the choice of whether or not to engage in CWB. [Spector and Fox \(2005\)](#) also

added that CWB are voluntary acts by employees which are intended to negatively affect their stakeholders (e.g. co-workers, customers, and supervisors).

Similarly, [Robinson and Bennett \(1995\)](#) defined destructive deviance as “voluntary behaviors that violates significant organizational norms, thus threatening the well-being of an organization, its members, or both” (cited in [Bodankin and Tziner, 2009](#), p. 550). In a comprehensive study on the concept of CWB, [Parvez and Anjum \(2013\)](#) p. 418) enumerated from various authors that such detrimental behaviors could include: anger ([Neuman and Baron, 1997](#)), modding ([Zapf and Einarsen, 2005](#)), impoliteness ([Andersson and Pearson, 1999](#)), violence in the workplace ([Barling et al., 2009](#)), deviation ([Robinson and Bennett, 1995](#)), retaliation ([Skarlicki and Folger, 1997](#)) and protest ([Kelloway et al., 2010](#)).

CWB can either be directed towards individuals or towards organizations in general ([Gruys and Sackett, 2003](#)). [Gruys and Sackett \(2003\)](#), p. 30) defined CWB as “any intentional behavior on the part of an organizational member viewed by the organization as contrary to its legitimate interests”. Therefore, employees who engage in CWB are bound to direct them either towards co-workers (CWB-I) or the organization (CWB-O) ([Bennett and Robinson, 2000](#)).

*CWB-I.* Counterproductive work behaviors directed towards workers have also been referred to as interpersonal deviance in literature ([Robinson and Bennett, 1995](#); [Sackett, 2002](#)). It can also be towards other stakeholders such as supervisors and customers of the organization ([Mount et al., 2006](#)). Such behaviors are further defined as political deviance and personal aggression. Political deviance includes the acts of blaming others for one’s mistakes and showing favoritism whereas harassment, gossiping about fellow workers and stealing from them also reveals act of personal aggression. More so, [Bennett and Robinson \(2000\)](#) lists behaviors such as employees making fun of or cursing at other workers; publicly embarrassing and making ethnic or religious comments about others at the workplace as examples CWB-I.

*CWB-O.* CWB directed towards the organization has also been sectioned into production deviance and property deviance. Production deviance refers to actions that are against the norms of the organization as related to the work quality or quantity ([Robinson and Bennett, 1995](#)). They can also be referred to as intentional ways by which employees decide to fail on assigned tasks given ([Chen and Spector, 1992](#)). On the other hand, deviance in relation to organizational property occurs when employees resort to damaging the assets of the organization ([Robinson and Bennett, 1995](#)). Examples of such behaviors include: taking the organization’s property without permission; littering the work environment; putting less effort than required; and intentionally coming late to the workplace ([Bennett and Robinson, 2000](#)).

#### *Organizational citizenship behavior-counterproductive workplace behaviors and organizational performance*

Voluntary workplace behaviors are now considered when organizational performance is being measured ([Werner, 1994](#); [Katzell and Yankelovich, 1975](#)). However, as to whether the two voluntary work behaviors (OCB and CWB) are opposites or contrary in their effect on organizational performance, various researchers have expressed varied opinions. For instance, [Dalal \(2005\)](#) in a comparative study considered them as opposites: in the sense that whereas OCB helps to improve organizational performance, employees’ CWB tends to rather make it worse. This assertion was however supported by [Kelloway et al. \(2002\)](#) in their work which revealed the two constructs as being separate yet related and further concluded that there exists a negative relationship between OCB and CWB. More so, [Bukhari and Ali \(2009\)](#) evinced that OCB and CWB relate negatively with each other; thus, both cannot be

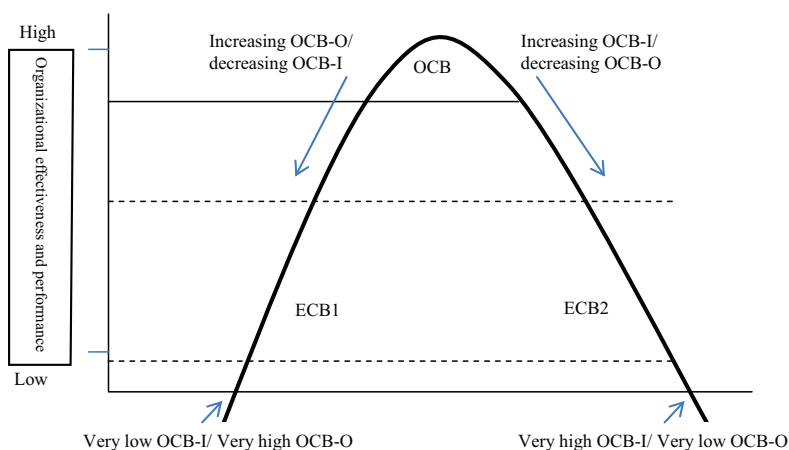
displayed by employees at a given point in time. Even though their findings showed that employees who are rated high on OCB rated low when it comes to CWB, it does not mean the latter is a permanent behavior exhibited by employees. In this regard, [Spector et al. \(2010\)](#) advanced that the two constructs are not opposites as opined but that employees should rather be assessed on how often they engage in either of them.

Empirical findings from a plethora of organizational researchers ([Organ, 1990](#); [Werner, 1994](#); [Podsakoff, et al., 2000](#); [Chao-chan et al., 2011](#)) revealed that the positive discretionary behaviors (i.e. OCB) of employees significantly help to improve the performance of organizations by aiding to boost the efficiency of co-workers and managers and makes more resources available for productive activities. Additionally, they assist in enhancing the coordination between work teams and groups; help organizations attract and retain capable and skilled workers; make organizations more stable and proactively respond to changes and competition in the environment.

Some researchers have however indicated that there is a pro-OCB bias, in the sense that only the positive consequences of OCB have been focused on neglecting how OCB can also negatively affect both individual and organizational performance ([Spitzmuller et al., 2008](#); [Harari et al., 2016](#)). This creates an erroneous perception that “OCBs are always good, and that more is always better” ([Khoala and Coldwell, 2017, p.223](#)). Organizational research has recently started investigating the dark side of OCB in organizations ([Koopman et al., 2016](#)). [Turnipseed and Rassuli \(2005\)](#) advanced that specifically the aspects that boost the performance of organizations include those that add up to the social capital of the organization as well as have altruistic traits. Additionally, they posited that behaviors that result in saving time, solving problems and also enhancing the socio-economic support of the organization. [Walz and Niehoff \(1996\)](#) also added that only OCBs categorized as “help” can be linked to the performance of organizations. [Karambayya \(1990\)](#) in linking OCB to high-performing and low-performing groups found that OCB will be high in high-performing groups and organizations compared to low-performing groups and organizations. Thus, OCB will improve the general performance of organizations.

However, a recent study by [Khoala and Coldwell \(2017\)](#) posit that OCB has the tendency of producing both positive and negative results for individuals and the organization at large. Drawing on the principle of opportunity cost, [Coldwell and Callaghan \(2014\)](#) advanced that organizational performance can negatively be impacted by OCB when there is excessive focus on either OCB-O or OCB-I indicating an imbalance. [Coldwell and Callaghan \(2014\)](#) termed this as entropic citizenship behavior (ECB) (see [Figure 1](#)). That is, when employees engage in OCB-O at the expense of OCB-I or vice versa, the overall performance of the organization will be negatively affected. Hence, organizations need a balance of both OCB-O and OCB-I to be effective.

It is also important to note that even though CWB has generally been portrayed as being harmful to employees and the organization, some researchers believe otherwise. CWB has also been evinced as being helpful to organizations in one way or the other especially when done with good intentions and in the quest to meet organizational goals ([Umphress and Bingham, 2011](#)). This has been referred to in literature as “constructive deviance” ([Tziner et al., 2010](#); [Tziner et al., 2006](#)). According to [Galperin \(2003\)](#), they are behaviors of employees that defy the norms and rules of the organization to boost the well-being of the organization. An example is a manager’s decision to violate set procedures in order to help solve a client’s problem. Since constructive deviance in a way helps in the effective functioning of the organization, it is sometimes seen as employees exhibiting OCB. However, it differs in that OCB does not have to defy the norms and regulations of the organization like compared to constructive deviance. Nonetheless for the purpose of this study, CWB is



Source: Adapted from Coldwell and Callaghan (2014, p. 359)

Figure 1. ECB, OCB and organizational effectiveness/performance

assessed through the spectacles of being harmful acts to employees and the organization as a whole.

Therefore the following hypotheses were developed for the study:

- H1. Employees in high-performing banks will score higher on OCB than those in the low-performing banks.
- H2. Employees in low-performing banks will score higher on CWB than those in the high-performing banks.

**Methodology**

*Sample and procedures for data collection*

The categorization of high- and low-performing banks in the Ghanaian banking sector was done using the criteria by the Ghana Club 100 (Figure 2). The Ghana Club 100 (GC 100), launched by the Ghana Investment Promotion Council (GIPC), is an annual compilation of the top 100 companies in the country who have exhibited corporate excellence in their business. Furthermore, rewards are based on the company’s profitability (i.e. Return on

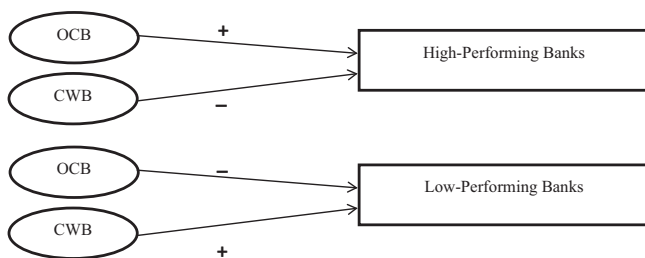


Figure 2. Conceptual framework before analysis

Equity, ROE) as well as their growth rate (i.e. product development, marketing and effective management). More so, companies enlisted on the Ghana Club 100 should:

- be limited liability companies.
- have government shares less than 50 per cent, except for those listed on the Ghana Stock Exchange; and
- have cumulative net profits that are positive for the most recent three-year period.

The 100 companies which get enlisted in the club serve as role models for the private sector and provide a forum for corporate Ghana to interact with the government at a higher level. The core objective of the Ghana Club 100 is to:

- develop an open information culture within the Ghanaian corporate sector;
- provide incentives for improved corporate performance;
- develop a uniform criteria for evaluating corporate performance; and
- establish an annual and current analysis of Ghana's corporate sector.

Even though GC 100 is a ranking of companies from diverse sectors, for the purpose of this study only banks in the list were selected. Per the three-year rankings (2010-2012), thirteen (13) banks were identified and selected for the study out of the thirty-one (31) licensed banks in the country. However for the purpose of this study and for comparison, the banks selected were further classified as "High-performing" and "Low-performing banks". High-performing banks were generally defined as banks that were in the 1-50 ranking of the GC 100 over the three year period of the study while Low-performing banks were those from 51-100 ranking of the GC 100. The thirteen (13) banks were selected based on their consistent performance and appearance on the Ghana Club 100 listing over the three-year period under consideration. This was made up of eight (8) banks within the first 50 high-performing companies and five (5) low-performing banks that appeared at least twice on the bottom 50 over the 3 year period selected for the study. The second approach was adopted because only few banks were within the bottom 50 companies that were consistent over the 3 year period. As a result, the banks that appeared at least twice as performing below the rank of 50 were added to the study as low-performing banks. A sample of 278 was selected out of the estimated employee population of 1000 using the Mathematical equation by [Krejcie and Morgan \(1970\)](#).

The equation is expressed as:

$$s = \frac{X^2 NP(1 - P)}{d^2(N - 1) + X^2 P(1 - P)}$$

where:

s = the required sample;

$X^2$  = table value of chi-square for 1 degree of freedom at the desired confidence level (i.e. 3.841);

N = the population size;

P = the population proportion (assumed to be 0.50 since this would provide the maximum sample size); and

D = the degree of accuracy expressed as a proportion (0.05).

More so, the purposive and simple random sampling techniques were adopted for the selection. Out of the 278 questionnaires sent out, 237 questionnaires were however retrieved from the respondents representing a response rate of 85 per cent. However, three of the

questionnaires were not correctly filled and were not used for the analysis. Out of the 234 usable questionnaires retrieved from the data collection process, 171 respondents were from high-performing banks whereas 63 respondents were from low-performing banks.

The demographic details of the respondents are displayed in the [Table I](#) below.

### Measures

*Organizational citizenship behavior.* OCB was also measured using [Podsakoff et al. \(1990\)](#) as it aids to appropriately measure the OCB from employees' perspective. Its Likert scale ranges from 1= Strongly Disagree to 7= Strongly Agree and records a Cronbach's alpha value of 0.94 ([Klien and Verbeke, 1999](#); [Lam et al., 1999](#)). However, this present study after its pilot study recorded and Cronbach's alpha value of 0.841.

*Counterproductive workplace behavior.* The scale developed by [Bennett and Robinson \(2000\)](#) was used in measuring the CWB of the respondents. Additionally, the internal reliabilities for the two dimensions of CWB are 0.81 (organizational deviance) and 0.78 (interpersonal deviance). The present study however recorded a Cronbach's alpha value of 0.81 (organizational deviance) and 0.78 (interpersonal deviance) and an overall value of 0.675.

Cronbach alpha is a measure of internal consistency, that is, how closely related a set of questions/items are as a group. The test for the Cronbach alpha values of the various scales is necessary because according to [Tavakol and Dennick \(2011\)](#), questionnaires adopted for a study must be tested to ensure their accuracy in helping to achieve the objectives of the

	Frequency	(%)
<i>Gender</i>		
Female	119	50.9
Male	115	49.1
<i>Total</i>	<i>234</i>	<i>100</i>
<i>Age</i>		
Below 25 years	27	11.5
25-35 years	154	65.8
36-45 years	40	17.1
46-55 years	10	4.3
56-60 years	3	1.3
<i>Total</i>	<i>234</i>	<i>100.0</i>
<i>Marital status</i>		
Single	128	54.7
Married	104	44.3
Divorced/Separated	1	0.4
Widowed	1	0.4
<i>Total</i>	<i>234</i>	<i>100.0</i>
<i>Education</i>		
SSSCE/WASSCE	1	0.4
Diploma/HND	30	12.8
First Degree	153	65.4
Masters	50	21.4
<i>Total</i>	<i>234</i>	<i>100.0</i>

Source: Field data (2015)

**Table I.**  
Demographics of selected employees

study. Specifically, it helps to test the effectiveness of the scale to measure the variable of the study. It also helps to test reliability: the consistency of the items of the scale. According to Sekaran (2003), alpha values less than 0.60 are considered poor. However, the alpha values derived from the pilot study met the reliability requirements to use the instrument since all the variables tested had alpha values above 0.60.

*Procedure for data analysis*

The questionnaires retrieved from respondents were coded and data entry was done using the Statistical Package for the Social Sciences (SPSS) version 20. Furthermore, the independent *t*-test was used to categorize the exhibition of employees OCB and Counterproductive Work Behaviors by the type bank (i.e. high or low-performing banks).

**Presentation of results, analysis and discussion**

*Type of bank organizational citizenship behavior and counterproductive workplace behaviors*  
The study sought to find out whether there is a difference when it comes to the exhibition of voluntary work behaviors (OCB and CWB) with respect to the type of bank (high-performing and low-performing banks). The results are represented in Table II below.

With reference to Table II above, the results suggest that there is a significant difference between the employees' OCB with respect to the type of bank (high- and low-performing banks) [ $t(232) = -1.868, p < 0.05$ ]. However, in comparing the means of the two types of banks it was found that high-performing banks ( $M = 3.6038, SD = 0.47652$ ) did not significantly score higher than low-performing banks ( $M = 3.7361, SD = 0.49204$ ) on OCB. Hence, *H1 (employees in the high-performing banks will score higher on OCB than those in the low-performing banks)* was not supported.

Additionally, the results revealed that there is a significant difference in CWB among employees of high- and low-performing banks [ $t(232) = 2.250, p < 0.05$ ]. However, the various means showed that low-performing banks ( $M = 1.5417, SD = 0.72001$ ) did not significantly score higher on CWB compared with high-performing banks ( $M = 1.3300, SD = 0.32295$ ). Therefore, *H2 (employees in the low-performing banks will score higher on CWB than those in the high-performing banks)* was also not supported.

In contrast to the speculations, the findings rather revealed that employees of high-performing banks did not score high with respect to OCB than low-performing banks and employees of low-performing banks did not score high with respect to CWB than high-performing banks. These findings are however not largely supported by existing OCB and CWB literature.

For instance, a comparative study by Dalal (2005) revealed OCB and CWB as opposites when it comes to organizational performance. Dalal (2005) further explained that whereas

Type of Bank	N	Mean	SD	T	df	P
<i>OCB</i>						
High-Performing	171	3.6038	0.47652	-1.868	232	0.0315*
Low-Performing	63	3.7361	0.49204			
<i>CWB</i>						
High-Performing	171	1.5417	0.72001	2.250	232	0.0125*
Low-Performing	63	1.3300	0.32295			

**Table II.**  
Independent *t* test  
results for OCB and  
CWB categorized by  
type of bank

**Note:** \* $p < 0.05$

the OCB of employees tends to boost organizational performance, CWB rather tends to make it worse. This assertion has further been supported by [Kelloway \*et al.\* \(2002\)](#) who concluded that OCB and CWB are negatively related. More so, [Yen and Niehoff \(2004\)](#), in a test of the theory of OCB and its contribution to organizational effectiveness, postulated that in organizations where employees exhibit more of citizenship behaviors, they become successful. Statistically, [Podsakoff and MacKenzie \(1994\)](#) indicated that the OCB of employees contribute up to 17 per cent of organizational performance. These views thus posit that generally high-performing organizations have employees exhibiting more OCB than low-performing organizations and low-performing organizations have employees exhibiting more CWB than high-performing organizations.

Context-wise, the findings suggests that the performance or otherwise of banks does not significantly support the existing notion by most researchers that OCB enhances performance whereas CWB inhibits performance. This one hand may be due to the structured and controlled nature of work activities in the banks which makes employees so occupied throughout their working day to the extent they have perhaps no time to engage in extra-role activities for those who may want to otherwise do more. Similarly, those who ordinarily may want to display OCB are not able because of the deadlines they may have to meet. This is however supported by [Podsakoff and MacKenzie \(1997\)](#), who posited that the difference in the impact of OCB on the effectiveness of organizations may be influenced by the nature of work.

It can thus further be deduced that even though banks may be performing high according to the yardstick of the GC 100 which include size, profitability and growth, there might be a deficiency in the citizenship behaviors and relationship among the employees as well as towards the organization at large (OCB-I and OCB-O). On the other hand, the high CWB among employees of high-performing banks compared to low-performing banks can also be as a result of the tight schedules, structured and controlled nature of work activities. The highly controlled work environment to ensure employees meet set targets even though may yield the desired results might also have the tendency of inducing employees to find ways of “beating” the systems and the structures put in place, hence the tendency of employees engaging in CWB. Managers of high-performing banks must however pay attention to the rising CWB among their employees in order to curb its potential effects on their performance in the long run. On the other hand, some researchers have indicated that CWB could also in one way or the other contribute to the effectiveness of the organization especially when done with good intentions and in the quest to meet organizational goals ([Umphress and Bingham, 2011](#)). This has been referred to in literature as “constructive deviance” ([Tziner \*et al.\*, 2010](#); [Tziner \*et al.\*, 2006](#)).

The results of the study further revealed that low-performing banks had employees exhibiting more OCB compared to employees in high-performing banks yet were ranked as low-performing. Insights from the study of [Organ \(1988\)](#) on the link between OCB and organizational performance did not support the study’s speculation that OCB will directly influence organizational performance. Organ advanced that in order for the OCB of employees to directly improve the performance of organizations, there is the need to aggregate the individual OCB of employees in the organization. That is, employees can benefit from the positive discretionary behaviors of their fellow employees without it consequently leading to the improvement of the performance of organizations. This can thus be linked in literature to the two major types of OCB: OCB-I (directed towards individuals and co-workers) and OCB-O (directed towards the organization). Employees can extensively indulge in OCB-I to the neglect of OCB-O. Thus managers especially of banks have to device strategies to both enhance and generate the interest of employees to exhibit both OCB-I and

OCB-O as also purported by [Coldwell and Callaghan \(2014\)](#) and [Khaola and Coldwell \(2017\)](#). Hence, having employees exhibit a balance of both OCB-I and OCB-O has the tendency of boosting the performance of organizations ([Figure 3](#)).

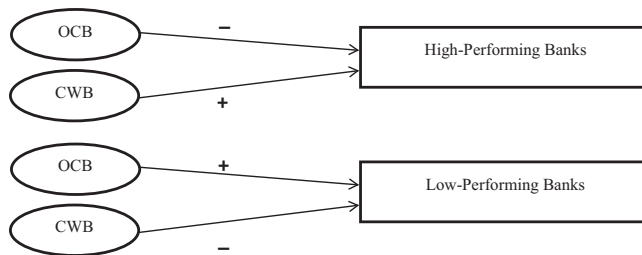
**Limitations and directions for future research**

The research adopted the single rating method of collecting data from respondents. There could however be a level of biasness from the employees’ point of view of their exhibition of both OCB and CWB. Future research should thus seek to use a dyad method of collating data from both managers and employees of employees’ voluntary workplace behaviors. The study only focused on OCB as having a positive impact on the performance of banks and CWB having a negative impact. Future studies could also peruse both positive and negative impacts of OCB and CWB on the performance of organizations. An assessment of the various dimensions of both OCB and CWB (e.g. OCB-I, OCB-O, CWB-I and CWB-O) and their distinctive impacts on organizational performance is also suggested. Moreover, the adoption of only the quantitative approach to measuring the variables under the study was also identified as a limitation. This made it difficult to further peruse the intentions of employees to either engage in OCB or CWB. Further research could adopt the mixed method approach that will add to the rigor in terms of the analyses. Researchers could also explore the same relationship among other sectors such as manufacturing, etc. Further studies should also be conducted to peruse what promotes or inhibits the performance of banks irrespective of the voluntary workplace behaviors of the employees.

More so, further research could also assess whether the workload of employees can predict employees voluntary workplace behaviors. Specific to the Banking sector and others with the same working environment, future studies can investigate the factors that inhibit and encourage employees’ exhibition of OCB and CWB respectively.

**Conclusion**

Contrary to popular findings in literature, the findings suggest that OCB does not necessarily improve performance and CWB necessarily inhibit performance especially in the Banking sector. More so, the ranking of banks by the standard of the GC 100 does not necessary indicates that employees in high-performing banks engage in more OCB than CWB as compared to low-performing banks. High-performing banks must however develop measures to encourage employees to engage in citizenship behaviors both towards each other and the good of the organization. More so, low-performing banks even though have high OCB should also seek ways of influencing employees to not only exhibit OCB towards co-workers but also towards the organization (as indicated by [Coldwell and Callaghan; Khaola and Coldwell, 2017; Organ, 1988](#)). CWB management systems must also be developed in other to curb the pending detrimental effects of counterproductive behaviors of



**Figure 3.**  
Conceptual  
framework after  
analysis

employees as revealed by the study irrespective of their high performance currently. Low-performing banks should on the other hand investigate what can be done to improve their performance apart from having their employees exhibiting more OCB and less CWB compared to high-performing banks as indicated by the results of the study.

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