



SUBJECTIVE WELL BEING AND ITS RELATIONSHIP WITH ORGANIZATIONAL CITIZENSHIP BEHAVIOUR: A STUDY OF SELECT BANKS

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Introduction

India being among the most populated countries the Human Capital will play an imperative role in the growth of Indian Economy. With emergence of new technology the work environment is changing at a rapid pace. The impact of this technology is on human beings. In financial institutions the routine work, performance pressure and the deadlines impact the overall sense of well being. This has further led to need of paying attention to workplace wellness. Employees who are healthier both mentally and physically are more productive at their workplace. The employee wellness is recognized in the past and more emphasis is given to the role of Organization Behavior as it impacts their strength and wellness.

Today's environment, requires flexibility, innovation, and speed-to-market, effectively developing and managing employees' knowledge, experiences, skills, and expertise—collectively defined as “human capital”—has become a key success factor for sustained organizational performance (Luthans, 2004). Pfeffer (1998) in his extensive work, substantially supported but unfortunate findings that only about half of today's organizations and their managers believe that human resources really do matter. Thus, well-being of employees has become a serious and worrisome issue. The enhancement of well-being at work has been described as one of the most pressing dilemmas of contemporary times, with institutions globally, identifying health and stress-induced problems amongst the most frequent stress-related diseases. In addition to its tremendous social impact, it also poses significant costs related to performance, i.e. workplace safety, absenteeism and early

retirement (**Sanderson, Nicholson, Graves, Tilse & Oldenburg, 2008**). Thus, well-being in the workplace rarely manifests without significant effort from employees.

Review of Literature

Within the behavioural sciences in general and occupational health psychology in particular, there has been a specific focus on the importance of wellbeing, both physical and mental health, in affecting success in many life domains, including the workplace. Subjective Well Being has been found to be related to both work and personal life outcomes. A more recent focus has been on the other direction of causality—that is, to recognize and demonstrate the important role that positivity may play in Subjective Well Being. Further, the common behaviours of Organizational Citizenship Behaviour viz. altruism, courtesy, sportsmanship, conscientiousness, and civic virtue in the context of organization will lead to more productivity and more effective work. Organizational citizenship behaviours (OCB), which are job behaviours that exist outside of the technical core of the job yet serve by supporting the psychological and social context of work have significant impact on the organization.

Diener (1984) defined the term subjective well-being as employees' overall experience in life and suggested that it essentially reflected employees' self described happiness. The meaning of happiness is used to denote the preponderance of positive affects such as joy, interest, and pride over the negative affects such as sadness, anxiety, and anger (**Lyubomirsky, King, & Diener, 2005**). (**Diener & Seligman 2004**) described well-being as employees' positive evaluation of their lives, which includes positive emotions, engagement, satisfaction, and meaning. People are said to have high subjective well-being if they are satisfied with their life-conditions, and experience frequent positive emotions and infrequent negative emotions. Subjective well-being is the psychological term for "happiness" and is preferred due to the many connotations of the latter term (**Myers & Diener, 1995**).

The roots of OCB can be traced to the notion that job satisfaction bears a functional relation to performance and this was first examined by Organ and his colleagues (**Bateman & Organ, 1983; Smith et al., 1983; Organ, 1988**). It is suggested that this argument developed into the idea that satisfaction would influence employees' eagerness in the workplace, which is ideally translated into discretionary behaviours.

Organisational Citizenship Behaviour (OCB), according to **Organ (1988)**, refers to the voluntary behaviour of a person that is not a part of the individual's formal job description; is not directly or clearly acknowledged by the formal reward system and that cumulatively enhances the functioning of the organisation. In other words, it refers to

employees who perform duties over and above the call of duty, beyond traditional formal roles. This is by definition extra-role behaviour (**Organ, 1988**).

Luthans et al (2008); and **Miles et al (2002)** suggest that employees who are happy have a tendency to be more helpful to other employees and colleagues whom they work with, they tend to be more respectful to other people, and therefore are more likely to perform Organizational Citizenship Behavior. According to **Isen (1984)** people who feel happy may choose to engage in behaviours that make them continue to feel happy, for example engaging in altruistic, empathetic, or courteous behaviours. As mentioned, **Isen and Daubmen (1984)** posit that Organizational Citizenship Behavior can be encouraged by positive emotions. Positive emotions have the propensity to help maintain relationships and to develop flourishing social interactions (**Diener & Seligman, 2002**). **Rego, Ribeiro and Cunha, (n.d)** postulate that such positive interactions may make individuals more disposed to be helpful to others (altruism), to be courteous to others (courtesy), and to avoid complaints that could damage such relationships (sportsmanship).

In line with **Fredrickson's (1998)** Broaden-and-Build theory, positive emotions broaden the scope of attention, cognition, and action, and have the potential to build physical, intellectual, and social resources. Such broadening of thought repertoires allows individuals to be “more prone to tolerate that hassles and annoyances of organisational life without complaining and filing grievances (sportsmanship) and to get involved in organisational activities to assist and improve the organisation (civic virtue)” (**Rego, Ribeiro & Cunha, n.d**). In their study on happiness and Organizational Citizenship Behavior (**Rego, Ribeiro and Cunha (n.d)**) found that happiness correlated positively with the components of OCB (altruism, sportsmanship, civic virtue) as well as overall Organizational Citizenship Behavior. The researchers also found that happiness predicted some dimensions of Organizational Citizenship Behavior as well as predicted overall Organizational Citizenship Behavior. **Borman et al (2001)** found that happiness measured by positive emotions predicted OCB and that negative emotions inversely correlated with Organizational Citizenship Behavior.

Need of the Study

The Organizational Citizenship Behaviour plays an important role in defining the Organizational productivity and effectiveness in work among the employees. The major research has been done in western countries and few researches have been done in Indian context. The relationship and its impact of Subjective Well Being on Organizational Citizenship Behaviour have not been studied on the employees in India context. The role of Banks and their impact on Indian economy has risen a lot in the recent past.

Lastly, India is an emerging economy making it an imperative need to study the concept particularly on Indian Banks. Thus the present study proposes the study of the impact of these parameters on Banking Industry in India.

Research Methodology

Objectives:

- 1) To study the dimensions of the existing Subjective Well Being and Organizational Citizenship Behaviour in the select Banks.
- 2) To examine the effect of demographic variables (age, educational qualification, years' of experience, gender and marital status) on Subjective Well Being of the employees of the select Banks.
- 3) To examine the effect of demographic variables (age, educational qualification, years' of experience, gender and marital status) on Organizational Citizenship Behaviour of the employees of the select Banks.
- 4) To study the relationship and impact of Subjective Well Being on Organizational Citizenship Behaviour in the select Banks.
- 5) To suggest ways by which Subjective Well Being and Organizational Citizenship Behaviour in the organizations under study can be further improved to meet the needs of tomorrow.

Hypothesis

The objective of this study is to measure the relationship between Psychological Capital and Subjective Well Being. Therefore, the following hypotheses are developed:

H1: There exists a significant relationship between Demographic Variables viz. Age, Marital Status and Educational Qualification and Psychological Capital.

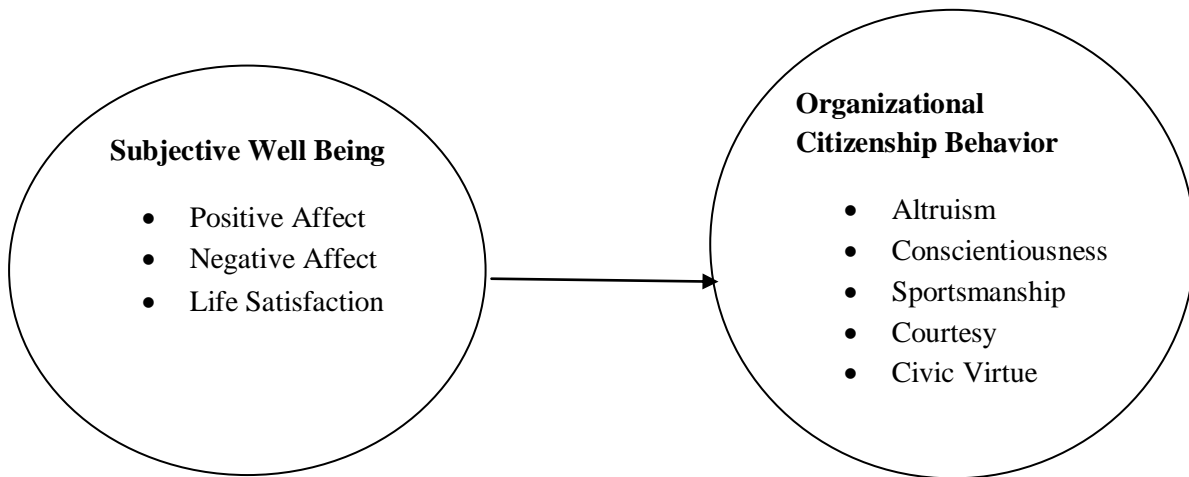
H2: There exists a significant relationship between Demographic Variables viz. Age, Marital Status and Educational Qualification and Subjective Well Being.

H3: There exists a significant relationship between Psychological Capital and employees working at different levels of management.

H4: There exists a significant relationship between Subjective Well Being and employees working in different departments.

H5: There exists a significant relationship between Psychological Capital and Subjective Well Being.

Proposed Model



Research Design

This study is exploratory cum descriptive in nature. The variables in this study are Subjective Well Being and Organizational Citizenship Behaviour. The independent variable is Subjective Well Being and the dependent variable in the present investigation is Organizational Citizenship Behaviour.

Scope of the Study

The scope of study is limited to the Banking Industry in the northern region of India. The study includes total of 4 Banks viz. State Bank of India, Punjab National Bank, HDFC bank and Central Bank of India. The sampling frame would comprise managerial employees engaged in the said Banks. The geographical frame comprises chiefly of the states of North India i.e. Punjab and the Union Territory of Chandigarh.

Population and Sample

The population of this study would consist of the managers who are working in the 4 selected Banks in the states of Punjab and Chandigarh. The sample would comprise of 80 respondents working at Junior Management level and Middle Management level of the selected Banks.

Source of the Data

Data would be collected from both primary and secondary sources. Primary sources would include the employees of the select Banks who would be provided with suitable questionnaires. The secondary sources would include data from various journals, books,

reports of reliable standards, online sources with appropriate bibliographic standards, previous researches related to the topic etc.

Data Collection Tools

The respondents would be provided with well-structured questionnaire comprising of the following sections: Demographic Profile i.e. Name, Name of Organization, Educational Qualification, Age, Gender, Marital status, work experience. Questions with regard to the proposed variables i.e. Subjective Well Being and Organizational Citizenship Behaviour would be dealt with in this section.

Statistical tools used for Data analysis

In the present study, the Descriptive and Inferential Statistics will be administered for the quantitative data viz. frequency, percentages, mean, median, standard deviation, skewness, kurtosis, t-test, coefficient of correlation, Multiple regression etc.

Analysis of Results for Subjective Well-Being

Normality Test of data of Subjective Well-Being

To check whether data is normal or not, the Normality Test is performed and as the number of respondents are less than hundred we check the p value of Shapiro-Wilk which is .323. Hence the null hypothesis is not accepted (i.e. data is normal). So we conclude that the data is not normal and we have to apply non-parametric tests on the same.

Mean of the Subjective Well-Being and mean of eleven constructs of Subjective Well-Being

The overall mean of Subjective Well-Being is 1.73. From the eleven constructs of Subjective Well-Being, the mean for the construct of Subjective Well-Being with respect to perceived ill-health (2.31) and least for family support (1.51). Thus it can be concluded that Subjective Well-Being with respect to perceived ill-health is high and family support is low among the employees of select banks.

Impact of Gender on Subjective Well-Being and its factors

To find out the impact of Gender on Subjective Well-Being and its factors Mann-Whitney U Test is performed.

Ranks				
	gender	N	Mean Rank	Sum of Ranks
	male	49	38.80	1901.00
meanswb	female	31	43.19	1339.00
	Total	80		

Test Statistics ^a	
	meanswb
Mann-Whitney U	676.000
Wilcoxon W	1901.000
Z	-.826
Asymp. Sig. (2-tailed)	.409

a. Grouping Variable: gender

From the above table it can be inferred that significance value for Subjective Well-Being, having the p-value .41, which is greater than the significance value ($p < 0.05$), states that there is no significant relationship between the Subjective Well-Being factor with gender among employees. However, from the mean rank scores it can be inferred that female employees are having higher level of satisfaction than male employees. Thus Hypothesis H1 for Gender is rejected.

Impact of Marital Status on Subjective Well-Being and its factors

To find out the impact of Marital Status on Subjective Well-Being and its factors Mann-Whitney U Test is performed.

Ranks				
	marital status	N	Mean Rank	Sum of Ranks
	married	36	35.07	1262.50
meanswb	unmarried	44	44.94	1977.50
	Total	80		

Test Statistics ^a	
	meanswb
Mann-Whitney U	596.500
Wilcoxon W	1262.500
Z	-1.895
Asymp. Sig. (2-tailed)	.058

a. Grouping Variable: marital status

From the above table it can be inferred that significance value for Subjective Well-Being, having the p-value .058, which is greater than the significance value ($p < 0.05$), states that there is no significant relationship between the Subjective Well-Being factor with marital status among employees. However, from the mean rank scores it can be inferred that unmarried employees are having higher level of satisfaction than married employees. Thus Hypothesis H1 for Marital Status is rejected.

Impact of Educational Qualification on Subjective Well-Being and its factors

To find out the impact of Educational Qualification on Subjective Well-Being factors Kruskal Wallis Test is performed.

Ranks			
	academic qualification	N	Mean Rank
	graduate	41	44.30
meanswb	post graduate	39	36.50
	Total	80	

Test Statistics ^{a,b}	
	meanswb
Chi-Square	2.264
df	1
Asymp. Sig.	.132

a. Kruskal Wallis Test

b. Grouping Variable:

academic qualification

From the above table it can be inferred that for Educational Qualification the significance p-value .132, which is more than the significance value ($p < 0.05$), states that there is no significant relationship between the Subjective Well-Being factor with Educational Qualification among employees. However, from the mean rank scores it can be inferred that employees having Graduate Qualification are having higher level of Subjective Well-Being and least for employees who are post graduates. Thus Hypothesis H1 for Educational Qualification is rejected.

Impact of Age on Subjective Well-Being and its factors

To find out the impact of Age on Subjective Well-Being factors Kruskal Wallis Test is performed.

	age	N	Mean Rank
meanswb	20-24	26	50.52
	25-30	28	39.59
	31-35	22	34.11
	36-40	4	16.88
	Total	80	

	meanswb
Chi-Square	10.717
df	3
Asymp. Sig.	.013

a. Kruskal Wallis Test

b. Grouping Variable: age

From the above table it can be inferred that for Age the significance p-value .013, which is less than the significance value ($p < 0.05$), states that there is significant relationship between the Subjective Well-Being and age among employees. However, from the mean rank scores it can be inferred that employees among the age group 20-24 are having higher level of Subjective Well-Being and least for employees among the age group 36-40.

To find out the impact of Age on Psychological Capital factors Mann-Whitney U Test is performed.

Impact of Level of Management on Subjective Well-Being and its factors

To find out the impact of Level of Management on Subjective Well-Being factors Kruskal Wallis Test is performed.

	level of management	N	Mean Rank
meanswb	senior	1	8.00
	middle	32	39.81
	junior	47	41.66
	Total	80	

	meanswb
Chi-Square	2.110
df	2
Asymp. Sig.	.348

a. Kruskal Wallis Test

b. Grouping Variable: level
of management

From the above table it can be inferred that for level of management has significance p-value .348, which is more than the significance value ($p < 0.05$), states that there is no significant relationship between the Subjective Well-Being among employees working at different level of management. However, from the mean rank scores it can be inferred that employees working at the junior level of management are having higher level of Subjective Well-Being and least for employees working at senior level. Thus Hypothesis H3 is rejected.

Mean of the Organisational Citizenship Behaviour and mean of constructs of Organisational Citizenship Behaviour

From the table below, the overall mean of Organisational Citizenship Behaviour is 5.24. From the five constructs of Organisational Citizenship Behaviour, the mean for the construct of conscientiousness is having the highest mean (5.54) and least for sportsmanship (4.18). Thus it can be concluded that the employees are having high level of Organisational Citizenship Behaviour with respect to conscientiousness and least for sportsmanship.

	N	Minimum	Maximum	Mean	Std. Deviation
meanocb	80	2.59	7.00	5.2415	.45123
altruism	80	2.75	7.00	5.3594	.60698
conscientiousness	80	2.20	7.00	5.5450	.57718
sportsmanship	80	2.25	7.00	4.1813	1.27225
courtesy	80	3.00	7.00	5.5025	.57103
civicvirtue	80	2.75	7.00	5.4781	.56282
Valid N (listwise)	80				

Impact of Gender on Organisational Citizenship Behaviour and its factors

To find out the impact of Gender on Organisational Citizenship Behaviour factors Mann-Whitney U Test is performed.

	Gender	N	Mean Rank	Sum of Ranks
meanocb	Male	57	37.05	2112.00
	Female	23	49.04	1128.00
	Total	80		

	meanocb
Mann-Whitney U	459.000
Wilcoxon W	2112.000
Z	-2.092
Asymp. Sig. (2-tailed)	.036

a. Grouping Variable: Gender

From the above table it can be inferred that significance value for Organisational Citizenship Behaviour, having the p-value .036, which is greater than the significance value ($p < 0.05$), states that there is no significant relationship between the Organisational Citizenship Behaviour factor with gender among employees. However, from the mean rank scores it can be inferred that female employees are having higher level of Organisational Citizenship Behaviour than male employees. Thus Hypothesis H2 for gender is rejected.

Impact of Marital Status on Organisational Citizenship Behaviour and its factors

To find out the impact of Marital Status on Organisational Citizenship Behaviour factors Mann-Whitney U Test is performed.

	Material status	N	Mean Rank	Sum of Ranks
meanocb	Married	58	43.16	2503.50
	Unmarried	22	33.48	736.50
	Total	80		

	meanocb
Mann-Whitney U	483.500
Wilcoxon W	736.500
Z	-1.667
Asymp. Sig. (2-tailed)	.095

a. Grouping Variable: Marital status

From the above table it can be inferred that significance value for Organisational Citizenship Behaviour, having the p-value .095, which is greater than the significance value ($p < 0.05$), states that there is no significant relationship between the Organisational Citizenship Behaviour factor with marital status among employees. However, from the mean rank scores it can be inferred that married employees are having higher level of Organisational Citizenship Behaviour than unmarried employees. Thus Hypothesis H2 for Marital Status is rejected.

To find out the impact of marital status on Organisational Citizenship Behaviour factors Mann-Whitney U Test is performed.

Impact of Educational Qualification on Organisational Citizenship Behaviour and its factors

To find out the impact of Educational Qualification on Organisational Citizenship Behaviour factors Kruskal Wallis Test is performed.

	academic qualification	N	Mean Rank
meanocb	graduate	28	35.55
	post graduate	46	43.43
	phd	6	41.08
	Total	80	

	meanocb
Chi-Square	2.012
df	2
Asymp. Sig.	.366

- a. Kruskal Wallis Test
- b. Grouping Variable:
academic qualification

From the above table it can be inferred that for Educational Qualification the significance p-value .366, which is more than the significance value ($p < 0.05$), states that there is no significant relationship between Educational Qualification and Organisational Citizenship Behaviour among employees. However, from the mean rank scores it can be inferred that employees having post Graduate Qualification are having higher level of Subjective Well Being and least for employees who are Graduates. Thus Hypothesis H2 for Educational Qualification is rejected.

Impact of Age on Organisational Citizenship Behaviour and its factors

To find out the impact of Age on Organisational Citizenship Behaviour and its factors Kruskal Wallis Test is performed.

Ranks			
	Age	N	Mean Rank
	20-24	1	1.00
	25-30	11	33.55
meanocb	31-35	36	39.01
	35-40	32	45.80
	Total	80	

Test Statistics ^{a,b}	
	meanocb
Chi-Square	5.701
df	3
Asymp. Sig.	.127

- a. Kruskal Wallis Test
- b. Grouping Variable: Age

Impact of Level of Management on Organisational Citizenship Behaviour and its factors

To find out the impact of Level of Management on Organisational Citizenship Behaviour factors Kruskal Wallis Test is performed.

Ranks

	level of management	N	Mean Rank
meanocb	middle	28	35.55
	junior	46	43.43
	senior	6	41.08
	Total	80	

Test Statistics^{a,b}

	meanocb
Chi-Square	2.012
df	2
Asymp. Sig.	.366

a. Kruskal Wallis Test

b. Grouping Variable: level of management

From the above table it can be inferred that for level of management has significance p-value .366, which is more than the significance value ($p < 0.05$), states that there is no significant relationship between the Organisational Citizenship Behaviour among employees working at different level of management. However, from the mean rank scores it can be inferred that employees working at the junior level of management are having higher level of Organisational Citizenship Behaviour and least for employees working at senior level. Thus Hypothesis H4 is rejected.

Impact of Subjective Well Being on Organisational Citizenship Behaviour

Pearson correlation is worked out to see whether there is any relation between Organisational Citizenship Behaviour and Subjective Well Being among employees. The table below shows that the co-relation between Organisational Citizenship Behaviour and Subjective Well Being is 0.05 which indicates that there exists a relationship between Psychological Capital and Subjective Well Being at level of significance ($p < .05$). Thus the Hypothesis, H5: There is significant relationship between the between Organisational Citizenship Behaviour and Subjective Well Being is accepted.

Correlations

		meanswb	meanocb
meanswb	Pearson Correlation	1	-.048
	Sig. (2-tailed)		.673
	N	80	80
meanocb	Pearson Correlation	-.048	1
	Sig. (2-tailed)	.673	
	N	80	80

Regression Analysis

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	meanswb ^b	.	Enter

- a. Dependent Variable: meanocb
 b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.048 ^a	.002	-.010	.45359

- a. Predictors: (Constant), meanswb

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.037	1	.037	.180	.673 ^b
	Residual	16.048	78	.206		
	Total	16.085	79			

- a. Dependent Variable: meanocb
 b. Predictors: (Constant), meanswb

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.487	.581		9.437	.000
	meanswb	-.142	.335	-.048	-.424	.673

- a. Dependent Variable: meanocb

A linear regression analysis was conducted to determine whether Subjective Well-Being predicts Organisational Citizenship Behaviour. The results of the linear regression analysis indicates that Subjective Well-Being predicts 18% of the variance in Organisational Citizenship Behaviour; ($F = 5.98, p \leq 0.05, R^2 = 0.002$).

Conclusion and Suggestions

This study examined the impact of Subjective Well-Being on Organisational Citizenship Behaviour and also the relations between different constructs of Organisational Citizenship Behaviour and demographics and similarly the relation between different constructs of Subjective Well-Being and demographics. It is found that there exists a significant relationship between Subjective Well-Being and Organisational Citizenship Behaviour. It is also found that there is significant relationship only between age and Subjective Well-Being and there exists no relationship with other demographic variables (gender, marital status, educational qualification, level of management). In case of Organisational Citizenship Behaviour, there exists some significant relationship with gender and not with any other demographic variables (gender, marital status, educational qualification, level of management).

Limitations of the study

The respondents were middle level executives and always had a busy schedule with their work, which was a barrier in filling up the questionnaire. Attitude of the respondents may change over time and situation. It was found during the survey that maximum employees had no knowledge about the concept of OCB. The researcher made his honest efforts to make every respondent to understand the questionnaire so that the research is productive. In spite of all the above mentioned limitations, the researcher had taken lot of efforts to achieve the objectives of the study.

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