CHAPTER V
SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY AND CONCLUSION OF THE STUDY

Human resource is the most vital factor for determining the efficiency and effectiveness of an organization because it is the people who decide, when and how to acquire and utilize various resources, including human resource in the best interest of the organization. The success and survival of the organization will invariably be determined by the quality and competence of its human resources. The success of the organization lies in the hands of their work force and managing human resource effectively is the key to success. It is globally recognized that to influence the human resources to work effectively, leaders’ behaviour, perceptions of organizational support and trust occupy a pertinent place in an organization. In today’s workplace, leaders should uplift, inspire, and guide employees using such behaviours that increase employee perceptions of organizational support, enhance employees’ trust towards their organization and supervisor, which lead to increase in OCB of employees and ultimately enhance the organization’s performance. Understanding conditions that foster OCB in the workplace will help organizations in their quest to stimulate and encourage its development. In the present study, an effort has been made to draw attention towards TFL and TSL behaviour, POS, trust in supervisor and organization, and OCB in selected banks. This chapter presents a summary, conclusion and recommendations of the study.

The present study is confined to middle and lower level of employees working in selected banks in Chandigarh region i.e. Chandigarh, Mohali and Panchkula. Three public sector banks and three private sector banks were selected for studying the perception of employees about the leadership behaviour of their immediate superiors, perceived organizational support, trust in supervisor and organization, and OCB of employees. The study was descriptive cum empirical in nature. The research design comprised of two independent variables (TFL and TSL behaviour, and POS), one mediating variable (trust in supervisor and organization) and one dependent variable (OCB). Socio-demographic variables such as age, educational qualification, gender, marital status, income level, years of work experience and level of management were...
taken into consideration to measure their relationship with TFL and TSL behaviour of superiors, POS, trust in supervisor and organization, and OCB of employees.

The total sample for the present study comprised an assorted number of 530, with 286 employees from public sector banks and 244 employees from private sector banks. Both primary as well as secondary sources were used to collect data. Standardized scales were used in the present study for studying the employees’ perception towards TFL and TSL behaviour (TFL and TSL questionnaire by Bycio, Hackett and Allen, 1995), Organizational support (POS questionnaire by Eisenberger et al., 1986), Trust in supervisor and organization (Trust questionnaire by Marlowe and Nylon, 1997), and OCB (OCB questionnaire by Podsakoff, Mackenzie, Moorman and Fetter, 1990).

A pilot study was conducted with the objective of testing the reliability of standardized scales developed by foreign authors and to modify the questionnaires according to the requirements of the present study. For pilot study, a total of 170 employees from four banking organizations i.e. State Bank of India, Punjab National Bank, ICICI Bank, and HDFC Bank were approached using judgemental sampling. Out of 170 employees, 126 employees completed the questionnaires, thus yielding the response rate of 74.12%. The alpha values of different standardized scales measuring TFL and TSL behaviour, POS, trust in supervisor and organization, and OCB were found between the ranges of 0.721 to 0.817. As the values exceeded the minimum requirement, it thereby demonstrates that all scales were internally consistent.

For final study, six banks were selected out of top ten banks in India according to their deposits from the list of banks given in the Reserve Bank of India (RBI) Bulletin for the year 2008-09. Three public sector banks selected for the study were: State Bank of India, Punjab National Bank, and Canara Bank. Three private sector banks selected for the study were: ICICI Bank, HDFC Bank, and Axis Bank. A total of 750 employees from six banks were approached, from whom 530 employees responded the questionnaires, thus yielding the response rate of 70.67%. In public sector banks, out of 286 selected employees, 112 were middle level employees and 174 were lower level employees, and in private sector banks, out of 244 selected employees, 102 were middle level employees and 142 were lower level employees. The reliability coefficient indicated that the scale for measuring TFL and TSL behaviour, POS, trust in supervisor and organization, and OCB is quite reliable as their alpha values are 0.917, 0.897, 0.905 and 0.872, respectively. An alpha value of 0.60 and 0.70 or above
is considered to be the criterion for demonstrating internal consistency of new scales and established scales respectively. The statistical tools like percentages, means, standard deviations, t-test, analysis of variance (ANOVA), mediation testing, correlation analysis, and regression analysis were used in the study.

The findings and main conclusions are delineated as below:

With reference to the first objective of the study, an attempt has been made to measure TFL and TSL behaviour, POS, trust in supervisor and organization, and OCB of employees across selected public and private sector banks. Results of independent t-test revealed that there was statistically significant difference between the mean values of employees in public and private sector banks regarding TFL and TSL behaviour, POS, trust in supervisor and organization, and OCB. It was inferred that the employees of private sector banks had significantly high mean scores and perceive more positively towards the idealized influence, individualized consideration and intellectual stimulation dimensions of TFL behaviour, and management by exception dimension of TSL behaviour than the employees of public sector banks. There was no significant difference among the perceptions of employees in public and private sector banks regarding contingent reward dimension of TSL behaviour. Regarding POS, it was inferred that employees of public sector banks have significantly high mean scores and perceive more positively towards the support provided by their organization than the employees of private sector banks. In case of trust, it was found that trust level of employees of public sector banks towards their supervisor and organization is higher than the trust level of employees of private sector banks. In case of OCB, it was examined that the employees of public sector banks showed more altruism, courtesy, conscientiousness, civic virtue and sportsmanship (dimensions of OCB) than the employees of private sector banks.

In relation to second objective of the study, results were obtained from correlation and regression analysis. Through correlation analysis, inter-correlations of research variables (TFL and TSL behaviour, POS, trust in supervisor and organization, and OCB) were checked. Results revealed that there was positive and significant relationship between TFL behaviour and trust (coefficient of correlation, $r=0.761$, $p<0.01$); TSL behaviour and trust ($r=0.690$, $p<0.01$); TFL behaviour and OCB ($r=0.605$, $p<0.01$); TSL behaviour and OCB ($r=0.585$, $p<0.01$); POS and trust
(r=0.663, p<0.01); and POS and OCB (r=0.768, p<0.01); and trust and OCB(r=0.658, p< 0.01) in selected public and private banks. Further, it was observed that the correlation between TFL and TSL behaviour, and trust; and TFL and TSL behaviour, and OCB in private sector banks was greater than public sector banks. However, correlation between POS and trust; POS and OCB; and trust and OCB in public sector banks was greater than private sector banks.

Through regression analysis, it was inferred that in case of **TFL and TSL behaviour, and trust**, TFL and TSL behaviour had significant impact on trust in supervisor and organization in selected public and private sector banks. All dimensions of TFL behaviour i.e. intellectual stimulation, idealized influence and individualized consideration (in descending order), and all dimensions of TSL behaviour i.e. contingent reward and management by exception (in descending order) were significant predictors of trust in supervisor and organization. The impact of TFL behaviour on trust ($R^2= .762$) was greater than the impact of TSL behaviour on trust ($R^2= .702$), which was consistent with the results of *Jung and Avolio (2000)*, but were inconsistent with the results of *Rubin, Bommer and Bachrach (2010)* where the impact of TSL behaviour on trust was greater than impact of TFL behaviour on trust. It was also observed that in private sector banks, TFL and TSL behaviour had greater influence on trust in supervisor and organization than in public sector banks.

Further, in case of **TFL and TSL behaviour, and OCB**, it was analyzed that TFL and TSL behaviour had significant impact on OCB in selected public and private sector banks. Idealized influence and intellectual stimulation (in descending order) dimensions of TFL behaviour, and contingent reward and management by exception (in descending order) dimensions of TSL behaviour were significant predictors of OCB. The impact of TFL behaviour on OCB ($R^2=0.677$) was greater than impact of TSL behaviour on OCB ($R^2=0.564$), these findings were consistent with the results of *Ahanagar and Rooshan, 2009*, *Khoury and As-Sadeq, 2005*, *Mackenzie, Podsakoff, Rich, 2001*, *Koh, Steers and Terborg, 1995*, but inconsistent with the results of *Suliman and Obaidli (2013)* and *Rubin, Bommer and Bachrach (2010)* where they found that TSL behaviour was a stronger predictor of OCB than TFL behaviour. In private sector banks, TFL and TSL behaviour had greater influence on OCB than in public sector banks.
In case of **POS and trust.** POS had significant impact on trust in supervisor and organization in selected banks. POS was a significant predictor of trust in supervisor and organization. In public sector banks, POS had greater influence on trust in supervisor and organization than in private sector banks. It was found that in case of **POS and OCB.** POS had a significant impact on OCB in selected banks. POS was a significant predictor of OCB. In public sector banks, POS had greater influence on trust in supervisor and organization than in private sector banks. In case of **trust and OCB,** trust in supervisor and organization had significant impact on OCB in selected banks. All dimensions of trust i.e. trust in supervisor and trust in organization (in descending order) were significant predictors of OCB. In public sector banks, trust in supervisor and organization had greater influence on OCB than in private sector banks.

With reference to the **third objective** of the study, recommendations of Baron and Kenny (1986) were used to test for mediation. It was found that the dependent variable i.e. OCB became less significant (partial mediation) in the third equation when the dependent variable was regressed on both independent variables (TFL and TSL behaviour, and POS) and mediator variable (trust in supervisor and organization). Hence, trust in supervisor and trust in organization were partially mediating the relationship between TFL behaviour and OCB; TSL behaviour and OCB; and POS and OCB.

With reference to the **fourth objective** of the study, independent t-test and analysis of variance (ANOVA) were used. From the results of independent t-test, no significant difference was found between the mean values of different gender group of employees for POS and trust. However, there was significant difference between the mean values of different gender group of employees for TFL behaviour, TSL behaviour and OCB. It was found that male employees had significantly high mean scores and were significantly more positive about TFL and TSL behaviour than female employees. Female employees showed more citizenship behaviour towards their organization than male employees.

Regarding **marital status** of employees, no significant difference was found between the mean values of employees having different marital status for POS, trust and OCB. However, there was significant difference between the mean values of employees having different marital status for TFL behaviour and TSL behaviour. It was observed
that married employees had significantly high mean scores and were more positive about TFL and TSL behaviour than unmarried employees. In relation to **level of management**, there was significant difference between the mean values of employees having different levels of management for TFL and TSL behaviour, POS, trust and OCB. It was analyzed that middle level employees had significantly high mean scores and were more positive about TFL and TSL behaviour, POS, trust and OCB.

From the results of ANOVA, with respect to **age group** of employees, there existed a significant difference between the mean values of different age groups of employees for TFL and TSL behaviour, POS, Trust, and OCB. In relation to **educational qualification** of employees, there was no significant difference between the mean values of different educational qualifications of employees for OCB. However, there was significant difference between the mean values of different educational qualifications of employees for TFL and TSL behaviour, POS and trust. In relation to **income level**, there was significant difference between the mean values of employees having different income level for TFL and TSL behaviour and trust, whereas, there was no significant difference between the mean values of employees having different income levels for POS and OCB. With respect to **years of work experience**, there was significant difference between the mean values of employees having different years of work experience for TFL and TSL behaviour, POS, Trust, and OCB.

### 5.2 HYPOTHESES TESTING

**H**: It was expected that perception of employees about TFL and TSL behaviour differs significantly across selected banks. The hypothesis is accepted for all dimensions of TFL behaviour and management by exception of TSL behaviour other than the contingent reward dimension of TSL behaviour. It is inferred that employees of private sector banks have high mean scores and perceive more positively towards the idealized influence, individualized consideration and intellectual stimulation dimensions of TFL behaviour and management by exception dimension of TSL behaviour than the employees of public sector banks. Hence, hypotheses \(H_{1a}, H_{1b}, H_{1e}\) and \(H_{1e}\) are accepted and hypothesis \(H_{1d}\) is rejected.
Thus, the results support the findings of Wright and Pandey, 2009; Bass and Riggio, 2006; Pawar and Eastman, 1997; and Lowe, Kroeck, and Sivasubramaniam, 1996 that TFL is more prevalent in private sector, and do not support the results of Khan, Aslam and Riaz, 2012; Atwater and Wright, 1996; and Lowe, Kroeck, and Sivasubramaniam, 1996 where they found that TFL and TSL is more prevalent in public sector.

**H2:** It was expected that perception of employees about their organizational support level differs significantly across selected banks. The hypothesis is accepted by the results that mean scores of employees of public sector banks regarding POS are greater than the mean scores of employees of private sector banks. Hence, hypothesis H2 is accepted.

**H3:** It was expected that trust level of employees differs significantly across selected banks. The hypothesis is accepted by the results that mean scores of employees of public sector banks in relation to trust towards their supervisor and organization are greater than the mean scores of employees of private sector banks. Hence, hypotheses H3a and H3b are accepted.

**H4:** It was expected that perception of employees about their OCB level differs significantly across selected banks. The hypothesis is accepted by the results that mean scores of employees of public sector banks regarding all dimensions of OCB are greater than the employees of private sector banks. Hence, hypotheses H4a, H4b, H4c, H4d and H4e are accepted. Thus, the results support the findings of Ahmadi, Daraei, Rabiei, Salamzadeh and Takallo, 2012; Sharma, Bajpai and Holani, 2011; Akinbode, 2011; Crewson, 1997; and Barrick and Mount, 1991 that OCB is more often performed by public sector employees than private sector employees.

**H5:** It was expected that all dimensions of TFL behaviour have significant influence on trust in supervisor and organization in selected public and private sector banks. The hypothesis is accepted by the results that there exists a high correlation between TFL behaviour, and trust in supervisor and organization. All dimensions of TFL behaviour i.e. idealized influence, individualized
consideration and intellectual stimulation have significant influence on trust. Also, all dimensions of TFL behaviour are significant predictors of trust in supervisor and organization. Hence, hypotheses $H_{5a}$ and $H_{5b}$ are accepted.

Thus, the results support the findings of Dai, Dai, Chen and Wu, 2013; Tuan, 2012; Ismail, Mohamad, Mohamad and Zhen, 2010; Bartram and Casimir, 2007; Hsu and Mujtaba, 2007; Krafft, Engelbrecht and Theronthe, 2004; Jia, Song, Li, Cui, and Chen, 2001; Jung and Avolio, 2000; and Gillespie and Mann, 2000 that TFL behaviour has significant impact on trust level of employees.

$H_6$: It was expected that all dimensions of TSL behaviour have significant influence on trust in supervisor and organization in selected public and private sector banks. The hypothesis is accepted by the results that there exists a high correlation between TSL behaviour, and trust in supervisor and organization. All dimensions of TSL behaviour i.e. management by exception and contingent reward have significant influence on trust. Also, all dimensions of TSL behaviour are significant predictors of trust in supervisor and organization. Hence, hypotheses $H_{6a}$ and $H_{6b}$ are accepted.

Thus, the results support the findings of Ismail, Mohamad, Mohamad and Zhen, 2010; and Gillespie and Mann, 2000 that TSL behaviour has significant impact on trust, and do not support the findings of Pillai, Schriesheim and Williams (1999) where they found that TSL behaviour has no impact on trust.

$H_7$: It was expected that all dimensions of TFL behaviour have significant influence on OCB in selected public and private sector banks. It is found that there exists a high correlation between TFL behaviour and OCB. Hypotheses $H_7$, $H_{7a}$ and $H_{7b}$ are accepted for two dimensions of TFL behaviour i.e. idealized influence and intellectual stimulation, as these dimensions have significant influence on OCB, and these dimensions are significant predictors of OCB, other than individualized consideration dimension of TFL behaviour which shows no significant influence on OCB.

Thus, the results support the findings of Biswas and Varma, 2012; Muchiri, Cooksey and Walumbwa, 2012; Lopez-Dominguez, Enache, Sallan and 258
Simo, 2012; Khan, Ramzan, Ahmed and Nawaz, 2011; Jiao, Richards and Zhang, 2010; Asgari, Silong, Ahmad and Samah, 2008; Modassir and Singh, 2008; Krishnan and Arora, 2008; Lee and Wei, 2007; Boerner, Astrid, and Griesser, 2007; Twigg, Fuller and Hester, 2007; and Elgamal, 2004 that TFL behaviour has significant impact on OCB (except for individualized consideration, a dimension of TFL).

H3: It was expected that all dimensions of TSL behaviour have significant influence on OCB in selected public and private sector banks. It is found that there exists a high correlation between TSL behaviour and OCB. The hypothesis is accepted for all dimensions of TSL behaviour namely management by exception and contingent reward as these dimensions have significant influence on OCB, and also these dimensions are significant predictors of OCB. Hence, hypotheses H3a and H3b are accepted.

Thus, the results support the findings of Jiao, Richards and Zhang, 2010; Walumba, Wu and Orwa, 2008; Lee and Wei, 2007; and Elgamal, 2004 that TSL behaviour has significant impact on OCB, and do not support the results of Khan, Ramzan, Ahmed and Nawaz (2011) where they found that TSL behaviour has no significant and positive relationship with OCB.

H4: It was expected that POS has significant influence on trust in organization and supervisor in selected public and private sector banks. The hypothesis is accepted by the results that there exists a high correlation between POS, and trust in organization and supervisor. POS has significant influence on trust. POS is a significant predictor of trust in supervisor and organization. Hence, hypotheses H4a and H4b are accepted.

Thus, the results support the findings of Webber, Bishop and O'Neill, 2012; Celep and Yilmazturk, 2012; Albrecht and Travaglione, 2010; Ristig, 2009; and Connell, Ferris and Travaglione, 2003 that POS has significant impact on trust level of employees.

H10: It was expected that POS has significant influence on OCB in selected public and private sector banks. The hypothesis is accepted by the results that there exists a
high correlation between POS and OCB in selected banks. POS has significant influence on OCB. POS is a significant predictor of OCB. Hence, hypotheses $H_{10a}$ and $H_{10b}$ are accepted.

Thus, the results support the findings of Jain, Giga and Cooper, 2013; Chiang and Hsieh, 2012; Miao, 2011; Asgari, Silong, Ahmad and Samah, 2008; Shanock and Eisenberger, 2006; Coyle, Jacqueline and Neil, 2005; Coyle-Shapiro and Conway, 2005; Wayne, Shore, Bommer and Tetrick, 2002; Masterson, Lewis, Goldman and Taylor, 2000; Moorman, Blakely and Niehoff, 1998; Wayne, Shore and Liden, 1997; Shore and Wayne, 1993; and Witt, 1991 that POS has significant impact on OCB performed by employees, and do not support the findings of Lambert (2000) where POS has no significant impact on OCB.

$H_{11}$: It was expected that trust in organization and supervisor have significant influence on OCB in selected public and private sector banks. The hypothesis is accepted by the results that there exists a high correlation between trust in supervisor and organization, and OCB. All dimensions of trust i.e. trust in supervisor and trust in organization has significant influence on OCB and also these dimensions are significant predictors of OCB. Hence, hypotheses $H_{11a}$ and $H_{11b}$ are accepted.

Thus, the results support the findings of Dai, Dai, Chen and Wu, 2013; Zeinabadi and Salehi, 2011; Hassan and Semercioz, 2010; Yang and Mossholder, 2010; Sharkie, 2009; Singh and Srivastava, 2009; Ngodo, 2008; Erturk, 2007; Chen, Chang and Hu, 2007; Wong, Ngo and Wong, 2006; Wat and Shaffer, 2005; Elgamal, 2004; Deluga, 1995; and Konovsky and Pugh, 1994 that trust level of employees has significant impact on OCB.

$H_{12a}$: It was expected that the relationship between TFL behaviour and OCB is significantly mediated by trust in supervisor and organization. The hypothesis is accepted by the results that trust in supervisor and trust in organization partially mediates the relationship between TFL behaviour and OCB. Hence, hypothesis $H_{12a}$ is accepted. The results are in line with findings of Zhu, Newman, Miao and Hooke, 2013; Asgari, Silong, Ahmad and Samah, 2008; Pillai,
It was expected that the relationship between TSL behaviour and OCB is significantly mediated by trust in supervisor and organization. The hypothesis is accepted by the results that trust in supervisor and trust in organization partially mediates the relationship between TSL behaviour and OCB. Hence, hypothesis $H_{12b}$ is accepted. The results are in line with findings of Zhu, Newman, Miao and Hooke, 2013; Asgari, Silong, Ahmad and Samah, 2008; Pillai, Schriesheim and Williams, 1999; Podsakoff, MacKenzie, and Bommer, 1996; and Podsakoff, MacKenzie, Moorman and Fetter, 1990.

It was expected that the relationship between POS and OCB is significantly mediated by trust in supervisor and organization. The hypothesis is accepted by the results that trust in supervisor and trust in organization partially mediates the relationship between POS and OCB. Hence, hypothesis $H_{13}$ is accepted. The results are in line with findings of Paille, Bourdeau and Galois, 2010; Chen, Vivian, Wang, Chang and Hu, 2008; and Chen, Aryee and Lee, 2005.

It was expected that the perception of employees about TFL and TSL behaviour and their socio-demographic variables differs significantly. It is found that perception of employees about TFL and TSL behaviour differs significantly across different age groups, educational qualification, marital status, gender group, income level, years of work experience and level of management. Hence, hypotheses $H_{14a}$, $H_{14b}$, $H_{14c}$, $H_{14d}$, $H_{14e}$, $H_{14f}$ and $H_{14g}$ are accepted. Thus, as far as gender differences are concerned for TFL and TSL behaviour, the results support the findings of Khan, Aslam and Riaz, 2012; Yaseen, 2010; and Eagly, Johannesen-Schmidt, and Van Engen, 2003 that male employees perceive about TSL more positively than female employees, and do not support their findings where they found that female employees perceive more positively about TFL. Results of present study do not support the findings of Arnold and Loughlin, 2013; and Mandell and Pherwani, 2003 where they found that there is no significant difference in the TFL scores of male and female managers.
**H₁₅:** It was expected that POS level of employees and their socio-demographic variables differ significantly. It is found that perception of employees about POS differs significantly across different age groups, educational qualification, years of work experience, and level of management. Hypotheses $H_{15a}$, $H_{15b}$, $H_{15c}$ and $H_{15d}$ are accepted. While, no significant difference is found in the POS level across employees of different gender group, marital status, and income level. Hence, hypotheses $H_{15e}$, $H_{15f}$ and $H_{15g}$ are rejected.

Thus, as far as gender differences are concerned for POS, results of present study do not support the findings of Celep and Yılmazturk (2012) where they found that female employees perceive more support from the organization than male employees.

**H₁₆:** It was expected that trust level of employees and their socio-demographic variables differ significantly. It is found that employees’ level of trust in supervisor and organization differs significantly across different age groups, educational qualification level, income level, years of work experience and level of management. Hypotheses $H_{16a}$, $H_{16b}$, $H_{16c}$, $H_{16d}$ and $H_{16e}$ are accepted. While, no significant difference is found in trust in supervisor and organization level across employees of different gender group and marital status. Hypotheses $H_{16f}$ and $H_{16g}$ are rejected.

Thus, as far as age and tenure differences are concerned for trust in supervisor and organization, the results do not support the findings of Loi and Ngo (2009) where they stated that no significant difference was found between the employees having different age groups and tenure (work experience) regarding their trust level.

**H₁₇:** It was expected that OCB level of employees and their socio-demographic variables differ significantly. It is found that OCB performed by employees differs significantly across different age groups, gender group, years of work experience, and level of management. Hypotheses $H_{17a}$, $H_{17b}$, $H_{17c}$ and $H_{17d}$ are accepted. While, no significant difference is found in OCB level performed by employees across different marital status, education level and income level. Hypotheses $H_{17e}$, $H_{17f}$ and $H_{17g}$ are rejected.
Thus, results are in line with the findings of Akinbode (2011) that female employees perform more OCB than male employees. With respect to age and work experience differences for OCB, results support the findings of Akinbode (2011); and Olapegda and Olowodunoye (2011) that there is significant difference in the OCB level performed by employees of different age and years of work experience.

5.3 RECOMMENDATIONS OF THE STUDY

Based on the findings of the study, following are some recommendations which banks should be taken into consideration to augment TFL and TSL behaviour, induce greater level of organizational support, trust and citizenship behaviour.

Banking administration should work towards building positive perceptions of TFL and TSL behaviour among employees.

TFL behaviour was found to be an important factor in predicting both trust and OCB and explained 58% and 46% of variance, respectively. On the other hand, TSL behaviour was also found to be an important factor in predicting both trust and OCB and explained 49% and 32% of variance respectively. It is seen that TFL and TSL behaviour is more prevalent in private sector banks. Also, in private sector banks, the influence of TFL and TSL behaviour on trust and OCB is greater than the public sector banks. It is also noted that the influence of TFL behaviour on trust and OCB is more than TSL, so banking administration should inculcate more TFL behaviour in their employees particularly in public sector banks. Therefore, the main aim and focus of the management should be on augmenting the TFL and TSL behaviour and its corresponding dimensions, so as to enhance the trust level and OCB of employees.

Intellectual stimulation and idealized influence are seemed to be the most important dimensions of TFL behaviour influencing trust and OCB respectively. Contingent reward is the most important dimension of TSL behaviour influencing both trust and OCB.

Thus, to enhance intellectual stimulation, employees should be encouraged to try out innovative ways of solving old problems or express their creativity, and take a fresh look at how things are to be done. One way to foster creativity is to offer challenges to the employees and make sure that the goals are within the grasp of their abilities. To
augment idealized influence, superiors should try to become a role model and a symbol of success and accomplishment for their subordinates, increase optimism, inspire loyalty, command respect, develop faith, make them enthusiastic about various tasks, and encourage them to express their ideas and opinions. As a result, employees admire these leaders and work to emulate these behaviours. For enhancing contingent reward, superiors should negotiate with their subordinates about special commendations, recognition and promotions for good work and kind of efforts expected from them to attain the desired rewards.

**Banking administration should work towards building positive perceptions of organizational support among employees.**

POS was found to be an important factor in predicting both OCB and trust, and explained 59% and 44% of variance, respectively. It is seen that in public sector banks, POS is more prevalent than in the private sector banks. Therefore, the main aim and focus of the management should be on augmenting positive perceptions about organizational support, especially in private sector banks, so as to enhance trust and OCB of employees.

To augment the perception of employees towards support provided by their organization, management should value the employees’ contribution, appreciate their extra effort, care about their opinions, well-being and satisfaction at work through participative management, and by providing them rewards in both monetary and non-monetary forms. Constant efforts should be made to help and support the employees, and making their jobs interesting by introducing recreational activities at the work place. The grievance redressal mechanism in an organization should be such that the complaints of employees should be handled in an efficient, timely and unbiased manner.

**Banking administration should work towards increasing the trust level of employees about their supervisor and organization.**

Trust in supervisor and organization was found to be an important factor in predicting OCB and explained 44% of variance. Considering the mediation effects of trust in supervisor and organization, there is a need to pay special concern to employees’ trust in their supervisor and organization because they appear to be playing the mediating role in explaining the relationship between TFL and TSL behaviour, POS and OCB.
In public sector banks, trust is more prevalent among employees than in the private sector banks. Therefore, the main aim and focus of the management should be on augmenting positive perceptions about trust in supervisor and organization, especially in private sector banks, so as to enhance the OCB among employees.

In order to enhance the trust level of employees towards their organization, organization should be transparent, treat all employees fairly and equally, and act with integrity and ethics. To supplement employees’ trust in their supervisor, supervisors should be reliable, technically competent, good decision makers, and able to understand the opinion of others without causing any problem. He/she should provide feedback to others, especially the people who report directly. The act of providing clear and consistent feedback honestly can help in establishing trust. Trust in the workplace increases employees’ level of happiness, comfort, work effort, productivity, and engagement that ultimately build up greater capacity for innovation within an organization, keeping an organization current and relevant in the marketplace.

Banking administration should work towards enhancing the level of OCB performed by the employees.

Every organization will benefit from encouraging employees to engage in OCB because it has been shown to increase productivity, efficiency and customer satisfaction, and reduce costs, rates of turnover and absenteeism (Podsakoff, Whiting, Podsakoff and Blume, 2009). In public sector banks, employees perform more OCB than in the private sector banks. Hence, efforts should be made by management to enhance OCB among employees in private sector banks too. Though OCB is a spontaneous initiative taken by staff, management is able to promote OCB in the workplace through employee motivation, as well as giving them the opportunity to display OCB, that is creating a workplace environment that not only allows for, but is conducive and supportive of OCB. A working environment should be such that make workers more social such as encouraging them to attend office functions or office-wide lunches, etc.

In addition to social office environment, management should also be educated about OCB by providing training. Training about OCB will make them more aware of employee displays of OCB. Management may choose to include OCB in their
performance appraisals, or devise their own casual/informal reward system such as praise, recognition, commendation etc to encourage OCB. Moreover, at the time of interview or hiring process, management should consider looking out for traits related to OCB such as altruist and sportsmanship behaviour, and employee such staff so that other employees may also feel motivated to perform OCB.

5.4 LIMITATIONS OF THE STUDY

The present study has the following limitations:

- Data was collected and results obtained were based on the banks in Chandigarh region only i.e. Chandigarh, Mohali and Panchula. Hence, the study is likely to suffer from regional bias and becomes limited in scope.
- The study was based on the perceptions of employees. There were chances that some of the respondents might not spelled out an accurate and frank response.
- In the present study, OCB scale was administered to the employees for describing their own behaviour at work. OCB scale could have been administered to the superior, as it would have provided holistic measurement of OCB of an employee.

5.5 DIRECTIONS FOR FUTURE RESEARCH

While conducting the present study, some aspects could not be dealt with, due to constraints of time and cost. Also, through this research work, certain findings provide inputs on the basis of which following areas can be identified for future research.

- To date, only a handful of study have examined the effects of TFL and TSL behaviour, POS, trust in supervisor and organization, on OCB in one study. The study could be conducted in a variety of organizational and cultural contexts.
- The relationship of these four variables can also be related to other variables such as organizational commitment, organizational justice, job satisfaction, etc for future research.
- For measuring OCB, OCB scale can be administered to two assessors, one the individual himself/herself, and second to the superior, as it would have provided holistic measurement of OCB of an employee.
• Structural equation modeling can also be used for testing of mediation.

• Other antecedents and mediators of OCB can be investigated. The consequences of OCB can also be taken into consideration for future research.