

Mediation Effects of Organizational Citizenship Behavior on Expert Employee Retention and Organizational Performance in the Banking Industry

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ABSTRACT

Purpose: Employee retention (ER) has become a significant component in affecting the organization's competitive performance through Organization Citizenship Behavior (OCB). The primary purpose of the present study is to determine the effects of OCB on expert staff retention and organizational performance (OP) in the banking industry.

Methodology: This study was primarily conducted using a survey research method. A total of 390 bankers were conveniently selected from various branches of the top 15 DSE-listed banks according to their EPS in 2020. The survey was completed with a structured questionnaire using Google Forms (73.08%), with some face-to-face personal interviews (26.92%) conducted by the researchers. The data was analyzed using SPSS and Smart-PLS.

Findings: According to the SEM analysis, the study found that employee retention directly impacts OCB and OP, while OCB has a mediated effect on ER and OP.

Limitations: This study was conducted based on a survey method that showed the actual opinion of the employees of the organization, but it would be more generalized if it were based on data and methodological triangulation (data from different sources with multiple methods), which has not been possible because of researcher personal limitations (e.g., time and data access). Hence, this study highlights the need for more research in this area.

Practical Implications: The present study can suggest the appropriate strategies to improve OCB for retaining expert employees within their respective organizations and provides structured HR policy on evidence of organizational success. It is hoped that this research will raise managers' understanding of the retention process.

Originality: Paper bridges the disciplines of strategic human resource management and organizational behavior and brings in OCB as an additional mediator in organizational performance. Through OCB, the researcher shows the direct and indirect relationship between employee retention and organizational performance.

1. Introduction

Organizations must develop competence compared to others to keep up with the changing, technologically enhanced digital environment. Attracting skilled people to the business, keeping them, fulfilling their devotion to the organization, providing education and professional development opportunities, career management, succession planning, and managers providing coaching to their employees are vital considerations (Berry et al., 2012). Employees are increasingly seeking working places where they can grow, renovate, and learn constantly and where their ideas are accepted and encouraged. In addition, employees build loyalty and dedication if they feel that

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they are a part of the company. These factors contribute to the organization's long-term success (Biriowu and Kalio, 2020). Therefore, Organizational Citizenship Behavior (OCB) has emerged as a critical and necessary issue for any organization seeking long-term success (Todd, 2003). OCB is evident to boost employee morale, increase people's levels of work meaningfulness, accelerate better employee performance and productivity, create positive social interaction and a sense of community among employees, and last but not least, employer brand. Employees who go above and beyond for their co-workers and the organization continually go the extra mile. They may not realize it, but they're displaying organizational citizenship (Shargay and Tziner, 2011).

Organizations would not be able to boost the efficacy of their collective wisdom without the voluntary cooperation of individuals, and the distinction between voluntary and coercive collaboration is critical (Todd, 2003). Employees' levels of OCB decline when they are not permitted to communicate their thoughts about work, which impacts the organization's performance, functionality, and long-term health. Individuals who participate in voluntary collaboration go above and beyond their obligations and use their energy and insight to develop their abilities in the service of the business, increasing the organization's performance and production (Oplatka, 2006). As a result, people routinely put their interests aside in favor of others (Vigoda, 2000). Employees who engage in extra-role activities to improve the company's performance are known as OCB. Employees who are heavily involved in OCB may be able to assist managers in being more efficient by devoting more time to long-term planning. Hence, both managers and employees gain from favorable OCB (Turnipseed and Rassuli, 2005). Organizational commitment to achieving corporate objectives is directly related to OCB (Joireman et al., 2006). OCB has a positive impact on an organization's earnings but not on customer happiness (Koys, 2001). Employee behavior is the focus of OCB, which aims to treat people as vital stakeholders in increasing an organization's effectiveness and production. OCB is defined by Poncheri (2006) as actions that have a beneficial impact on an organization's productivity. Therefore, their attitude and behavior impact an organization's performance (Koster & Sanders, 2006).

For novices and qualified and experienced financial professionals, the banking sector currently offers the most profitable, trustworthy, competitive, and promising job possibilities. OCBs, a natural phenomenon that can have both negative and positive consequences on organizational enactment depending on how well it is managed, have arisen due to Bangladesh's banking industry's rapid growth (Ahmad, 2010). OCB is advantageous to the organization and benefits both managers and employees. Managers who believe in OCB foster a cooperative environment among the organization's members. While OCB has a significant impact on organizational performance, research in the banking sector has indicated insufficient links between OCB and organizational success measures. Although most banks in Bangladesh guarantee just financial achievement in prior years, they overlook organizational performance. For maintaining and boosting organizational performance, OCB is one of the most essential and practical mediating elements. However, the role of OCB in Bangladesh's banking sector has not been proved in relationship with employee retention and organizational performance. Hence, this study focuses on this issue to investigate the mediating role of OCB on employee retention and organizational performance. This research is a systematic work on literature to conceptualize the relation among construct and hypotheses drawn based on

depth literature review. Finally, a conclusion has been marked with careful attention to the empirical findings based on the tested hypotheses.

2. Literature Review and Hypothesis Development

Individual, discretionary activities taken by employees outside of their formal job description are referred to as OCBs. Employees willing to go above and beyond the call of duty will aid organizations in dealing with change and unpredictability. It is anything that employees undertake on their initiative to help their coworkers and the organization. There has been a tremendous surge in interest in these methods over the last three decades. These employee actions have far-reaching workplace ramifications because they have been connected to overall organizational effectiveness. Dennis Organ is widely credited with founding the corporation. This organ was built on the foundation of Katz's original 1964 composition. Organ (1988) defines OCB as a discretionary activity that is not directly or openly recognized by the official reward system but increases the organization's overall effectiveness.

2.1 ER and OCB

OCB has developed extensively in the recent decade. Observations said that it is decidedly related to the representative responsibility. Again recommended that the more a worker is focused on their association, the more probable they are to show OCB (Bellou et al., 2005; Chen and Francesco, 2003). According to Organ (1988), OCB is characterized as optional business-related practices, not identified with the formal authoritative prize framework, and proposed to advance the viable working of the association. It mirrors those activities performed by representatives that outperform the base job necessities expected by the association and offer the government assistance of colleagues, work gatherings, and the association (Organ, 1988). Williams and Anderson (1991) arranged OCB into two groups, OCB-Organizational and OCB-Individual. As per Organ (1988), the Citizenship practices coordinated toward people denotes Individual (OCBI), where OCBI alludes to the rules that quickly advantage explicit people inside an association and contribute to authoritative viability.

Despite this, OCB significantly impacts worker maintenance (Lam et al., 2009; Paille and Grima, 2011). The utilization of OCB for considering representative care is a moderately late examination premium, although a significant measure of observational exploration has just been distributed on this topic. The OCB examination interest is associated, in any event, partially with the discoveries illustrated in two meta-investigations, as per Chen and Francesco (2003). The withdrawal interaction includes an assortment of practices, each mirroring a type of intentional reaction utilized by a representative to adapt to an unsavory workplace. Delay, non-attendance, and turnover are average practices identified with the withdrawal cycle (Berry et al., 2012). OCB towards people includes helping others (occasionally alluded to as generosity). Aiding envelops a bunch of practices like politeness, cheerleading, and peacemaking. As contended by Organ (1988), assisting procedures with improving confidence, bunch cohesiveness, and the feeling of having a place with a group, all of which may help the association withholding workers. Paille' and Grima (2011) discovered a negative link, implying that metro morality impacted the desire to leave the organization. Sportsmanship is usually defined as a sort of citizenship oriented toward the group.

Several studies have revealed that sportsmanship is favorably associated with several organizational performance metrics, according to Podsakoff and MacKenzie (1997).

Given this uniqueness, it is intriguing to research what HRM rehearses mean for the workers' aim to leave through their commitment to OCB, a pointer to social responsibility. According to the social personality hypothesis, workers try to be self-aware and have a social character (Tajfel and Turner 1986). Remuneration and preparation can evoke such emotions by exhibiting that significant representatives are reasonably compensated and put resources into vocation improvement. The likely significance of these two HRM rehearses lies in how they improve a person's self-idea and social personality. Nonetheless, much work stays to be never really out how remuneration frameworks are firmly connected to representatives' goal to leave if the relationship seems, by all accounts, to be interceded by OCB. This means that their position inside the company determines an employee's pay. Employees should willingly participate in flexible activities to develop their knowledge, skills, and abilities to position themselves for future advancement. This study presented the following hypothesis based on the preceding discussion:

H₁: Employee retention has a direct positive effect on organizational citizenship behavior.

2.2 ER and Organizational Performance

Employee retention has become a significant component in affecting the organization's competitive performance. It is critical for the organization's success to keep a good and motivated employee who is beneficial to its productivity. High employee turnover raises costs and lowers morale in the workplace. Management and the organization should understand the difference between an expert employee and an employee. Employees must be encouraged to stay positive in their present jobs rather than searching for new opportunities. Several researchers have defined employee retention as retaining essential sources of organizational competency. Increasing leave rates costs organizations, a lot of money since it boosts costs and impairs performance (Batt et al. 2002). Well-integrated employees are essential for long-term success. Employees are more inclined to stay with firms that make them proud, and they are more likely to work to their total capacity due to factors such as work climate, rewards, opportunity to grow and improve, and work-life balance (Madiha et al., 2009). More employees quitting their jobs costs businesses a lot of money; greater quit rates increase labor costs (Oi, 1962) and worse organizational effectiveness (Batt et al., 2002). According to research, employees are increasingly regarded as a core organizational asset, and they contribute significantly to the company's profitability (Hafeez et al., 2007; Alshurideh et al., 2020). Staff retention aids firms in retaining customers and lowering operational costs, as well as costs involved with acquiring and training new employees (Alzoubi et al., 2020; Alshurideh, 2019). Staff retention must be factored into the goals of all managers and stakeholders in a corporation, and the long-term influence on behavior and production must be predicted (Mohanty, 2009). "An employer's endeavor to retain suitable personnel to achieve business objectives" is defined by employee retention (Frank et al., 2004). According to one study, employee retention has had a long-term impact on businesses, economies, and communities, and it has influenced professional dedication, satisfaction, motivation, and employee behavior (Davis, 2013). AlDamoe et al. (2012) looked at the role of human resource management methods in mediating organizational success, namely employee retention. Human resource management approaches like employee productivity and retention impact an organization's

operational and financial performance (Paul and Anantharaman, 2003). Hence, staff retention is crucial to any organization's performance, and organizations can gain a competitive advantage by retaining these individuals. The ability of any business to sustain a competent staff, according to Gering and Conner (2002), is crucial for organizational success. In a banking setting in one of the developing countries, the study examines how psychological job security, affiliation, economic job security, self-actualization, and commitment affect employee retention and how this retention affects organization performance (Kurdi & Alshurideh, 2020). Hence, this study proposed the following hypothesis:

H₂: Employee retention has a direct positive effect on organizational performance.

2.3 OCB and Organizational Performance

OCB increases the effectiveness of workgroups or organizations when they are shown. OCBs contribute significantly to the variation in organizational effectiveness, whereas helpful behavior has a more significant systemic impact than sportsmanship or civic virtue (Podsakoff et al., 2009). Employee OCB mediates the positive association between high-performance human resource practices and business entrepreneurship (Zhang et al., 2008). Employees willing to contribute to efficient organizational functioning regardless of their formal role requirements will become increasingly vital for technology organizations in the future. Extra-curricular activities, such as OCB, have thus become increasingly important, if not fundamental, to a company's survival. If there is a high degree of OCB in the workplace, employees will take proactive measures, such as actively innovating for the organization. If there is a low level of OCB in the workplace, employees will have little motivation or willingness to supply more imaginative ideas for corporate efficiency. This lack of employee innovation is disastrous (Podsakoff and Mackenzie, 1997). Human resource high-performing procedures are an organizational incentive that will likely change how employees view the employee–organization relationship (Allen et al., 2003). OCB refers to the advantages of tactics used by someone to improve corporate performance. Outside of the main task, taking the initiative in learning and positive action work and aiding colleagues in the job that already exists in the organization's therapeutic regime are all important (Zuet et al., 2010; Pavalache, 2014).

The consequence of good work from the actions of the employees' work with the accuracy of time and the provided responsibility is performance. Managers might rate employees who perform job actions outside of their assigned tasks as active and productive. Based on the explanation, the OCB effect on performance is suspected. Pavalache (2014) found that organizational commitment and OCB positively impacted employee and organizational performance. Respectful employees are more inclined to engage in corporate citizenship activities that help the company. When their teammates are sad, they are more likely to cheer them up, and they are the ones who take preemptive efforts to avert conflicts with other teammates. Employees agree that OCB helps their work unit or organization perform and be more effective (Oldham and Hackman, 1981; Grant, 2007). Employees who value OCB's organizational instrumentality are more likely to direct their citizenship behavior toward the organization since their actions are more directly related to its functionality and performance. According to Andrew and Cazares (2015), because of the greater levels of PSM, Mexican public personnel exhibit OCB (additional role behaviors) that are related to superior general organizational performance (public service motivation).

However, OCB can influence working group relationships and contribute to organizational success, but the level of influence is still unknown (Banki, 2010). Furthermore, the link could be misleading if groups with exceptional performance reported utilizing OCB. Members of outstanding performing groups are more likely to support one another than in underperforming groups (Podsakoff et al., 2000; Sevi, 2010). Based on the above discussion, this study proposed the following hypothesis:

H₃: Organizational citizenship behavior has a direct positive effect on organizational performance.

2.4 Mediating Effects of OCB

Theoretically, OCB can mediate the link between subjective organizational performance constructs. Citizenship activities benefit the organization. Hence, employees' conscientiousness, civic virtue, and sportsmanship help the organization; when they engage in OCB, such behaviors have significant consequences for organizational effectiveness (Lee and Allen, 2002). When OCB is directed at coworkers, there are also advantages. Employee performance was not directly influenced by spiritual leadership; instead, Spiritual leadership influenced employee performance mediated by OCB, and job happiness affected employee performance mediated by OCB (Supriyanto et al., 2019). OCB has improved employee productivity (Emamiet al., 2012) and organizational performance (Rashid et al., 2003; Emami et al., 2012; Khan & Rashid, 2012). Employees will be less likely to report a wish to quit if their positive OCBs are shared and recognized, according to Sharoni et al. (2012). The study focuses on the OCB's strong mediating effect on organizational success. Furthermore, OCB will promote employee dedication, cooperation, information sharing, and voluntary and extra-role activities, which will provide a stable workforce that will benefit the organization's performance. Thus, this study proposed the following hypothesis:

H₄: Organizational citizenship behavior mediate the relationship between employee retention and organizational performance.

Considering the reviewing literature, this study proposed the following hypotheses.

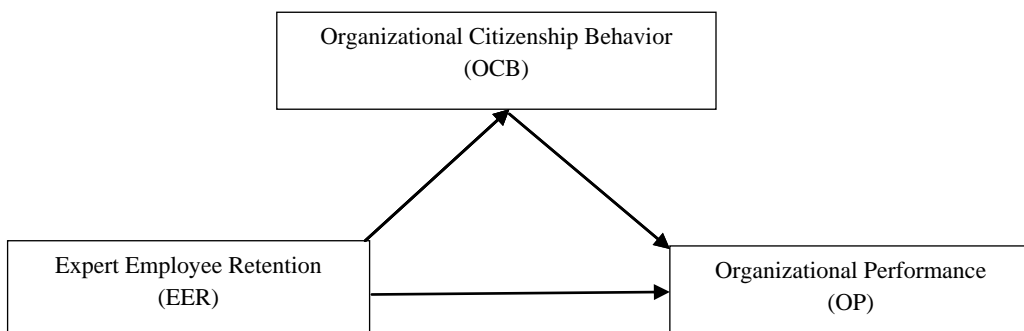


Figure 1. Conceptual framework on mediating effect of OCB between employee retention and organizational performance. Source: The Authors, Based on the literature review.

Though numerous studies on the impact of OCB on organizational performance in various industries have been conducted. However, while evaluating their organizational effectiveness, the

banking sector neglected this component. This study seeks to fill that hole with the above-tested hypotheses and overall findings.

3. Objectives and Methodology

The study's primary goal is to determine whether organizational citizenship behavior has a mediating role on expert workers' retention and organizational performance in Bangladesh's Private Commercial Banks (PCBs). A quantitative research method was employed in conjunction with a survey strategy in this investigation. This study was primarily conducted through the use of a survey research method. The data was collected from the respondents using a structured questionnaire. A five-point Likert scale was used to develop the questionnaire on the specified constructs and items, while the model's measurement items were chosen based on previous literature (Table A1). The top 15 banks were chosen based on EPS from the banking industry listed on the DSE in 2020. As the study tried to investigate the role of OCB in retaining expert employees on organizational performance, all expert employees are considered a population. This study considered all branch managers, managers, and assistant managers of operations, credit, and foreign remittance of the different branches as a working population. The study has applied a convenient sampling method as data access is not open in every department and bank. Considering the population, the statistical technique determines a sample size of at least 306 to represent the population. But, 495 questionnaires were distributed by the researcher, while 405 (81.81%) were collected from the respondents. From the primary checking and editing, 15 questionnaires have been screened-out for incompleteness and ambiguity. Finally, 390 (78.78%) questionnaires collected from the respondents of the various branches of the listed institutions remained for further processing and data analysis. The survey was completed using Google Forms, with some face-to-face personal interviews. Total 285 (73.08%) responses from the google survey and 105 (26.92%) responses from a face-to-face personal interview were considered. The data was analyzed using SPSS and Smart-PLS.

4. Analysis, Results, and Discussion

4.1 Descriptive Statistics

Descriptive statistics summarize the characteristics of the respondents. Out of 390 respondents, 72 were females (18.5%), and 318 were males (81.5%). Of the respondents, 156 (40%) were in between the age group of below 30 years, 126 (32.3%) were in-between the age group of 30 – 35 years, and 75 (19.2%) were in between the age group of 35 – 40 years. Again less than 10% of the respondents 40 – 44 years, 45 – 49 years, and above 50 age group were 18, 12, and 3 respondents, which represented (4.6%), (3.1%) and (0.8%) respectively. In the opinion section, respondents were asked a list of questions regarding employee retention status at their organization. The respondents were asked about Job is significant for me; I love working for this organization and another job or function with the highest mean of 4.17, 3.98, and 3.92 consecutively. On the other hand, the satisfaction level at the organization has a lower mean score, although it falls on the agreed consent mean of 3.55. Again, in the case of organizational citizenship behavior, respondents replied very positively where the mean score is greater than 4.0 in every aspect. So they are positively committed to the organization, motivated to take responsibilities, etc. but, in case of the organization's performance, the respondents were asked a list of questions. All sub-factors show a strong agree point, and all are greater than 4. The top item was improved service quality and satisfactory speed of

service the mean scores are 4.42 and 4.14, while the score of operational expense decreasing is 4.05.

4.2 Structural Equation Modeling (SEM) Analysis

The path model, which is separated into two components, is examined in PLS-SEM data analysis. The indicators and their links to the constructs are depicted in the measurement model (outer model). Second, both the constructs and the path links between them are included in the structural model (inner model). As a result, the structural model is the theoretical component of the path model (Hair et al., 2017). The structural model displays the causal or correlational linkages between the measurements models used in the investigation. The structural model is generated from the latent constructs (Awang, 2012).

4.2.1 Evaluation of the Measurement Model

Confirmatory factor analysis established the hierarchical components' reliability and validity (CFA). Composite reliability, indicator reliability, discriminant validity, and convergent validity should be used in the measurement model (Hair et al., 2017). Table 1 shows the factor loadings used to determine if the reflective constructions' indicators were dependable. The indicator factor loadings should be equal to or larger than 0.7 so that the construct's and indicators' shared variance is bigger than the error term's variance (Fornell & Larcker, 1981). Figure 1 and Table 1 illustrate the results of the evaluated measurement model.

Table 1. Internal Consistency, Composite Reliability, Convergent Validity, AVE, and Collinearity Statistics (VIF)

Construct	Indicators	Factor Loadings	Cronbach's alpha	CR	AVE	VIF
Employee Retention (ER)			0.867	0.904	0.654	
	ER_1	0.822				2.096
	ER_2	0.729				1.489
	ER_3	0.825				2.230
	ER_4	0.826				2.409
	ER_5	0.837				2.482
OCB (OCB)			0.857	0.898	0.640	
	OCB_1	0.816				2.273
	OCB_2	0.880				2.981
	OCB_3	0.722				1.461
	OCB_4	0.713				1.617
	OCB_5	0.853				2.580
Organizational Performance (OP)			0.765	0.852	0.592	
	OP_1	0.809				1.793
	OP_2	0.780				1.616
	OP_3	0.830				2.103
	OP_6	0.644				1.209

Source: The Author, Based on the Smart-PLS (SEM) analysis on survey data

The requirements are met by all of the entries in Table 1 and Figure 1. The internal consistency of the constructs was assessed using Cronbach's alpha (CA) and composite reliability (CR). For all variables, Cronbach's Alpha (> 0.70) is higher than the suggested level (Table 1). On the other hand, all structures have a CR value greater than 0.70, which is the acceptable minimum. CA value assumes that all indications are equally dependable, but PLS-SEM prioritizes indicators depending on their outstanding dependability. On the other hand, the CR accounts for these shifts in item dependability, making it a preferable choice for PLS-SEM internal consistency reliability analysis (Hair et al., 2017). As a result, all structures are internally consistent, according to this research. The AVE value of a construct should be greater than 0.5, according to Fornell & Larcker (1981), which was true for all of the constructions in Table 1. The AVE indicates how well a construct can explain the variance of its indicators and how much of that variance is due to measurement error (Chin et al., 2010).

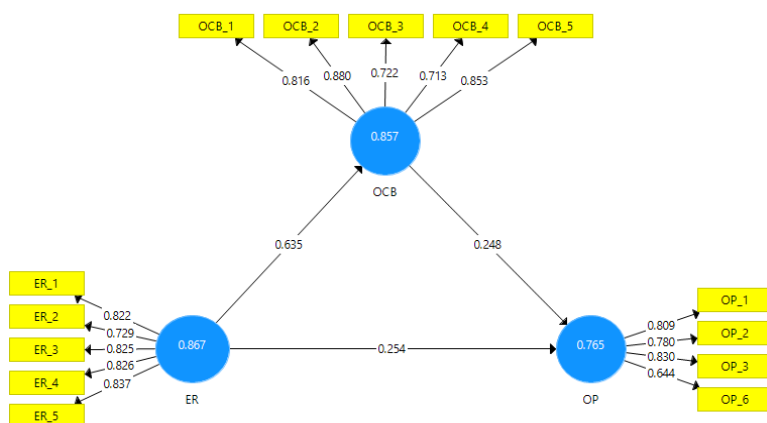


Figure 1. Measurement Model Assessment. It contains the measurement model assessment before hypotheses testing. It shows the factors loadings of each item and Cronbach’s Alpha.

Finally, discriminant validity was assessed using the Fornell-Larcker criterion. The square root of each construct's AVE must be greater than its correlation with the other constructs to meet the Fornell-Larcker criterion (Table 2). As a result, discriminant validity can be applied to any notion (Hair et al., 2017). According to a new study, the Fornell-Larcker criterion fails to detect discriminant validity problems accurately (Henseler et al., 2015). On the other hand, the heterotrait-monotrait ratio (HTMT) is an alternative measure of discriminant validity (Gupta & George, 2016). When the HTMT ratio is less than 0.85, according to Henseler et al. (2015), discriminant validity is upheld. The HTMT criteria were met, according to the numbers in Table 2.

Table 2. Discriminant Validity (Fornell-Larcker Criterion) and Heterotrait-Monotrait Ratio (HTMT)

Particulars	Fornell-Larcker Criterion			Heterotrait-Monotrait Ratio		
	ER	OCB	OP	ER	OCB	OP
ER	0.809					
OCB	0.635	0.800		0.726		
OP	0.412	0.409	0.769	0.503	0.502	

Source: The Author, Based on the Smart-PLS (SEM) analysis on survey data

4.2.2 Evaluation of Structural Model

Following the evaluation of the measurement model, Smart PLS was used to study a structural model. The direct and indirect effects were investigated to achieve this goal. The route coefficient and "t" value were used to confirm the hypothesis. As indicated in Table 3 and Figure 2, the current investigation comprises three (03) direct hypotheses. Because the t-value was greater than 1.96, all three direct hypotheses (H1, H2, and H3) were supported.

Table 3. Structural Model Assessment (Direct Effect Results and Decision)

Hypothesis	Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values	Decision
H ₁	ER -> OCB	0.635	0.638	0.032	19.685	0.000	Supported
H ₂	ER -> OP	0.254	0.254	0.061	4.143	0.000	Supported
H ₃	OCB -> OP	0.248	0.253	0.060	4.123	0.000	Supported

Source: The Author, Based on the Smart-PLS (SEM) analysis on survey data

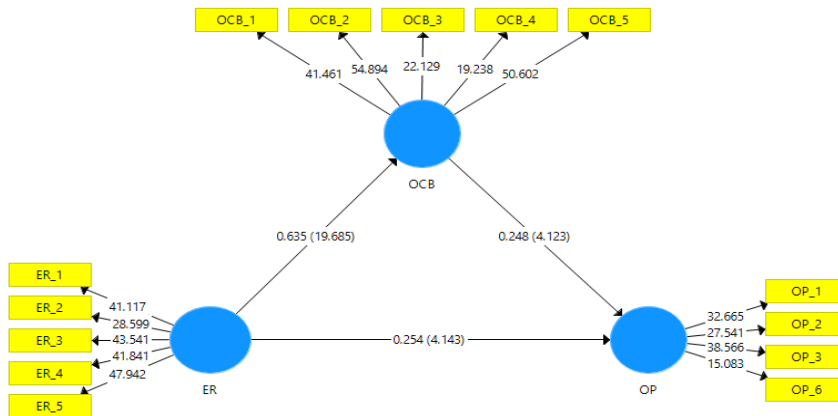


Figure 2 Structural Model Assessment (Direct Effect). It contains the hypotheses testing for direct and indirect relationships. Majorly, it shows the path coefficient and t-value to accept or reject the hypotheses.

PLS (SEM) bootstrapping was used to observe the mediation effect. According to Hair et al. (2017), This is one of the best ways to assess a small sample. Furthermore, the approach was followed in measuring the mediation effect, and the in-direct influence was investigated, as advised by Hair et al. (2017). As a result, the current study used Smart PLS (Ringle et al., 2015) to assess the t-value of OCB as a mediator using a bootstrapping approach and 1000 re-sampling. Table 4 shows the results of the mediation analysis. The t-value of the relationship is larger than 1.96. As a result, OCB has a high mediation effect. Hence, OCB is a mediator between ER and OP, and the H4 hypothesis is supported (Table 4 and Figure 2).

Table 4. Structural Model Assessment Results and Decision (In-direct Effect)

Hypothesis	Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values	Decision
H4	ER -> OCB -> OP	0.158	0.162	0.041	3.849	0.000	Supported

Source: The Author, Based on the Smart-PLS (SEM) analysis of survey data

The coefficient of determination R^2 is used to evaluate the research model's prediction capabilities. This coefficient represents the impact of all exogenous latent factors on the endogenous latent variable. Endogenous latent variables previously had prediction power ratings of 0.75, 0.50, and 0.25, referred to as considerable, moderate, and weak, respectively, in previous research (Hair et al., 2011). R^2 values for OCB and OP are 0.402 and 0.202, respectively, in Table 5. Based on these findings, the study model's capacity to foresee endogenous components is limited.

Table 5. Prediction power and predictive relevance

Particulars	R Square	R Square Adjusted	Effect size
OCB	0.403	0.402	Weak
OP	0.206	0.202	Weak

Source. The Author, Based on the Smart-PLS (SEM) analysis of survey data

5. Conclusion and Policy Implications

5.1 Conclusion

Retaining expert employees have been identified as a crucial enabling component for reaching out to the organization's talented personnel. The primary purpose of the study was to determine the effects of OCB on expert staff retention and organizational performance in the banking industry specifically; the goal of this study was to look at the relationship between specialist staff retention and OCB and PCB's performance, as well as the link between OCB and organizational performance. Empirical data analysis and findings back up the result of the previous investigation by Lam et al. (2009), Paille and Grima (2011), Alzoubi et al. (2020), Zhang et al.(2008), and Lee and Allen (2002). The study found that Employee Retention directly impacts Organization Citizenship Behavior (OCB) and Organizational Performance. Again, according to the SEM analysis, OCB has a mediated effect on Employee Retention and Organizational Performance. Hence, the study concludes that employee retention directly affects organizational citizenship behavior and performance, whereas OCB has a significant moderating effect on employee retention and organizational performance.

5.2 Policy Implication

The study's findings have several consequences for bank top executives and individuals participating in the bank's crucial decision-making process. Given the financial costs and adverse effects of employee retention on businesses, more research on the intention to quit is needed so that managers can fully comprehend why employees want to leave and develop a viable retention strategy to prevent such purposes. OCB should be acknowledged as a vital tool for retaining personnel. Current employees feel like they are a part of the company and are willing to take on responsibilities. Because high turnover costs might be significant, the firm must refocus its retention intervention approach following employee valence. Attempting to respond after they have left would be too late and, in fact, detrimental. Finally, it is hoped that this research will raise managers' understanding of the retention process and highlight the need for more research.

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Appendix:**Table A1. Measurement of factors of Employee Retention on Organizational performance**

Construct used in the study	Item	Item name	Source
Employee Retention (ER)	ER_1	Importance of work	Melhem, I. I. A. B. (2019); Cloutier et al. (2015); Bellou, 2008; Chen and Francesco, 2003
	ER_2	Futuristic view	Okwakpam, J. A. (2019); Biriowu, C. S., & Kalio, N. L. (2020)
	ER_3	Satisfaction from work	Biason, R. S. (2019); Melhem, I. I. A. B. (2019)
	ER_4	Possibilities within this organization	Muhoho, J. M. (2014); Ramlall, S. (2004)
	ER_5	Love to work	Priyasad, K. M., & Weerasinghe, T. D. (2017); Kyndtet al., (2009)
OCB (OCB)	OCB_1	Commitment to work	Deveceet al.,(2016); Bakhshiet al., (2011); Zeinabadi, H. (2010)
	OCB_2	Involvement to work	Saxena, S., & Saxena, R. (2015); Kizilos et al, (2013); Shragay, D., & Tziner, A. (2011); Chiu, S. F., & Tsai, M. C. (2006).
	OCB_3	Taking additional responsibilities	Bergeron, D. M. (2007); Oplatka, I. (2006).
	OCB_4	Motivation to help others	Somech, A., & Ron, I. (2007); Jahangir et al.,(2004)
	OCB_5	Working for the organization beyond the specific work hour with staying in the office	Nguniet al., (2006); Van Dyne, L., & Pierce, J. L. (2004).
Organizational Performance (OP)	OP_1	Operational expenses of the organization are decreasing	Raval et al. (2020); Ochieno, C. N. (2013)
	OP_2	Satisfactory speed of service	Eke, G. J., & Achilike, A. N. (2014); Setegn et al, (2013); Ringim et al, (2011);
	OP_3	Improved quality service	Chin et al, (2013). Ramayah et al, (2011); Raju, P. S., & Lonial, S. C. (2001)..
	OP_6	Satisfactory level of profitability	Miah, M. M. (2018); Subramony et al (2008); Yee et al,(2008).

Source: The Authors, based on the literature review.