

Association between Intrinsic Rewards and OCB: Evidence from Bangladesh

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ABSTRACT

Behaving like a true citizen in the organizational context is a prerequisite for organization's development whereas intrinsic rewards act as a major catalyst for motivating employees to behave in such a civic way. The study aims to investigate the relationship between intrinsic rewards (IR) and organizational citizenship behavior (OCB) in the banking sector of Bangladesh. Primary data were collected from different public and private banks through questionnaire of 200 respondents. IBMSPSS was used to analyze and summarize the data. Findings were reached from extensive analysis such as (demographic profile analysis, descriptive statistics and finally inferential statistics. The results show a significant positive relationship between IR and OCB dimensions (altruism, conscientiousness, sportsmanship, and civic virtue). These findings will contribute to the existing literature and help the policy makers to instill the motivational factors, specifically intrinsic rewards, at all managerial levels of the organization in order to ensure good citizenship behaviors.

Keywords: Organizational Citizenship Behavior (OCB), Intrinsic Rewards (IR), Bangladesh

INTRODUCTION

Organizational success basically depends on employees who are always ready to do more than their job responsibilities at their own will. These voluntary behaviors are termed as organizational citizenship behavior (OCB) and it has been generated by Organ (1988). OCB refers to discretionary contributions by the employees that exceed the firm's job description and that do have any claim on contractual requital from the methodical system of rewarding (Organ et al., 2006). Organizations in present days should emphasize on improving their employees' OCB because OCB is positively linked with the performance and competency of the organization to handle complex situations (Shim & Rohrbaugh, 2012; Vigoda-Gadot & Beeri, 2011). In today's team-oriented workplace, organizations with civic employees are obvious to outdo their competitors in the industry. The OCB dimensions comprise altruism, courtesy, sportsmanship, conscientiousness, and civic virtue (Organ et al., 2006; Podsakoff et al., 2009;). Employees with altruism willingly help their co-workers finish their project. Courteous employees are considerate and polite with those they work with. Employees can show sportsmanship by staying in good spirit even when something does not go their willful way, or when something annoys or frustrates them. Conscientious employees always maintain timeliness and they are highly innovative. Employees with civic virtue always represent their organization in a positive way and participate in social responsibilities along with their organization.

The researchers worked with four dimensions of OCB in this research as they found that courtesy generally merges with altruism. So, from the OCB dimensions it is obvious that OCB by employees can play a crucial role in organizational development. Although organizational citizenship behaviors are broadly viewed as positive behaviors, their antecedents are not known adequately. Literature regarding organizational behavior considers OCB as the intention-based behavior, which means that OCB enriches as a result of motivation (Ariani, 2012;

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Dávila& Finkelstein, 2013).Accordingly, it seems rational to assume that employees' inner motivation is a major determinant of their OCB. Intrinsic rewards are the vital source of such employee motivation. The intrinsic factors from Herzberg's (1987) two factor theory is applied in this research to explain OCB because Herzberg's motivation theory forecasts that extrinsic factor usually does not provide strong level of motivation in employees, its presence can merely prevent employee's dissatisfaction but does not motivate employee (Gibson, Ivancevich& Donnelly, 2012; Herzberg, 1987). As per Herzberg's two factor theory, intrinsic rewards includes achievements, appreciation, ability utilization, challenging works, training, growth opportunities, participation in decision making, expression of opinions, and supervisory supports, which are the satisfiers of employees. These satisfiers create a strong sense of motivation for accomplishing particular goals.

Intrinsically rewarded employees seem more likely to talk positive about the organization both inside and outside the organization, help their co-workers, and go beyond the customary expectations in their job. So it can be said that the more employees are facilitated with satisfiers, the more they are motivated and consequently the more 'good citizenship' behaviors they show. . Among many researchers, the writer accentuates the judgments of Ariani (2012) that OCB have various inspirations in the context of banking industry and the judgment of Rodriguez (2010) that intrinsic motivation correlate employee's OCB more strongly than those of extrinsic motivation in case of service industries. These findings appraise the essentiality of further research in different contexts to look into the association of motivation with employees' OCB. To fill in the gap of the literature, this research examines the effect of motivation, especially intrinsic motivations, on employees' OCB in the Banking sector of Bangladesh. Banking is the biggest service sector of Bangladesh which enormously contributes to the country's economic growth. But very few researches have been done showing the way of improving the citizenship behaviors of this sector through employee motivation. We believe that, if this sector is given focus, it can flourish more while performing social responsibilities at the same time enhancing the country's Gross Domestic Product. For this sake, we have collected data from 20 different banks where 197 respondents responded to our questionnaire and spontaneously expressed their opinion. Our objective is to find out whether there is a positive relationship between intrinsic rewards provided by the employers and OCB performed by employees. Since there is a dearth of research in this area, the empirical evidence will surely be convenient for the existing literature in revealing the impact of intrinsic rewards (satisfiers) on OCB.

LITERATURE REVIEW

Reward management is one of the important techniques for attracting and retaining talents in an organization. It plays a vital role in ascertaining the organization's capability to attract highly talented employees and to retain them for achieving high levels of quality and task performance (Fay and Thompson, 2001). A number of studies have found that reward management plays a crucial role in motivating employees to accomplish their task effectively and creatively (Eisenberger and Rhoades, 2001). Reward refers to the compensation employees receive for the activities and service performed for the organization (Goodale, Koerner, & Roney, 1997). Rewards can be further classified into two broad categories such as intrinsic rewards and extrinsic rewards (Deci, 1972). Non-monetary rewards or rewards having no physical existence are regarded as intrinsic rewards. Praise and recognition have been identified as the most efficient intrinsic rewards that improve the performance of employees (Bosco, 2014). Stoner and Freeman (1992) showed intrinsic reward as the psychological reward that is directly experienced by an employee. Intrinsic rewards also include recognition, feelings of self esteem, status, personal satisfaction, positive feedback from co-workers and supervisors (Mahaney & Lederer, 2006). Feelings of accomplishment and self-esteem are found to be increased by intrinsic rewards (Honig-Haftel and Martin, 1993). Intrinsic rewards are realized from the design of the job itself and include such things as challenging and interesting task, creativity, variety, autonomy, appropriate feedback on one's endeavors and chance to use one's abilities and skills (Mottaz, 1985). Employees are found to be more committed and emotionally attached to the organization when they think their accomplishments are important to the success of the organization, they have pride in their job, and their tasks are fun, rewarding and challenging (Mahaney and Lederer, 2006).

The concept of Organizational Citizenship Behavior (OCB) and its effect on organizational and individual performance has gained considerable attention among the researchers and has been the subject of extensive research over the past few decades (Bateman & Organ, 1983; LePine, Erez, & Johnson, 2002; O'Brien & Allen, 2008). The success of an organization depends on the employees who are willing to perform responsibilities beyond the expectations of the organization voluntarily (DiPaola & Tschannen-Moran, 2001). OCB is such a term that describes these voluntary extra-role behaviors. OCB refers to an individual's deliberate commitment to an organization and executing work activities that are not part of the formal job description. OCB comprises of five dimensions including: altruism, sportsmanship, courtesy, conscientiousness and civic virtue (Organ, 1988). Altruism refers to voluntarily helping others with problems. Courtesy aims at exerting efforts necessary to prevent job related conflicts with others. Sportsmanship refers to employees' demonstration of tolerance of less-than-ideal organizational situations without making any complaint. Civic virtue includes voluntary activities that show employees' deep concerns and willingness to take part deliberately in the life of the organization.

Conscientiousness refers to employee behaviors that exceed the role requirements of the job and adherence to the regulations, rules and procedures of the organization. Organizations will be better off by motivating employees to engage in OCB as OCB has been found to increase an organization's efficiency, effectiveness, productivity, customer satisfaction and overall performance and reduce turnover, absenteeism and cost (Podsakoff, Whiting, Podsakoff & Blume, 2009).

Banking industry needs employees that are both motivated and satisfied, because without them, the levels of customer satisfaction will be affected (Goodwin & Gremler, 1996). Interpersonal relationships maintained between bank employees and the customers are a major driving force for determining whether a customer is satisfied or dissatisfied (Adelman et al, 1994). In order to solve complex problems, organizations need to improve the OCB of employees since increased levels of OCB on the part of the employees is directly related to the performance and capability of the organization (Shim & Rohrbaugh, 2012). OCB of employees has been found to develop by the increased motivation in the form of rewards given by the organization (Ariani, 2012). When the organization wants to influence the perceptions of employees, especially in service organizations such as banks and other institutions, it is very important to provide rewards in exchange for good performance and hard work (Skinner, 1969). Employees have different views regarding rewards. Some of them feel being praised and recognized by their supervisors as more rewarding than monetary and financial benefits. Social exchange theory also supports this notion. Employees provide more efforts in exchange for reward (Kanfer, 1990). Thus the aim of this research is to identify the impact of intrinsic rewards on organizational citizenship behavior of employees working in different banks in Bangladesh.

BACKGROUND & HYPOTHESES

Relationship between IR and OCB

A strong relationship between motivation and OCB has been indicated over many years. The organizational behavior literature states OCB as motive based employee behavior meaning that OCB develops due to motivation (Ariani, 2012; Davila & Finkestein, 2013). Other researches (Allen and Rush, 1998) reported that employees behaving like citizens in the organization usually depend on their supervisor's realization of subordinates' motives and expectation. Hence, it is clear that there is a major association between OCB and different sources of their motivation. Again former researches (Barbuto and Scholl, 1999; Barbuto et al. 2000) depict that there is negative relationship between OCB and extrinsic motivation, as this motive requires social reward elements or the recognition of efforts of employees but organizations do not reward OCB formally. This is also supported by the motivation theory of Herzberg (1987) which predicts that extrinsic factor does not move strong motivation level, its existence can prevent employee's dissatisfaction but does not motivate employee (Gibson, Ivancevich & Donnelly, 2012; Herzberg, 1987).

The following hypotheses have been derived from the intended objectives of the study:

H0: There is no relationship between Organizational Citizenship Behavior and Intrinsic Rewards.

H1: There is a positive relationship between Organizational Citizenship Behavior and Intrinsic Rewards.

The Dimensionality of OCB

Although OCB has been visualized in different ways by different authors over the past few decades (Bateman & Organ, 1983; Organ, 1988; Williams & Anderson, 1991), the most popular model was developed by Organ (1988), which conceptualized OCB as comprising of five dimensions (namely altruism, conscientiousness, sportsmanship, civic virtue and courtesy). In several studies (Bell & Menguc, 2002; Hui, Lee, & Rousseau, 2004; Podsakoff et al., 1990), it has been found that managers faced little difficulty in differentiating between civic virtue, sportsmanship and conscientiousness dimensions proposed by Organ (1988, 1990). However, evidence from empirical research (Bachrach, Bendoly, & Podsakoff, 2001; MacKenzie et al., 1991; Podsakoff & MacKenzie, 1994) shows that supervisors often experienced hardship while distinguishing between altruism and courtesy dimensions. Furthermore, Morrison (1994) showed that altruism dimension in her study overlaps with altruism and courtesy dimensions identified by Organ (1988). In addition to this, several researchers viewed OCB to be consisted of theoretically different behavioural dimensions. Le Pine et al. (2002) advised that the accumulated sum of behavioural dimensions would determine the score of OCB. Considering all these factors, this study condensed the five dimensions into four and attempted to show the relationship between intrinsic rewards with four dimensions of OCB independently so that the overall relation between these two variables (IR and OCB) can be analyzed rigorously. That's why the study further assumes the following hypotheses:

H2a: Intrinsic Rewards have a significant positive relationship with Altruism

H2b: Intrinsic Rewards have a significant positive relationship with Conscientiousness

H2c: Intrinsic Rewards have a significant positive relationship with Sportsmanship

H2d: Intrinsic Rewards have a significant positive relationship with Civic Virtue

RESEARCH METHODOLOGY

Study Design and Sample Size

One of the familiar random samplings: Cluster Sampling was used to collect the data. Using this sampling method, the total sample size was 200. Then using questionnaire method, the required sample size was drawn from clusters where different public and private banks were arranged as clusters.

Only Intrinsic rewards factor have been considered in this research as a part of employee motivation. Achievement, recognition, growth and work itself are taken as the dimensions of intrinsic rewards, while Altruism, conscientiousness, sportsmanship and civic virtue are used as the four dimensions of OCB. Questions are rated on a 5-point Likert scales ranging from 1 to 5 where 1 represent strongly disagree and 5 represent strongly agree. Intrinsic rewards are considered as the independent variable and Organizational Citizenship Behavior (OCB) is the dependent variable. Age and Gender are taken as control variable which may have impact on OCB. IBM SPSS 20.0 have been used to analyze and summarize the questionnaire data. The questionnaire consisted of three sections. The first section covered the demographic factors. Then the second section consisted of 10 questions to attain data of Intrinsic Rewards. Finally, third section comprised of 9 questions to get the data of OCB which has been split into four dimensions. The reliability of the data by using Cronbach's Alpha values, Frequency Statistics, Descriptive Statistics, inferential statistics (Correlation and regression) have been used to test the hypothesis using the given data. We mainly want to show that there is a positive relationship between Organizational Citizenship Behavior and Intrinsic Rewards. Thus, the regression equation is-XXX

$$OCB_i = \alpha_0 + \beta_1 INR_i + \lambda_i CON_i + \varepsilon_i$$

Further the equation is expressed into four dimension of OCB to prove hypothesis of this study as -

$$ALM = \alpha_0 + \beta_1 ACH + \beta_2 REC + \beta_3 GR + \beta_4 WRK + \lambda_i CON_i + \varepsilon_i$$

(1)

$$CONS = \alpha_0 + \beta_1 ACH + \beta_2 REC + \beta_3 GR + \beta_4 WRK + \lambda_i CON_i + \varepsilon_i$$

(2)

$$CV = \alpha_0 + \beta_1 ACH + \beta_2 REC + \beta_3 GR + \beta_4 WRK + \lambda_i CON_i + \varepsilon_i$$

(3)

$$SP = \alpha_0 + \beta_1 ACH + \beta_2 REC + \beta_3 GR + \beta_4 WRK + \lambda_i CON_i + \varepsilon_i$$

(4)

Where,

OCB = Organizational Citizenship Behavior is a dependent variable

INR = Intrinsic reward

CON = Control variable

ALM = Altruism is a dependent variable

CON = Conscientiousness is a dependent variable

SP = Sportsmanship is a dependent variable

CV = civic virtue is a dependent variable

ACH = Achievement is independent variable

REC = recognition is independent variable

GR = growth is independent variable and

WRK = work itself as independent variable

AGE = Age is control variable,

GN = Gender is control variable

DATA ANALYSIS AND FINDINGS

Under the umbrella of the research objectives findings were reached from four extensive analysis such as reliability statistics, demographic profile analysis, descriptive statistics and finally explanatory or inferential statistics.

Reliability Test

A reliability test has been performed in order to know whether the variables measured in this study are reliable and consistent or not. When coefficient alpha (cronbach's alpha) is .70 or above it is considered reliable and more than 1 is good. The cronbach's alpha for the variables used in this study are shown in the table below.

TABLE 1
Reliability Test

Variables	Cronbach's Alpha	Cronbach's Alpha	
		Based on	N of Items
		Standardized Items	
intrinsic rewards	0.837 (Good)	0.871	10
OCB	0.743 (Acceptable)	0.814	9

It is observable that the Cronbach's Alpha for intrinsic reward is 0.837 which is more than standard required thus variable is considered as more reliable. However, the result for OCB is 0.743 which is less than standard but acceptable as it is above 0.70.

Demographic Profile of the Respondents

This part of the data analysis describes the demographic statistics which are gathered through questionnaires survey. The data is analyzed and compiled from 197 respondents out of 200 sample who returned questionnaires properly. The demographic statistics exposed that the majority of the respondents in the study were aged between 25 -35 which is on average 41.7% out of the different age groups. Out of 197 respondents most of them were male (87.4%) which dictates that female participation in job is still less due to socio cultural system of our country. In terms of marital status 84.4% was married. According to the qualification almost all the respondents were having a Master's degree (95.5%) which is considered as a minimum criterion for job into banking service sector of Bangladesh. We conducted our survey on two sectors such as private commercial and public commercial bank. Out of the two-sector majority of the respondents were from private commercial bank (77.9%). As per position hold by the participants in the bank most of them belongs to employee level group (84.9%). According to experience 97 participants out of 197 having 6-10 years of expertise (48.7%) in the position. This information is illustrated in table 2 with the cumulative percentage.

TABLE 2
Demographic Statistics

		Frequency	Percentage (%)
Age	above 25	82	41.2
	above 35	83	41.7
	above 45	21	10.6
	above 55	11	5.5
Gender	male	174	88
	female	23	12
Marital Status	single	27	13.6
	married	168	84.4
	widowed	2	1.0
Education	HSC	4	2.0
	Bachelor	3	1.5
	master	190	95.5
Type of the Bank	private commercial	155	77.9

	public commercial	42	21.1
Position	Managerial level	28	14.1
	Employee level	169	84.9
Experience	1-5 years	62	31.2
	6-10 years	97	48.7
	11-15 years	16	8.0
	16-20 years	6	3.0
	21-25 years	6	3.0
	25 above	10	5.0

Descriptive Statistics

This study was conducted know the descriptive statistics of different dimensions of IR and OCB. In this research the mean, Standard deviation, minimum and maximum are used as a numerical descriptive measure to describe the data set of the independent and dependent variables. The mean and the Standard deviation are used categorized as measures of central tendency where the mean indicates the extent to which the sample group agrees or disagree with the different statements. A higher mean indicates that respondents agree more with the statement and a lower mean indicates that they disagree more with the statement. Almost all the mean is above 1 which indicates that majority of the respondent agrees with the statement of the questionnaire. The Standard deviation measure the amount of variation or dispersion from data set. Higher deviation indicates the data are further from the mean. According to table 3 it is observable that most of the Standard deviation is lower than 1 which dictates low variance that is all the data sets are closure to the mean. The minimum and maximum are also measure of variability.

TABLE 3
Descriptive Statistics Intrinsic Rewards

	N	Minimum	Maximum	Mean	Std. Deviation
1. My organization provides adequate training needed for performing job responsibilities	197	1	5	1.44	.625
2. My works are challenging enough to adjust with the advanced world.	196	1	4	1.72	.698
3. I can sufficiently utilize my knowledge, skills & abilities as per requirements	197	1	4	1.64	.761
4. I can participate in organizational decision making	197	1	5	2.20	1.083
5. My opinions are positively valued	197	1	5	1.95	.822
6. My supervisor supports me when needed	197	1	4	1.56	.744
7. My organization provides opportunities for career growth & development	197	1	4	1.68	.704
8. I feel a deep sense of achievement in my organization	197	1	21	1.84	1.569
9. My supervisor appreciates good performances	196	1	4	1.58	.664
10. The above-mentioned factors strongly motivate me	197	1	4	1.70	.747
Valid N (list wise)	195				

TABLE 4
Descriptive Statistics OCB

	N	Minimum	Maximum	Mean	Std. Deviation
1. My work is essential & useful to the organization	196	1	4	1.31	.505
2. I have full control over my work	197	1	4	1.81	.845
3. I help my co-workers finish their project willingly	197	1	3	1.53	.567
4. I am polite with my colleagues even in troubling situations	197	1	3	1.44	.574
5. I show good spirits even if something goes against me	196	1	4	1.74	.750
6. I give extra time & effort to finish my work timely	197	1	4	1.44	.649
7. I try to find out new ways to make work easier	197	1	22	1.61	1.605
8. I always highlight the positive sides of my organization both inside & outside	196	1	4	1.50	.636
9. I contribute to social responsibilities along with the organization	196	1	4	1.67	.707
Valid N (listwise)	193				

Inferential Statistics

In order to examine whether the variables under this study are correlated and if it does then the degree and strength of their association, we conducted Pearson correlation analysis which shows the linear relationship between variables. The correlation coefficient (r) represents the extent one variable can measure the value of other variable. The significance value (p -value) states whether to accept or reject hypotheses and there is evidence that the correlation does exist in the population. From table 5 we found that each of the explanatory variables is significantly correlated to each other as well as with Civic Virtue, Altruism, Sportsmanship and Conscientiousness at 1% level of significance. All the P values are less than .01 indicating that there is enough evidence that the correlation does exist in the population. One or two Stars (*) indicates the significance correlations between two variables. We have excluded two of our control variables such as age and gender from the correlation matrix as it has multi co-linearity problem.

TABLE 5
Correlation Matrix

	Work Itself	Recognition	Growth	Achieve-ment	Civic Virtue	Altruism	Sports- Manship	Conscien- tiousness
Work Itself	1							
Recognition	0.319**	1						
Growth	0.173*	0.643**	1					
Achievement	0.255**	0.509**	0.493**	1				
CivicVirtue	0.252**	0.314**	0.249**	0.282**	1			
Altruism	0.228**	0.423**	0.316**	0.387**	0.343**	1		
Sportsmanship	0.226**	0.291**	0.255**	0.262**	0.413**	0.392**	1	
Conscientiousness	0.270**	0.334**	0.237**	0.232**	0.506**	0.388**	0.459**	1

**Correlation is significant at the 0.01 level (2-tailed).

*Correlation is significant at the 0.05 level (2-tailed).

The correlation table shows, all the relationships are significant (Two stars for 1% and one star for 5% level of significance) and positive. It also implies that, if one dimension increases then the other dimensions will also increase.

Regression Analysis

In order to examine the relationship between IR and OCBH1: There is a positive relationship between Organizational Citizenship Behavior and Intrinsic Rewards.

We find that the R square value is 28.1% and the adjusted R square value is 27.7% which indicates that the result is significant ($F = 75.447$, $Sig = .000$) and 28% of variance with OCB can be predicted by intrinsic motivation. It also explains that the strength of relationship between dependent variable OCB and explanatory variables are moderate. The P value of the Anova table is less than 0.05 indicating that there is a significant positive relationship between OCB and Intrinsic Rewards. It can be inferred from F value and p value that the model is valid and the explanatory variables are good predictor of dependent variable. There is a correlation between OCB and Intrinsic Rewards. To verify the existence, multi collinearity test was also performed to verify the existence of collinierity between the variables. The results exposed that the VIF factor in this model is .000 which is less than 1.000 indicating non multi collinearity problem doesn't exist among the variables. According to unstandardized coefficients the beta value is .717 meaning that a one unit increase in Intrinsic Rewards will positively increase the dependent variable by 71%. Thus, the following relationship for OCB and Intrinsic Rewards (INR) (Tables 6, 7 & 8) can be expressed as-
 $OCB = .742 + .717INR + error\ term.$

TABLE 6
Model Summary (b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.530(a)	.281	.277	.21816856

The value of coefficient of determination (R^2) is 28.1% which implies that the 28.1% of the total variation in IR is explained by OCB. The other 71.9% variation in IR is explained by other variables which are not considered here. Again, the ANOVA tables shows, F-statistic is 75.447 and the p-value is 0.00 which implies that, the effect of OCB on IR is significant at 1% level of significance.

TABLE 7
ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.591	1	3.591	75.447	.000(a)
	Residual	9.186	193	.048		
	Total	12.777	194			

a Predictors: (Constant), Intrinsic Rewards

b Dependent Variable: Organizational Citizenship Behavior (OCB)

TABLE 8
Coefficients (a)

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.742	.109		6.804	.000		
Intrinsic Rewards	.717	.083	.530	8.686	.000	1.000	1.000

a Dependent Variable: Organizational Citizenship Behavior (OCB)

The following Figure 1 also shows that there exist a significant positive relationship between OCB and Intrinsic Rewards where the R square is 28.1%.

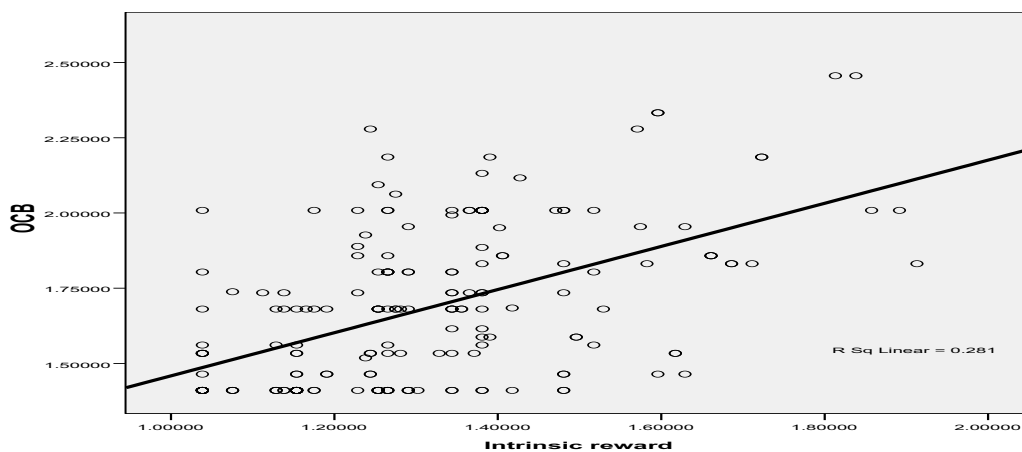


Figure 1. Relationship between OCB and INR

In order to find out the relationship and individual effect of four dimension of OCB with the explanatory variables of intrinsic rewards a multiple regression was tested. Table 9 shows that there is a significant positive relationship between Intrinsic Rewards and Altruism as p -value is .000 which is less than .05 .the adjusted R square value of 20.5% indicates that about 20% of the variation of Altruism can be predicted by explanatory variables. Thus from Beta, 1 unit increase of independent variable will affect Altruism by 1.36.

Next we found a significant positive relationship between Intrinsic Rewards and Conscientiousness as P value is .000 which is less than .05 and the adjusted R square value of 13.3% predict the dependent variable moderately. . It can be inferred from F value =30.959 and p value = .00 that the model is valid and the explanatory variables are good predictor of Conscientiousness. We also found a significant positive relationship between Intrinsic Rewards and Sportsmanship. Here also P value is less than 0.05 and 12% of variance can be explained by explanatory variables. Finally, for Civic Virtue, we succeeded to reject our null hypothesis and were able to build a conclusion that Intrinsic Rewards have a significant positive relationship with Civic Virtue. The F value and p value deduce that explanatory variables are good predictor of Civic Virtue. In all the cases the VIF factor is found to be strong that is less than one so it can be said that there is no multi collinearity problem in this model.

Limitation and Future Directions

The study has some limitations also. First, the data used in this research were collected from a single sector. So, diversification of data is absent here. Second, the data were based on the respondents' self-reports which may lead to common method variance (CMV) problem. To avoid this problem, the authors randomly interviewed both the employers and employees to validate the data. Finally, the findings of this single sector may not be applicable to any other sector and this may also be a limitation of our study.

Our directions for future researchers, apart from banking sector, many other sectors like educational institutions, insurance companies, mobile companies, hospitals etc. can be included to the same research to make it more diversified. Further, extrinsic rewards can also be added with intrinsic rewards to show their combined effect on OCB. Again, the same study can be conducted through using different moderating factors like job satisfaction, organizational commitment etc.

CONCLUSION AND RECOMMENDATIONS

In this study, we found that Intrinsic Rewards have a significant impact on Organizational Citizenship behavior, and the employees who receive a greater level of IRs are more capable of showing citizenship behavior in the organization. Observing the situation, the researchers concluded that Intrinsic Rewards are vitally important for the employees to keep them motivated towards the goodness of the organization. These will not only help them to remove their dissatisfaction but also add to their satisfaction level and thereby bring about ultimate civic qualities from them. Moreover, banking organizations should be more careful of their policies so that Intrinsic Rewards are rightly incorporated at the right time and right place to the right employees. Organizations should install system that helps in setting reward based objectives and they should also be prompt in rewarding

outstanding behaviors by their employees to keep the motivation level up and to ascertain the cherished organizational output in the long run.

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