

# An Empirical Study on Impersonal Trust, Work Family Conflict and Service Oriented Organizational Citizenship Behavior of Female Employees'

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## Abstract

*Organizational citizenship behavior (OCB) is non-mandated behavior of employees' shown in the workplace which is not included in the formal job requirements. A special form OCB known as service oriented organizational citizenship behavior (SOCB) is essential for service organization since it helps to increase customer satisfaction, service quality and decrease customer complaints. In spite of these significances, still very few researches have been conducted to identify the antecedents of such behavior. The objective of the current study is to identify the impact of impersonal trust on employees SOCB with the moderating effect of work family conflict. Data was collected through self-administered questionnaire from 403 customer contact female employees working in private commercial banking sector of Bangladesh. Results of partial least squares (PLS) revealed that impersonal trust positively and significantly related with SOCB where the study found no moderating effect of work family conflict to reduce the trust-SOCB relationship. Implications of the findings with necessary suggestions for future research are also offered.*

**Key Words:** Service oriented OCB, Impersonal trust, Work family conflict, Banking sector, Bangladesh.

## 1. Introduction

Banking sector plays a crucial and demanding role in economic and financial development of a country. An efficient banking system largely influences the GDP growth as well as other sectors growth of an economy. In Bangladesh, banking sector plays a significant role in economic development not only by capital mobilization but also through employment generation (Siddique & Islam, 2001). One recent statistics shows that in the year 2013-2014 banking sector contributes to the national GDP by 3.21% where it was only 2.30% in the year 2009-2010 (BBS,

2013-2014). At present 39 private commercial banks are operating in Bangladesh. These banks are operating in a dynamic and competitive environment since they are facing enormous competition from other public and foreign banks. In their study, Masum, Azad, Hoque, and Beh (2015) stated that compare to foreign banks indigenous private commercial banks are lagging behind by 6.7%.

One of the major reasons behind this is the lack of quality service perceived by the customers. When customers failed to get desired and improved services they often make complaints against employees' (Islam & Ahmed, 2005). In the year 2013-2014 a total of 4476 complaints were received by central bank of Bangladesh (Bangladesh bank) where 56% of these complaints were against service quality and operational issues of 39 private commercial banks (Star Business Report, 2015). Therefore, overall quality of services in this sector is not sufficient for overwhelming customer satisfaction (Masukujjaman & Akter, 2010). In the literature a large no of research had been conducted to recognize the significance of service quality in banking sector (Karim & Chowdhury, 2014; Lau, Cheung, Lam, & Chu, 2013; Uddin & Bristy, 2014). Good service quality is regarded as a way to reduce cost, develop corporate image, improve profitability, retain existing customer and acquire new customer.

In banking sector services are provided by front line employees who interact directly with customers. With a view to reduce customers' complaints and increase service quality and customer satisfaction, front line employees' service behavior i.e. service oriented organizational citizenship behavior (later denoted as SOCB) should be increased. SOCB is refers to individuals extra role behavior in a service organization that are not recognized explicitly by an organizations formal reward system (Podsakoff & MacKenzie, 1997). In other words SOCB is behavior of employees which are beneficial or at least not detrimental to others (Peloza & Hassay, 2006). When customer contract employee show SOCB to customers in the form of helping others, informal mentoring, providing suggestions for service improvement, displaying loyalty, courtesy and act of goodwill, customer will also perceive high service quality and retain loyalty to the organization (Nasurdin, Ahmad, & Ling, 2012).

Although, SOCB is significant for the service organization, generating SOCB is a complicated task because of its discretionary nature. Previously few research have been conducted to identify the antecedents of SOCB where researcher found both organizational factors (HRM practices, organizational support, justice) and individual factors (interpersonal trust, job satisfaction, commitment) have strong influence on SOCB (Chou & Lopez-Rodriguez, 2013; Payne & Webber, 2006; Suan & Nasurdin, 2014). Still there is no research conducted to identify the effect of employees' impersonal trust on their SOCB. Impersonal trust means employees trust towards their organizations' capability and fairness (Vanhala, Puumalainen, & Blomqvist, 2011). It is suggested in the literature that when employee trust their organization they will go extra mile for it (Katou, 2013; Singh & Srivastava, 2016).

Therefore, current study has been designed to identify the relationship between impersonal trust and SOCB of female employees' working in banking sector. The study concentrates only on female employees on the ground that female employees show more service oriented behavior than their counterpart (Heilman & Chen, 2005). As most of the characteristics of SOCB consists of female qualities namely, being courteous, helping others, providing high quality service (Lovell et al., 1999) SOCB is more expected from female than male employees'.

On the other hand, it is identified that female employees in banking sector face more stressor and conflict in adjusting home and job roles than male (Blom et al., 2014). These conflicts create psychological and mental distress and lead female employees towards negative organizational outcome or reducing the positive outcome (Rahman, Kamruzzaman, Haque, Mamun, & Molla, 2013). Hence, it may assume that employees with higher level of work family conflict reduce their extra role performance like SOCB. Therefore, current study uses female employees' work family conflict as a potential moderator between impersonal trust and SOCB with the expectation that it may reduce the positivity of prior relationship.

## **2. Literature Review**

### **2.1 Service Oriented OCB**

As opposed to in-role behavior organizational citizenship behavior (OCB) is extra- role behavior of employees which are not recognized for providing formal reward (Podsakoff & MacKenzie, 1997). This sort of behavior is essential for an organization as it assists to develop organizational effectiveness and efficiency without any loss of resources (Bogler & Somech, 2004). However, the form of OCB varies by depending on the nature of the organization. Service rendering organization differs from manufacturing organization based on their service integration and customer orientation. In service sector products are not visible and organizations have to meet the highly individualized customer needs when offering services or developing organizational images (Borman & Motowidlo, 1993). Front line customer contact employees working in service sector frequently contact with the customers while delivering services and their behavior can highly improve or damage an organizational image (Schneider & Bowen, 1993). Therefore, in service industries it is necessary to integrate the service oriented behavior among employees to retain the customer loyalty and attract new customer. New from general OCB these particular behavior is known as service oriented OCB (SOCB) defining as discretionary behavior of customer contract employees' that extend beyond the formal job requirements while servicing customers (Bettencourt & Brown, 1997).

After targeting on the role and activity of front line employees Bettencourt, Gwinner, and Meuter (2001) develop three dimensional SOCB i.e. loyalty, service delivery and participation in the literature. Loyalty is defined as adherence of employees towards the organization through the promotion of its products and services to customers (Organ, Podsakoff, & MacKenzie, 2006). Hence, Loyalty is exhibited in employees behavior when they try to encourage probable customers to use the products and services of his or her working organization. Service delivery is the behavior of employees where they behave in a reliable, conscientious, responsive and

courteous manner which prevents unexpected problems from happening for example, reduce customer dispute and complaints against the organization (Organ et al., 2006). This kind of behavior can help on time delivery of services and hence lead to customer satisfaction (Podsakoff & MacKenzie, 1997). Finally, participation is defined as employee's discretionary activities and initiatives to improve the service quality of the organization. Participation strongly requires employee's self-development and regular involvement in idea sharing.

## **2.2 Impersonal Trust and SOCB**

Different from other types of trust (i.e. interpersonal, institutional) impersonal trust evolve from organized system of an organization based on roles, rules, systems, structure and reputation. Building of employees' impersonal trust towards an organization depends largely on the behavior where organization acts in a particular trustworthy way (Gillespie & Dietz, 2009). It is the assurance of an organization that they are undertaking decisions and actions that are meaningful or at least not harmful for their employees (Vanhala & Ritala, 2016). Therefore, in this study impersonal trust is conceptualize from the study of Vanhala et al. (2011) who defined it as "an individual employees' expectations regarding employing organizations capability and fairness". Capability and fairness is the two main dimension of impersonal trust where capability consists of five components as organizing activities, sustainability, top management characteristics, technological reliability and competitiveness and fairness consists of three components as HRM practices, fair play and communication.

Impersonal trust can be a potential basis of competitive advantage as operational environment of organization are being complex, dispersed and rapidly changing. In this changing environment, evolving interpersonal trust (i.e. trust in supervisor) has being critical where organization may get benefit by fostering impersonal trust. If employees could directly trust their organization without knowing the key decision maker and actor personally it will be more efficient (Kramer, 1999). Shockley-Zalabak, Ellis, and Winograd (2000) stated that high levels of employees trust make organization more successful, innovative and adaptive than those with lower level of trust. Similarly, Mishra (1996) found that trust motivates employees towards the achievement of organizational goals.

The relationship between organizational trust and OCB has been examined in number of previous studies. To account this relationship social exchange theory (Blau, 1964) is the best explorer by encouraging employees to behave in a non-mandated way. Organ (1990) explained that mutual trust that underlies in social exchange could ensure OCB in the long run. Based on this ground Dirks and Ferrin (2002) identified that organizational trust has a positive link with altruism, conscientiousness, civic virtue, sportsmanship and courtesy. From the context of china Wong, Ngo, and Wong (2006) found employees OCB to be positively affected by their organizational trust. Similarly in the study of Gould-Williams (2003) and Singh and Srivastava (2016) they found employees trust towards the organization is positively and significantly related with their extra role behavior. Therefore, in the same line current study also expects

employees impersonal trust to be positively related with SOCB and following hypothesis is developed:

H1: Impersonal trust is positively and significantly related with female employees SOCB.

### **2.3 Work Family Conflict as Moderator**

Work family conflict (WFC) can be defined as “a form of inter-role conflict that occurs when role demands stemming from one domain (work or family) interfere or are incompatible with role demands stemming from the other domain (family or work)” (Greenhaus & Beutell, 1985 p. 77). Although, previous studies conceptualized it as a uni-dimensional construct later researcher distinguished the direction of interferences and identified two dimensions such as work interfering with family (WFC) and family interfering with work (FWC) (Carlson, Kacmar, & Williams, 2000; Mesmer-Magnus & Viswesvaran, 2005). In the literature both types of conflict is related with different negative consequences such as lower family and job satisfaction, higher turnover, stress, reduced performance and negative behavior (Byron, 2005; Stevens, Minnotte, Mannon, & Kiger, 2007). Most of these prior studies have mainly examined the link between WFC and in-role performance while Organ (1988) argued that WFC have higher impact upon employees’ extra role performance. Employees who face higher interference between work and family may feel obliged to maintain their in-role behavior to secure their job and reduce their engagement in OCB.

Some of the previous study also found the negative relationship between WFC and OCB (Bragger, Rodriguez-Srednicki, Kutcher, Indovino, & Rosner, 2005; Tompson & Werner, 1997). They discussed from the view point of social exchange theory that, when employees perceives enormous stress from their work and family life they are likely to reduce their extra role performance. In banking sector of Bangladesh female employee face uncountable stress due to longer working hours, excessive workload, tight deadline for achieving target, role conflict (Rahman et al., 2013) which leads their high WFC. On the other hand it is already identified in the literature that female employees face more WFC than their counterpart (Beham, 2011; Bolino & Turnley, 2005). Therefore, it can be assumed that employees’ WFC and FWC would moderate the relationship between impersonal trust and SOCB by reducing the positivity of aforementioned relationship and following hypotheses are proposed.

H2: WFC negatively moderate the relationship between impersonal trust and SOCB of female employees’.

H3: FWC negatively moderate the relationship between impersonal trust and SOCB of female employees’.

### **3. Research Model**

Based on the above mentioned discussion the study develops a research framework as shown in Figure 1. According to the framework the study expects customer contact female employees impersonal trust to be positively and significantly related with service oriented OCB. In addition

to that, the study also expects female employees work family conflict and family work conflict to negatively moderate the relationship between impersonal trust and SOCB. These relationships are assumed to be true from the context of banking sector of Bangladesh.

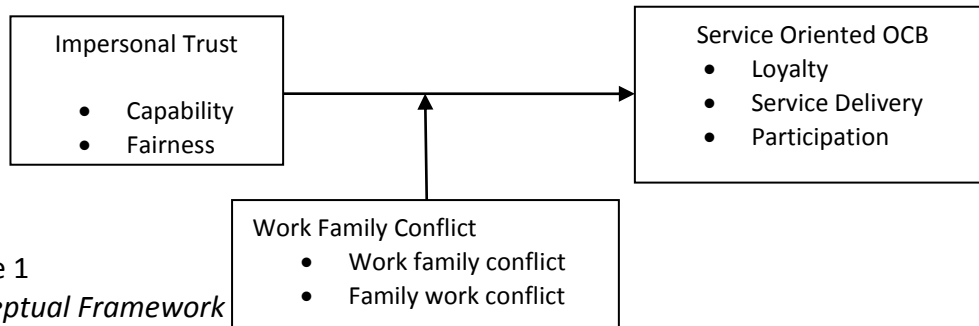


Figure 1  
*Conceptual Framework*

## 4. Method

### 4.1 Sample and Procedure

Data for the current study were obtained from the branches of 39 private commercial banks located in Dhaka division of Bangladesh which is a dominant service sector. Respondents were customer contact female employees who provide face-to-face services to customers. First of all, among the 1681 branches of Dhaka division 364 branches were chosen randomly. Later, a total of 757 questionnaires were distributed in these branches with the prior permission of the branch manager from which a total of 403 responses were obtained within the three months of collection period with a response rate of 53%. After deleting 19 responses for missing values and outliers a total of 384 usable responses were considered for analyzing. In all, majority of the participants (60%) were between the age of 25 to 35 where 92% employees have highest two child. 92% employees have masters degree with 30% more than nine year work experience. Most of the respondents were from general banking (33%) and foreign exchange (24%) division.

### 4.2 Measures

Service oriented OCB was measured by 16 item scale developed by Bettencourt et al. (2001) using a five point Likert scale ranging from 1= (strongly disagree) to 5= (strongly agree). Impersonal trust were measured by adapting 17 items from Vanhala et al. (2011) using a five point Likert scale ranges from 1-very low to 5-very high. Finally, work family conflict was measured by using 10 items adapted from Netemeyer, Boles, and McMurrian (1996) through a five-point Likert type scale that ranges from 1-strongly disagree to 5-strongly agree where five items were used for WFC and five items for FWC. The reported internal reliabilities measured by Cronbach's  $\alpha$  for SOCB and work family conflict is above 0.80 and for impersonal trust is above 0.60.

### 4.3 Analytical Strategy

For testing the hypotheses current study used partial least squares (PLS) software which was developed by Ringle, Wende, and Will (2005). As per the study of Henseler, Ringle, and

Sinkovics (2009) PLS model is evaluated and interpreted by using two stages (1) the measurement model and (2) the structural model. In the measurement model internal consistency, reliability, discriminant validity and convergent validity are being tested and the statistical relations among the latent variable and manifest variable are examined. On the other hand, structural model is run through bootstrapping to determine the relationship among latent variables. This model identified the significance of the path coefficient and total variance explained ( $R^2$ ).

## **5. Results**

### **5.1 Measurement Model Results**

The study determines the loading of each item and examined the composite reliability in order to test the reliability and validity of the measurement model. Reliability of item indicates the correlations of the items with their respective construct that is specified by the items loading (Chin, 1998). The minimum cut off value of item loading is 0.60 as suggested by Chin (1998). In this study, all items loadings were exceeded the minimum cut off value of 0.60 which is shown in Table 1. According to Henseler et al. (2009) composite reliability indicates the internal consistency of the latent variable. The minimum threshold value of internal consistency is of 0.70 as suggested by Fornell and Larcker (1981). In the study the value of composite reliability ranged from 0.836 to 0.903, which exceeded the minimum cut off value 0.70 suggested by Fornell and Larcker (1981). Therefore, it can be assumed that the measurement model is reliable.

Table 1  
*Item Loadings, Internal Consistency Reliability and Convergent Validity*

Constructs	Items	Loadings	AVE	CR
Capability	Cap1	0.683	0.511	0.892
	Cap2	0.692		
	Cap4	0.737		
	Cap5	0.715		
	Cap6	0.779		
	Cap7	0.778		
	Cap8	0.711		
	Cap9	0.607		
	Family work conflict	FWC1		
FWC2		0.633		
FWC3		0.79		
FWC4		0.889		
FWC5		0.895		
Fairness	Fair1	0.668	0.539	0.853
	Fair2	0.704		
	Fair4	0.763		
	Fair5	0.717		
	Fair6	0.81		
Loyalty	Loy2	0.742	0.560	0.836
	Loy3	0.774		
	Loy4	0.732		
	Loy5	0.745		
Participation	Par1	0.72	0.611	0.863
	Par2	0.798		
	Par3	0.818		
	Par4	0.788		
Service Delivery	SD1	0.714	0.507	0.860
	SD2	0.702		
	SD3	0.762		
	SD4	0.729		
	SD5	0.725		
	SD6	0.636		
Work family conflict	WFC1	0.704	0.653	0.903
	WFC2	0.776		
	WFC3	0.876		
	WFC4	0.793		
	WFC5	0.877		

Note: Item Cap1, 10, 11, Fair3, Loy1 and Par5 has been deleted due to poor loadings.



In measurement model, the next step was to test the validity of the measurement model by examining the convergent validity and discriminant validity. According to Urbach, and Ahlemann (2010) convergent validity examines if a particular items assesses a latent variable that it is supposed to measure. Fornell and Larcker (1981) suggested that the average variance extracted (AVE) is used as the criterion to assess the convergent validity of a measurement model. The minimum threshold value of AVE is greater than 0.50 as per Fornell and Larcker (1981) criterion. Table 1 demonstrated the AVE values ranging from 0.507 to 0.653 which exceeded the minimum cut off value suggested by Fornell and Larcker (1981) criterion. Therefore, it can be said that the measurement model possess adequate convergent validity. The subsequent task is to measure the discriminant validity. Discriminant validity refers to the degree by which the item of a latent variable varies from one another. Both Fornell and Larcker (1981) criterion and Chin (1998) cross loadings criterion was used to measure discriminant validity. Table 2 shows that the square root of the AVE of the latent variable surpass the correlations of other constructs which satisfied the criterion of Fornell and Larcker (1981). Moreover, the cross loading for each items is higher than all of its cross-loadings indicated the existence of adequate discriminant and convergent validity (Chin, 1998). The R2 value of the study was 0.197 which indicates that 19.7% variance of SOCB is explained by impersonal trust. The model has predictive relevance ( $Q^2=0.047$ ) as the value  $Q^2$  is above zero.

Table 2  
*Discriminant Validity*

	Cap	FWC	Fair	Loy	Par	SD	WFC
Cap	0.715						
FWC	-0.125	0.803					
Fair	0.703	-0.143	0.734				
Loy	0.443	-0.226	0.340	0.748			
Par	0.345	-0.080	0.233	0.446	0.782		
SD	0.210	-0.006	0.071	0.254	0.239	0.712	
WFC	0.066	0.302	0.026	0.035	0.104	0.078	0.808

Note: Cap = Capability, Fair = Fairness, WFC = Work family conflict, FWC = Family work conflict, Loy = Loyalty, SD = Service delivery, Par = Participation.

### 5.2 Structural Model Results

The main goal of the study is to examine the relationship between impersonal trust on SOCB. The result revealed that impersonal trust ( $\beta=0.422$ ,  $p< 0.01$ ), is positively and significantly related with SOCB. This result supported the hypothesis 1 as shown in Table 3.

Table 3

*Direct Path Relationship*

Path	Std.beta	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Decision
IMT -> SOCB	0.422	0.045	9.331	0.000**	Supported

The study also tested the moderating effect of work family conflict on the relationship between impersonal trust and SOCB. The result explored that family to work conflict and work to family conflict does not moderate the relationship between Impersonal trust and SOCB. Therefore, hypotheses H2 and H3 are not supported as shown in Table 4.

Table 4

*Moderating Effect*

Path	Std.Beta	SE	T-values	P Values	Decision
FWC* -> SOCB	0.204	0.21	0.969	0.333	Not Supported
WFC* -> SOCB	-0.109	0.164	0.665	0.506	Not Supported

## 6. Discussion

The objective of the study was to examine the relationship between employees' impersonal trust and service oriented OCB. Sample of the current study comprises of female customer contact employees' working in 39 private commercial banks of Bangladesh. The result revealed that employees trust towards their organization which is impersonal in nature has a positive influence on their service oriented behavior and statistically significant. This finding is consistent with those of other researcher who argued that trust is a significant factor for generating desirable workplace behavior (Culbert & McDonough, 1986; Singh & Srivastava, 2016; Zeinabadi & Salehi, 2011). For example, a study conducted in Iran by Pourkeiani and Tanabandeh (2016) identified that organizational trust is related with increasing employees' citizenship behavior with 95% of confidence level. Employees trust is regarded as a way to constructs the competencies of social norms. These norms improve cooperation among employees and therefore, a cooperative employee tries heart and soul for achieving the target of the organization even by going extra mile for it. Hence, the female employees in banks who trust their organization show their service behavior for achieving the organizations goals.

The study also tested the moderating effect of work family conflict and family work conflict in the aforementioned relationship. Result showed that in terms of female employees working in banking sector both of these conflict failed to moderate the trust-SOCB relationship. This implies that even though female employees face high work to family conflict and family to work conflict they have to show high levels of service oriented behavior in the workplace. There might lay some reasons that would interfere these findings. First of all, bank is a high service demanding sector while operating in a competitive environment (Aziz, 2007). Customer contact

employees working in this sector are basically service labor and have to provide best services in spite of any situation for satisfying the customers. Therefore, these employees' have to separate the feelings of their home and work life in order to attend their job demand and fulfill the conditions of employment (Qu & Zhao, 2012). Second, in an overpopulated country like Bangladesh candidates are facing severe unemployment problem. On the other hand, with high salary and corporate environment banks provides lucrative job opportunities but low job security due to the availability of professionals. In this situation employees in this organization try heart and soul to accomplish the service work in order to secure their job even if they face intense pressure from home or family.

Consistent with the findings, Qu and Zhao (2012) also fail to show any moderating effect of WFC and FWC in the relationship between life satisfaction and job satisfaction. Besides, study of Samani and Zakerfard (2010) do not found any effect of work family conflict on OCB. Similarly, study of Beham (2011) failed to determine any effect of work to family conflict on female employees OCB where they found lower effect of such conflict on male employees OCB. Therefore, with the above mentioned reasons and compliance of other researcher in this study WFC and FWC failed to moderate the relationship between impersonal trust and SOCB of female employees' in the context of Bangladesh.

## **7. Implications and Limitations**

The study serves several implications for the banking sector. As employees trust towards the organization increase their SOCB with high confidence bank should employ the means and ways to enhance such trust. Although employees' WFC and FWC did not affect their service behavior yet organization should take some provisions to reduce such conflict which may affect the organization in another way.

Several limitation of this study can be taken into consideration for future studies. First of all, the nature of this study was cross-sectional and data was collected from a single respondent. An obvious recommendation for this is to conduct the future study by considering longitudinal data collected from different sources (i.e., manager, peer, and employee) for overcoming the common method bias. Second, this study was confined to banking sector of Bangladesh where study in other service sector will also generalize the findings from the context of other developed or developing country. Third, the study considers only female while other can duplicate the study by considering male or both male and female or can use gender as a possible moderator.

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