# Webinar Based Training and Organisational Citizenship Behaviour Among Commercial Bank Employees in Yenagoa, Bayelsa State, Nigeria

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## ABSTRACT

Banks depend on employees who do more than their job descriptions require: staff who help a struggling colleague, follow procedures carefully, keep their temper when systems fail and take an interest in how the bank is run. These discretionary acts are known as organisational citizenship behaviour (OCB). As Nigerian banks move more of their staff training online, an open question is whether live, interactive webinars do anything for this kind of behaviour. This study examined the relationship between webinar-based training and five dimensions of OCB (conscientiousness, civic virtue, courtesy, sportsmanship and altruism) among employees of seventeen commercial banks in Yenagoa, Bayelsa State. A cross-sectional survey was carried out with a structured questionnaire. From a population of 620 employees, a sample of 238 was drawn using the Krejcie and Morgan table and Bowley's proportional allocation, and 194 usable responses (81.5%) were analysed with Pearson's product-moment correlation in SPSS version 26. Webinar-based training was positively and significantly related to all five dimensions ($p < .01$). The strongest association was with altruism ($r = 0.950$) and the weakest, though still strong, with civic virtue ($r = 0.711$); conscientiousness ($r = 0.912$), courtesy ($r = 0.908$) and sportsmanship ($r = 0.890$) fell in between. All five null hypotheses were rejected. The study concludes that webinars, when they are interactive and tied to everyday work, travel together with the helping and cooperative behaviours that banks rely on, but that they do less to draw employees into organisational affairs. Because the design was cross-sectional and all measures came from the same respondents, the results show association rather than cause. Bank managers are encouraged to build peer learning, live discussion and policy briefings into their webinar programmes.

**Keywords:** webinar-based training; organisational citizenship behaviour; altruism; civic virtue; commercial banks; virtual training; Nigeria

## INTRODUCTION

Much of what makes a bank branch work well is never written into a job description. A teller who stays behind to help a new colleague balance a cash drawer, a customer service officer who warns the back office about a client's urgent request, and a marketer who keeps a level head when the network goes down are all doing something extra. Organ (1988) gave this kind of conduct a name, organisational citizenship behaviour (OCB), and described it as discretionary behaviour that is not directly recognised by the formal reward system but that, taken together, helps the organisation function. Later reviews showed that such behaviour is linked to higher productivity, better customer satisfaction and lower turnover at both the individual and unit level (Podsakoff et al., 2000; Podsakoff et al., 2009). Organ (1997, 2018) has since argued that the construct is best understood as contextual performance: the social and psychological environment in which the technical work gets done.

In banking, the stakes of this "extra" behaviour are unusually high. Transactions must be accurate, regulations must be followed to the letter, and the relationship with the customer rests on trust. Studies of bank employees in Pakistan, Bangladesh and Nigeria have shown that altruism, conscientiousness, courtesy and civic virtue are present in banking work and that they matter for how employees are rewarded and how branches perform (Alkahtani, 2015; Bukhari, 2008; Tanchi et al., 2025). Nigerian evidence also suggests that employees go the extra mile when they feel their organisation treats them and the community well (Onyishi et al., 2020).

At the same time, the way banks train their staff has changed. Face-to-face workshops are expensive, take staff away from busy branches and are difficult to organise for employees spread across a city or a state. Webinars, live online sessions in which a facilitator presents, answers questions and runs polls or discussions in real time, have become a common replacement. A meta-analysis of randomised trials found that webinars were at least as effective as face-to-face teaching and somewhat more effective than asynchronous online learning for knowledge outcomes (Gegenfurtner & Ebner, 2019). Studies of trainee reactions show that the quality of interaction and the facilitator's skill matter a great deal to how webinars are received (Gegenfurtner et al., 2020; Radoslaw, 2022). Evidence from professional groups, including public employees, librarians and physicians, points to gains in knowledge, confidence and engagement after webinar programmes (Farrier et al., 2025; Lee et al., 2020; Wagner & Davidson, 2024).

What is much less clear is whether webinar-based training is related to how employees behave towards their colleagues and their organisation once the session ends. Most research on webinars measures satisfaction or knowledge. Most research on OCB looks at leadership, justice, job satisfaction or perceived organisational support as antecedents (Gupta et al., 2016; Huang et al., 2021; Qalati et al., 2022). The studies that link training to OCB tend to treat training as a single, general activity (Ahmad, 2011; Jehanzeb, 2020; Ting et al., 2024) rather than looking at a specific digital format. Evidence from sub-Saharan Africa is thinner still. The region faces real obstacles to e-learning, including unstable power supply, uneven internet access and high data costs (Adeniyi et al., 2024).

Bayelsa State brings these issues into sharp focus. It is an oil-producing state whose capital, Yenagoa, hosts branches of most of Nigeria's commercial banks, yet it has weaker infrastructure than Lagos, Abuja or Port Harcourt. Bank staff there work under the same regulatory and performance pressures as their peers elsewhere, often with fewer resources. If webinars are related to OCB anywhere, the relationship should matter most in a setting like this, where formal systems are stretched and the goodwill of employees fills the gaps.

This article reports one part of a larger study of virtual training and OCB in Yenagoa's commercial banks. It focuses on webinar-based training and asks how strongly it is related to each of the five OCB dimensions described by Organ (1988) and measured by Podsakoff et al. (1990): conscientiousness, civic virtue, courtesy, sportsmanship and altruism. Looking at the dimensions separately, rather than at OCB as a single score, makes it possible to see which kinds of citizenship behaviour move most closely with webinar training and which move least. The article contributes in three ways. It adds sector-specific evidence from Nigerian banking to a literature dominated by education and health care. It shows that the five dimensions are not equally associated with webinar training. It also offers practical guidance for banks that want their online training to do more than transfer information.

The rest of the article is organised as follows. Section 2 reviews the literature and develops the hypotheses. Section 3 describes the method. Section 4 presents the results, and Section 5 discusses them. Section 6 concludes with recommendations, and Section 7 sets out the limitations and directions for future research.

## LITERATURE REVIEW AND HYPOTHESES

### Webinar-Based Training

A webinar is a seminar delivered live over the internet. Participants join from their own locations, watch and hear a presenter, and take part through chat, polls, question-and-answer segments and, in some platforms, breakout rooms. The defining features are that it is synchronous, so everyone is present at the same time, and interactive, so participants can respond and be responded to. This distinguishes webinars from self-paced e-learning modules, which learners complete alone at their own speed, and from recorded videos, which offer no real-time exchange (Gegenfurtner & Ebner, 2019).

For organisations, webinars solve a practical problem. Training can reach employees in many locations at once without travel costs, and sessions can be repeated, recorded and updated quickly when regulations or products change (Bilderback et al., 2025). Broader reviews of technology-enabled training show that interactive and immersive formats tend to improve engagement and knowledge retention compared with passive formats

(Abdelhay, 2024; Carvalho et al., 2025; Chang et al., 2024). Research on online learning environments more generally shows that interaction with instructors, interaction with peers and the perceived usefulness of the content are among the strongest predictors of learner satisfaction (Arbaugh, 2000; Sun et al., 2008).

However, webinars do not work automatically. Participants judge them by the facilitator's competence, the chance to interact, the relevance of the content and the reliability of the technology (Gegenfurtner et al., 2020; Radoslaw, 2022). Long presentations with little interaction, poor audio and dropped connections reduce both satisfaction and learning. Studies of medical education during the COVID-19 pandemic found that webinars kept training going when classrooms closed, but they also noted concerns about reduced practical contact and technical problems (Lee et al., 2020). In this study, webinar-based training is understood as employees' experience of live, interactive online sessions provided by their bank and their perception that these sessions improve understanding, accuracy, teamwork and awareness of organisational matters.

**Organisational Citizenship Behaviour and Its Dimensions**

OCB covers behaviour that goes beyond formal role requirements and supports the social and psychological context of work (Organ, 1997). Several frameworks exist; Van Dyne et al. (1994), for example, grounded the construct in political philosophy and civic citizenship. The five-dimension model proposed by Organ (1988) and operationalised by Podsakoff et al. (1990) remains the most widely used, and it is the one adopted here. Each dimension is described below.

- **Conscientiousness** refers to going well beyond minimum requirements for attendance, punctuality, care and use of time. In a bank, it shows up in careful work, tasks finished on time and extra effort when the branch is busy.
- **Civic virtue** refers to responsible participation in the life of the organisation: keeping informed, attending meetings and taking an interest in policies and decisions.
- **Courtesy** refers to actions that prevent problems for others, such as passing on information, consulting colleagues before acting and avoiding misunderstandings (Farh et al., 2004).
- **Sportsmanship** refers to tolerating minor inconveniences without complaint and keeping a positive attitude when things go wrong.
- **Altruism** refers to helping specific people with work-related problems, such as covering a colleague's heavy workload or guiding a new employee.

Meta-analytic evidence shows that these behaviours are related to employee performance ratings, reward decisions, productivity, efficiency, customer satisfaction and lower turnover (Podsakoff et al., 2009). Personality traits, especially conscientiousness and agreeableness, predict OCB, but the effects are modest. This leaves considerable room for situational influences such as leadership, fairness and the way an organisation develops its people (Chiaburu et al., 2011; Organ & Ryan, 1995). It is this room for situational influence that makes training a plausible correlate of OCB.

## THEORETICAL FRAMEWORK

Three complementary perspectives explain why webinar-based training might be related to OCB.

**Social learning theory.** Bandura (1977) argued that people learn not only from their own experience but by observing others and seeing the consequences of their behaviour. A webinar is a social setting. Employees watch facilitators and colleagues ask questions, share solutions and acknowledge one another's contributions. When a senior colleague explains during a session how she resolved a difficult customer complaint, others see a model of helpful, careful behaviour that they can copy. Seeing such behaviour valued in a public forum may also raise employees' confidence that they can act the same way.

**Social exchange and organisational support theory.** Social exchange theory holds that relationships develop through reciprocal exchanges: when one party provides a benefit, the other feels obliged to return it (Cropanzano & Mitchell, 2005). Organisational support theory applies this idea to work. Employees form a general belief about how much the organisation values their contributions and cares about their well-being, and they reciprocate favourable treatment with commitment and extra-role effort (Eisenberger et al., 1986; Kurtessis et al., 2017; Rhoades & Eisenberger, 2002). Training is one of the clearest signals of investment that an organisation can send. Engagement research shows that employees who see their organisation as supportive respond with greater engagement, which in turn predicts OCB (Saks, 2006). Training is also more likely to be applied on the job when employees are motivated and supported by the work environment (Blume et al., 2010).

**Technology acceptance model.** A webinar can only influence behaviour if employees actually engage with it. The technology acceptance model holds that people use a technology when they find it useful and easy to use (Davis, 1989). Later extensions add enjoyment, habit and facilitating conditions (Venkatesh et al., 2012). In a setting like Yenagoa, facilitating conditions such as stable power and data access are not guaranteed. This perspective therefore explains why the relationship between webinars and OCB might be stronger where employees find webinars useful and accessible, and weaker where they experience them as a burden.

Together, these perspectives suggest that interactive webinars give employees models of cooperative behaviour (social learning), signal that the bank is investing in them (social exchange) and, when they are perceived as useful, keep employees engaged long enough for both processes to work (technology acceptance).

**Empirical Review and Hypotheses**

Several studies link training in general to OCB. In a Malaysian study of employees who worked extensively with computers, support for training, motivation to learn, the training environment and the perceived benefits of training were correlated with most OCB components (Ahmad, 2011). Among Pakistani bank employees, employee development was strongly related to commitment, which in turn linked to citizenship behaviour (Jehanzeb, 2020). More recently, the transfer of training was found to carry the effect of psychological capital and engagement on OCB (Ting et al., 2024). Evidence on webinars specifically comes mostly from professional development. Webinar series for librarians improved knowledge, networking and continuous learning (Farrier et al., 2025). Live financial literacy webinars for public employees improved knowledge and drew high engagement (Wagner & Davidson, 2024). Twice-weekly webinars for primary care physicians in Japan encouraged self-directed learning and professional commitment (Kimura et al., 2018). Research on online collaborative learning shows that shared responsibility, trust and communication in virtual groups raise satisfaction and commitment to group tasks (Ku et al., 2013). Work on virtual leadership also shows that well-managed virtual interaction can support OCB in remote and hybrid teams (Joshy et al., 2024). The hypotheses below draw on this evidence.

**Webinars and conscientiousness**: Webinars are scheduled, time-bound and often followed by assessment. Taking part requires punctuality, attention and preparation. Webinars that clarify procedures should also reduce errors and help employees complete tasks correctly, which is the core of conscientious work. Since the meaning of conscientious behaviour lies in reliability and care, a training format that improves role clarity should travel with it.

**H1:** There is a significant relationship between webinar-based training and conscientiousness among employees of commercial banks in Yenagoa.

**Webinars and civic virtue**: Banks use webinars to brief staff on policy changes, regulatory updates and strategy. Exposure to this information, together with the chance to ask questions, should help employees follow and take part in organisational affairs. However, being informed is not the same as participating, and a webinar that mostly transmits information may do less for civic virtue than for other dimensions.

**H2:** There is a significant relationship between webinar-based training and civic virtue among employees of commercial banks in Yenagoa.

**Webinars and courtesy**: Courtesy is about preventing problems for others through information sharing and consideration. Live sessions model respectful exchange, and they show employees how their actions affect colleagues downstream. Webinars that share information about common errors should encourage employees to pass such information on.

**H3:** There is a significant relationship between webinar-based training and courtesy among employees of commercial banks in Yenagoa.

**Webinars and sportsmanship:** Employees who understand new systems and procedures are less likely to be frustrated by them. Webinars that prepare staff for change, and that let them hear how colleagues are coping, may help them accept minor inconveniences without complaint.

**H4:** There is a significant relationship between webinar-based training and sportsmanship among employees of commercial banks in Yenagoa.

**Webinars and altruism**: Webinars often feature peer demonstrations and question-and-answer segments in which experienced staff help others in public. These moments model helping behaviour directly, and employees who gain competence through training are in a better position to help colleagues.

**H5:** There is a significant relationship between webinar-based training and altruism among employees of commercial banks in Yenagoa.

# METHODOLOGY

## Research Design

The study followed a positivist approach and used a cross-sectional survey design (Creswell, 2014). Data were collected at one point in time with a structured questionnaire, and the relationships among variables were assessed statistically. The design suits the aim of measuring the strength and direction of existing associations, but it does not support causal claims. The findings are interpreted with that in mind.

## Population, Sample and Sampling

The population comprised 620 employees of the seventeen commercial banks operating in Yenagoa, Bayelsa State, as reported by the human resource departments of the banks. Employees were grouped into six job categories: managers (50), supervisors (89), executives (43), tellers (120), customer service officers (110) and marketing officers (208). Using the Krejcie and Morgan (1970) table, a sample of 238 was determined for this population. Bowley's (1926) proportional allocation formula was used to distribute the sample across the job categories. This gave 19 managers, 34 supervisors, 17 executives, 46 tellers, 42 customer service officers and 80 marketing officers. Respondents within each category were then selected by simple random sampling. Of the 238 questionnaires administered, 211 were returned. Seventeen of these were incomplete or improperly filled and were excluded. The remaining 194 usable questionnaires, a usable response rate of 81.5%, form the basis of the analysis.

## Measures

All items were rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). **Webinar-based training** was measured with five items adapted from technology-based training frameworks (Ruiz et al., 2006; Salas et al., 2012). The items asked whether online training sessions helped respondents understand their jobs, complete tasks correctly, feel a sense of teamwork and responsibility, avoid mistakes and stay updated on organisational matters. The full items appear in Table 3. **OCB** was measured with three items for each of the five dimensions, adapted from Podsakoff et al. (1990): conscientiousness, civic virtue, courtesy, sportsmanship and altruism. Composite scores were calculated as the mean of the items for each construct.

### Validity and Reliability

Face and content validity were established through expert review by the researcher's supervisor and specialists in management sciences, who examined item clarity, wording and alignment with the constructs (Kimberlin & Winterstein, 2008; Taherdoost, 2016). Internal consistency was assessed with Cronbach's alpha on pilot data. All scales exceeded the 0.70 benchmark recommended by Nunnally and Bernstein (1994) and Hair et al. (2019), with coefficients ranging from 0.860 to 0.966 (Table 1). The pilot sample was small (10 respondents), so these coefficients are treated as preliminary evidence of reliability.

Table 1. Reliability of the measurement scales (Cronbach's alpha)

| Construct | Number of items | Cronbach's alpha |
|---|---|---|
| Webinar-based training | 5 | 0.885 |
| Conscientiousness | 3 | 0.926 |
| Civic virtue | 3 | 0.911 |
| Courtesy | 3 | 0.966 |
| Sportsmanship | 3 | 0.860 |
| Altruism | 3 | 0.892 |

Source: Pilot study (n = 10), SPSS version 26.

### Data collection and analysis

Questionnaires were administered in person to employees at their branches. Each respondent received a cover letter explaining the purpose of the study and assuring them of confidentiality and voluntary participation. Demographic data were summarised with frequencies and percentages. The study variables were described with means and standard deviations. The five hypotheses were tested with Pearson's product-moment correlation coefficient in SPSS version 26 at the 0.05 level of significance (two-tailed). Following common practice, coefficients of 0.00 to 0.29 were read as weak, 0.30 to 0.49 as moderate and 0.50 or above as strong. The coefficient of determination ($r^2$) is also reported to show the proportion of shared variance.

## RESULTS

### Profile of Respondents

Table 2 summarises the respondents. Most were men (61.9%) and under 40 years of age (92.3%). Nearly all held at least a first degree (92.3%), and most had ten years of banking experience or less (82.0%). Frontline staff dominated the sample: tellers, customer service officers and marketing officers together made up 95.4% of respondents. The findings therefore mainly reflect the experience of young, educated, frontline employees, the group most exposed to day-to-day customer pressure and most likely to attend routine training webinars.

Table 2. Demographic profile of respondents (n = 194)

| Variable | Category | Frequency | Percent |
|---|---|---|---|
| Gender | Male | 120 | 61.9 |
| | Female | 74 | 38.1 |
| Age (years) | 20–29 | 89 | 45.9 |
| | 30–39 | 90 | 46.4 |
| | 40–49 | 9 | 4.6 |
| | 50 and above | 6 | 3.1 |

| | | | |
|---|---|---|---|
| Education | ND/Diploma | 15 | 7.7 |
| | B.Sc./B.A. | 152 | 78.4 |
| | M.Sc./MBA | 21 | 10.8 |
| | Ph.D. | 6 | 3.1 |
| Banking experience (years) | Less than 5 | 82 | 42.3 |
| | 5–10 | 77 | 39.7 |
| | 11–15 | 21 | 10.8 |
| | 16–20 | 9 | 4.6 |
| | Above 20 | 5 | 2.6 |
| Current position | Teller | 68 | 35.1 |
| | Customer service | 53 | 27.3 |
| | Marketing officer | 64 | 33.0 |
| | Supervisor | 5 | 2.6 |
| | Manager | 2 | 1.0 |
| | Executive | 2 | 1.0 |

Source: Field survey, 2026.

**Perceptions of webinar-based training**

Table 3 presents the descriptive statistics for the five webinar items. Every item mean was above the scale midpoint of 3.0, and the composite mean was 4.01, indicating general agreement that webinars were useful. Respondents agreed most strongly that online training sessions helped them understand their jobs better (M = 4.28, SD = 0.64). The real-time interaction in sessions was also rated highly as a source of teamwork and responsibility (M = 4.12, SD = 0.85), although this item had the widest spread of responses. The lowest-rated items were completing tasks correctly (M = 3.83) and staying updated on organisational matters (M = 3.89). These ratings suggest that employees valued webinars most for job understanding and least as a channel for keeping up with what happens in the organisation.

Table 3. Descriptive statistics for webinar-based training (n = 194)

| Item | Min | Max | Mean | SD |
|---|---|---|---|---|
| Online training sessions provided by the organisation help me understand my job better. | 2 | 5 | 4.2784 | 0.63966 |
| Online training sessions make it easier for me to complete my tasks correctly. | 2 | 5 | 3.8299 | 0.60818 |
| The real-time interaction during online training sessions improves my sense of teamwork and responsibility. | 2 | 5 | 4.1237 | 0.85483 |
| The information shared during online training sessions helps me avoid mistakes at work. | 1 | 5 | 3.9175 | 0.76409 |
| The online training sessions encourage me to stay updated about what is happening in the organisation. | 2 | 5 | 3.8918 | 0.84168 |
| Composite (mean of items) | | | 4.0083 | |

Source: Field survey, 2026 (Table 4.6 of the thesis). Scale: 1 = strongly disagree, 5 = strongly agree.

**Levels of organisational citizenship behaviour**

Table 4 summarises the five OCB dimensions as composite means of their three items. All five were high. Sportsmanship was the highest, driven by employees' strong agreement that they avoid focusing on small problems that hurt team morale (M = 4.61). Courtesy and conscientiousness followed. Altruism and civic virtue were the lowest, although both were still well above the midpoint. Within altruism, assisting new employees to adjust had the lowest mean (3.84) and the widest variation (SD = 1.00) of any OCB item. Within civic virtue, attending meetings and discussions when required had the lowest mean (3.87).

Table 4. Composite means for the OCB dimensions (n = 194)

| Dimension | Item means | Composite mean | Lowest-rated item |
|---|---|---|---|
| Sportsmanship | 4.43, 4.10, 4.61 | 4.38 | Positive attitude when things do not go my way (4.10) |
| Courtesy | 4.25, 4.25, 4.25 | 4.25 | All three items equal (4.25) |
| Conscientiousness | 4.28, 4.07, 4.20 | 4.18 | Tasks completed on time (4.07) |
| Civic virtue | 4.12, 4.23, 3.87 | 4.07 | Meetings attended when required (3.87) |
| Altruism | 4.00, 3.84, 4.18 | 4.01 | Assisting new employees to adjust (3.84) |

Source: Field survey, 2026 (Tables 4.9–4.13 of the thesis). Composite means were calculated by the author as the average of the three item means.

**4.4 Correlation between webinar-based training and OCB**

Table 5 reports the Pearson correlation matrix for webinar-based training and the five OCB dimensions. Webinar-based training was positively and significantly correlated with every dimension at the 0.01 level. In order of strength, the correlations were with altruism (r = 0.950), conscientiousness (r = 0.912), courtesy (r = 0.908), sportsmanship (r = 0.890) and civic virtue (r = 0.711). All five coefficients fall in the strong range. Civic virtue stands apart: its correlation with webinars is clearly lower than the others, and it also has the lowest correlations with the other OCB dimensions (0.735 to 0.794). The remaining four dimensions are very strongly related to one another, with coefficients between 0.890 and 0.952.

Table 5. Pearson correlation matrix: webinar-based training and OCB dimensions (n = 194)

| Variable | 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|---|
| 1. Webinar-based training | 1 | | | | | |
| 2. Conscientiousness | 0.912** | 1 | | | | |
| 3. Courtesy | 0.908** | 0.952** | 1 | | | |
| 4. Civic virtue | 0.711** | 0.738** | 0.783** | 1 | | |
| 5. Sportsmanship | 0.890** | 0.896** | 0.917** | 0.735** | 1 | |
| 6. Altruism | 0.950** | 0.942** | 0.921** | 0.794** | 0.908** | 1 |

** Correlation is significant at the 0.01 level (two-tailed). Source: SPSS output (Table 4.15 of the thesis).

**Test of Hypotheses**

Table 6 summarises the hypothesis tests. In each case, the p-value was below 0.001, well under the 0.05 threshold, so the corresponding null hypothesis of no relationship was rejected. The coefficients of

determination show how much variance webinar-based training shares with each dimension. This ranges from about 90% for altruism to about 51% for civic virtue.

Table 6. Summary of hypothesis tests

| Hypothesis | Relationship | r | $r^2$ | p | Decision |
|---|---|---|---|---|---|
| H1 | Webinar and conscientiousness | 0.912 | 0.832 | < .001 | Supported ($H_0$ rejected) |
| H2 | Webinar and civic virtue | 0.711 | 0.506 | < .001 | Supported ($H_0$ rejected) |
| H3 | Webinar and courtesy | 0.908 | 0.824 | < .001 | Supported ($H_0$ rejected) |
| H4 | Webinar and sportsmanship | 0.890 | 0.792 | < .001 | Supported ($H_0$ rejected) |
| H5 | Webinar and altruism | 0.950 | 0.903 | < .001 | Supported ($H_0$ rejected) |

n = 194; two-tailed test at $\alpha = 0.05$. The $r^2$ values were calculated by the author from the reported coefficients.

**H1 (conscientiousness).** The correlation was very strong ($r = 0.912$, $p < .001$). Employees who rated webinar training more favourably also reported more careful work, timelier completion of tasks and more extra effort.

**H2 (civic virtue).** The correlation was strong ($r = 0.711$, $p < .001$) but the weakest of the five. Webinar training was associated with paying attention to organisational issues, respecting rules and attending meetings, but less closely than with the other forms of citizenship.

**H3 (courtesy).** The correlation was very strong ($r = 0.908$, $p < .001$). More favourable views of webinars went together with efforts to prevent misunderstandings, share information and stay polite with colleagues.

**H4 (sportsmanship).** The correlation was very strong ($r = 0.890$, $p < .001$). Employees who valued webinars more were also more likely to report tolerating inconvenience and staying positive.

**H5 (altruism).** The correlation was the strongest observed ($r = 0.950$, $p < .001$). Favourable perceptions of webinars went hand in hand with helping colleagues who had heavy workloads or faced difficulties and with supporting new employees.

## DISCUSSION

This study set out to establish how webinar-based training is related to the five dimensions of OCB among commercial bank employees in Yenagoa. The answer is clear in direction: every dimension was positively and significantly related to webinar training. The more interesting result lies in the differences between the dimensions.

### Altruism: The Strongest Link

Altruism showed the strongest association ($r = 0.950$). Social learning theory offers a likely explanation (Bandura, 1977). Webinars are one of the few occasions on which bank employees across branches see colleagues help one another in public. A supervisor explains a workaround, a teller describes how she handled an angry customer, or the facilitator answers a question that half the participants had but did not ask. Each of these moments models helping and shows that it is valued. The finding also fits professional development studies in which webinars built networks and encouraged knowledge sharing among participants (Farrier et al., 2025; Kimura et al., 2018). In addition, it is consistent with research on online collaboration showing that shared responsibility in virtual settings raises commitment to helping the group (Ku et al., 2013).

A second explanation is competence. Employees cannot help colleagues with a new system or regulation they do not understand themselves. Respondents rated "helps me understand my job better" as the most valued feature of webinars. Training that builds understanding may therefore increase employees' capacity to help, not only their willingness. The lowest-rated altruism item, assisting new employees, also had the widest spread of

answers. This suggests that onboarding support is uneven across branches, and that it is an area where structured peer-mentoring segments in webinars could make a difference.

**Conscientiousness, Courtesy and Sportsmanship**

The very strong correlations with conscientiousness (r = 0.912) and courtesy (r = 0.908) are consistent with the practical content of most bank webinars: procedures, compliance updates, system changes and common errors. Training that clarifies what correct work looks like supports careful, timely work. Training that explains how one person's error affects the next person in the chain supports the information sharing that defines courtesy. These results agree with earlier Malaysian evidence that the training environment and the perceived benefits of training were related to the conscientiousness and courtesy components of OCB (Ahmad, 2011). They also fit Nigerian banking evidence that citizenship behaviours cluster together and are reinforced by how employees perceive their organisation (Onyishi et al., 2020).

Sportsmanship (r = 0.890) was the highest-rated OCB dimension in absolute terms, and it too was strongly related to webinars. One reading is that webinars reduce the frustration that comes from uncertainty. Employees who have been told in advance why a system is changing, and who have heard colleagues discuss the same difficulties, may be less inclined to complain when the change arrives. This interpretation is consistent with social exchange reasoning: employees who see training as an investment in them may respond with patience rather than grievance (Cropanzano & Mitchell, 2005; Saks, 2006).

**Civic virtue: The Weakest Link**

Civic virtue had the weakest association (r = 0.711). It also had the lowest correlations with the other four dimensions, so it behaves differently from the rest of the OCB profile in this sample. A plausible explanation lies in what webinars ask of participants. A typical policy-briefing webinar puts information in front of employees, but it does not, on its own, give them a voice in decisions or a reason to attend meetings they would otherwise skip. Respondents gave a relatively low rating to webinars as a way of "staying updated about what is happening in the organisation" (M = 3.89). They also gave the lowest civic virtue rating to attending meetings (M = 3.87). Both point the same way: being informed through a webinar is not the same as taking part in the organisation's affairs.

There may also be a structural reason. Most respondents were young frontline staff, whose formal role in branch decision-making is limited. Civic virtue requires opportunities to participate as well as willingness. Even an excellent webinar cannot create such opportunities if the organisation does not offer them. This fits organisational support theory: employees reciprocate support they perceive, and participation in governance depends on whether the organisation visibly invites it (Kurtessis et al., 2017; Rhoades & Eisenberger, 2002).

**A note on the size of the correlations**

Correlations above 0.90 are unusually high in behavioural research, and they should be read with care. All variables were measured with the same questionnaire, from the same respondents, at the same time. This raises the risk of common method variance, in which part of the shared variance reflects the measurement method rather than a true relationship (Podsakoff et al., 2003). The very high inter-correlations among four of the OCB dimensions (up to 0.952) also suggest that respondents may not have distinguished sharply between them. Some of the items were worded about the workplace in general ("work is done carefully at my work place") rather than about the respondent's own behaviour, which may have encouraged general positive responding. The pattern of differences, especially the clearly lower result for civic virtue, is more informative than the absolute size of any single coefficient. Future work should use multi-source data, such as supervisor ratings of OCB, and should test for common method bias directly.

**Theoretical Implications**

The findings support the use of social learning theory to explain why a training format can be related to discretionary behaviour, not only to knowledge. The strongest links were with the behaviours that are most

visible and most easily modelled in a live session, namely helping and information sharing. The weakest link was with a behaviour that depends on organisational structures beyond the session, namely participation in governance. This pattern suggests a boundary condition for the theory in training contexts: modelling works best for behaviours that participants can see performed in the session and then reproduce on their own.

The results also add to organisational support and social exchange theory. Webinars appear to function as a signal of organisational investment that employees reciprocate, but the reciprocation is selective. Employees return the investment through behaviours within their control, such as helping, care and patience, rather than through civic participation, which requires an organisational invitation. Finally, the study responds to calls to treat OCB as multidimensional rather than as a single score. Had the five dimensions been combined, the distinct behaviour of civic virtue would have been hidden.

**Practical Implications**

For bank management, the main lesson is that the design of a webinar matters as much as its content. Sessions that include live question-and-answer segments, peer demonstrations and case discussions are more likely to model the helping and cooperative behaviour that the findings associate with webinars. Banks that want to strengthen civic virtue need to go further than briefing staff. Webinars on strategy or policy should include genuine consultation, such as polls whose results are reported back and invitations to submit suggestions that are later acknowledged. These sessions should also be linked to real channels for participation. Given the infrastructure challenges in Bayelsa State, banks should also provide data allowances, reliable scheduling and IT support. Without them, technical frustration can undermine the positive associations reported here (Adeniyi et al., 2024; Davis, 1989).

## CONCLUSION AND RECOMMENDATIONS

This study found that webinar-based training is positively and significantly related to all five dimensions of OCB among commercial bank employees in Yenagoa. All five hypotheses were supported. The association was strongest for altruism and weakest for civic virtue, with conscientiousness, courtesy and sportsmanship in between. In other words, employees who value their bank's webinars are also the ones most likely to help colleagues, work carefully, share information and stay positive. They are somewhat less likely, by comparison, to be the ones who engage in the organisation's wider affairs. The study concludes that webinars can be part of how banks cultivate citizenship behaviour, provided that they are interactive and connected to everyday work, and that they are combined with genuine opportunities for participation.

Based on these findings, the following recommendations are made:

- **Conscientiousness:** Bank management should hold regular, scheduled webinars on procedures, compliance and common errors, and follow each session with short practical checks that reinforce accuracy and timeliness.
- **Civic virtue:** Webinars on organisational policy and strategy should include real consultation, such as polls, suggestion channels and follow-up reports on what was done with staff input, so that information turns into participation.
- **Courtesy:** Webinar content should include cross-departmental case studies showing how one unit's actions affect another, encouraging employees to share information proactively.
- **Sportsmanship:** Sessions that introduce new systems or changes should explain the reasons behind them and give employees space to voice difficulties, which can reduce frustration and complaint.
- **Altruism:** Banks should build peer-learning segments into webinars, invite experienced staff to share solutions, and pair new employees with mentors identified through these sessions.

- **Enabling conditions:** Given infrastructure constraints in Bayelsa State, banks should support webinar participation with data allowances, protected time and technical assistance.

## LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

Several limitations qualify these findings. First, the cross-sectional design captures associations at one point in time and cannot establish that webinar training causes OCB. It is equally possible that employees who are already helpful and conscientious engage more fully with webinars and rate them more favourably. Second, all data were self-reported by the same respondents through one instrument. This exposes the results to social desirability bias and common method variance (Podsakoff et al., 2003), and it may partly explain the very high correlations. Third, the reliability coefficients come from a small pilot of ten respondents, and confirmatory factor analysis was not carried out, so the distinctiveness of the OCB dimensions has not been established for this sample. Fourth, the sample was drawn from one city and was dominated by young frontline staff, which limits generalisation to other regions, sectors and managerial levels. Fifth, the analysis was bivariate. It did not control for variables such as tenure, position, leadership or perceived organisational support, any of which could account for part of the observed associations.

Future studies could address these issues in several ways. They could use longitudinal or quasi-experimental designs that measure OCB before and after a webinar programme, and collect OCB ratings from supervisors or peers rather than from the employees themselves. They could test the factor structure of the OCB scales with confirmatory factor analysis and assess common method bias statistically. They could use multiple regression or structural equation modelling to examine webinars alongside other forms of virtual training and alongside known antecedents of OCB. Finally, comparative studies across Nigerian states with different levels of digital infrastructure would show whether the strength of these relationships depends on facilitating conditions, as the technology acceptance perspective suggests.

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