

Factors Influencing Service-Oriented Organizational Citizenship Behaviour among Salespersons in the Banking Sector

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ABSTRACT

This paper discusses the variables that mediate Service-Oriented Organizational Citizenship Behaviour (SOOCB) with salespersons in Malaysia banking sector with regard to Empowering Leadership, Job Satisfaction and Service Climate. Since the banking industry is turning to more service-oriented and competitive, one would want to know what drives the employees to do more than their usual job description to deliver outstanding customer service. The primary goal of the study is to explore the relationships between these organisational and individual factors and voluntary service-oriented behaviours of the employees contributing to the enhancement of the quality of services and customer satisfaction. The quantitative research design was used, and 250 salespersons working in six major local banks based in Klang Valley, Malaysia were used to collect data using a self-administered questionnaire. The questionnaire contained developed measurement scales borrowed out of past researchers. The statistical package that was used in data analysis was the Statistical Package for the Social Sciences (SPSS), which performed the following data analysis, descriptive, reliability, correlation, and regression analyses. The reliability scores indicated a high internal consistency in all the measurement scales where Cronbach alpha had a value of 0.928 to 0.960. The results indicate that Empowering Leadership ($b = 0.620, p < 0.01$) and Job Satisfaction ($b = 0.276, p < 0.01$) significantly positively affected SO-OCB. But Service Climate ($b = -0.060, p < 0.01$) was not significant in its prediction. These findings indicate that empowerment of employees by leaders and promotion of job satisfaction leads to increased service-oriented citizenship behaviours. Service climate by itself, however, might not have a direct effect on these behaviours in the banking sector. The research provides theoretical and practical input. It enriches the current knowledge on service and relationship marketing and offers great information to managers on how to improve service performance. Particularly, it has been pointed out that empowering leadership practices and high job satisfaction should be adopted to enhance customer service results. Lastly, the study considers some limitations and recommends future studies.

Keywords: Service-Oriented Organizational Citizenship Behaviour (SO-OCB), Empowering Leadership, Job Satisfaction, Service Climate, Banking Industry

INTRODUCTION

Background of the study

In the current evolving and competitive marketplace, organisations must endeavour to position themselves by delivering beyond customer need not only by satisfying their fundamental needs but also delivering services that are beyond what their competitors are. The research indicates that firms with a better customer-oriented service level are likely to have a better customer satisfaction and customer loyalty (Gonu et al, 2023). In service-oriented organisations like banking, front line employees are very essential in the upkeep of the organisation image. The frontline service employees more especially dictate the success of service delivery and how customers review the quality of service provided to them. It has been demonstrated in the context of banking that the level of service quality is heavily determined by the competence of the employees, their responsiveness, reliability, and other behavioural traits (Khashman, 2023; Alam, 2022).

Due to the high competition in the banking industry, the pace of technological shifts and the increasing customer expectations, service employees are now more than ever expected to exceed the duties of their job description.

They will be expected to embrace more roles, volunteer in more activities and work more in order to match or even surpass the expectations of the customer. This type of voluntary behaviour in the organisational behaviour and in the marketing, literature is referred to as Organizational Citizenship Behaviour (OCB) (Organ, 1988). In the service industry, a particular type of this behaviour, called Service Oriented Organizational Citizenship Behaviour (SOOCB) describes the citizenship behaviour of employees that is oriented at the customer as opposed to the colleagues (Harsono et al., 2021). The empirical results in the banking context have proven that the positive impact of S OCB on service employees is substantial, and it affects the perceptions of the customers regarding service quality (Harsono et al., 2021). Moreover, S OCB, as well as high quality of services, in the banking sector, both result in customer satisfaction and, consequently, customer loyalty (Harsono et al., 2023).

Banking sector is a key component of sustaining the economy of a country. Banks facilitate financial stability and monetary stability, financial intermediation, and sustainable economic growth. In the modern age of technological development, banks are altering their service strategies to be able to adjust to the emerging business environments. They are emphasizing more on customer satisfaction and the quality of its service as major competitive strategies. In this context service employees are critical towards the success of service delivery particularly frontline employees. The actions they use when dealing with customers directly affect how they are rated by customers on how they receive the service (Alam, 2022). The banks have to be competitive and therefore rely on employees who exhibit S OCB that includes taking initiative, helping customers in ways that are not within the scope of their duties, and making the service experience enjoyable.

The message is obvious in both theoretical and practical senses. To survive in a highly competitive and dynamic market environment, banks have to invest in developing service employee behaviour that goes beyond the scope of the job requirements. Promotions of S OCB, high service quality, and customer satisfaction are the key methods of attaining long-term customer loyalty and sustainable success.

LITERATURE REVIEW

Organizational Citizenship Behaviour (OCB)

The research on Organisational Citizenship Behaviours (OCBs) has grown over the last twenty years in different organisational contexts (Podsakoff, MacKenzie, Paine, and Bachrach, 2000). Nonetheless, there is very little research in the banking field, particularly among frontline salespersons and service workers, who are important agents of crafting customer experiences (Worku, 2024). Current reviews have highlighted that more empirical studies are required into the factors, which influence OCBs, the formulation of various conceptual models, and the establishment of mechanisms that optimise the entire citizen behaviours within organisations (Organ, Podsakoff, and MacKenzie, 2006; Worku, 2024). With the increased competition in the banking sector, managers are now billed to build a better insight about OCBs and be more inclined to endorse these additional role behaviours. These types of discretionary efforts are needed to develop high-performing organisations and maintain them (Maibvisira, Mutambara, & Mashia, 2022; Budianto and Kurniawati, 2024).

The empirical evidence in the banking sector indicates that certain aspects of OCB, including altruism and conscientiousness, are positively linked to such outcomes as job satisfaction among the bank employees, especially in emerging economies (Maibvisira et al., 2022). Similarly, studies show that personal traits, organisational identification and job satisfaction play a great role in OCB. Such behaviours, in their turn, act as a mediating variable between these antecedents and the overall employee performance (Budianto and Kurniawati, 2024). Further, a thorough systematic review has established that despite the robustness of OCB as a construct in the overall organisational research, there still exists an evident contextual gap in service-based industries like banking. It is thus suggested that future research should examine sector-specific antecedents, mediating processes, and consequences to develop a more detailed conceptualization of OCB within a service context (Worku, 2024).

In the banking sector, where managers always experience volatility and competition in the market, it is particularly significant to concentrate on the voluntary and extra-role efforts of employees. OCB encouragement among the service employees does not only improve the quality-of-service delivery, but also boosts customer satisfaction. Such behaviours, in the end, would lead to increased organisational resilience and competitiveness in the long-term.

Service-Oriented Organizational Citizenship Behaviour (SO-OCB)

Organisational Citizenship Behaviour (OCB) has over time evolved into a customer-based approach of service oriented Organisational Citizenship Behaviour (SO OCB) in the service industry. In comparison to general OCB, being a voluntary activity where a person either acts in a certain way towards colleagues or towards the organisation itself, SO OCB is a customer-contact employee who behaves discretionally when dealing with customers, outside their official job duties (Bettencourt and Brown, 1997; Kim, Hornung, and Rousseau, 2011). Bettencourt et al. (2001) posit that SO OCB is a voluntary effort of employees, but the efforts are directed to customers specifically, but not to internal stakeholders. Such behaviours are necessary in the modern serviceoriented economy where the high rate of service performance and creation of long-term customer loyalty are sought on a long-term basis (Fernandez and Roman, 2005).

The current studies have recently emphasized the increasing significance of SO OCB within the competitive service industries. As an illustration, Harsono, Widyanoro, Prawitowati, and Rachmat (2021) established that SO OCB has a positive influence on the perceived service quality and customer citizenship behaviour in the banking industry. Their results indicate that the extra-role service behaviours of employees have a direct influence on the customer beliefs of service excellence. On the same note, Long, Huong, and Viet-Anh (2022) found out that workplace support, affective commitment, and psychological empowerment are meaningful mediating variables that promote SO OCB when working with staff members who deal with customers on a one-on-one basis. These findings also indicate that excellent support systems in the organisation and favourable perception among employees may encourage employees to exceed their job specifications to provide excellent service.

Furthermore, Vuong (2022) established that the adoption of human resource management practices, such as employee recognition, performance appraisal, and professional development opportunities, are important predictors of SO OCB in frontline employees of banks. This good influence is further enhanced in case the workers have high rates of the psychological capital, including optimism and resilience. All these results together prove that SO OCB is not merely a desirable behavioural trait, but also a strategic capability. Service-based industries especially the banking industry where customer relationship is the basis of business success the development of SO OCB would be a direct contribution to the enhanced customer satisfaction, increased loyalty and sustainability in organisational performance.

Empowering Leadership

Empowerment leadership is a significant leadership practice in encouraging the discretionary and customeroriented behaviours of service employees in the contemporary organisations. It is characterized as enacting the process of entrusting power, authority and control to the subordinates by the leaders (Bass and Avolio, 1994). This form of leadership promotes the independence of employees to make their own decisions and engage in extra-role performing that helps in the achievement of organisational objectives. The psychological empowerment, autonomy and self-efficacy of the employees that can be achieved through empowering leaders in service settings are the ones that allow frontline workers to be responsive and flexible to the needs of customers. Auh et al. (2014) highlight that empowering leadership is an important factor in shaping Service Oriented Organisational Citizenship Behaviours (SO OCBs) through enhancing the feelings of meaning and purpose of employees in offering exemplary service.

The close correlation between empowering leadership and SO OCB has also been attested by recent studies. To illustrate the point, Long, Huong, and Viet-Anh (2022) have discovered that workplace support and empowering leadership have a joint effect of promoting SO OCB via the mediating impacts of psychological empowerment and affective commitment. Their results indicate that employees tend to engage in discretionary service behaviours that generate customer value in the cases where they are empowered and emotionally attached to their organisation. Likewise, Tuan (2021) revealed that the relational aspect of empowering leadership, leader humility, has a positive predictive relationship with SO OCB among service employees because it motivates them to influence their job descriptions in a creative way and make more contributions than required.

Moreover, Alzahrani (2023) presented empirical information that the empowerment of leadership positively influences organisational citizenship behaviour in the government. This observation confirms the suggestion that

leadership approaches that spread power and reach out to employees in decision making processes lead to voluntary and pro-social behaviour at the place of work. Taken together, all of these studies suggest that empowering leadership fosters a culture of trust and motivation and accountability that encourages employees on the front line to practice SO OCB. These behaviours eventually enhance the quality of services and customer satisfaction of high-contact industries such as the banking industry.

Therefore, Hypothesis 1 is formulated as follows:

H1: Empowering leadership has a positive effect on service-oriented organisational citizenship behaviour (SO OCB) among banking employees.

Job Satisfaction

Job satisfaction is one of the factors that have been identified to play a key role in determining the discretionary behaviour of employees in organisations. Motivation, emotional attachment, and readiness to work beyond the official job description are other aspects that are witnessed when employees are satisfied with their work. Such a positive attitude will lead to better organisational performance in terms of customer satisfaction, productivity, and employee retention especially in those organisations that focus on the service sector where customer interaction is at the centre stage.

This close relationship is still supported by empirical studies that are carried out between 2020 and 2025. Indicatively, an example of such relates to Li (2024), who determined that internal job satisfaction mediated the interaction between ethical leadership and Organisational Citizenship Behaviour (OCB), meaning that satisfied employees are likely to be cooperative and helpful at work. On the same note, Hermawan et al. (2024) also showed that job satisfaction, as well as transformational and organisational commitment, go a long way in promoting OCB among the employees in small and medium enterprises in the digital age. These results support the notion that job satisfaction is a significant basis of encouragement towards positive and voluntary work behaviours.

In the banking sector, Maibvisira et al., (2022) gave evidence that job satisfaction of bank employees in an emerging economy was positively estimated by dimensions of OCB, showing a reciprocal relationship between job satisfaction and citizenship behaviour. In line with this point of view, in their literature review on service industry, Cao, Anuar, and Luo (2024) found out that job satisfaction is an invariable antecedent of OCB. According to their findings, satisfied employees are more likely to engage in extra-role behaviours that would improve service quality and improve the customer experience. The larger evidence conducted by Wazirman et al. (2022) and Dubey et al., (2023) also confirmed that greater job satisfaction leads to OCB in both private and public organisations.

Collectively, these studies make job satisfaction a key psychological source of OCB and consequently, Service Oriented Organisational Citizenship Behaviour (SO OCB). The frontline employees in a service-intensive industry like commercial banking have a higher chance of undertaking work above and beyond the job they have been assigned to do through the feeling that they have a sense of purpose and are being supported by their organisation. Their readiness to give additional effort is the direct boost to customer satisfaction and competitive position of the organisation.

Therefore, Hypothesis 2 is formulated as follows:

H2: There is a significant relationship between job satisfaction and service-oriented organisational citizenship behaviour (SO OCB).

Service Climate

Service climate is the common perceptions of the employees as to the organisational practices, procedures, and behaviours expected, supported, and rewarded in respect to the quality of customer service (Schneider, White, and Paul, 1998; Bowen and Schneider, 2014). Frontline service employees are more likely to exhibit behaviours that are congruent with the service-oriented environment when they believe that their organisation values high quality service using explicit policies, enabling leadership, sufficient resources, and rewarding service

excellence. Positive service climate encourages employees to work beyond their normal assignments and to work in line with their customer service objective of the organisation.

Empirical research has revealed that high service climate positively influences employee service performance, promotes customer-oriented discretionary behaviours, and leads to customer satisfaction (Chen, 2023). As an example, the study by Quan, et al., (2023) in the hospitality industry observed that the performance expectations and supervisory support which are important components of a service climate enhanced employee social capital and service performance in both South Korea and China. Likewise, healthcare-based research has also found that well-established service climate eases the correlation that exists between the attitude held by the employees and their collaborative behaviours and found out that the service climate moderates how the positive attitude is converted to effective service behaviours (Levy et al., 2024).

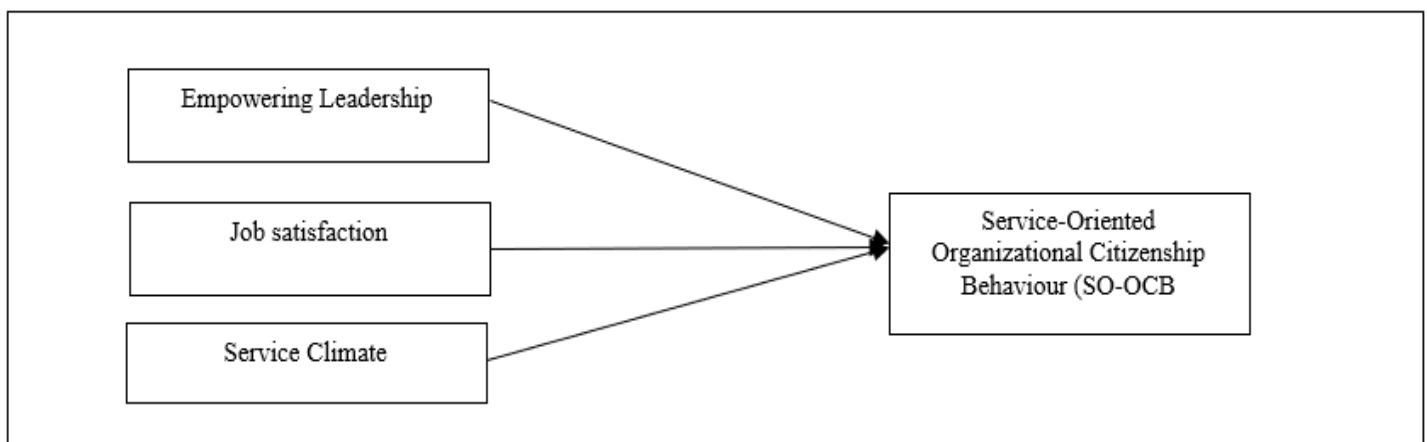
Developing a solid service climate is particularly significant in the banking services environment where front line sales staff engage with the customers directly and on a frequent basis. It sends a message to the employees that the performance that goes beyond the formal job requirements, excellent customer services, and Service Oriented Organisational Citizenship Behaviours (SO OCBs) are behaviour that the organisation appreciates and compensates. Whenever the employees feel this enabling environment, they tend to be more proactive and do everything possible to improve the customer experiences and organisational performance.

Therefore, the following hypothesis is formulated

H3: There is a significant relationship between service climate and service-oriented organisational citizenship behaviour (SO OCB).

Based on hypothesis above, the following research framework is developed.

Figure 1: Research framework *Source:*



Source: Own

RESEARCH METHODOLOGY

Research Design

The current research design was quantitative, which aimed at investigating the relations between empowering leadership, job satisfaction, service climate, and service-oriented organisational citizenship behaviours so OCBs) and to its high degree of service orientation where the behaviour of employees and their interaction with customers are the key factors in achieving high quality of service, and customer satisfaction.

The survey method was adopted whereby structured questionnaires were administered, and this enabled them to collect numerical data that could be statistically analyzed and tested to prove the hypothesis. The quantitative methodology offered objectivity, replicability and accuracy in the analysis of correlations between variables (Zikmund et al., 2010). The questionnaires were distributed among the salespersons in six headquarters of local banks located in the Klang Valley area, where a total of 250 questionnaires were distributed. The respondents

were chosen on the basis of being active participants in sales and customer service activities since they are the ones who interact with the customers regularly and thus the best to study SO OCB.

The questionnaire did a six-point Likert scale, in which the participants were asked to provide their level of agreement with each given statement with 1 (strongly disagree) to 6 (strongly agree). The scale of even-number was carefully chosen to exclude the neutral responses and make the respondents be clear on each item. The questionnaires that had been filled in were coded and analysed by means of the Statistical Package of the Social Sciences (SPSS). The descriptive statistics, reliability tests, correlation analysis and regression analysis were all incorporated in analysing the strength and significance of the hypothesised relationship between the variables.

Measurement of variables

The instrument that was used in this study was a structured questionnaire which was divided into two main sections namely; demographic information and questions concerning the main constructs of the study. The initial one included eight demographic questions that were aimed at retrieving the background information about the respondents. These questions were based on gender, age, ethnic group, religion, marital status, highest level of education, the number of years of service in the organisation, and monthly income. The rationale behind gathering such information was to have a better idea of the profiles of the respondents as well as to facilitate the subsequent analyses regarding the possibility of demographic factors impacting the study variables.

The second part entailed the measurement of the key variables of the study which were such as Service Oriented Organisational Citizenship Behaviours (SO OCBs), Empowering Leadership, Job Satisfaction and Service Climate. Well-developed scales of past studies were used to measure each construct to achieve reliability and validity. In particular, fourteen questions that measured SO OCB were based on Bettencourt (2001). They were items that the employees voluntarily and at their own discretion undertook to enhance service experiences to the customers. Ten items that assessed Empowering Leadership were based on Rapp et al. (2006) which dealt with behaviours of the leader including participative decision-making, coaching, leading by example, relevant information, and care and concern about subordinates. A total of eighteen questions that measure Job Satisfaction were obtained off the Minnesota Satisfaction Questionnaire created by Weiss et al. (1967), which measures employee satisfaction in various areas of their employment. Lastly, there were seven Service Climate items that were derived following de Jong, de Ruyter, and Lemmink (2004) as employees expressed their collective beliefs about the organisation and their perceptions of the organisation being focused on delivering high-quality services.

Questionnaire items were all measured with the help of a six-point Likert scale, with the response alternatives being 1 (strongly disagree) to 6 (strongly agree). Even scale was used to prevent neutral answers and make the participants give a definite opinion. This method gave a better definition on the attitudes and perceptions of the employees. The questionnaire had high content validity by modifying and adjusting the tools and aligning them with the Malaysian banking environment, and it was valid regarding the quantitative analysis.

Data Collection Procedure

This study will use a structured and self-administered questionnaire to conduct the data collection process among the salespersons who work in six local banks within the Klang Valley in Malaysia. The reason as to why this region was selected is that it is the major commercial and financial centre of the country and several headquarters of local banks are located. A total of 250 questionnaires were distributed using both face to face and the electronic mode to attract more people and give the respondents flexibility. The target sample included salespersons and frontline employees, who interact with customers on a regular basis and therefore, they were the best group to be studied in the context of identifying service-oriented organisational citizenship behaviours (SO OCBs). All the participants volunteered to participate in the study and were assured that all their information will remain anonymous and confidential during the whole process.

A pilot study was carried out using 30 respondents before the actual start of main data collection to determine the clarity, reliability of the questionnaire items and how well they are internally consistent. According to the responses obtained, slight changes in the wordings were applied to make the questions clear and without altering the intended message. The questionnaire was dispatched to the Human Resource departments of the respective banks, after pilot test, and the respective branch managers gave their consent to dispatch the questionnaire. The

time allocated to the respondents to fill the questionnaire was two weeks and this was to give the respondents ample time to make meaningful answers. After being collected, the completed questionnaires were screened against completeness and accuracy, and then data entry was done.

All the coding and analysis of the responses were done using the Statistical Package of the social sciences (SPSS) software. The analysis started by cleaning the data and eliminating the incomplete or inconsistent entries and then the descriptive statistics were conducted to summarize the demographic nature of the respondents. The measurement scales were tested through diagnostic tests in order to determine the reliability and validity. Correlation and regression analyses were subsequently done to test the hypothesised relationships between empowering leadership, job satisfaction, service climate and SO OCBs. This logical approach made the data utilized to be correct, valid and comparable to the demands of the quantitative research design (Zikmund et al., 2010).

Reliability Test

Reliability defines the degree of consistency and permanence demonstrated by a measuring instrument when it gives similar results in certain conditions of constant occurrence (Hair et al., 2006). It shows the effectiveness of a set of items in measuring a construct. Cronbachs alpha coefficient is the most prevalent measure of statistical evaluation of internal consistency reliability. The authors of the study state that a Cronbachs alpha of 0.70 or more is usually accepted to be the acceptable level implying that there is reasonable internal consistency of the scale of measurement (Hair et al., 2006). Sekaran (2000) has however indicated that a minimum acceptable level of alpha of 0.60 may be regarded as the minimum acceptable level in an exploratory research. According to this recommendation, the current research settled on the recommendation by Sekaran (2000) as the minimum level of reliability.

The findings of the reliability test were that all the significant constructs in this study had satisfactory reliability levels. The alpha of the Cronbach coefficients of each of the variables were the following: Empowering Leadership ($\alpha = 0.954$), Job Satisfaction ($\alpha = 0.955$), Service Climate ($\alpha = 0.960$), and Service Oriented Organisational Citizenship Behaviour (SO OCB) ($\alpha = 0.928$). These values are all higher than the recommended value of 0.70 and therefore indicate a strong internal consistency of the items used to measure any given construct. Hair et al. (2006) postulated that alpha values between 0.80 and 0.95 are good to excellent reliability. Thus, the results prove that the measurement tools used in this paper were statistically sound and could be used further to analyze the data and test the hypothesis.

FINDINGS AND DISCUSSION

In this section, the demographic profile of the respondents is given along with the discussion of the results of the data collected. The results provide a synopsis of the nature of salespersons working in banking industry in Kuala Lumpur, Malaysia. Knowledge on the demographic backgrounds of the respondents makes it easier to contextualise their perceptions and behavioural patterns in regard to Service Oriented Organisational Citizenship Behaviours (SO OCBs), Empowering Leadership, Job Satisfaction, and Service Climate.

Demographic Analysis

The analysis revealed that the majority of respondents were men, and they constituted 75.5 percent of the sample which shows that the sales force of the Malaysian commercial banks is majorly composed of males. The total percentage of female respondents was 24.5. Most respondents fell in the 26-30 age group, which is an indication that the banking sales force is mostly comprised of young professionals who are either in their early years of service or in the mid career category. On the factor of ethnicity, 65.4 percent of the respondents were Malays, then there were Chinese, Indian, and other ethnic groups and this indicates that Malaysian workforce is multicultural.

In marital status, 59.2 percent of participants were married meaning that a number of salespersons working in the banking industry are likely to have family obligations that could affect their job satisfaction and commitment to their organisation. With regard to the education levels, 37.9 percent of the people interviewed had Sijil Pelajaran Malaysia (SPM) qualification, which is secondary level education, with the rest having diploma or degree level qualifications. The implication of this finding is that a good number of sales employees in the

banking sector join the workforce with moderate education levels and would need to enhance their service and sales skills through professional training and work experience.

The findings also indicated that 46 percent of the respondents had less than five years experience in serving the bank which indicated that a substantial percentage of banking sales workforce is new to their job. The implication of this finding to organisational development is that newer employees may need more intense support, mentorship and empowerment by the leaders to exhibit greater degree of SO OCB. When it comes to the monthly income, the biggest sample of the respondents (20.9 percent) earned a salary between RM7,001 and RM8,000. This implies that majority of the salespersons in the banking sector at Kuala Lumpur are in a middle-income category, which is common with urban-based banking roles.

In short, demographic results indicate that the respondents comprise a young, male dominated, moderately, and middle-income workforce with a predominance of men in the Malaysian banking sector. These attributes could have an impact on the perceptions of employees on the leadership support, job satisfaction, and service climate which consequently impacts on their involvement in SO OCBs. The knowledge of these demographic trends would be helpful when interpreting the statistical tests and hypothesis testing that will be conducted in the following sections.

Correlation Analysis

Correlation analysis was conducted to explore the relationships between the independent variables such as Empowering Leadership, Job Satisfaction, and Service Climate and the dependent variable, Service Oriented Organisational Citizenship Behaviour (SO OCB). The Pearson correlation is among the most common statistical methods used in the research of behavioural and social sciences that are used to quantify the level of relationship between two continuous variables (Pallant, 2020).

It was found that all three independent variables had positive and significant correlation with SO OCB. The result of this finding shows that an increased degree of empowering leadership, job satisfaction, and service climate correlates to greater involvement in service-oriented citizenship behaviours by bank salespersons. In particular, there was a significant positive relationship between Empowering Leadership and SO OCB ($r = 0.804$), indicating that when the leaders empower their subordinates and encourage trust, then those employees are more likely to pursue their highest goals by performing an excellent service that is beyond their job description. Job Satisfaction was also positively stipulated with SO OCB ($r = 0.703$), which presupposes that the happier and more satisfied people are at their workplace, the more much extra-role service behaviour they can show. On the same note, it was observed that Service Climate is moderately positively correlated with SO OCB ($r = 0.692$) meaning that the more an organisation has a supporting climate where service quality has been appreciated, the higher chances that employees would behave in voluntary service oriented ways.

In accordance with the rule of Cohen (1988) on instruction of the correlation coefficients, the value above 0.50 implies the existence of a strong relationship, the value ranging between 0.30 and 0.50 implies the existence of a moderate relationship. By these standards, the findings indicate that the Empowering Leadership, Job Satisfaction, and Service Climate all have strong and significant connections with SO OCB. These results are comparable to the existing literature which speaks of the significance of leadership empowerment, job satisfaction, and successful service climates in stimulating employees to give extra efforts that are not part of their official job description. The results of the correlation can be seen in Table 4.1 below.

Table 1: Pearson's Correlation Analysis of Variables

		SO-OCBs
Empowering Leadership	Pearson Correlation	0.804**
	Sig.(2-tailed)	0.000
Job Satisfaction	Pearson Correlation	0.703**
	Sig.(2-tailed)	0.000
Service Climate	Pearson Correlation	0.692**
	Sig.(2-tailed)	0.000

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

Regression Analysis

The multiple regression was used to determine the degree to which the independent variables Empowering Leadership, Job Satisfaction, and Service Climate affect the dependent variable, Service Oriented Organisational Citizenship Behaviour (SO OCB). This statistical method is appropriate in evaluating the predictive relations between more than one independent variable and one dependent variable since it assists in determining the contribution of each independent variable to the entire model even in the presence of the others (Hair et al., 2010). It also enables the researchers to identify the variables that are the best predictors of SO OCB out of the variables under study.

Regression Coefficient Analysis was applicable in the present research to test the strength, as well as the significance of the relationships between the independent and dependent variables. The values of the beta (b) coefficients were analysed that indicate the strength and direction of the contribution of each variable to SO OCB. A larger beta means that that variable has a more impact on the dependent construct. This strategy gives a clear picture of the relative importance of the Empowering Leadership, Job Satisfaction, and Service Climate in explaining the engagement of employees in SO OCB.

The findings of the regression analysis have validated that the general model was statistically significant, which implied that the composite effects of Empowering Leadership, Job Satisfaction and Service Climate contributed significantly to differences in SO OCB amongst bank salespersons. The Empowering Leadership was found to have the highest standardized beta coefficient meaning that leadership empowerment had the most effect on service-oriented citizenship behaviour of the employees. Job Satisfaction was also positively significant with massive effects indicating that employees who are more satisfied with their jobs tend to exceed their official duties in order to please and satisfy customers. In line with this, Service Climate also exhibited a positive correlation with SO OCB indicating that when the operational environment is perceived by employees as being conducive and oriented towards quality service, then employees tend to exhibit extra-role service behaviours.

In general, the findings of the regression analysis prove that Empowering Leadership, Job Satisfaction, and Service Climate are major predictors of SO OCB. The results indicate the significance of enabling leadership, contentment with staff, and a powerful service climate in motivating discretionary behaviours that are customer-oriented amongst banking salespeople. These findings align with the prior research findings that have demonstrated the joint effect of the leadership style and organisational environment in promoting proactive and service-oriented behaviours among employees (Harsono et al., 2021).

Table 2: Regression Analysis on Coefficient

Model	β	t-value	p-value
Empowering Leadership	0.620	8.059	0.000
Job Satisfaction	0.276	3.446	0.001
Service Climate	-0.060	-0.629	0.530

Table 4.1 displays the outcome obtained after the multiple regression analysis. The results indicate that the positive impact of Empowering Leadership ($b = 0.620$, $p < 0.01$) and Job Satisfaction ($b = 0.276$, $p < 0.01$) on Service Oriented Organisational Citizenship Behaviour (SO OCB) is significant and positive. The implication is that the more the empowering leadership and job satisfaction among bank salespersons, the more the inclusion of discretionary service-oriented behaviours. By comparison, Service Climate was identified to have a nonsignificant connection with SO OCB ($b = -0.060$, $p > 0.01$) implying that the overall service environment as perceived by the employees did not have a major influence regarding their disposition towards extra-role service behaviours in the context of the present study.

The results allow supporting Hypothesis 1 (H1) and Hypothesis 2 (H2), but not Hypothesis 3 (H3). The overall positive correlation between Empowering Leadership and SO OCB is in line with the previous studies that stated that empowering leaders encourages autonomy, motivation, and initiative among subordinates that consequently results in increased customer-oriented citizenship behaviour (Long et al., 2022). In the same vein, the positive correlation at Job Satisfaction and SO OCB corroborate earlier findings that satisfied employees will have a higher chance to participate in voluntary service enhancing behaviours that positively impact the customer

experience (Cao et al., 2024). Nevertheless, the negligible impact of Service Climate contrasts with certain previous works that emphasized the significance of favourable conditions in determining the service performance of employees (Quan et al., 2023). The implication of this outcome is that the individual and leadership factors could be more important than the organisational climate in the motivation of employees to perform beyond their official job responsibilities in Malaysian banking institutions.

Altogether, the findings of the regression underline that Empowering Leadership and Job Satisfaction are the significant predictors of SO OCB. The results bring out the fact that empowered, valued, and satisfied employees tend to offer superior service to customers outside their established duties.

Implication Of the Study

The research results provide valuable and viable contributions to the management of service-based organisations, especially in the banking sector. The findings allow good empirical evidence on what determines Service Oriented Organisational Citizenship Behaviours (SO OCBs) among salespersons in Malaysian commercial banks. The analysis showed that Job Satisfaction and Empowering Leadership have a strong positive influence on SO OCB and that Service Climate is not connected to it significantly. The findings propose that employee's empowerment and job satisfaction leadership practices are important drivers of discretionary service behaviours that increase customer experiences and lead to greater organisational performance.

Concerning the management perspective, the outcomes indicate that the banking institutions should develop a supportive and enabling managerial culture. Managers must share power properly, promote the involvement of the decision-making process, and provide coaching and positive feedback to instill the confidence and involvement of employees. Moreover, a high degree of job satisfaction achieved by ensuring the employees are adequately paid, recognized, and have a chance of growing their careers can encourage the employees to work beyond the scope of their job responsibilities. Service Climate did not have a significant impact in this study; however, organisations must still strive to develop a favourable environment of service delivery that facilitates teamwork, openness of communication, and customer orientation. This holistic strategy will enable the banks to produce frontline employees that will consistently show good customer service behaviours which can be translated into a competitive advantage in the service industry in the long run.

Theoretically, the current study is an addition to the increasing literature on service marketing and relationship marketing by providing empirical data to support the model regarding the relationship among Empowering Leadership, Job Satisfaction, and Service Climate and SO OCB. It enhances the knowledge about the mechanisms of interaction between individual and organisational variables to influence extra-role service behaviours of employees, especially in the banking business, which is still one of the least studied. The results also serve to expand the literature on service-oriented citizenship behaviour since the research has provided evidence in the history of a developing economy setting, which proves the impact of empowerment and satisfaction in promoting service excellence in the Malaysian financial institutions.

To enhance future studies, researchers can expand on the results and investigate possible mediating or moderating variables (including psychological empowerment, employee engagement, or organisational commitment) that can further describe the relationship between leadership and service-oriented behaviours. Moreover, such studies should be carried out in other service sectors and cultural environments so that a wider picture of how such relationships can be applied in various organisational environments would be realised.

CONCLUSION

This study has made some valuable theoretical contributions to the existing literature on service behaviour and organisational psychology. One, it enhances the theoretical knowledge in the field of Service-Oriented Organizational Citizenship Behaviour (SO-OCB) by demonstrating the interaction between personal and organisational variables that lead to the development of voluntary service behaviours among employees. Even though SO-OCB has been extensively discussed in the Western and hospitality-related setting, there is limited evidence presented in the Malaysian banking sector. This research confirms previous theoretical concepts that positive leadership and positive employee attitudes might encourage extra-role behaviour by showing that the empowerment of leadership and job satisfaction are strong predictors of SO-OCB. Simultaneously, such a minor

role of service climate presents a new theoretical perspective. It implies that personal perceptions of employees and relationships between employees and leaders might be more effective in certain service industries than the overall climate in an organisation. This develops a new theoretical debate and prompts researchers to consider SO-OCB in a more sophisticated way, particularly in the developing-economy setting.

Another contribution this research makes to the leadership theory is that it adds to the existing knowledge of empowering leadership. This finding of a strong positive influence of empowering leadership on SO-OCB positions the theories of motivational power of autonomy, trust, and shared-decision-making. Through this, the study also confirms the psychological empowerment process in the previous models of leadership. Moreover, the results also contribute to the job satisfaction theory by endorsing the fact that satisfied employees are more likely to undertake voluntary behaviours that can increase the level of service quality. When all these three constructs are combined in a model, the research provides a more holistic theoretical explanation of the way SOOCB is developed in the real service contexts.

The study is also highly significant to the Malaysian banking environment, which is still a largely untapped area in the SO-OCB studies. The past studies regarding service citizenship behaviour have mostly concerned hospitality or retail service citizenship behaviour, or Western financial institutions. The Malaysian banking environment is however different and has its own characteristics like multi-cultural employees, pressure in sales positions in the roles, and heavily customer targeted goals. This study offers context-dependent evidence based on frontline salespersons working in six large local banks in Klang Valley to offer a real working conditions, leadership styles and customer expectations of their services as they apply to the staff of Malaysian banks.

The other contribution to the context is the understanding that the service climate does not have a significant impact on SO-OCB in this environment. This finding contradicts the general belief that in instances where there is a good service climate, extra-role behaviour is always stimulated. The employees in the Malaysian banking industry might depend more on direct leader behaviour and personal satisfaction as opposed to organisational messages or policies. This implies that interpersonal environment may influence service behaviour in Asian work cultures whereby there is a high level of hierarchy and influence of leaders more than formal climate cues. These findings further enrich the contextual perspective of SO-OCB and aid in the study of the future to compare cultural differences between countries and industries.

This study has important implications as it narrows and broadens the available knowledge in a number of aspects. First, the study enhances the existing literature by giving revised empirical evidence that empowering leadership and job satisfaction are still effective predictors of SO-OCB. This goes to validate that such relationships remain useful in the modern, highly dynamic service settings like digitalised banking. Second, the research contributes to the current knowledge by drawing attention to the fact that service climate does not necessarily have a direct impact, particularly, in industries with a high degree of structure and target orientation. The above findings awaken academicians to the fact that theoretical relations can be diverse depending on cultural, organisational and occupational factors.

In addition, the research contributes to the current knowledge on service marketing and organisational behaviour by establishing SO-OCB as a strategic capability. In cases whereby employees are willing to help customers, beyond the official responsibilities, they help in enhancing services, building customer trust and the long term organisational performance. The Malaysian banking evidence confirms this theoretical assertion and assists the researcher to comprehend SO-OCB in the emerging markets better.

In general, the study does not contradict and also challenges and expands the existing theories. It demonstrates that in some situations, leadership and internal satisfaction can be even more influential than an organisational climate. By so doing, the research contributes to the existing literature and creates a possibility in future studies to consider the mediators, moderators, and differences in industries.

LIMITATION AND FUTURE RESEARCH

Though this research has offered significant knowledge on the variables of affecting the Service Oriented Organisational Citizenship Behaviour (SO OCB) among salespersons of the Malaysian banking industry, there are some limitations that must be recognised. To begin with, the research design was a cross-sectional design,

which does not allow making inferences about the causal relationship between Empowering Leadership, Job Satisfaction, Service Climate and SO OCB. The results show correlations but not the conclusive cause-effect relationships. This limitation may be overcome in future research by employing longitudinal designs to monitor the evolution of these variables over time and how they may affect the behaviour of employees in the long run.

Second, the data were only gathered using salespersons that were working in local banks within Klang Valley, Malaysia. This geographical focus can limit the externalisability of the findings in other areas or industries. The organisational, cultural, and economic factors of Klang Valley banking sector might not be the same as in the rural setting or in an overseas banking organisation. Future research should have more respondents to present in other parts of Malaysia or even compare local and international banks to enhance the external validity of the results.

Third, in this study, the self-administered questionnaires were considered as the primary method of data collection. As much as self-report surveys are appropriate in collecting attitudinal data, they would be prone to common method bias, and social desirability, which would lead to over-positive or consistent responses. Future studies can overcome this weakness by including multi-source data collection techniques like a combination of self-evaluation of employees with supervisor or customer assessment to verify outcomes and to increase the accuracy of obtained results.

Fourth, the research studied only three predictors that include Empowering Leadership, Job Satisfaction and Service Climate. Other factors that might have been relevant were left out. Additional variables that might be included in the model by future researchers include organisational commitment, psychological empowerment, perceived organisational support and engagement of the employees as mediating or moderating variables. The additional constructs would provide a more detailed insight into the mechanisms underlying service-oriented citizenship behaviours in service organisations.

Lastly, even though the quantitative method employed in this research allowed employing rigorous statistical testing, it might not be able to reflect the complexity and depth of the experiences and perceptions of employees in a comprehensive way. Further studies might combine qualitative or mixed-method designs, e.g., interviews or focus group discussions, to investigate the motivation behind or the contextual factors that shape SO OCB. Such a strategy would offer more understanding of the impact that cultural values, leadership, and customer expectations have on the discretionary service behaviours of a group of employees.

Summing up, even though this research has learned a lot about the role played by leadership, job satisfaction, and service climate in influencing SO OCB, future research that involves a larger sample, multi-techniques, and cross-cultural studies will further enrich theoretical growth and offer more enriching management insights in the service management discipline.

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