

Organizational Citizenship Behavior and Performance of Listed Deposit Money Banks in Nigeria

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ABSTRACT

Abstract: The study investigated the relationship between organizational citizenship behavior and the performance of listed Deposit Money Banks in Nigeria. It examined how altruism, conscientiousness and courtesy influenced profitability as an indicator of organizational performance. A descriptive survey research design was adopted and primary data were collected from employees of thirteen listed banks on the Nigerian Exchange Group. The population comprised 85,676 employees while a sample size of 398 was determined using Taro Yamane formula and adjusted to 438 to accommodate non responses. Structured questionnaires on a five point Likert scale were validated through pilot testing Cronbach alpha KMO CVR and confirmatory factor analysis. Data were analyzed using SPSS and SmartPLS4 through CB SEM and hypotheses were tested using bootstrapping at 0.05 significance level. Findings revealed that altruism conscientiousness and courtesy all had significant positive effects on profitability with conscientiousness showing the strongest influence. The study concluded that organizational citizenship behavior enhances profitability through improved cooperation discipline and workplace harmony. It further established that conscientiousness was the most critical predictor of financial performance in Deposit Money Banks in Nigeria. The study recommended that banks should strengthen altruistic practices through teamwork systems reinforce conscientiousness through training and performance monitoring and promote courtesy through communication and conflict management programs to improve profitability and organizational effectiveness. These measures were expected to enhance sustainable competitiveness in the Nigerian banking sector over time effectively.

Keywords: OCB, altruism, conscientiousness, courtesy, profitability

INTRODUCTION

Organizational performance is an extent to which an organization achieves its strategic objectives through the efficient and effective use of resources, processes, and capabilities. It is widely recognized as a multidimensional construct that includes financial outcomes such as profitability and revenue growth as well as non-financial outcomes such as innovation, customer satisfaction, operational efficiency, and long term sustainability. Contemporary perspectives emphasize that modern organizations must focus on adaptability and continuous value creation rather than short term financial gains alone, especially in highly dynamic sectors like banking where technological disruption and regulatory pressure are constant (Taouab & Issor, 2019). Recent studies further highlight that strong organizational performance is achieved when firms balance efficiency with innovation and responsiveness to environmental changes, thereby ensuring resilience and competitiveness (Richard et al., 2024).

Profitability and growth remain central indicators of organizational performance, particularly in deposit money banks where financial stability and expansion are critical for survival and competitiveness. Profitability reflects the ability of an organization to generate returns through efficient use of assets and capital, commonly measured through indicators such as return on assets, return on equity, and revenue margins (Al Matari et al., 2014). Growth, however, captures the expansion of financial capacity through increases in deposits, loans, assets, and market reach, which strengthens competitive positioning and long term sustainability. In the banking sector,

growth is increasingly driven by digital transformation, service diversification, and customer centric strategies that enhance financial inclusion and operational efficiency (Wang & Ahmed, 2014). Recent evidence suggests that banks that integrate innovation with sound financial management tend to achieve stronger profitability and sustainable growth outcomes (Chen & Yang, 2023).

Organizational Citizenship Behavior has its historical foundation in early organizational theory, beginning with Barnard's emphasis on voluntary cooperation and later expanded by Katz and Kahn who highlighted the importance of innovative and spontaneous employee actions beyond formal roles. The concept was later refined by Organ, who identified key dimensions such as altruism, conscientiousness, courtesy, sportsmanship, and civic virtue, drawing from equity and social exchange theories that explain how perceived fairness and reciprocity motivate discretionary behaviors (Adams, 1965; Blau, 1964). Over time, OCB evolved into a multidimensional construct that explains how employees contribute to organizational effectiveness beyond formal job requirements. Recent literature continues to affirm its relevance in enhancing employee engagement, organizational commitment, and performance outcomes across industries (Podsakoff et al., 2014; Ng & Feldman, 2014).

In banking environments across Africa and Nigeria, Organizational Citizenship Behavior has been shown to play a significant role in shaping organizational performance and customer service quality. Studies in countries such as Ghana and Kenya reveal that dimensions like altruism, conscientiousness, and courtesy positively influence performance outcomes and customer retention by improving trust and service delivery. In Nigeria, research on deposit money banks indicates that perceptions of fairness, supportive work environments, and meaningful job experiences encourage employees to engage in extra role behaviors that enhance organizational effectiveness. Empirical evidence consistently shows that Organizational Citizenship Behavior strengthens teamwork, operational efficiency, and customer satisfaction, thereby contributing to improved profitability and sustainable growth in the banking sector (Podsakoff et al., 2014; Kim & Park, 2024; Lee & Choi, 2023).

Statement of the Problem

Listed Deposit Money Banks in Nigeria have continued to operate in a fast changing financial environment characterized by intense competition, digital transformation, and strict regulatory supervision from the Central Bank of Nigeria and the Nigerian Exchange Group. Despite ongoing reforms aimed at improving efficiency, transparency, and risk management, differences in performance outcomes among banks remain evident, especially in areas of growth and service delivery. Much of the regulatory and managerial attention has been directed toward financial stability, capital requirements, and compliance mechanisms, while less emphasis has been placed on employee behavioral factors that may significantly influence performance outcomes. This neglect has created a gap in understanding how workplace behaviors such as altruism, conscientiousness, courtesy, civic virtue, and sportsmanship contribute to organizational effectiveness and long term growth in the banking sector. Recent studies have emphasized that employee discretionary behaviors play a crucial role in enhancing organizational adaptability and performance in competitive service industries (Nguyen & Pham, 2024; Zhang et al., 2025).

A further concern arises from both empirical and theoretical limitations in existing literature on Organizational Citizenship Behavior and organizational performance within developing economies. Many previous studies have been conducted in non-banking sectors or in developed countries, making their findings less applicable to the Nigerian banking context where institutional and cultural conditions differ significantly. In addition, several local studies have tended to treat Organizational Citizenship Behavior as a single construct, thereby ignoring the distinct influence of its individual dimensions on organizational growth and effectiveness. Organizational performance has also often been narrowly defined in terms of profitability, with limited consideration given to broader indicators such as growth and sustainability in a rapidly evolving digital banking environment. Furthermore, theoretical explanations have frequently relied on isolated frameworks without integrating perspectives such as Social Exchange Theory, Equity Theory, and Organizational Support Theory to fully explain how fairness, reciprocity, and perceived organizational support jointly shape employee behavior and performance outcomes (Kim & Park, 2024; Lee et al., 2025; Podsakoff et al., 2014).

Objective of the Study

The main objective of this study is to investigate the relationship between organizational citizenship behavior and performance of listed Deposit Money Banks in Nigeria; while other objective are to:

- investigate the relationship between altruism and profitability of listed Deposit Money Banks in Nigeria.
- examine the relationship between conscientiousness and profitability of listed Deposit Money Banks in Nigeria.
- ascertain the relationship between courtesy and profitability of listed Deposit Money Banks in Nigeria.

Research Hypotheses

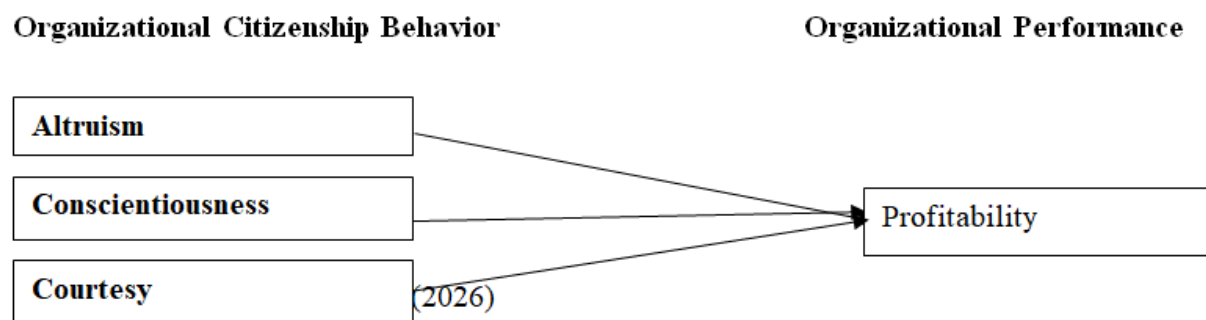
To address the objectives of the study, the following null hypotheses were developed:

H_{0.1}: Altruism has no positive relationship with profitability of listed Deposit Money Banks in Nigeria.

H_{0.2} Conscientiousness has no positive relationship with profitability of listed Deposit Money Banks in Nigeria.

H_{0.3} Courtesy has no positive relationship with profitability of listed Deposit Money Banks in Nigeria.

Figure 1: Conceptual Framework



Source: Researcher's concept, (2026)

REVIEW OF RELATED LITERATURE

Organizational Citizenship Behavior represents a collection of discretionary workplace actions that are not formally prescribed within job descriptions but contribute significantly to organizational effectiveness and employee wellbeing. The concept emphasizes employees' willingness to go beyond contractual obligations in support of coworkers, teams, and organizational objectives. Contemporary studies have identified Organizational Citizenship Behavior as a critical factor in fostering collaboration, improving interpersonal relationships, and enhancing organizational performance across diverse sectors (Podsakoff et al., 2024; Organ, 2023). Employees who consistently engage in citizenship behaviors create positive work environments characterized by trust, mutual support, and collective commitment to organizational success. Such behaviors facilitate smoother organizational operations because individuals voluntarily assist others, share knowledge, and contribute to the achievement of common goals. Recent empirical evidence indicates that organizations with higher levels of Organizational Citizenship Behavior tend to experience stronger employee engagement, improved service quality, and greater organizational resilience in dynamic business environments (Kim & Park, 2024; Singh & Gupta, 2025).

Altruism constitutes one of the most significant dimensions of Organizational Citizenship Behavior and reflects employees' voluntary efforts to assist others without expecting recognition, compensation, or personal advantage. The concept is grounded in empathy, compassion, and moral responsibility, encouraging individuals to support colleagues during challenging situations and contribute positively to workplace relationships.

Employees demonstrating altruistic behavior often help coworkers complete tasks, provide guidance to newly recruited staff, and offer emotional support when difficulties arise. Such actions strengthen social cohesion and promote a culture of cooperation that benefits both individuals and organizations. Research suggests that altruistic behavior enhances psychological safety, increases trust among employees, and improves team effectiveness because workers become more willing to collaborate and exchange knowledge (Batson & Powell, 2021; Stavrova & Ehlebracht, 2022). Findings from recent studies further reveal that altruism positively influences employee commitment, job satisfaction, and organizational performance through the development of supportive and inclusive workplace climates (Feather & Rauter, 2023; Kim & Park, 2024; Penner et al., 2022).

Conscientiousness is another important dimension of Organizational Citizenship Behavior that reflects employees' commitment to responsibility, diligence, reliability, and disciplined work conduct beyond formal job expectations. Individuals exhibiting conscientious behavior are characterized by effective time management, careful planning, attention to detail, and a strong sense of duty toward organizational objectives. Such employees consistently adhere to organizational policies, maintain high performance standards, and demonstrate persistence when confronted with workplace challenges. The presence of conscientious employees contributes to operational efficiency because tasks are completed accurately and within established timelines, thereby reducing errors and minimizing disruptions. Scholarly evidence indicates that conscientiousness emerges from strong self-regulation, goal orientation, and task commitment, which collectively encourage behaviors that support organizational success and team productivity (Barrick & Mount, 2022; Lin & Huang, 2023). Recent investigations have shown that conscientious employees play a crucial role in enhancing organizational adaptability, innovation, and service quality through their dependable and proactive approach to work responsibilities (Ng & Feldman, 2023; Neubert et al., 2023; Hill et al., 2024).

Courtesy represents a vital component of Organizational Citizenship Behavior that focuses on demonstrating respect, consideration, and sensitivity toward the needs and interests of colleagues. Employees who display courtesy intentionally communicate information that may affect others, provide assistance before problems escalate, and take proactive measures to avoid workplace conflicts. Such behaviors contribute to harmonious interpersonal relationships and facilitate effective teamwork through the promotion of mutual understanding and respect. Courtesy extends beyond conventional politeness because it involves deliberate actions aimed at maintaining positive social interactions and preventing misunderstandings that could disrupt organizational activities. Work environments characterized by high levels of courtesy often experience stronger team cohesion, improved communication, and greater employee satisfaction. Contemporary research emphasizes that courteous behavior contributes significantly to conflict reduction, collaborative problem solving, and the creation of supportive organizational cultures that enhance overall effectiveness (Hassan & Hatmaker, 2023; Lee & Choi, 2023). Additional studies have demonstrated that courtesy strengthens employee wellbeing and workplace cooperation by fostering trust, respect, and constructive interpersonal engagement among organizational members (Karatepe, 2024; Liu & Fu, 2024; Nadeem & Aziz, 2025; Rana et al., 2025).

Organizational performance remains a fundamental indicator of an organization's ability to achieve its strategic objectives while effectively utilizing available human, financial, and material resources. Contemporary management literature views organizational performance as a multidimensional construct encompassing financial outcomes, operational efficiency, customer satisfaction, innovation capacity, employee productivity, and long term sustainability. The concept extends beyond the achievement of financial targets to include the organization's capacity to maintain service quality, strengthen stakeholder relationships, and adapt to changing environmental conditions. Organizations that cultivate a motivated and satisfied workforce are more likely to experience higher levels of productivity, innovation, and competitiveness because employees contribute more effectively toward the realization of organizational goals (Orishede & Igbigbisie, 2022). Effective performance management enables organizations to assess the extent to which actual outcomes align with predetermined objectives, thereby providing valuable insights for strategic decision making and continuous improvement. Recent studies have emphasized that organizational performance is strongly influenced by leadership effectiveness, technological advancement, organizational culture, and human resource practices, all of which contribute to operational excellence and sustainable growth (Agarwal & Sharma, 2024; Richard et al., 2024). Consequently, organizations that efficiently coordinate resources and capabilities are better positioned to achieve superior performance outcomes and maintain long term competitiveness in increasingly dynamic business environments.

Profitability represents a critical dimension of organizational performance that reflects the ability of an organization to generate financial returns from its investments, assets, and operational activities while ensuring long term sustainability. Contemporary scholars conceptualize profitability as a comprehensive measure of financial health and strategic effectiveness, commonly evaluated through indicators such as return on assets, return on equity, net profit margin, and earnings per share (Hitt et al., 2023; Richard et al., 2024). These measures provide stakeholders with important information regarding managerial efficiency, resource utilization, and the organization's capacity to create value over time. Profitability is increasingly recognized as being influenced not only by operational efficiency but also by strategic factors such as innovation, corporate governance, digital transformation, and environmental sustainability initiatives. Organizations that successfully integrate technological innovations and effective governance structures often achieve stronger financial outcomes because they are better equipped to manage risks, optimize resource allocation, and respond to market opportunities (Alkaraan, 2022; Chen & Yang, 2023). Recent empirical evidence further indicates that sustainable profitability depends on an organization's ability to maintain cash flow stability, enhance customer value, and develop resilient business models capable of adapting to economic uncertainties and competitive pressures, thereby ensuring continuous growth and long term organizational success (Khan et al., 2025; Martinez & Gomez, 2024).

Empirical Studies

Amah and Dickson (2025) investigated how altruism relates to employee burnout in power organizations in Rivers State, Nigeria, using survey data from 315 employees. Their findings showed that altruism was positively associated with emotional exhaustion, depersonalization, and reduced personal accomplishment, suggesting that constant helping behavior may increase strain when it is not adequately recognized or rewarded. The study is valuable because it reveals that altruism can have negative consequences for employee wellbeing, even though it promotes teamwork and cooperation. Its major weaknesses include the use of one sector and one region, cross sectional data, and self-reported measures, which limit generalization and causal interpretation.

Hayati and Claudia (2024) examined the relationship among organizational commitment, job satisfaction, and Organizational Citizenship Behavior, arguing that employees who are satisfied with their jobs and emotionally attached to their organizations are more likely to engage in voluntary behaviors that support organizational effectiveness. The study presents organizational commitment as a foundation for positive attitudes, loyalty, and discretionary effort, while job satisfaction appears to strengthen employees' willingness to go beyond formal role requirements. The work offers useful conceptual insights, yet its lack of empirical testing and clear methodology weakens the strength of its claims. It also overlooks stress, culture, and leadership as possible boundary conditions that may shape these relationships.

Mokoginta (2025) explored the role of courtesy and civic virtue in strengthening bureaucratic human resource management in the Kotamobagu Government through qualitative methods involving interviews, observations, and document analysis. The study found that open communication, mutual respect, and participation were being encouraged, especially where leaders created room for dialogue and recognition of employee contributions. Even so, authoritarian leadership practices, low employee participation, and inadequate knowledge still hindered effective human resource development. The study contributes to understanding the importance of social and ethical behavior in public administration, but its focus on a single government setting limits wider applicability. Comparative studies and capacity building were recommended for future research.

Sun et al. (2025) examined the dual effects of conscientiousness on medical staff work engagement, showing that conscientiousness directly improves engagement and also enhances it indirectly through thriving at work, yet it can also increase workload and weaken engagement. Perceived insider status was found to strengthen the positive pathway and reduce the negative one, showing that inclusion matters in shaping outcomes. The study is important because it demonstrates that conscientiousness is not always uniformly beneficial, especially in demanding healthcare environments. Its limitations include reliance on self-reports, a cross sectional design, and sampling from hospitals in only a few Chinese provinces, which restricts generalization and causal interpretation.

Theoretical Framework

This study was anchored on Equity Theory developed by Adams (1965), which explains that employee motivation is a function of perceived fairness in social and organizational exchanges, where individuals assess the balance between their inputs such as effort, skills, and time and their outputs such as salary, recognition, and promotions, and then compare this ratio with that of others in the workplace. When employees perceive an imbalance, particularly when they feel under-rewarded relative to colleagues, they experience inequity, which can reduce motivation, weaken job satisfaction, and lower work engagement. The theory further suggests that employees are motivated to restore equity through behavioral or cognitive responses, including increasing or decreasing effort, seeking greater rewards, or reframing perceptions of fairness in the situation (Adams, 1965; Colquitt et al., 2013).

Within organizational settings, Equity Theory is widely used to explain differences in discretionary work behaviors such as Organizational Citizenship Behavior, where perceptions of fairness in reward systems, recognition, and workload distribution influence whether employees voluntarily go beyond formal job requirements. Employees who perceive equitable treatment are more likely to engage in supportive actions such as helping colleagues, demonstrating courtesy, and participating in activities that strengthen organizational effectiveness, whereas perceived unfairness can reduce such positive behaviors and may even lead to counterproductive work actions that undermine cohesion and performance (Greenberg, 1990; Masterson et al., 2000). The theory therefore provides a strong conceptual basis for understanding how fairness perceptions shape employee attitudes and behaviors, and it supports the design of equitable organizational systems that promote positive discretionary behaviors and improved organizational performance (Adams, 1965; Colquitt et al., 2013; Greenberg, 1990).

METHODOLOGY

The study used a descriptive survey research design to examine the relationship between Organizational Citizenship Behavior and the performance of listed Deposit Money Banks in Nigeria. Primary data were collected from employees of thirteen banks listed on the Nigerian Exchange Group. The study focused on major dimensions of OCB, including altruism, conscientiousness, and courtesy as well as indicators of organizational performance, especially profitability. The total population consisted of 85,676 employees. A sample size of 398 was calculated using Taro Yamane's formula at a 95 percent confidence level, and it was increased to 438 to account for possible non responses. Random and stratified sampling techniques were used to ensure fair and proportional representation of respondents. The research instrument was a structured questionnaire designed on a five point Likert scale. A pilot study was carried out in selected microfinance banks to test the reliability and validity of the instrument before the main data collection. Reliability was confirmed using Cronbach's alpha, while validity was assessed using the Kaiser Meyer Olkin measure, Content Validity Ratio, and Confirmatory Factor Analysis. These tests ensured that the instrument measured what it was intended to measure in a consistent and accurate way.

The collected data were coded and entered into the Statistical Package for the Social Sciences for initial processing. Further analysis was carried out using Convenience Based Structural Equation Modeling (CB-SEM) through SmartPLS4 to examine the relationships between the study variables. The bootstrapping method was applied to test the research hypotheses, and significance was accepted at a p value of less than 0.05 with acceptable t values. This approach provided a strong and reliable method for studying how employee discretionary behaviors influenced organizational performance in the banking sector. The methodological approach provided a clear and structured framework for analyzing the effect of Organizational Citizenship Behavior on the performance of Deposit Money Banks in Nigeria. It supported the generation of dependable results that could be useful for both academic understanding and practical decision making in organizational management.

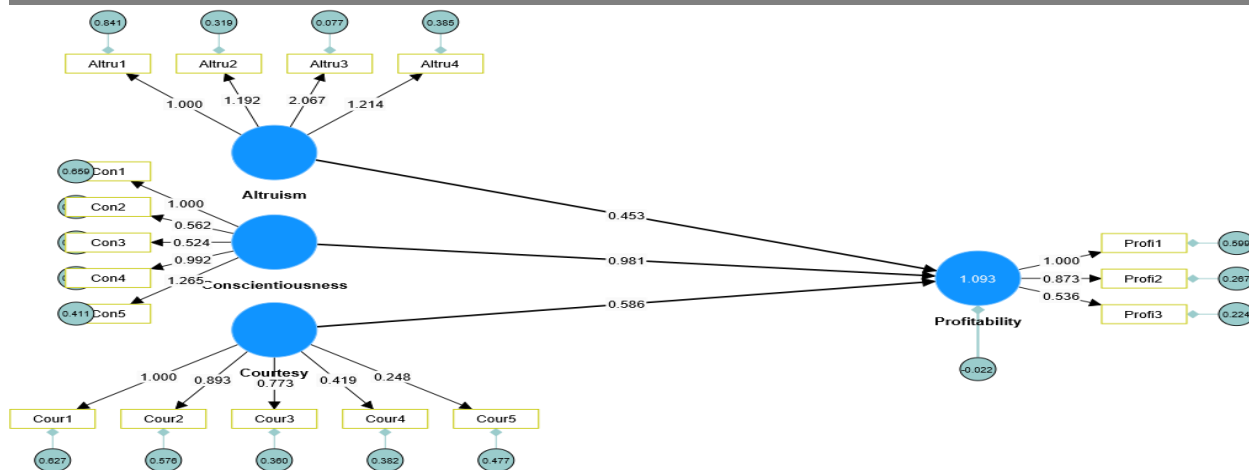


Table 1 Discriminant Validity on Market Share

	Altruism	Conscientiousness	Courtesy	Profitability
Altruism	1.000			
Conscientiousness	0.803	1.000		
Courtesy	0.820	0.722	1.000	
Profitability	0.769	0.671	0.643	1.000

Source: (SmartPLS4, 2026)

The correlation matrix indicates strong positive relationships among the dimensions of Organizational Citizenship Behaviour (OCB) and profitability. Altruism exhibited a strong positive correlation with Conscientiousness ($r = 0.803$) and Courtesy ($r = 0.820$), suggesting that employees who voluntarily assist their colleagues are also more likely to demonstrate responsible work behaviour and maintain harmonious interpersonal relationships. Conscientiousness and Courtesy were likewise positively associated ($r = 0.722$), indicating that employees who exceed minimum job requirements tend to exhibit considerate and respectful behaviours toward coworkers. Furthermore, Profitability showed substantial positive correlations with Altruism ($r = 0.769$), Conscientiousness ($r = 0.671$), and Courtesy ($r = 0.643$). The strongest relationship was observed between Altruism and Profitability, implying that a workplace culture characterized by helping behaviours may contribute significantly to enhanced organizational financial outcomes.

Table 2 Path Coefficients on Market Share

	Parameter estimate	Standard errors	T values	P Value
Altruism → Prof	0.453	0.174	2.574	0.011
Conscientiousness → Prof	0.981	0.308	3.190	0.002
Courtesy → Prof	0.586	0.144	4.077	0.000

Source: (SmartPLS4, 2026)

The results presented in the table reveal that all three dimensions of Organizational Citizenship Behaviour significantly and positively influence profitability. Altruism demonstrated a positive and statistically significant effect on profitability ($\beta = 0.453$, $t = 2.574$, $p = 0.011$), indicating that employees' voluntary willingness to assist colleagues and support organizational activities contributes to improved financial outcomes. Conscientiousness

recorded the highest path coefficient among the variables examined ($\beta = 0.981$, $t = 3.190$, $p = 0.002$), suggesting that employees who consistently exceed minimum job requirements, adhere to organizational rules, and demonstrate high levels of responsibility significantly enhance organizational profitability. Courtesy also exerted a positive and significant influence on profitability ($\beta = 0.586$, $t = 4.077$, $p = 0.000$), implying that respectful interactions, effective communication, and efforts to prevent workplace conflicts contribute to a more productive and profitable work environment.

DISCUSSION OF FINDINGS

The findings revealed that altruism has a positive and statistically significant effect on profitability ($\beta = 0.453$, $t = 2.574$, $p = 0.011$). This result suggests that employees who voluntarily assist colleagues, share knowledge, and support organizational activities beyond their formal job requirements contribute significantly to enhanced organizational profitability. Altruistic behaviors foster teamwork, improve operational efficiency, and create a supportive work environment that enhances employee productivity and service quality. When employees willingly help one another, organizations experience reduced delays, improved problem-solving capabilities, and greater customer satisfaction, all of which positively influence financial outcomes. This finding is consistent with recent studies which reported that altruistic dimensions of organizational citizenship behavior positively influence organizational effectiveness, employee performance, and financial outcomes. For instance, Fan et al. (2023) found that helping behaviors among employees enhance organizational productivity and contribute to superior organizational performance. Similarly, Anwar and Abdullah (2024) reported that altruistic employee behaviors improve operational effectiveness and profitability through enhanced collaboration and knowledge sharing.

The result further showed that conscientiousness exerts a strong positive and significant effect on profitability ($\beta = 0.981$, $t = 3.190$, $p = 0.002$). The magnitude of the coefficient indicates that conscientiousness is the most influential predictor of profitability among the variables examined. This implies that employees who consistently adhere to organizational rules, maintain high standards of performance, and demonstrate dedication beyond minimum job expectations significantly contribute to organizational financial success. Conscientious employees tend to minimize wastage, improve resource utilization, and enhance operational reliability, thereby increasing organizational efficiency and profitability. This finding corroborates the work of Haass et al. (2023), who observed that conscientious work behaviors significantly improve organizational performance and productivity outcomes. Likewise, Kim and Park (2024) found that employee conscientiousness enhances operational excellence and financial sustainability by promoting accountability, efficiency, and commitment to organizational goals.

The findings also indicated that courtesy has a positive and highly significant effect on profitability ($\beta = 0.586$, $t = 4.077$, $p = 0.000$). This result implies that employees who demonstrate respect, consideration, and effective communication with colleagues contribute substantially to organizational profitability. Courtesy minimizes interpersonal conflicts, promotes harmonious workplace relationships, and facilitates effective coordination of organizational activities. A workplace characterized by mutual respect and constructive communication often experiences higher employee morale, stronger collaboration, and improved service delivery, which ultimately enhance financial performance. The finding aligns with recent empirical evidence from Nguyen et al. (2024), who found that courteous workplace interactions positively affect organizational performance through improved employee cooperation and reduced workplace tensions. Similarly, Alolayyan et al. (2023) reported that courtesy as a dimension of organizational citizenship behavior strengthens organizational effectiveness and profitability by fostering a positive organizational climate and improving employee relations.

CONCLUSION

The study concludes that altruism, as a dimension of Organizational Citizenship Behaviour, plays a significant and positive role in enhancing organizational profitability. Employees who voluntarily assist their colleagues and engage in supportive behaviors contribute to improved coordination, teamwork, and operational efficiency. These positive discretionary actions reduce workflow disruptions and strengthen collaboration, which in turn enhances the overall financial performance of the organization. Therefore, altruistic behavior among employees is a valuable non-formal resource that organizations can leverage to achieve improved profitability outcomes.

The study further concludes that conscientiousness is the most influential predictor of profitability among the variables examined. Employees who consistently demonstrate discipline, adhere strictly to organizational rules, and exceed minimum performance expectations significantly enhance productivity and resource utilization. Such behavior minimizes errors, reduces wastage, and improves the reliability of organizational processes. Consequently, conscientiousness serves as a critical driver of efficiency and financial success, making it an essential behavioural attribute for achieving sustained organizational profitability.

Finally, the study concludes that courtesy significantly contributes to organizational profitability by fostering a respectful and harmonious work environment. Employees who exhibit politeness, consideration, and effective communication help to reduce workplace conflicts and promote positive interpersonal relationships. This enhances teamwork, strengthens organizational cohesion, and improves overall service delivery. As a result, courtesy emerges as an important behavioural factor that supports a productive workplace culture and contributes meaningfully to profitability.

RECOMMENDATIONS

Deposit Money Banks in Nigeria should intentionally promote altruistic behaviours among employees by instituting structured team collaboration systems, peer support initiatives, and internal recognition programmes. Such practices will encourage staff to willingly assist one another in handling customer issues, resolving operational challenges, and sharing job-related knowledge. The strengthening the culture of helping behaviour, banks can improve service delivery efficiency, enhance customer satisfaction, and ultimately boost profitability.

Deposit Money Banks should prioritize the development of conscientiousness by reinforcing strict adherence to policies, performance standards, and ethical banking practices. Management should implement continuous training, performance monitoring systems, and reward structures that recognize diligence, accountability, and exceptional task execution. Since conscientiousness has the strongest effect on profitability, strengthening employee discipline and responsibility will significantly reduce operational errors, financial leakages, and inefficiencies within the banking system.

Deposit Money Banks should also promote courtesy by fostering respectful communication, emotional intelligence, and conflict management skills among employees. Regular training on workplace etiquette, customer relations, and interpersonal communication should be implemented to minimize internal conflicts and improve workplace harmony. A courteous work environment will enhance teamwork, improve customer experience, and strengthen organizational cohesion, all of which contribute to improved financial performance in the Nigerian banking sector.

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