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The Relationship Between Transformational Leadership and Organizational

Citizenship Behaviors of Bank Employees in the United States

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Silas Nwachukwu Reuben

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This is to certify that the dissertation prepared by:

Silas Nwachukwu Reuben

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THE RELATIONSHIP BETWEEN TRANSFORMATIONAL LEADERSHIP AND ORGANIZATIONAL CITIZENSHIP BEHAVIORS OF BANK EMPLOYEES IN THE UNITED STATES

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Approved By:

Joshua Henson, Ph.D., Chair

Jannetides College of Business, Communication, and Leadership

Jennifer Carter, Ph.D., Committee Member

Jannetides College of Business, Communication, and Leadership

Bethany Peters, Ph.D., Committee Member

Jannetides College of Business, Communication, and Leadership

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Abstract

This study examined the relationship between transformational leadership and organizational citizenship behavior (OCB) of bank employees in the United States. The study was necessary, as bank customers are urging banks to go the extra mile or engage in OCB to improve customer service given the challenges posed by the COVID-19 pandemic, which affected customers' use of bank services. The study used the 20-item MLQ Form 5X-short for transformational leadership and the OCB instrument developed by Podsakoff et al. to collect data from bank employees in the National Capital Region (NCR) of the United States. Pearson correlation analysis was conducted to analyze the data, and the results showed a statistically significant relationship between transformational leadership and OCB. The multiple regression analysis conducted to test the relationship between the dimensions of transformational leadership and OCB indicated that idealized influence (attributed) and idealized influence (behavior) with statistical significance at 5% and 10%, respectively, exerted the greatest influence in explaining changes in OCB. Overall, the coefficient of determination ($R^2 = 0.11$) indicated that 11% of the variance in OCB was due to the five dimensions of transformational leadership. Based on the results, the study suggests that bank leaders may consider the practice of transformational leadership behaviors to promote the OCBs of employees. The findings also suggest that the aggregate effort of OCB could create better bank service delivery and improved customer satisfaction. These suggestions are supported by previous studies that show that organizations that promote OCB perform better than those that do not.

Keywords: Transformational leadership, organizational citizenship behaviors, transformational leadership dimensions, bank employees, National Capital Region

Dedication

This dissertation is dedicated to my parents, Chief Reuben Ogbowu and Mary Reuben Ogbowu, for the educational opportunities that they provided to us their children. I recall with a sense of pride how our parents constantly reminded us to pursue education to the highest level, noting that no investment is greater than one made in the human pursuit of knowledge. I thank God for giving me such wonderful parents.

Acknowledgements

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Chapter 1 – Introduction

Transformational leadership is one of the most common approaches to organizational leadership (Johnson, 2016). Previous studies have been conducted on this leadership style and its various outcomes (Bass & Riggio, 2006; Bottomly et al., 2014; Mittal, 2016). One of the positive outcomes of these studies is that transformational leaders encourage followers or employees to practice organizational citizenship behaviors (OCBs) in the workplace (Hapsari et al., 2012). OCBs are individual discretionary actions that the formal reward systems do not directly reward or recognize; however, they collectively contribute to effective organizational functioning (Organ, 1998).

Various organizations encourage the practice of OCBs, such as in the banking sector, where there is intense competition to provide quality service and improve customer satisfaction (Kasasbeh et al., 2017). Banks' employees practicing OCBs go beyond their job duties to help fellow employees, customers, and the organization by performing tasks that increase organizational effectiveness (Maran & Usha, 2014). Examples of OCBs may include employees cooperating in job assignments, performing discretionary duties without complaint, volunteering and helping others, sharing ideas, and representing the organization positively (Turnipseed & Rassuli, 2005). Because of the many benefits of OCBs, bank leaders should encourage these behaviors to improve customers' satisfaction and overall organizational effectiveness (Kasasbeh et al., 2017).

Studies in various contexts show relationship between transformational leadership and OCBs (Al-Mamary, 2020; Darto et al., 2015). For example, Maran and Usha (2014) examined the relationship between transformational leadership and OCB in the Indian banking sector. The findings of their study revealed that transformational leadership has positive effects on followers' OCBs. Sofiah et al. (2014) found a positive relationship between transformational leadership practices and OCBs in the Malaysian banking sector. But Nguma et al.s (2006) study provided a different result that transformational leadership does not significantly affect OCBs in Tanzanian banks.

Although most of the results of these studies point to a positive relationship between transformational leadership and OCBs (Maran & Usha, 2014; Sofiah et al., 2014), no scholars have examined such relationships in the banking sector of the United States. In addition, some of these studies were conducted in the Asian in-group collectivist cultures, which can affect transformational leadership and OCB practices as different from the individualistic culture of the United States (Hofstede et al., 2010; House & Javidan, 2004). Thus, the results of this study may have contributed to the current knowledge that transformational leadership can potentially promote the OCBs of bank employees in the United States.

The significance of this study lies in the rising levels of bank customers' complaints that given the current global wave of COVID-19, the bank leaders should encourage the employees to go beyond their traditional scope of activities to improve service delivery to their customers in the United States (Gran & Foreman, 2021; Renter, 2020). Although OCBs are discretionary activities, going beyond the conventional scope of bank business activity helps the bank customers and creates greater organizational effectiveness (Maran & Usha, 2014). Therefore, the purpose of this study was to conduct quantitative research on the relationship between transformational leadership and OCBs of bank employees in the United States. The results of this study may help bank leaders understand how transformational leadership behaviors can promote the OCBs of bank employees.

Statement of the Problem

As bank customers complain that the banks should go the extra mile in service delivery in the face of the global wave of COVID-19 (Price, 2020; Renter, 2020), banks in the United States are increasingly engaging in various efforts to survive and remain competitive (Gran & Foreman, 2021; Price, 2020). With increased competition, bank employees now recognize the need to engage in discretionary services such as being more courteous to customers, volunteering to work on weekends to meet the increased online demand from customers because of COVID-19, and helping new employees complete assigned tasks (Price, 2020; Turnipseed & Rassuli, 2005). Although OCBs are discretionary behaviors which are outside the duties of the employees, they contribute to effective service delivery

and greater customer satisfaction (Organ, 1998; Sofiah et al., 2014). The problem facing the banks in the United States is the need to practice a leadership style that encourages employees to engage in OCBs in the face of customers' complaints (Gran & Foreman, 2021; Renter, 2020; Suliman & Haran, 2013). One leadership style that may promote employees' engagement in OCBs is transformational leadership (Asgari et al., 2008).

Studies have shown that transformational leadership behaviors promote OCBs in employees (Mekpor & Darty-Baah, 2017; Thomas, 2017). For example, Odek (2018) examined the relationship between transformational leadership and OCBs of teachers in Adventist Schools in Kenya. The findings of this study revealed that transformational leadership promotes the OCBs of the teachers in the form of improved performance and greater organizational effectiveness.

In contrast, Han et al.'s (2006) study of a Chinese firm showed that transformational leadership does not directly affect OCBs. Similarly, in the Olcer et al. (2014) study of a Turkish firm, the researchers found no statistically significant relationship between transformational leadership and OCB in the organization. These contrasting views in places outside the United States also provide the need to study the relationship between transformational leadership and OCBs in the banking sector of the United States and determine whether transformational leadership does promote the OCBs of bank employees.

Given the crucial role of banks in an economy and the positive outcomes of OCBs, other studies have also examined the relationship between transformational leadership and OCBs in the banking sector (Maran & Usha, 2014; Sofiah et al., 2014). Many of these studies point to a positive relationship between transformational leadership and OCB in the banking sectors of countries such as Kenya, Pakistan, and the United Arab Emirates (Mekpor & Darty-Baah, 2017; Shah et al., 2016; Suliman & Haran, 2013). No researchers have examined the relationship between transformational leadership and the OCBs of bank employees in the United States business environment. Thus, the current study may contribute to filling the research gap by examining the relationship between transformational leadership and the OCBs of bank employees in the United States.

Purpose of the Research

　　This quantitative research aimed to examine the relationship between transformational leadership and OCBs of bank employees in the United States. The researcher also examined how transformational leadership predicts the OCB of the bank employees. Finally, the researcher determined how each of the five dimensions of transformational leadership relates to the OCBs of bank employees in the United States. The independent variable was transformational leadership, and OCB was the dependent variable.

　　The researcher used the Multifactor Leadership Questionnaire (MLQ) Form 5X-Short developed by Avolio and Bass (2004) to measure transformational leadership. The MLQ Form 5x-Short has been widely used to measure transformational leadership in different contexts (Avolio & Bass, 2004; Leong & Fischer, 2011; Xu et al., 2016). For instance, Malloy and Penprase (2010) used the MLQ Form 5x-Short to measure the relationship between leadership style and the psychosocial work environment of registered nurses.

　　Randy-Cofie (2018) used the Podsakoff et al. (1990) instrument to measure OCB dimensions in examining the relationship between transformational leadership and OCBs in Ghanian organizations. This research used the 24-item scale that these researchers developed to measure the five components of OCBs: altruism, conscientiousness, sportsmanship, courtesy, and civic virtue. This research used the MLQ Form 5X-Short and the Podsakoff et al. (1990) OCB instrument to collect data (Leedy & Ormrod, 2016). The surveys contain structured questions in which respondents selected an answer from a given set of choices (Bhattacherjee, 2012). All the banks in the National Capital Region (NCR) of the United States made up the population for the research.

Research Questions and Hypotheses

　　The main objective of this research was to determine whether there is a relationship between transformational leadership and OCB of bank employees in the United States. Three research questions and hypotheses were developed to test the relationship between transformational leadership and OCB. The research

questions provided a focus for the study and a path that guided the writing process of the work.

The first method was to test the correlation between the average value of the dimensions of transformational leadership and the average value of the measures of OCB of bank employees in the NCR. The correlation coefficient which lies between -1 and +1 (Bryman, 2012), indicates the strength of the relationship between the variables. (Bhattacherjee, 2012). New factor scale variables with the names TL_Scale and OCB_Scale were created for transformational leadership and OCB respectively. The TL_Scale was computed in SPSS as the scale of the 20 items that were used to measure TL. Also, the OCB_Scale was computed using SPSS as scales of the 24 items that measured OCB.

Hypothesis 2 was tested using a simple linear regression model in which TL_Scale was used as the independent variable and OCB_Scale was used as the dependent variable. These scales were computed from the different items that make up transformational leadership and OCB instruments. The analysis was conducted to examine how transformational leadership predicts bank employees' OCB.

Hypothesis 3 was tested using multiple regression analysis. The dependent variable was OCB of bank employees. The independent variables were the five dimensions of transformational leadership: idealized influence (attributed and behavior), inspirational motivation, intellectual stimulation, and individualized consideration. This study included five independent variables because idealized influence was further divided into attributed and behavior (Avolio & Bass, 2004). The significance of each of the independent variables determined the influence that a particular variable exerts on the OCB of bank employees in NRC (Khaldi, 2017; Leedy & Ormrod, 2016).

The research questions and hypotheses guiding this study were as follows:

Research Question 1: What is the relationship between transformational leadership and OCBs of bank employees in the United States?

H_01: There is no statistically significant relationship between transformational leadership and OCBs of bank employees in the United States.

$H_1$1: There is a statistically significant relationship between transformational leadership and OCBs of bank employees in the United States.

Research Question 2: To what extent does transformational leadership predict the OCBs of bank employees in the United States?

$H_0$2: There is no statistically significant relationship between transformation leadership and OCBs of bank employees in the United States.

$H_1$2: There is a statistically significant relationship between transformational leadership dimensions and OCBs of bank employees in the United States.

Research Question 3: To what extent do the transformational leadership dimensions of idealized influence (attributed and behavior), inspirational motivation, intellectual stimulation, and individualized consideration predict the OCBs of bank employees in the United States?

$H_0$3: There is no statistically significant relationship between each of the five transformation leadership dimensions and OCBs of bank employees in the United States.

$H_1$3: There is a statistically significant relationship between each of the five transformational leadership dimensions and OCBs of bank employees in the United States.

Several studies have shown that transformational leadership is related to OCB of bank employees (Maran & Usha, 2014; Odek, 2018). Various scholars have used the Pearson product-moment correlation coefficient and multiple regression analysis to determine the relationship between transformational leadership and OCB in the banks in other countries (Maran & Usha, 2014; Mekpor & Darty-Baah, 2017; Sofiah et al., 2014). No previous researchers, however, have examined the relationship between transformational leadership and OCB of bank employees in the United States.

Significance of the Research

This quantitative research examined the relationship between transformational leadership and the OCBs of bank employees in the United States. The study revealed a greater understanding of how the dimensions of transformational leadership contribute to promoting the OCBs of bank employees.

The study also showed which attribute of transformational leadership had the most significant influence on the OCBs of bank employees. Bank leaders may also learn and pay greater attention to reinforcing the transformational leadership attribute with the most statistically significant relationship with OCB while improving on the ones of less significance.

Paul et al. (2016) noted that in today's competitive business environment, bank employees must go beyond their routine of duty by engaging in OCBs to satisfy their customers. By promoting OCBs, bank employees may perform activities beyond their official duty to help the customers and the organization. The effort may translate into a bank's higher levels of customer service delivery, more significant competitive advantage, and improved organizational effectiveness (Mekpor & Darty-Baah, 2017; Suliman & Haran, 2013). Studies have shown that by engaging in OCBs, employees contribute to effective organizational functioning (Organ, 1997; Rose, 2016).

Another significance of this research is that the results may be generalized to the banks outside the NCR within the United States. Bryman (2012) noted that the results of a quantitative study could be generalized from a sample to the population. The results may also bring more significant insights into OCBs, which can be helpful to nonbank financial institutions like mortgage organizations and insurance businesses. The significance may arise because banks and nonbank financial institutions perform complementary roles in the financial sector of the United States (Klein, 2013).

Conceptual Framework

A theoretical foundation helps in situating and conceptualizing the formal theories of research so that the researcher works within the theoretical confines of the study (Ravitch & Carl, 2016). The theoretical foundation for this study will be the transformational leadership theory (Bass, 1985) and OCBs (Organ, 1998). These concepts were relevant to the research and served as the foundation to guide the study (Grant & Osanloo, 2014; Imenda, 2014). Thus, the current researcher tested the hypotheses derived from transformational leadership and OCB theories.

Transformational Leadership

Transformational leadership has emerged as a dominant paradigm in leadership studies (Antonakis et al., 2003; Johnson, 2016). The transformational leader creates a vision, identifies a needed change, and taps into the motives of the followers to willingly contribute to the idea by achieving results more significant than would usually be expected (Burns, 1978). Bass (1985) explained similarly that transformational leaders motivate and raise followers' consciousness and interest to achieve higher results. Transformational leaders have strong internal values and support activities that bring the greatest good to the followers rather than self-serving acts (Bass, 1985; Johnson, 2016).

Bass (1985) conceptualized transformational leadership from four dimensions: idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration, all of which are interrelated behaviors. In the idealized influence component, the transformational leader serves as a role model for followers by showing exemplary behaviors worthy of emulation (Johnson, 2016; Pandey et al., 2015). Individualized consideration is about the leader providing a supportive climate that mentors followers to attain personal growth and development.

Inspirational motivation focuses on the leader's efforts to motivate and inspire followers by providing work and assignments that challenge the followers to build creativity, improve ingenuity, and think in novel ways (Bass, 1985). The component of intellectual stimulation refers to where the transformational leader fosters innovation and encourages the followers to look for new ways of doing things, question previously held assumptions, and reframe the current methods of inquiry (Johnson, 2016). Inspirational motivation also allows employees or followers to change behaviors, set goals, make plans, develop insights, and boost engagement (Bass, 1985).

Transformational leadership provided a relevant theoretical base for this study because previous studies revealed that the dimensions of idealized influence and inspirational motivation contribute to building OCBs in employees (Maran & Usha, 2014; Mekpor & Darty-Baah, 2017). The researcher tested how each

dimension of transformational leadership influences the OCBs of bank employees in the United States. Thus, transformational leadership and OCB were the theoretical concepts for the research.

Organizational Citizenship Behaviors

OCB refers to employees' discretionary behaviors, which an organization does not reward, but in the aggregate, such behaviors contribute to effective organizational functioning (Organ, 1998; Organ et al., 2006; Podsakoff & MacKenzie, 1997; Podsakoff et al., 2000). Organ (1998) identified five dimensions of OCBs: altruism, courtesy, conscientiousness, civic virtue, and sportsmanship. Organ explained that altruism refers to discretionary behaviors that help others without expecting a reward, and conscientiousness is a behavior that goes beyond the minimum role requirements of an organization. Courtesy is a discretionary behavior that aims at preventing work-related conflicts with others, and civic virtue refers to employees' show of deep concern and interest in the life of an organization. Sportsmanship behavior focuses on an employee tolerating less-than-ideal organizational circumstances without complaining (Organ et al., 2006).

OCB was also a relevant theoretical concept for the study because previous studies indicated that transformational leadership practices could promote OCBs in banking organizations (Khalili, 2017; Lin & Hsiao, 2014; Maran & Usha, 2014). Podsakoff and MacKenzie (1997) argued that OCBs of making constructive suggestions in an organization, showing dedication to a job, persisting with enthusiasm and extra effort, and protecting the organization could contribute to effective organizational performance. Therefore, the current researcher examined the relationship between transformational leadership and OCBs of bank employees in the United States.

Methodology

This study used the quantitative research method to examine the relationship between transformational leadership and OCBs of bank employees in the United States. Researchers use a quantitative approach to examine a relationship between two variables, collect numeric data, and conduct statistical analysis (Frels & Onwuegbuzie, 2013; Leedy & Ormrod, 2016). Scholars can also use the

quantitative research method to identify a problem, state a hypothesis, collect data, and analyze the results (Merriam & Tisdell, 2015).

Research Design

The current researcher selected a correlation research design to examine the relationship between transformational leadership and OCBs of bank employees in the United States. A correlation design was appropriate because researchers use the technique to examine the relationship between two or more variables (Curtis et al., 2016). In addition, a correlation design cannot establish cause-and-effect relationships because the researcher does not manipulate the independent variable (Leedy & Ormrod, 2016). Thus, the research examined the relationship between transformational leadership attributes of idealized influence, inspirational motivation, intellectual stimulation, individual consideration, and OCBs of bank employees in the United States.

Population and Sampling

A population may comprise individuals, institutions, and objects with common characteristics and interests to a researcher (Bryman, 2012; Terrell, 2016). The target population for this study was the employees of the banks in the NCR of the United States. This research used the NCR business bureau directory to identify the regional banks and administered questionnaires to the employees. The NCR was chosen because of the many banks in the area. In addition, the researcher lives and works in the NCR and has become familiar with the business locations of some of the banks in the region.

This research er collected data and tested the relationship between transformational leadership and OCB of bank employees in the United States. The study also examined how the five dimensions of transformational leadership relate to OCB, with each dimension or variable of size $n = 20$ observations implying that there was 100 observations for the five dimensions of transformational leadership. The scope of this study did not include the control variables of age of the participant, gender, education, and years of work experience in analyzing the relationship between transformational leadership and OCB of bank employees in

the United States. Bryman (2012) stated that researchers should consider the number of variables in the estimations.

Sampling

This study used a random sampling technique. The process consisted of administering questionnaires to employees from the banks in the NCR of the United States with only 205 respondents. The method gave every unit in the population a chance to be selected (Bhattacherjee, 2012). The choice of simple random sampling was relevant to the study because the sampling frame was not subdivided or partitioned; thus, the sample was unbiased, and the inferences could be generalized (Bhattacherjee, 2012).

Data Analysis

The researcher used the Statistical Package for the Social Sciences (SPSS) software version 28 (George & Mallery, 2020) to analyze the sample data collected. The analysis involved creating multivariate tables and frequency distributions. The statistical package also generated descriptive statistics to provide the mean, mode, median, variance, and standard deviation taken from the sample (Babbie, 2013; Bezzina & Saunders, 2014).

Inferential statistics were conducted to test hypotheses and determine confidence intervals (Babbie, 2013; Bezzina & Saunders, 2014). The Pearson's correlation coefficient was calculated to test the relationship between transformational leadership and OCBs of bank employees. A multiple regression was estimated to identify the dimension of transformational leadership that best predicted OCBs of bank employees in the United States.

Specifically, this study used the correlation technique to answer Research Question 1, which asked: What is the relationship between transformational leadership and OCB of bank employees in the United States? Correlation design was appropriate for this study because researchers use correlation design to measure the natural relationship between two or more variables without subjecting either of the variables to external conditioning (George & Mallery, 2020). A correlation coefficient measures the strength of the correlation between the

variables (Bryman, 2012). This study also used a simple linear regression to examine how transformational leadership predicts bank employees' OCB in the United States. Finally, multiple regression analysis was conducted to determine how each of the dimensions of transformational leadership predicts the OCB of bank employees.

Instrumentation

The most popular instrument for measuring transformational leadership is the Multifactor Leadership Questionnaire (MLQ) Form 5x-short (Bass & Avolio, 1991). The current researcher used the MLQ to measure the dimensions of transformational leadership: idealized influence, inspirational motivation, intellectual stimulation, and individual consideration. The MLQ consists of 36 leadership questions and nine outcome questions (Bass & Avolio, 1991). The study used 20 items in the MLQ Form 5 x-Short instrument that relate to transformational leadership. The study used a 5-point Likert scale where: 0 = *Not at all*, 1= *Once in a while*, 2 = *Sometime*s, 3 = *Fairly often*, and 4 = *Frequently, if not always*. The rationale for using the 20 items related to transformational leadership was to direct participants to answer only those questions specific to transformational leadership and its dimensions (Allen et al., 2005) because the theory provides a foundation in this research. Antonakis et al.'s (2003) study showed that the MLQ is a valid instrument for measuring the full range of transformational leadership.

The measuring scale for OCBs was the Podsakoff et al. (1990) 24-item instrument for measuring OCBs. The instrument measures employees' discretionary behaviors outside the official job description but contributes to effective organizational functioning (Podsakoff et al., 2014; Shoss et al., 2013). The five dimensions of OCBs (i.e., altruism, courtesy, civic virtue, sportsmanship, and conscientiousness) formed the 24-item measuring scale.

The Podsakaff et al.'s instrument has been checked for its psychometric properties (Muzamil & Shari, 2015) and used as a reliable assessment of OCB in many countries (Podsakoff et al., 2014; Shoss et al., 2013). The instrument assesses OCB by measuring how frequently employees display extra-role and discretionary behaviors (Podsakoff et al., 1990). This study used a seven-point Likert scale,

where the score range is: 1 = *Strongly Disagree*, 2 = *Disagree*, 3 = *Somewhat Disagree*, 4 = *Neither Agree nor Disagree*, 5 = *Somewhat Agree*, 6 = *Agree*, 7 = *Strongly Agree.*

Control Variables

This study examined the relationship between transformational leadership and OCBs of bank employees in the United States. The researcher ensured that control variables such as age, gender, tenure, and educational level of the employees in the bank were held constant and not included in testing the relationship between transformational leadership and OCBs. Transformational leadership was the independent variable and OCB the dependent variable.

Sekaran (2004) stated that one measure to address the problems of control variables is to hold them constant when analyzing the coefficients of the estimated equation or results. In testing the hypothesis of the relationship between transformational leadership and workplace spirituality concerning OCBs, Majeed et al. (2017) held age, gender, and organizational tenure as control variables. The results of their study indicated that transformational leadership promoted the spiritual practices of OCBs.

Missing Data

Missing data can occur when some participants do not complete all or some of the questions in a survey questionnaire (van Ginkel et al., 2019). Missing data can compromise research's statistical power and reliability (Kwak & Kim, 2017). This researcher addressed missing data by using the listwise deletion method to remove the incomplete responses of the participants (Bryman, 2012). Handling missing data was conducted during the data-coding and data-entry phases of the study.

Scope and Limitations

The scope of this research was focused on the banks in the NCR of bank in the United States. The NCR was chosen for the study because several banks operate in the region to benefit from the business opportunities available in the United

States capital area (Medici, 2015). Focusing the study on only the NCR banks created some limitations in the data collected because the banks in the other regions of the United States were not included in the research. The views from bank employees in the different areas outside the NCR could have increased the data collected and provided more significant insights into the research results.

This research was also limited to banks and did not include non-bank financial institutions. Non-bank financial institutions play complimentary roles with the banks in supporting and facilitating financial transactions in the economy of the United States. Non-bank institutions include mortgage companies, insurance companies, credit unions, and asset management companies (Gianfrate & Lorenzato, 2018),

Another limitation was the possibility of bias in self-reporting by the participants. Brenner and DeLamater (2014) noted that participants may sometime introduce bias and overreport or answer questions that may not truly reflect the individual's inner thoughts. Some of the participants may have also completed the questionnaires without properly reading and understanding the questions.

The data collection for this study was conducted through the paper survey method. The data collection involved visiting the locations of various banks in the NCR and administering the questionnaires. The time and cost associated with the action may have limited the amount of data collected for the study.

Definition of Terms

This section provided operational definitions of the frequently applied terms in this research. Defining the terms helped the readers understand and relate the terms in the context of this study (Hancock & Algozzine, 2016). The following terms were used frequently throughout this study, and their specific definitions are included.

Altruism: In the context of this study, this describes a person's behavior of helping co-workers without expecting anything (Organ, 1998).

Bank employees: These are the employees that work in a banking organization (Klein, 2013)

Bank: This is a financial institution licensed to receive deposits from those who want to save and lend to those who wish to borrow and facilitate financial transactions in an economy (Klein, 2013). A bank can also provide other wealth management, currency exchange, and safe deposit boxes (Klein, 2013).

Civic virtue: This is an individual's constructive involvement in governance issues of an organization (Organ, 1998).

Conscientiousness: This refers to exercising self-control and discipline beyond minimum requirements in an organization (Organ, 1998).

Courtesy: This involves preventing problems for work associates and being polite in dealing with others (Organ, 1998).

Idealized influence (attributed and behavior): This dimension of transformational leadership is where the leader is a role model for the followers (Bass, 1985).

Individualized consideration: This dimension of transformational leadership is where the leader understands the different needs of the followers and takes measures to address and motivate each individual (Bass, 1985).

Inspirational motivation: This dimension of transformational leadership is where the leader inspires confidence, motivates followers, and creates a purpose for direction (Bass, 1985).

Intellectual stimulation: This dimension of transformational leadership is when the leader values creativity and promotes autonomy among the followers (Bass, 1985).

National Capital Region: The region includes the federal capital of Washington DC and the federal districts and parts of the United States of Maryland, Virginia, and West Virginia (FEMA, 2014).

Nonbank financial institutions: These are financial institutions that do not have a full banking license (Nwakoby & Ananwude, 2016); however, they provide individual and collective investments and pooling of risks (Nwakoby & Ananwude, 2016).

Organizational citizenship behaviors: These are individual discretionary activities that employees can perform outside their proper scope of job description

or duties, but in the aggregate, contribute to effective organizational functioning (Organ, 1998).

      Sportsmanship: This describes the behavior of an individual to willingly bear minor inconvenience or negative situations without protest (Organ, 1998).

      Transformational leadership: This is a leadership style in which the leader articulates a vision and influences the followers to accomplish more than expected (Bass, 1985).

Summary

      Studies have shown that transformational leadership promotes OCBs (Maran & Usha, 2014; Sofiah et al., 2014). In this quantitative study, the researcher examined the relationship between transformational leadership and OCBs of bank employees in the United States. The researcher collected data from the bank employees in the NCR and used the tools of descriptive and inferential statistics to analyze the data collected and answer the research questions. The findings have practical applications by providing a new understanding for bank leaders to practice transformational leadership behaviors and promote the OCBs of employees.

Chapter 2 – Literature Review

This study examined the relationship between transformational leadership and OCB of bank employees in the United States. The findings may contribute new knowledge on how bank leaders in the United States can apply transformational leadership practices to promote employees' OCBs. Although several studies show relationships between transformational leadership and OCBs in the banking sector (Mekpor & Darty-Baah, 2017; Shah et al., 2016), no research has focused on the banking sector of the United States. This chapter contains a review of previous studies on this topic, an identification of gaps in the body of literature, and a consideration of how the current study contributed new knowledge in the banking sector of the United States. The literature review included the following sections: transformational leadership and dimensions, OCB and dimensions, the relationship between transformational leadership and OCBs in the banking sector, and other relevant literature perspectives to the study.

Transformational Leadership

Transformational leaders can encourage bank employees to practice OCBs such as performing discretionary activities without complaints, volunteering and helping others, and representing the organization positively (Turnipseed & Rassuli, 2005). The benefits of performing OCBs can create better customer service and achieve competitive advantage (Mekpor & Darty-Baah, 2017; Suliman & Haran, 2013). Thus, this researcher examined how transformational leadership can promote OCBs of bank employees in the United States.

In the past 30 years, transformational leadership has emerged as a popular theoretical approach in examining the relationships or links between leadership behaviors and leadership effectiveness (Antonakis et al., 2003; Dinh et al., 2014; Hiller et al., 2011). The substantial body of study on transformational leadership arises from the empirical evidence that transformational leadership behaviors positively influence individuals, units, and organizational outcomes (DeRue et al., 2011; Garcia-Morales et al., 2012; Pandey et al., 2015). By creating and communicating a compelling vision and modeling a role that aligns with the idea,

transformational leaders inspire followers to accomplish extraordinary goals (Bass, 1985; Bass & Avolio, 1994).

The popularity of transformational leadership is also due to its emphasis on intrinsic motivation and follower development, which aligns with workgroups (Bass & Riggio, 2006). Bass and Riggio explained that today's workgroups need leadership inspiration and empowerment to succeed, particularly in times of challenges and uncertainties. Transformational leaders motivate followers to act in ways that support the greatest good of an organization rather than that of the individual (Bass, 1985). Thus, transformational leadership occupies a central place in leadership research (Hiller et al., 2011; Johnson, 2016).

Transformational leadership emerged as a fundamental approach to leadership with the works of Burns (1978). Burns stated that transformational leaders inspire followers to higher awareness and confidence. By encouraging followers to focus on a higher purpose, the transformational leader broadens the scope of leadership (Hirak et al., 2012; Krishnan, 2012). At the core of transformational leadership is the emphasis for leaders to motivate, empower, and raise the moral dimensions of followers (Bolden et al., 2013).

Bass (1985) extended the work of Burns by examining the psychological mechanisms that underlie transformational leadership. Bass paid greater attention to followers by arguing that transformational leadership motivates followers to do more than their usual level of performance by raising their consciousness to align with the identified goals and objectives of the organization. The leader creates a supportive environment that ensures that the employees' goals align with that of the organization (Simula et al., 2012; Wang et al., 2013). Bass further added that transformational leaders influence followers to transcend their self-interest for the organization and seek to achieve higher accomplishments (Crossman et al., 2016).

Avolio (1999) noted that transformational leadership develops and improves followers to their fullest potentials. Transformational leaders motivate a team to accomplish a task, build trust, and improve efficiency (Rao & Kareem-Abdul, 2015). Transformational leadership also involves communicating purposefully,

fostering confidence, and promoting inclusivity in a team (Bass, 1985; Garcia-Morales et al., 2012; Pandey et al., 2015).

Quintana et al. (2015) argued that transformational leaders enhance employees' intrinsic motivation by providing challenging tasks that align with the goals and objectives of the organization. As employees put extra effort into accomplishing goals, a sense of commitment mediates the relationship between transformational leadership and the employees (Almutari, 2016). Hamstra et al. (2014) opined that a transformational leader creates a high sense of optimism, communicates excellent expectations, and fosters an environment where employees enjoy longevity in an organization.

Transformational leaders create change and advocate a new direction for an organization (Bass, 1985). Bass and Riggio (2006) stated that transformational leaders establish new visions to create organizational change. Followers are motivated to participate in the change process to build collaboration (Holton & Brenner, 2015).

Bottomly et al. (2014) stated that transformational leaders are vision builders, standard-bearers, integrators, and developers. The characteristic of vision building is associated with focusing on the potential inherent in an organization's future and making the vision a reality. The behavior of a standard-bearer focuses on the leader serving as an exemplary standard of conduct for employees to emulate. The character of integrator focuses on the leader building a cohesive team of followers motivated to willingly contribute to realizing the goals and objectives of the organization. As developers, transformational leaders provide learning opportunities for their followers (Bottomly et al., 2014).

Transformational leaders promote workplace ethics, build good relationships with followers, and ensure the organization's future by training and developing the workforce (Jovanovic & Ciric, 2016). Transformational leaders also create positive organizational changes, improve the work process, and maintain boundaries that support the organization (Jovanovic & Ciric, 2016; Nguyen et al., 2016). Transformational leaders encourage employees to align their individual

goals and objectives with that of the organization (Grant, 2012; Pandey et al., 2015).

Various studies have shown that transformational leadership is linked to several positive outcomes in different contexts. Peltokorpi and Hasu (2015) conducted quantitative research on the moderating effects of transformational leadership behaviors between external teams' learning and two teams' performance outcomes. The 24 research teams used in the study showed that transformational leadership promotes group knowledge, teamwork, and improved organizational performance (Peltokorpi & Hasu, 2015). The findings of their study implied that leaders who apply transformational leadership can encourage cohesiveness in a team, knowledge sharing, and improved organizational effectiveness.

Transformational leadership is associated with mitigating employee turnover in an organization. Mittal (2016) examined the relationship between transformational leadership and employee intention to quit in a medium technology company in India. The result showed that the transformational leadership characteristics of trust and support for employees' development were significant factors that reduced turnover (Mittal, 2016). The implication of this study was that leaders can apply transformational leadership behaviors to build trust, inspire confidence, and reduce turnover problems in the workplace.

Transformational leadership is also associated with workplace conflict management. Hunitie (2016) conducted a cross-sectional study of the impact of transformational leadership on integrative conflict management in Jordanian public ministries. The results of the study indicated that transformational leadership dimensions of idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration were positively related to integrative conflict management; however, intellectual stimulation was found to produce the greatest influence. The study's implication is the need for leaders to learn, understand, and apply transformational leadership behaviors to manage conflicts that may arise in the organization (Hunitie, 2016).

In a study conducted in China, transformational leadership was found to promote the performance of voluntary service in education in China. Chan (2020)

examined the relationship between transformational leadership and the performance of volunteers in nonformal voluntary service education, with self-efficacy as a mediating factor in China. The result of the research revealed that transformational leadership was positively related to volunteers' performance. The result implies that leaders can apply the transformational leadership style to promote the voluntary behaviors of people in the nonformal sector of the Chinese economy.

Although transformational leadership is associated with many positive outcomes, the theory has been criticized for lack of clarity because it covers many characteristics, including creating a vision, motivating followers, building trust, and acting as a change agent (Tracey & Hinkin, 1998). For instance, Tracey and Hinkin argued that the four dimensions of transformational leadership overlap and are not clearly delimited. Graham et al. (2015) provided a similar criticism that transformation leadership combines many leadership theories, with the potential for the leader to be self-promoting and increasing the probability of followers' dependence on the leader. Graham et al. concluded that high followers' dependence may make people follow the leader without asking questions about the leadership behaviors. Despite these criticisms, transformational leadership remains one of the most desirable and popular leadership styles (Antonakis, 2012; Bryman, 2012).

Models of Transformational Leadership

There are several conceptual models of transformational leadership (Bass, 1985; Bennis & Nanus, 1985; Kouzes & Posner, 2002). These models are unanimous in explaining that transformational leaders articulate an inspiring vision, heighten awareness of the value of the designated goals, and motivate followers to transcend self-interest and achieve more significant results (Bass, 1985). The similarities in the contents of the models contribute to understanding the various positive outcomes of the transformational leadership style.

Kouzes and Posner's Model of Transformational Leadership

Kouzes and Posner (2002) interviewed more than 1,300 managers in middle-level positions in private and public organizations. The researchers asked the managers to describe their best experiences as leaders. The responses were

analyzed and constructed into a transformational leadership model (Kouzes & Posner, 2002).

The model is a collection of practices and not on the leader's personality traits. The model consists of five dimensions: challenging the process, inspiring a shared vision, enabling others to act, modeling the way, and encouraging the heart (Kouzes & Posner, 2002). The leader applies these behaviors by collaborating with the followers to accomplish extraordinary goals. The practices are essential components of transformational leadership and were developed through intensive research on the methods of an effective leader (Kouzes & Posner, 2002).

Challenging the Process. Kouzes and Posner (2002) opined that a transformational leader could challenge a process by creating or supporting new ideas. Transformational leaders seek innovative ways to improve their organizations by taking risks and changing the status quo (Abu-Tineh et al., 2008). The leaders take responsibility for their mistakes, learn from them, and seek new opportunities (Kouzes & Posner, 2002).

Inspiring a Shared Vision. Transformational leaders inspire a shared vision by motivating followers to participate and commit to the idea of an organization (Kouzes & Posner, 2002). They create enthusiasm and foster an environment where followers passionately believe and envision a unique image of the organization in the future (Abu-Tineh et al., 2008). With a positive and hopeful outlook, followers show excitement to support the leaders in achieving the organizational goal.

Enabling Others to Act. Transformational leaders foster collaboration among followers (Abu-Tineh et al., 2008) and involve others in the planning and decision-making process. Followers develop a sense of ownership and inclusion in the work processes (Kouzes & Posner, 2002). Thus, transformational leaders encourage others to act in line with the collective goals and objectives of the organization (Kouzes & Posner, 2002).

Modeling the Way. Transformational leaders show excellence and exemplary behaviors for others to emulate (Kouzes & Posner, 2002). They model the way and demonstrate a commitment to high standards for measuring the

organizational actions. They also have a set of values and maintain consistency between their words and deeds, which gives credibility to their efforts (Kouzes & Posner, 2002).

Encouraging the Heart. The leaders also motivate the followers to make an effort to achieve the organization's goals. Transformational leaders recognize and celebrate the outstanding achievements of their followers (Kouzes & Posner, 2002). The followers are inspired to perform better, knowing that they contribute something significant to the organization.

Bennis and Nanus's Model of Transformational Leadership

Bennis and Nanus (1985) conducted a study and asked 90 leaders questions that pertain to leadership characters and strategies. From the responses received, Bennis and Nanus (1985) identified four common strategies leaders use in transforming organizations: vision, social architect, trust, and creative development of the self. The strategy of creating a vision involves identifying the desired direction for an organization and encouraging followers to support the idea (Bennis & Nanus, 1985); however, the image of the vision must grow out of the organization's needs.

As social architects, transformational leaders are constantly recreating and reshaping the organization in line with the dictates of the environment. In the strategy of the social architect, the transformational leader creates shared meanings which people can embrace in an organization (Bennis & Nanus, 1985). The leader also identifies new values, norms and mobilizes the followers to adopt a new philosophy for the organization.

Using the element of trust, the transformational leader is predictable, reliable, and consistent (Bennis & Nanus, 1985). The leader articulates a clear direction and remains committed in the face of uncertainty. In addition, the leader builds trust based on personal integrity, honesty, and support (Bennis & Nanus, 1985).

Transformational leaders use the strategy of developing the self to identify their strengths and weaknesses (Bennis & Nanus, 1985). The leader is committed to new learning and improving strengths in knowledge. By conducting an honest self-

assessment, the leader builds a true sense of the self in line with leadership challenges.

Bass's Model of Transformational Leadership

Bass (1985) identified four dimensions of transformational leadership: idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration. The dimensions are correlated and refer to the core behaviors of the transformational leader. Most importantly, they transform others by developing and empowering followers to become leaders in and out of themselves (Bass, 1985). Farnsworth et al. (2019) noted that when the four dimensions of transformational leadership are combined, the outcome is an increase in the expected performance of employees beyond expectation (see Figure 1). The current researcher used Bass's model because it represents the core behaviors of the transformational leadership style. In addition, the transformational leadership characteristics found in the models of Kouzes and Posner (2002) and Bennis and Nanus (1985) are also in Bass's model.

Idealized Influence. As the emotional component of transformational leadership (Antonakis, 2012), idealized influence describes the leader as a role model for the followers (Bass, 1985). The leader has a high standard of trust, morals, and ethical conduct, which the followers identify from the leader (Bass, 1985). The followers observe and emulate the credible behaviors of the leader.

Transformational leaders who demonstrate idealized behaviors make personal sacrifices that advance the followers' interests (Bai et al., 2016). The leader utilizes a positive frame to inspire followers to support the organization's goals. The leaders provide followers with a clear vision and earn enormous respect and trust. They also enhance employees' creativity and encourage self-confidence (Bass, 1985; Grant, 2012).

Avolio and Bass (2017) stated that idealized influence has two components of attributed and behavior. Attributed idealized influence focuses on perceiving the leader as charismatic, trustworthy, and confident. The leader nurtures pride and commitment that influence individual performance (Avolio & Bass, 2017).

Behavior idealized influence emphasizes the leadership behavior that a follower may exhibit when identifying with the leader (Avolio & Bass, 2017). Through exemplary personal behaviors, the leader influences followers' essential values to support the goals and objectives of the organization. Individuals exhibit behaviors characterized by both the desire and ability to progress to the ideal manners and conducts of the leader.

Inspirational Motivation. Inspirational motivation is the degree to which a transformational leader articulates an appealing vision that inspires and motivates followers to perform beyond expectations (Bass, 1985). The leader communicates high expectations and encourages followers to become part of the organization's shared vision (Bass, 1985; Grant, 2012). The leader uses symbols, images, and emotional appeal to motivate and inspire the group members to achieve more than one person working alone for self-interest (Bass, 1985; Girma, 2016). The leaders show optimism in the followers' ability to achieve the desired goals and provide meaning by emphasizing the importance of the work they perform. The leader motivates the followers to invest more effort in their tasks and show optimism about the organization's future (Bass, 1985).

Inspirational motivation promotes team spirit by providing emotional support (Khalifa & Ayoubi, 2015). The leader builds collective aspirations that allow the team's results to recognize their common goal (Bass, 1985; Guay & Choi, 2015). Thus, the group's collaboration produces an output that is more significant than one person.

Individualized Consideration. Individualized consideration refers to the extent to which the transformational leader attends to each follower's needs through mentoring, coaching, and counseling (Bass, 1985; McCleskey, 2014). The leader listens to each follower's concerns and provides an environment that supports each follower's needs (Bai et al., 2016; Bass, 1985). By identifying and meeting the needs of each employee, the transformational leader creates motivation and satisfaction (Zacher et al., 2014). Sun et al. (2014) argued that transformational leaders could apply individualized consideration to improve job satisfaction,

enhance knowledge sharing, strengthen organizational identity, and promote organizational citizenship behaviors.

Transformational leadership encourages followers to express their opinions, create trust, and promotes mutual collaboration. (McCleskey, 2014). Chen et al. (2014) noted that leaders who practice individualized consideration enhance each employee's creativity. Individualized consideration also includes acknowledging the skills and competencies of each employee (McCleskey, 2014).

Intellectual Stimulation. Intellectual stimulation is the extent to which the transformational leader encourages followers to be innovative, challenge current assumptions, and take risks on the issues of an organization (Aga et al., 2016; Ascencio & Mujkic, 2016; Bass, 1985). The leader encourages employees to think independently of new ways of solving organizational problems which may be different from that of the leader. The leader also provides support and guidance as the employees explore new opportunities to benefit the organization (Afsar et al., 2017; Ascencio, 2016).

Intellectual stimulation supports the creativity of employees (Bass, 1985). In a study of the relationship between transformational leadership and employee creativity, Jyoti and Dev (2015) found that transformational leadership promotes creativity. Jyoti and Dev concluded that leaders should adopt transformational leadership to encourage employees to engage in innovation and develop unique ways of problem-solving. Transformational leaders also encourage employees to use their imagination to rediscover original solutions (Diebig et al., 2016) and increase their networking to improve the work environment (Moriano et al., 2014).

Hassan et al. (2014) reported similar findings that transformational leaders intellectually stimulate employees to be objective and critical in the decision-making process, receive information promptly, and foster fairness and trust in an organization. Transformational leaders encourage learning opportunities for employees and interpret employees' new knowledge as a potential source of solving organizational problems (Hassan et al., 2014). By encouraging employees to contribute to decision-making, the transformational leader enhances the

professional growth of the employees and promotes job satisfaction (Stelmokiene & Endriulaitiene, 2015).

Figure 1

Additive Effects of Transformational Leadership
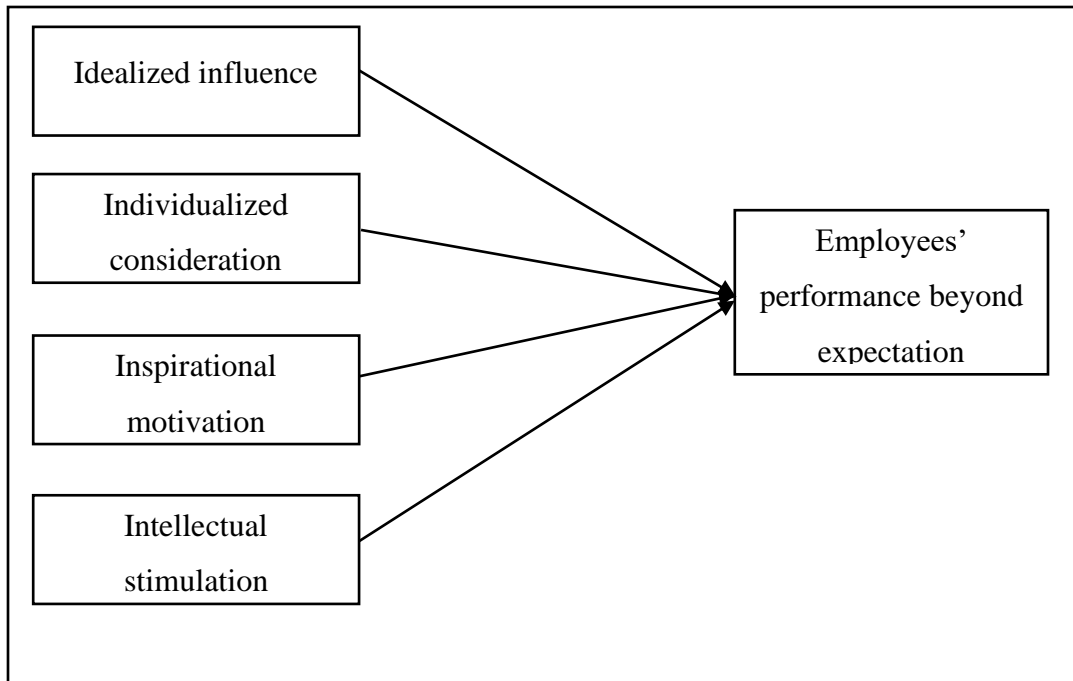
Note. Adapted from Farnsworth et al. (2019, p. 2).

The influence and characteristics of transformational leadership have been examined in different contexts, such as the relationship between transformational leadership and OCB in the banking sector (Jiao et al., 2013; Mekpor & Darty-Baah, 2017). These studies were conducted in India, Jordan, and Kenya (Maran & Usha, 2014; Mekpor & Darty-Baah, 2017; Odek, 2018; Suliman & Haran, 2013). No researchers have yet examined the relationship between transformational leadership and OCBs of bank employees in the United States. The findings of the current study may contribute to filling the gap in research knowledge in the banking area of the United States.

Studies of Transformational Leadership in the Banking Sector

Several studies have shown that transformational leadership influences various positive outcomes in the banking sector (Lee et al., 2011; Suifan & Marwa, 2017)). Kirui (2016) conducted quantitative research on the role of transformational leadership in the organizational performance of state-owned banks in Kenya. Specifically, the study focused on the relationship between the transformational leadership dimensions of idealized influence, motivational inspiration, individualized consideration, and intellectual stimulation and the organizational performance of state-owned banks in Kenya. The results of their study revealed that the four dimensions of transformational leadership were positively related to the performance of state-owned banks. A similar quantitative study by Kamau (2020) on the relationship between transformational leadership and commercial banks in Kenya also found that transformational leadership was correlated to commercial banks' performance in the country.

Chaar and Easa (2020) conducted quantitative research on the relationship between transformational leadership and innovation practices in 27 banks in Labon. Their results revealed that bank leaders who practice transformational leadership behaviors could promote innovation and knowledge sharing. Abouraira and Othman (2017) examined the relationship between transformational leadership and job satisfaction, organizational commitment, and turnover intentions and direct effect among bank representatives in Saudi Arabia. This study revealed that the various constructs were significantly related to bank representatives.

Lee et al. (2011) carried out an empirical study on the influence of transformational leadership on team performance and service quality on the performance of retail banks. The results showed that the two dimensions of transformational leadership: idealized influence and inspirational motivation, positively affect the service quality of retail banks. The other dimensions of individualized consideration and intellectual stimulation did not impact the quality service of banks.

Suifan and Marwa (2017) conducted quantitative research on the relationship between transformational leadership and employee creativity in the

Jordanian banking sector. Using multiple regression techniques, the researcher tested the relationship between transformational leadership dimensions of idealized influence, inspirational motivation, intellectual stimulation, individualized consideration, and bank employees' creativity in the banking sector of Jordan. The findings showed a positive relationship between the dimensions of transformational leadership and bank employees' creativity. Khaled et al. (2013) determined that there is a positive relationship between transformational leadership and the marketing effectiveness of commercial banks in Jordan.

Chege (2018) studied the influence of transformational leadership on the organizational performance of all commercial banks in Kenya. The data collection involved a sample of 384 employees and managers. The study results revealed that transformational leadership positively affects the banks' performance. The study's implication is to continue the increased use of transformational leadership in leading Kenyan banks.

Quaran (2016) collected quantitative data from 50 managers in a case study of a Jordanian bank. This researcher sought to determine the relationship between transformational leadership and organizational change in the bank. The results of the study indicated a statistically significant relationship between transformational leadership and organizational change management of the bank. The study implies that leaders and managers of the bank should continue to apply transformational leadership in the current leadership practice to achieve the desired change in the bank.

Gulluce et al. (2016) examined the relationship between transformational leadership and the organizational commitment of bank employees in Kars. The results showed that transformational leadership behaviors influenced the organizational commitment of bank employees. The study implies that bank leaders in Kars can adopt transformational leadership to promote the OCBs of bank employees.

The studies reviewed above show that transformational leaders can encourage employees to practice OCBs by performing discretionary activities without complaints, volunteering and helping others, and representing the

organization positively (Turnipseed & Rassuli, 2005). The benefits of performing OCBs can create better customer service and achieve competitive advantage (Mekpor & Darty-Baah, 2017; Podsakoff et al., 2009; Suliman & Haran, 2013) for the banks. Indeed, OCB is associated with high customer satisfaction, low turnover, and high in-role performance (Podsakoff et al., 2009). Empirical studies have shown a positive correlation between transformational leadership behaviors and OCB (Carter et al., 2014; Wang et al., 2001).

Organizational Citizenship Behaviors

The concept of OCBs are individuals' discretionary behaviors, which an organization does not reward; however, such behaviors in the aggregate support coworkers and contribute to effective organizational functioning (Organ, 1998). Some of the examples of OCBs may include helping a new employee in an organization, assisting a coworker struggling to complete a task within a specified timeframe, sharing ideas, and volunteering to represent the organization in positive ways (Thiruvenkadam et al., 2017). Although OCBs may not directly be recognized or rewarded through promotions or salary increases, employees who perform them may receive favorable ratings from leaders and coworkers (Thiruvenkadam et al., 2017). Thus, employees who engage in OCBs may indirectly gain for the performance of helping others and the organization (Organ, 1997).

Studies have shown that there are various conceptualizations of OCB. Van Dyne et al. (1994) stated that OCB dimensions consist of obedience, decision-making, loyalty, and participation in different work areas. Podsakoff et al. (2000) identified OCB dimensions as helping behavior, sportsmanship, organizational commitment, organizational compliance, individual initiative, civic virtue, and self-development. This study utilized Organ's (1998) conceptualization of OCB: altruism, conscientiousness, sportsmanship, courtesy, and civic virtue. Most of the dimensions in the other conceptualizations of OCB are already in Organ's (1998) model. In addition, there is a broad acceptance of the OCB dimensions developed by Organ (Thiruvenkadam et al., 2017).

Organ's Model of OCB Dimensions

Organ (1998) developed a model of OCBs consisting of five dimensions of altruism, conscientiousness, sportsmanship, courtesy, and civic virtue. Leaders encourage followers to engage in these behaviors because they lead to organizational success (Organ et al., 2006). Choosing to engage in OCBs is a personal decision because there is no consequence for failing to perform discretionary behaviors (Podsakoff et al., 2013).

Altruism. Altruism consists of discretionary actions by an employee directed to helping others in an organization without expecting anything in return (Carpenter et al., 2013; Clark et al., 2014; Randhawa & Kaur, 2015). Altruism in the workplace can lead to increased productivity and good inter-employee relationships. It can also reduce stress as those overwhelmed with work can receive help from others.

Conscientiousness. Conscientiousness consists of behaviors that surpass the role requirements in an organization (Carpenter et al., 2013). Examples of conscientiousness include attending required meetings, maintaining punctuality, and adhering to formal and informal rules designed to preserve order in the workplace (Carpenter et al., 2013; Organ, 1998). An employee who does not waste time unnecessarily completing a task in compliance with internalized norms reflects conscientiousness (Carpenter et al., 2013; Smith et al., 1983). Dash and Prahan (2014) stated that conscientiousness is associated with job satisfaction and reduced absenteeism. Other outcomes include reduced need for supervision and training.

Courtesy. Courtesy can promote good employees' working relationships and respecting one another. Courtesy refers to discretionary behaviors that prevent work-related conflicts with others (Lam et al., 2015; Organ, 1998; Randhawa & Kaur, 2015). Courtesy also includes being polite and considerate of others (Organ, 1998) in the form of giving ample notice to fellow employees when altering something that will affect them (Lam et al., 2015).

Civic Virtue. Civic virtue is a discretionary action that shows deep concern for an organization (Clark et al., 2014; Lam et al., 2015). Civic virtue encourages belonging to the community and projects the organization in positive public

perception. For example, an employee may take active participation in the works that advance the purpose of an organization. Civic virtue may also include employees attending meetings, reading the organization's policies, taking steps to implement them, and providing input in planned changes in an organization (Organ et al., 2006).

Sportsmanship. Sportsmanship refers to an employee's tolerant of less-than-ideal circumstances without complaints (Organ, 1997; Wang et al., 2013). For example, an employee may disagree with a planned change but still support the plan in the overall interest of the organization (Carpenter et al., 2013; Clark et al., 2014). Sportsmanship can promote team spirit and improve collaboration.

Organ's (1998) dimensions of OCB can be grouped into behaviors directed at individuals or the organization (Williams & Anderson, 1991). With Organ's (1998) model, altruism and courtesy are behaviors aimed at individuals, while conscientiousness, civic virtue, and sportsmanship aim to benefit the organization (Williams & Anderson, 1991). Williams and Anderson stated that OCBs that are directed at individuals are organizational citizenship behavior individuals (OCBI), and those directed at the organization are organizational citizenship behavior (OCBO).

Benefits of OCBs to an Individual and the Organization

The discretionary behaviors of exerting efforts beyond the formal obligations are essential components of effective organizational performance (Thiruvenkadam et al., 2017). In an early effort to understand OCB, Barnard (1938) stated that individuals differ in their cooperative system, and exercising discretionary ownership will uplift the organization. Katz (1964) extended Barnard's idea that an organization can break down without the countless acts of employees' discretionary behaviors. These early perspectives on discretionary behaviors influenced Organ's (1998) model of OCB.

Employees who engage in OCBs create positive effects in the workplace, enhance individual well-being, boost the sense of job involvement, and promote meaningfulness in a job (Lam et al., 2015). OCBs can contribute to employees' favorable performance evaluation, workplace absences, and reduced turnover

(Podsakoff et al., 2009). Employees experience a greater sense of well-being and appreciation by understanding that the organization values discretionary behaviors as a useful and significant component in achieving the organization's goals and objectives (Halbesleben et al., 2010). For example, employees help others create meaning to promote positive change in an organization (Bolino et al., 2015; Halbesleben et al., 2010). The organization also benefits in terms of increased productivity, greater customers satisfaction, and reduced production costs (Podsakoff et al., 2009).

The contribution of OCB to an organization may be divided into two categories of affiliative and challenging (Grant & Mayer, 2009). Affiliative OCBs include directing exiting processes to maintain present work circumstances, such as helping new employees understand how to use workplace resources. Challenging OCBs are directed at identifying problems and taking the initiative to making changes to improve existing processes (Halbesleben & Bellairs, 2016). Challenging OCBs may also include proposing new assessments and searching for better patterns of operations in an organization.

The discretionary behaviors of exerting efforts beyond formal obligations have long been recognized as an essential component of effective organizational performance (Thiruvenkadam et al., 2017). Barnard (1938) first held that individuals differ in their cooperative system and that exercising discretionary ownership will uplift the organization. Katz (1964) extended Barnard's idea that an organization can break down without the countless acts of employees' discretionary behaviors. These early perspectives on discretionary behaviors influenced Organ's (1998) model of OCB.

Although OCB is associated with many positive outcomes for individuals and organizations (Lam et al., 2015; Podsakoff et al., 2009), other studies have focused on the cost of OCB to individuals, organizations, and unintended consequences (Bolino et al., 2013) Anderson and Bolino (2014) noted that an employee might regret the performance of OCB in an organization. Anderson and Bolino argued that the continued performance of OCB might lead to job creep. Job creep describes where others expect an individual to perform OCB at all times by

failing to recognize that extra-roles behaviors are discretionary and not compulsory (Anderson & Bolino, 2014). A constant expectation that an individual must perform OCB may create demotivation and job dissatisfaction.

The continued performance of OCB may also lead to citizenship fatigue (Bolino et al., 2015). The feelings of citizenship fatigue may manifest in the forms of frustration, the unequal share of the workload, and little or no appreciation of OCB performance (Bolino et al., 2015). Despite these negative perspectives on OCB, most studies have indicated that OCB has many positive outcomes (Lam et al., 2015; Podsakoff et al., 2009; Thiruvenkadam et al., 2017).

Hart et al. (2016) argued that OCB enhances an organization's absorptive capacity and thus improves effectiveness. Podsakoff et al. (2009) found that OCB has positive relationship with both subjective and objective outcomes in the overall performance of the unit level of an organization. Podsakoff et al. also noted that the relationship was more associated with the subjective measures than the objective. In a subset of the same study, the researchers concluded that OCB relates to increased productivity, improved efficiency, and reduced operations costs. There are, however, some antecedents that give rise to OCBs in an organization.

Antecedents of OCBs

Several studies have been conducted to examine the antecedents of OCBs (Chen & Jin, 2014; Rose, 2016). Understanding the antecedents can help leaders focus on those predictors that motivate employees to engage in OCBs in an organization. Some of the precursors of OCBs include job satisfaction, perceived organizational support, personality factors, and showing gratitude.

Job Satisfaction. Swaminathan and Jawahar (2013) examined the relationship between job satisfaction and OCBs in higher education institutions in India. With samples from 252 faculty members, the study's results demonstrated a positive relationship between job satisfaction and participation in OCBs. In analyzing the relationship between job satisfaction and OCBs in a bank, Arif and Chohan (2012) found that employees with higher degrees enjoy job satisfaction and are likely to engage in OCBs. Thus, OCB enhances social connections and influences job performance.

Perceived Organizational Support. Organizations can create favorable conditions such as giving employees autonomy in their work, participating in decision-making, and providing role clarity to motivate employees to engage in OCBs (Randhawa & Kaur, 2015; Rose, 2016). Organizational support also includes providing psychological safety, where employees can freely express opinions without negative consequences (Rose, 2016). For example, Tongur's (2011) study of the relationship between organizational support and OCB in a Turkish police department revealed that officers who received organizational support exhibited high levels of OCB in the police department. Thus, leaders should foster an environment that supports OCBs.

Personality Factors. An employee's personality factors can predict participation in OCBs. Mosalaei et al. (2014) found that the personality trait of openness to experience is positively related to employees' OCBs. Employees who are willing to learn new methods or knowledge have a greater tendency to engage in OCBs than those who do not. Musharaf et al. (2015) reported that people who have the personality trait of conscientiousness are likely to engage in OCBs.

Hashim et al. (2017) examined the relationship between the Big Five Personality traits and OCBs of government employees in Malaysia. Using a quantitative approach, these researchers collected sample data of 152 employees. The data analysis shows that openness to experience has the most dominant influence in predicting employees' OCBS. Their result also indicated that the other traits of agreeableness and conscientiousness were related to OCBs. The character of neuroticism, however, has a negative relationship with OCBs. The study's implication is for the leaders to pay greater attention to the traits that promote OCBs to increase employees' performance and productivity (Hashim et al., 2017).

Showing Gratitude. Gratitude in organizations can enhance individual well-being, reduce negative emotions, and promote OCBs (Spence et al., 2013). Studies show a relationship between gratitude and organizational citizenship behaviors (McCullough et al., 2001; Spence et al., 2013). Employees receiving commendations for performing OCBs are likely to enjoy the motivation to repeat

the same behaviors in the future and contribute to organizational effectiveness (Spence et al., 2013).

Pay and Work Experience. Mayfield (2013) examined how the attractiveness of pay and years of work experience relate to employees' motivation to engage in OCBs. The results of this study revealed that years of income and work experience were not significantly correlated with OCB, but also showed that the OCB dimension of civic virtue behaviors, such as volunteering to attend meetings and seeking positive information that benefits and promotes the organization's well-being, were positively correlated to pay and work experience (Kegans et al., 2012; Mayfield, 2013). The study's implication is to reinforce the specific OCB dimension of civic virtue while also identifying steps to promote the other dimensions of altruism, conscientiousness, sportsmanship, and courtesy (Organ, 1998).

Workplace Relationship. Building good relationships between leaders and employees on the one hand and among employees on another can promote OCB practices in an organization (Pooja et al., 2016). Formal and informal social interactions in an organization can create new relationships, foster innovative ideas, and enhance knowledge sharing (Dekas et al., 2013). A climate of good relationships can benefit customers and others who interact with the organization (Tang & Tsaur, 2016). Thus, building good relationships can enhance organizational performance (Shanker, 2012).

From a cultural perspective, Jiao et al. (2013) argued that organizations in a collectivist culture, with high power distance, tend to provide low participation roles for people in a job (Hofstede et al., 2010) and can affect employees' voluntary engagement in OCB. Conversely, organizations in individualistic cultures promote high employee roles in decision-making and the motivation to engage in OCBs (Jiao et al., 2013). This study implied that individualistic cultures can be better predictors of OCB than collectivistic cultures.

Nature of Organizational Characteristics. Organizational characteristics such as the structure of the organization, number of units, interactions in the system, supervisory presence, and clarity of mission can predict or enhance the

OCBs of employees (Randhawa & Kaur, 2015). Organizational structures are increasingly flattening with the increasing rate of business competition, greater use of new technology, and the growing pace of knowledge (Hatch & Cunliffe, 2013). Narzary and Palo (2015) noted that organizations that promote access to information and foster leader-employees collaboration tend to promote OCBs in the workplace.

Leadership. Rose (2016) stated that a leadership style could be an antecedent of OCB of employees in an organization. For example, transformational leadership inspires, motivates, and shows concern for the needs of employees (Bass, 1985). Employees are likely to experience higher-quality relationships with a transformational leader and go beyond the required in-role behavior and engage in OCB (Wang et al., 2001).

Studies of OCBs in the Banking Sector

Studies have shown that OCBs contribute to the effective functioning of banks (Bhatia, 2017; Mekpor & Darty-Baah, 2017). Several investigations have been conducted on OCBs in the banking sector (Mekpor & Darty-Baah, 2017; Nunez et al., 2020). For instance, Sofiah et al. (2014) conducted quantitative research to examine the relationship between employees' competence and quality of life in the Malaysian banking sector. Their results showed a positive relationship between OCB and improved employees' competence and high quality of life.

In quantitative research on the relationship between OCB and commitment in Puerto Rico banks, Nunez et al. (2020) found a statistically significant relationship between the OCBs of awareness, civic virtue tolerance, courtesy, altruism with organizational commitment. These researchers argued that the study's implication suggests that bank leaders should establish policies that promote OCBs because they foster an environment of cordial relationships and organizational success. Another implication is that OCB will create a passion for helping others and promoting employees' commitment to the banks (Nunez et al., 2020).

Chelagat et al. (2015) conducted quantitative research on the effect of organizational citizenship behavior on employees in the banking sector of Kenya. The findings showed that OCBs dimensions of altruism and courtesy positively

impact employee performance (Chelagat et al., 2015). The study implies that bank employees should continue to engage in OCBs of voluntary assistance to new employees at work, keep a positive attitude, and tolerate inconveniences without complaints. The results also imply that employees should promote a team as part of OCB to improve organizational performance (Chelagat et al., 2015).

Bhatia (2017) conducted quantitative research on the effect of OCB dimensions on the performance of employees in the banking sector of Labon. The findings indicate that the bank employees were more engaged in the OCB dimension of conscientiousness than in the others of sportsmanship, civic virtue, and altruism (Bhatia, 2017). The study implies that bank leaders should focus on motivating employees to engage in the other OCB dimensions of altruism, civic virtue, and sportsmanship.

Potential Trends that May Impact OCB in the 21st Century

While some scholars have explored the concept of OCB and relevant antecedents, correlates, and consequences, others have focused on how changes in the workplace may have the potential to alter the opportunities and influence the type of OCBs that employees may engage in an organization (Harvey et al., 2018; Schaffer et al., 2012). Some emerging trends and changes include globalization, immigration, knowledge-based workers, technology, work values, and diversity (Harvey et al., 2018). Leaders must consider these changes to promote OCB and build effective organizations.

Globalization. The rising pace of globalization has created increased economic interactions between individuals from different locations, cultures, and countries (Naor et al., 2010). As organizations, such as banks, increase in scale and scope of global operations, certain types of OCB that facilitate organizational performance, leadership performance, and OCB may change (Harvey et al., 2018). For example, given that globalization creates more extraordinary communication measures, OCBs like interpersonal facilitation courtesy may receive greater emphasis as part of the communication within and outside the organization (Harvey et al., 2018). Engaging in OCBs, such as taking calls outside the scope of duty,

participating in virtual meetings, and responding to emails during unconventional work hours, could contribute to effective organizational functioning (p. 72).

Harvey et al. (2018) argued that bringing together people from diverse places and cultures may pose some challenges to OCBs. Harvey et al. further argued that while some cultures may perceive helping behaviors and not complaining as OCBs, others may view them differently. Endratmoko and Aulia (2021) noted that an organization's culture influences the type of OCBs employees engage in, in the workplace.

Immigration and Migration. As immigration and migration increase in today's global environment, certain types of OCBs will become more important for organizational success, such as integrating migrant worker into the workplace (Harvey et al., 2018). Such OCBs as sportsmanship (Organ, 1998) and cheerleading may play crucial roles in facilitating the transition and integration of migrant workers in the workplace (Harvey et al., 2018). In addition, employees being polite and considerate of others regarding work-related and personal issues (Organ, 1998; Podsakoff et al., 2000) can help migrant workers feel accepted and welcomed as work team members (Harvey et al., 2018). Furthermore, organizational leaders must be cautious not to expect new migrant workers to immediately engage in certain types of OCB, such as individual initiatives. Instead, the focus should be on providing opportunities for migrant workers to integrate and learn OCBs from the older employees in the organization (Bolino et al., 2015).

Knowledge-Based Workers and OCB. With the increasing movement of jobs from manual labor to individuals' intellectual abilities, certain OCBs may become more critical than others (Harvey et al., 2018). For example, OCBs, such as willingness to make suggestions and voluntarily expressing ideas for constructive change, will become prevalent practices for knowledge-based workers (Ng & Feldman, 2012). Knowledge-based workers may also be interested in engaging in OCBs of self-development of, acquiring new knowledge, and voluntarily applying the same to improve organizational performance (Harvey et al., 2018).

Increase Use of Technology. The use of automation and artificial intelligence have the potentials to limit the frequency of employees' collaboration

to solve work-related problems. Improved technological automation in work processes may likely limit employees' engagement in OCBs (Harvey et al., 2018). Examples of widespread use of Automated Teller Machines in banks and self-checkout machines in grocery stores are technological advances that reduced the frequency of employees engaging in OCBs and helping business customers (Harvey et al., 2018).

Despite these emerging trends that may impact the practice of OCBs in the 21st century, leaders must continue to promote the concept to promote organizational effectiveness (Organ, 1998). For example, transformational leadership has been associated with promoting OCBs of bank employees in the banking sectors of India and Pakistan (Maran & Usha, 2014; Shah et al., 2016). In the following section, the researcher reviews some of the studies on the relationship between transformational leadership and OCB in the banking sectors in different contexts.

Relationship Between Transformational Leadership and OCBs in the Banking Sector and in Other Contexts.

The current researcher aimed to examine the relationship between transformational leadership and OCBs of bank employees in the United States. There are various studies on transformational leadership and OCBs in the banking sector in different contexts (Maran & Usha, 2014; Mekpor & Darty-Baah, 2017; Sofiah et al., 2014). These studies have indicated that transformational leaders can motivate employees to engage in OCBs (Lopez-Dominiquez et al., 2013). No previous researchers have focused on the relationship between transformational leadership and OCBs of bank employees in the United States. This study addressed the gap to expand the current understanding of the relationship between transformational leadership and OCB in the banking sector of the United States.

Mekpor and Darty-Baah (2017) examined how leadership styles predict employees' voluntary work behaviors in the Ghanaian banking sector. The findings of the transformational and transactional leadership styles revealed that transformational leadership has a more significant effect on bank employees' OCBs than transactional leadership. The findings of their study implied that bank leaders

should adopt more transformational leadership than transactional leadership as a leadership style in promoting employees' OCBs.

Shah et al. (2016) studied the relationship between transformational leadership and OCBs in the banking sector of Pakistan. Using the middle managers as respondents, the researchers collected data through a survey of six large banks in the country. The data analysis revealed that transformational leadership is significantly related to the OCBs in the banks. The implication of the research suggests that the leaders of the six banks should practice transformational leadership to promote the OCBs of employees.

The study also indicated that future research should examine more than one leadership style, for example, the leader-member exchange and its relationship to OCBs of bank employees (Shah et al., 2016). Future studies should also include the bank employees as a source of data collection because these researchers' analysis was restricted to the middle managers of the six banks. Gathering data from bank leaders and employees increased the data collected and the larger sample size was used to analyze and answer the research question.

Maran and Usha (2014) examined the relationship between transformational leadership and OCBs in the Indian banking sector. The researcher collected a sample of 113 bank managers and subordinates working in the country's nationalized banks. The results indicate that transformational leaders influence the bank employees' engagement in OCBs. The study's implication was to generalize the results to other banks outside the study area.

The relationship between transformational leadership and OCB has been conducted in the United States but not in the banking sector. Lucey (2017) examined the relationship between leadership style and OCB in community-based mental health facilities in three states of the United States. With transformational leadership as one of the leadership styles included in the research, the results showed a strong correlation between transformational leadership and OCB in the health facilities. Lucey concluded that the leaders of the mental health facilities can practice transformational leadership to promote the OCBs of employees in these organizations.

Lopez-Dominiquez et al. (2013) conducted a study to determine the influence of transformational leadership on OCB of employees in a Spanish Higher Education. The results showed that transformational leadership behaviors promote the employees' OCBs. The findings also revealed that the employees engaged in OCBs to reciprocate the positive outcomes of leaders' transformational leadership behaviors in the organization (Lopez-Dominiquez et al., 2013).

Lee et al. (2013) examined the relationship between transformational leadership and OCB in a Korean manufacturing company. The study showed that transformational leadership in a context where there is procedural justice has a significant impact on promoting OCBs of the employees. The study also revealed that transformational leaders that enhance employee job satisfaction contribute to more extraordinary measures of OCB (Lee et al., 2013).

In quantitative research on the relationship between transformational leadership and OCBs in multinational corporations (MNCs), which is not a bank in Ghana, Randy-Cofie (2018) found no statistically significant relationship between transformational leadership and OCBs in the employees of the MNCs. The findings of this study suggested that other leadership styles should be applied, for example, the ethical leadership style to encourage the OCBs of the employees.

Similarly, Olcer et al. (2014) examined the relationship between transformational leadership and OCB in a Turkish manufacturing firm. With data collected from 120 employees, the study revealed no statistically significant relationship between transformational leadership and OCB. This research implied that factors other than transformational leadership may be more effective in promoting OCB in the company.

In the Choudhary et al.'s (2016) study on the relationship between transformational leadership and OCB across the different national cultures of China, India, and Australia, the findings revealed that the national culture in the environment in which an organization operates might moderate the relationship between transformational leadership and OCB. Differences in individualist cultures where people exercise rights, maintain freedom, and have a loosely-knit social system may promote higher levels of OCBs than in collectivist cultures, which

emphasize group, values, and unity among members (Hofstede et al., 2010). Therefore, national culture can moderate the perception and practice of OCBs in an organization.

For example, using culture as a moderating factor, Choudhary et al. (2016) examined the relationship between transformational leadership and OCBs across Australian, Indian, and Chinese cultures. The results showed that transformational leadership was related to OCB dimensions of sportsmanship, courtesy, and altruism in these countries; however, sportsmanship and courtesy were significantly higher in Australia than in India and China. In contrast, altruism and civic virtue were higher in India and Australia, implying that leaders in each country should pay greater attention to national cultural characteristics influencing OCBs.

Although there are different outcomes in reviewing the various research on the relationship between transformational leadership and OCB in the banks and other contexts, most studies show a positive relationship between the two constructs (Maran & Usha, 2014; Mekpor & Darty-Baah, 2017; Shah et al., 2016). Based on the reviews of how OCBs contribute to improving organizational effectiveness (Organ, 1998), bank employees should be encouraged to engage in the practice. Shah et al.'s (2016) study revealed that bank leaders could apply transformational leadership to promote OCBs in an organization. Thus, the relationship between transformational leadership and OCB informed the hypothesis of this research that transformational leadership would positively affect OCB.

The Role of Banks in the Economy of the United States

The U.S. banking sector carries out an extraordinary range of transactions that facilitates the exchange of goods and services for money or other financial assets in the economy (Bettie, 2021; Gregory, 2014). Banks create wealth in an economy by attracting depositors' funds and channeling the funds to investors (Kumar & Bird, 2020). Thus, banks serve as financial intermediaries between households and businesses wanting to save and those wishing to borrow, bringing savers and borrowers together (Gobat, 2021).

Banks facilitate business transactions in the economy by providing loans to individuals and businesses (Kumar & Bird, 2020). Banks also participate in direct

borrowing by issuing securities such as commercial papers and bonds in the capital market. By selling securities, investors can buy bank shares and become part owners of the business.

Banks such as commercial banks also create money in the economy of the United States by giving loans. The ability of the banks to create money, however, depends on the capital adequacy ratio and the required reserve ratio set by the Federal Reserve (Bajpai, 2021; McLeay et al., 2014). For example, a commercial bank keeps a fraction of deposits received, depending on the guidelines or percentages imposed by the Federal Reserve Bank. The bank then lends the remaining portion as loans to borrowers. The initial loan becomes the base of the multiplier of money creation because the sum of all loan lending can lead to a bigger final increase in the total money supply in the economy (Gregory, 2014; Richard, 2014).

Banks also implement monetary policy measures (Bajpai, 2021; Bettie, 2021). For example, the Federal Reserve uses the open market operation (OMO) to regulate banks' ability to lend to achieve economic growth without inflation (Bajpai, 2021). The objective of OMO is to manipulate an economy's short-term interest rate and money supply. Thus, the Federal Reserve uses the OMO instrument to pursue a money supply policy that expands or contracts the money supply in the United States economy.

Banks perform various functions such as issuing letters of credit, providing travelers' checks, undertaking safe custody of valuables, providing foreign exchange dealings, and underwriting shares and debentures (Bettie, 2021; Gregory, 2014). With the intense competition in today's banking sector, banks are searching for new ways to improve services and remain competitive (Gran & Foreman, 2021; Price, 2020). However, the spread of the COVID-19 global pandemic has posed new challenges to the banks, as customers demand that the banks go beyond their traditional business operations to provide greater customer satisfaction (Gran & Foreman, 2021; Turnipseed & Rassuli, 2005), such as improving online banking.

The various roles and functions of the banks are carried out by the leaders and employees of the institutions. Bank leaders and employees who go beyond their

official scope of duty or take voluntary actions such as helping fellow employees, assisting customers, and promoting the positive image of the bank are performing OCBs (Organ, 1998). OCBs are voluntary actions in an organization but are not part of the individual's contractual tasks or formal role descriptions (Organ, 1998). Although OCBs are extra-role actions, such behaviors collectively contribute to organizational effectiveness (Organ, 1998).

Bank leaders can practice a leadership style that encourages employees to engage in OCBs. Various studies have shown that transformational leadership style can promote OCBs of employees in banking organizations (Maran & Usha, 2014; Mekpor & Darty-Baah, 2017; Sofiah et al., 2014). Thus, this study provided answers to the research question by examining the relationship between transformational leadership and OCBs of bank employees in the NCR of the United States. The NCR was chosen because of the many banks that are located in the area.

Summary

In this study, the researcher examined the relationship between transformational leadership and OCBs of bank employees in the United States. This chapter was a review of the existing literature on the characteristics and dimensions of transformational leadership and OCBs. The chapter included the results of previous studies on the relationship between transformational leadership and OCBs in the banking sector in different contexts. Although most of these studies were conducted outside the United States (Maran & Usha, 2014; Sofiah et al., 2014), no scholars have focused on the relationship between transformational leadership and OCBs of bank employees in the banking sector of the United States. The current research may contribute to a new understanding of how bank leaders in the United States can apply transformational leadership to promote employees' OCBs.

Chapter 3 – Methodology

Through this study, the researcher examined the relationship between transformational leadership and OCB of bank employees in the United States. Data were collected from the employees of banks in the NCR of the United States and analyzed through descriptive and inferential statistics in order to answer the research questions (Bhattacherjee, 2012; Leedy & Ormrod, 2016). The study was necessary because bank customers in the United States are increasingly requesting that the banks go the extra mile to improve service delivery (Gran & Foreman; Renter, 2020), particularly given the challenges of the current COVID-19 pandemic.

The significance of this research lies in the understanding that although going the extra mile is a form of OCB or voluntary action that an organization may not explicitly reward, bank leaders, can encourage employees to engage in the behavior to achieve effective organizational functioning (Organ, 1998). The collective effort of OCB may help improve service delivery by the banks. In this chapter, the researcher presents and justifies the selected research method, research design, procedures for data collection, population, sampling, and treatment of missing data, as well as ethical considerations and a discussion of the study's validity.

Research Methodology

The researcher applied the quantitative research method in this study to examine the relationship between transformational leadership and OCBs of bank employees in the United States. Researchers use the quantitative research method to examine the relationship between two or more variables by collecting numeric data and conducting statistical analysis (Frels & Onwuegbuzie, 2013; Leedy & Ormrod, 2016). The quantitative research method was employed to examine the relationship between transformational leadership and OCBs of bank employees in the United States. This method enabled the collection of data from participants from the NCR and analyzed the data by testing three hypotheses relevant to the study.

The quantitative research approach in this study was based on the philosophy of positivism, which states that researchers obtain factual knowledge or reality through observations and measurement (Bryman, 2012). The quantitative approach enhanced logical and valid reasoning, tested hypotheses derived from theories, and helped explain and predict the relationships between the variables involved in the research (Bhattacherjee, 2012; Guo, 2015). Thus, the role of the researcher is limited to data collection and objective interpretation (Bryman, 2012).

Research Design

The researcher selected the correlational research design to examine the relationship between transformational leadership and the OCB of bank employees in the United States. The researcher examined how transformational leadership predicts the OCB of bank employees and how each of the dimensions of transformational leadership, consisting of idealized influence (attributed and behavior), inspirational motivation, intellectual stimulation, and individualized consideration, predict the OCBs of bank employees in the United States. A correlational research design describes or predicts behavior but cannot determine causation (Leedy & Ormrod, 2016). Correlational research assesses the statistical relationship between two variables without an extraneous variable's influence (Curtis et al., 2016; Terrell, 2016). Thus, the independent variable of transformational leadership was not manipulated.

Research Questions and Hypotheses

The main objective of this research was to determine whether there was a relationship between transformational leadership and OCB of bank employees in the United States. Hypotheses were developed to determine which of the four dimensions of transformational leadership of idealized influence (attributed and behavior), inspirational motivation, intellectual stimulation, and individualized consideration best predicted the OCBs of bank employees in the United States. A total of three hypotheses were tested, and three methods were selected to find answers to the research questions.

The first method was to test the correlation between the average value of the dimensions of transformational leadership and the average value of the measures of OCB of bank employees in the NCR. The correlation coefficient, which ranges between -1 and +1 (Bryman, 2012), indicates the strength of the relationship between the variables. (Bhattacherjee, 2012). New factor scale variables with the names TL_Scale and OCB_Scale were created for transformational leadership and OCB respectively. The TL_Scale was computed in SPSS as the scale of the 20 items that were used to measure TL. Also, the OCB_Scale was computed using SPSS as scales of the 24 items that measured OCB.

Hypothesis 2 was tested using a simple linear regression model in which TL_Scale was used as the independent variable and OCB_Scale was used as the dependent variable. These scales were computed from the different items that make up transformational leadership and OCB instruments. Hypothesis 2 was tested to determine if transformational leadership predicts the OCB of bank employees in the NCR.

Hypothesis 3 was tested using multiple regression analysis. The dependent variable was OCB of bank employees and the independent variables were the five dimensions of transformational leadership, which consists of idealized influence (attributed and behavior), inspirational motivation, intellectual stimulation, individualized consideration as independent variables. The study included five independent variables because idealized influence was further divided into attributed and behavior (Avolio & Bass, 2004). The significance of each independent variable determined the impact that the particular variable exerts on the OCB of bank employees in NRC (Khaldi, 2017; Leedy & Ormrod, 2016).

The research questions and hypotheses guiding this study were as follows:

Research Question 1: What is the relationship between transformational leadership and OCBs of bank employees in the United States?

$H_0 1$: There is no statistically significant relationship between transformational leadership and OCBs of bank employees in the United States.

$H_1 1$: There is a statistically significant relationship between transformational leadership and OCBs of bank employees in the United States.

Research Question 2: To what extent does transformational leadership predict the OCBs of bank employees in the United States?

$H_0 2$: There is no statistically significant relationship between transformation leadership and OCBs of bank employees in the United States.

$H_1 2$: There is a statistically significant relationship between transformational leadership dimensions and OCBs of bank employees in the United States.

Research Question 3: To what extent do the transformational leadership dimensions of idealized influence (attributed and behavior), inspirational motivation, intellectual stimulation, and individualized consideration predict the OCBs of bank employees in the United States?

$H_0 3$: There is no statistically significant relationship between each of the five transformation leadership dimensions and OCBs of bank employees in the United States.

$H_1 3$: There is a statistically significant relationship between each of the five transformational leadership dimensions and OCBs of bank employees in the United States.

There was an expectation that TL was related to OCB of bank employees (Maran & Usha, 2014; Odek, 2018). Previous scholars have used the Pearson product-moment correlation coefficient and multiple regression analysis to determine the relationship between transformational leadership and OCB in the banks in other countries (Maran & Usha, 2014; Mekpor & Darty-Baah, 2017; Sofiah et al., 2014). No previous researchers had examined the relationship between transformational leadership and OCB of bank employees in the United States.

Instruments and Variables

This study examined the relationship between transformational leadership and OCBs of bank employees in the United States. The researcher administered the MLQ Form 5x-Short to measure transformational leadership and the Podsakoff et al. (1990) 24-item instrument to measure OCB. Instruments are used to collect data relating to a research problem and measure the intended outcomes (Bhattacherjee, 2012).

Multifactor Leadership Questionnaire Form 5X-Short

The MLQ Form 5x-Short, developed by Bass and Avolio (1991), is the fifth version (5x) that is shorter and currently in use. The instrument is a multiple rater survey that measures the frequency of leadership behaviors using a 5-point Likert-type scale: *Not at all* (1), *Once in a while* (2), *Sometimes* (3), *Fairly often* (4), and *Frequently, if not always* 5; (Martin, 2015). The MLQ evaluates the factors that determine leadership efficiency and effectiveness (Bass & Avolio, 1991).

There are two versions of the MLQ in Self and Rater forms (Bass & Avolio, 1991). The Self form measures the self-perception of leadership behaviors, and the Rater form is one in which subordinates rate the leaders (Bass & Avolio, 1991). This study used the MLQ Form 5X-Short rater version to ask bank employees to rate the frequency of an action of their leaders' behaviors on a 5-point Likert scale where 1 = *Not at all*, 2 = *Once in a while*, 3 = *Sometimes*, 4 = *Fairly often*, and 5 = *Frequently, if not always*. The MLQ Form 5x-short contains 45 items, 36 related to leadership factors, and nine outcomes (Bass & Avolio, 1991). In this study, the instrument included only the 20 items in the MLQ Form 5X-Short that relate to transformational leadership because this research aimed to examine how bank leaders can apply transformational leadership behaviors to promote the OCBs of employees.

The MLQ Form 5x-short was an appropriate instrument to measure transformational leadership in this research because it is a well-established and validated instrument for measuring transformational leadership (Antonakis et al., 2003). Previous investigators have used the MLQ Form 5x-short to measure transformational leadership (Bacha & Walker, 2013; Hensworth et al., 2013; Jirawuttinaunt, 2013). Allen et al. (2005) used the MLQ instrument to measure transformational leadership dimensions of idealized attributes, idealized behavior, inspirational motivation, intellectual consideration, and individualized consideration. The MLQ Form 5x-short assesses the outcome of leadership in terms of effectiveness and satisfaction.

Measurement of OCB

Although OCB is a discretionary action that the formal organization may not reward, collective voluntary efforts can promote organizational productivity and efficiency (Shaad, 2019). Several studies have been conducted to measure OCB in an organization (Farooqui, 2012; Podsakoff et al., 2013; Schnake & Dumler, 2003). A researcher can use an OCB measuring instrument to collect data and determine how frequently employees engage in voluntary behaviors. Thus, the purpose of the OCB scale is to measure discretionary behaviors that are not part of an employee's official job description, but collectively contribute to effective organizational performance (Podsakoff et al., 1990).

In this study, the measuring scale for OCBs was the Podsakoff et al. (1990) instrument. The instrument is a 24-item scale developed and checked for its psychometric properties (Muzamil & Shari, 2015). The 24-item scale measures the five dimensions of OCB, which include altruism, civil virtues, courtesy, sportsmanship, and conscientiousness (Organ, 1998). The breakdown of the questions in the OCB questionnaire indicates that there were six questions on the conscientiousness dimension, four on the dimension of sportsmanship, four on the civic virtue dimension, five on courtesy, and five on the altruism dimension (Podsakoff et al., 1990). The four questions on sportsmanship and one question on conscientiousness dimensions were reverse-coded after data collection; the aim was to recode the responses so that a high score is transformed into the corresponding low score on the scale (Podsakoff et al., 1990).

The study used the Podsakoff et al. instrument because it has been validated in several countries, including Australia, Japan, and China (Lam et al., 2015). Previous studies also support that the Podsakoff et al. (1990) instrument is a valid and reliable tool for assessing Organ's (1998) five dimensions of OCBs (Lam et al., 2015; Nielsen et al., 2012). Mohembe et al. (2015) noted that most studies that used the Podsakoff et al. (1990) instrument showed internal consistencies for the OCB dimensions varying from $\alpha = .84$ (civic virtue), $\alpha = .85$ (conscientiousness), $\alpha = .87$ (courtesy), $\alpha = .88$ (altruism), to $\alpha = .88$ (sportsmanship). This study used the Podsakoff et al. (1990) OCB questionnaire and asked participants to rank how they

frequently engaged in OCBs in the bank on a seven-point scale: 1 = *Strongly Disagree*, 2 = *Disagree*, 3 = *Somewhat Disagree*, 4 = *Neither Agree nor Disagree*, 5 = *Somewhat Agree*, 6 = *Agree*, 7 = *Strongly Agree*. Thus, the dependent variable for this study was OCB and transformational leadership was the independent variable.

The confirmatory factor analysis indicated a link to Organ's (1998) theoretical framework of OCB (Podsakoff et al., 1990). The confirmatory factor analysis of leadership behaviors showed that all the dimensions of OCB collectively have significant loadings with the hypothesized factors (Podsakoff et al., 1990). Thus, the factor correlations indicated that the constructs met the discriminant validity criterion (Podsakoff et al., 1990).

Operationalization of Constructs

Operationalization refers to defining observable and measurable components of a given construct in research (Leedy & Ormrod, 2016). In other words, the process defines the variables into quantifiable factors. Thus, operationalization improves the results' quality and the research design's robustness (Leedy & Ormrod, 2016).

The current study examined the relationship between transformational leadership and organizational citizenship behaviors of bank employees in the United States. The researcher operationalized the constructs of transformational leadership and OCB using the respective measurement scales. The measuring instrument for transformational leadership was the MLQ 5X-short, and OCB was the Podsakoff et al. (1990) 24-item scale.

Operationalization of Transformational Leadership. Transformational leadership is a leadership approach where a leader creates a vision, inspires change, and motivates followers to rise above self-interest and achieve a result more significant than expected (Bass, 1985). Transformational leadership comprises four dimensions: idealized influence (attributed and behavior), inspirational motivation, individualized consideration, and intellectual stimulation (Bass & Avolio, 1994). The operational definitions of the dimensions provide clearer meaning for each dimension and the interrelatedness among the constructs.

Idealized Influence (Attributed and Behavior). Idealized influence (attributed) refers to where the leader is where is perceived as charismatic, powerful, and confident (Bass, 1985). Idealized influence (behavior) is where the transformational leader serves as an ideal role model for the followers (Bass, 1985). The leader embodies personal qualities which the followers emulate. In addition, followers support and trust leaders whose words and actions align.

Inspirational Motivation. This is the leader's ability to create a vision, inspire, and motivate followers to support the goals and objectives of an organization (Bass, 1985). The leader clarifies the idea by pointing to a positive image of the organization's future. The followers are motivated to participate in achieving the desired goals.

Individualized Consideration. With individualized consideration, the transformational leader shows a genuine concern for the needs and feelings of the followers (Bass, 1985). The leader listens and addresses the needs of each follower. The leader also recognizes the unique talents of each follower in the workplace and creates a supportive environment for followers to flourish.

Intellectual Stimulation. Intellectual stimulation describes how transformational leaders challenge the current status quo and encourage followers to be creative (Bass, 1985). The leader encourages followers to explore new ways, seek opportunities, and identify current methods of work processes. Followers learn new experiences and skills to improve performance.

OCB. OCBs are discretionary actions of employees that go beyond the defined work roles and improve organizational effectiveness (Organ, 1998). The five dimensions of OCB are altruism, courtesy, sportsmanship, civic virtue, and conscientiousness. Altruism defines the desire to help others, and courtesy focuses on polite and considerate behaviors towards others. The dimension of sportsmanship is exhibiting no negative behavior when something does not go as planned. While civic virtue focuses on how well a person represents the organization, conscientiousness defines the behaviors of self-control and discipline (Organ, 1998).

Population of the Study

This research's target population consisted of employees of banks in the NCR of the United States. The researcher used the business bureau directory of the NCR to identify the banks in the region. This region was chosen because many banks are located in the area. USBankLocations.com (2022a, 2022b, 2022c) reported that in April 2022, there were 117 banks in the state of Virginia, 80 in Maryland, and 32 in Washington D.C. A total of 36 banks were randomly selected and contacted for the survey, out of which only 24 banks with a total of 96 branches and 205 participants completed the study. The participants were selected based on their willingness to participate in the research study.

The researcher examined how the five dimensions of transformational leadership: idealized influence attributed, idealized influence behavior, inspirational motivation, individual consideration, and intellectual stimulation relate to OCB. With each dimension or variable of size $n = 20$ observations, a minimum of 100 observations for the five dimensions of transformational leadership. The scope of this study did not include the control variables of age, gender, tenure in the organization, and educational level of the employees in the estimates or analysis. Bryman (2012) stated that researchers should be mindful of the number of variables in the estimations.

Sampling

Random sampling is the most basic form of probability sampling, where researchers randomly select members of the population to form a sample (Tyrer & Heyam, 2016). Although simple random sampling works well with large populations, there may be time and costs associated with the technique. There may also be the problem where a sample subset of a larger population is not inclusive enough, causing a skewed representation of the total population (Babbie, 2013).

This researcher used the simple random sampling technique to draw sample data from the population of participants from the banks in the NCR. A simple random sampling technique was appropriate because the sampling frame was not subdivided or partitioned, the sample was unbiased, and the inferences could be generalized (Bhattacherjee, 2012). With a simple random sampling, all participants

of the banks in the NRC had an equal probability of being selected (Creswell, 2014).

Shah et al. (2016) noted that bank leaders could influence employees' engagement in OCB practices. As participants in this study, the bank employees working under the leaders and managers are also likely to observe and rate how the leadership behaviors influence employees to engage in OCBs. The MLQ Form 5X-Short was administered for employees to rate their bank leaders' transformational leadership behaviors. The OCB questionnaire asked the employee participants to rate how their leaders' transformational leadership behaviors have influenced their engagement in OCB practices.

Sample Size

Researchers use power analysis to determine the number of participant observations needed in research. Faul et al. (2009) stated that researchers use the G* Power statistical software as a power calculator to estimate *a priori*, determine the sample size for analysis, and establish good benchmarks for Type 1 and Type 11 errors. The study used G* Power 3.1.9.7 statistical software to compute the sufficient sample size for the research (Tabachnick & Fidell, 2013).

Procedures for Recruitment, Participation, and Data Collection

All participants in the study were required to be 18 years of age or older. Participation in the research was voluntary. Participants signed a consent form before participating in the study. Data collection was completed through a pen-and-paper questionnaire.

The data were planned to be collected through the online SurveyMonkey method; however, a bank manager advised the researcher to use the paper survey method. The manager explained that because of the nature of bank business, employees do not use work service computers to answer online outside questionnaires. In addition, employees do not often use their phones while performing official duties.

Based on the advice, the researcher contacted his dissertation Chair, asking for permission to use the paper survey method, and the request was granted. In

administering the questionnaire, the researcher sat with the bank manager and briefly explained the purpose of the study and answered any question that the manager had. First, the manager read through the questionnaires and—if willing to participate—accepted and distributed them to their employees. The researcher returned at an agreed date to collect the completed questionnaires. The researcher administered 412 questionnaires and received only 205, giving an approximate response rate of 50 percent with two incomplete responses.

Paper surveys have one of the main advantages of generating a much higher response rate than web questionnaires (Duncan, 2008). Dommeyer et al. (2002) argued that respondents are often more willing to answer and give honest answers in paper surveys because of the anonymity of the method. Dommeyer et al. concluded that paper surveys have the same formatting, ensuring that the respondents receive the same survey setting.

A paper survey data collection method may encounter external validity (Bryman, 2012). The lack of external validity may occur where the sample does not represent the population, for example, one person submitting multiple responses. There were problems of high cost of printing, administering questionnaires, and traveling from one bank location to another in the NCR. Thus, the paper survey was resource-intensive in terms of labor and financial expenditure.

There were measures of confidentiality and anonymity for the participants in completing the questionnaire. The questionnaire did not require the participants to state their names, duty in the bank, personal emails, phone numbers, name and location of the bank, email of the bank, or bank phone number. The researcher did not make direct contact with the bank employees. Completing the questionnaire took about seven minutes.

Researchers can secure collected data and store them in computers protected with passwords to prevent unauthorized access (Denscombe, 2014; Nardi, 2018; Rudestam & Newton, 2015). All data collected for the study were stored on the researcher's personal computer, which was protected with a password to ensure the confidentiality of the collected information. The data were discarded after the completion and defense of this research work.

Missing Data

Before conducting the statistical data analysis, the first step was to clean the data (Ridzuan & Zainon, 2019). The researcher assessed the data, searching for any suspicious observations or inconsistent coding errors that may have occurred while downloading the data. Two data entry errors were corrected. The next step was to use the listwise deletion method to remove missing data in the dataset. Variables with extreme values (i.e., outliers) were also removed from the data. The process helped to improve the data analysis's reliability and value (Bryman, 2012).

Reliability of Transformational Leadership and OCB Scales

In order to run the correlation and regression analyses, seven factor scales were created for OCB and five dimensions for transformational leadership. Cronbach's alphas run was conducted on each of the associated scale items, based on the established scale items in the MLQ-5 and the OCB. Table 1 presents the factor loadings used in the analysis and the breakdown of the number of dimension items per factor. The dependent variable for the multiple regression analysis was OCB and the regressors were the dimensions of transformational leadership. In order to conduct the analysis, it was necessary to determine the internal reliability of the dimensions or items in the measuring instruments.

One of the key elements in research is to ensure that the data collection instrument is reliable and can consistently measure data from participants or the measure of a construct is consistent and dependable (Bhattacherjee, 2012; Leedy & Ormrod, 2016). The findings of several studies in the United States have verified that the MLQ Form 5X-Short is a reliable instrument for measuring transformational leadership (Antonakis et al., 2003; Brown & Avendt, 2012). This researcher used the Cronbach's alpha test to determine the instruments' reliability or internal consistency of the MLQ Form X-Short and the Podsakoff et al. (1990) OCB survey (Heale & Twycross, 2015).

Bhattacherjee (2012) noted that many items in a test could result in large alpha and a smaller number in a smaller alpha. Asking redundant questions can increase alpha, and a low alpha value may also indicate that the questions are few.

Adding relevant items to the study or test statistics can also increase alpha (Bhattacherjee, 2012).

For the transformational leadership, the variability in a composite score was obtained by combining (20) items in the instrument, which gave a result of 74.0 %. The reliability for the individual variables were all less than the required 0.7 level. The reliability improved as more items were added. The variability in the score was considered as true score variance or reliable or internally consistent reliable variance. The acceptable reliability coefficient must be 0.6 or higher (Green & Salkind, 2016). The two measures have alpha values greater than 0.7, indicating an acceptable level of inter-item reliability (Green & Salkind, 2016).

Table 1

Internal Reliabilities for Factor Scales

Variable	Number of Items	Internal Consistency (α)
Transformational Leadership	20	0.74
Organizational Citizenship Behavior	24	0.79
Idealized Influence (Attributed)	4	0.62
Idealized Influence (Behavior)	4	0.57
Inspirational Motivation	4	0.54
Individualized Consideration	4	0.62
Intellectual Stimulation	4	0.62

Note. All items constituting the factor scale were measured using a 5-point scale for TL ranging from 1 = *not at all* to 5 = *frequently* and a 7-point scale for OCB ranging from 1 = *strongly disagree* to 7 = *strongly agree*.

Given the use of a widely accepted standardized research instrument, all items associated with the dimensions for analyzing the study's research questions were kept. The confirmatory factor analysis (CFA) affirmed that the study data fit the factoring model well for IA, IB, and IM. IS and IC were not strong, but there

was enough substantiating data in the predictive weights and R^2 values (.20 or greater) to support the presence of three of the four variables in associating with those two constructs.

Data Analysis

After the seven scales were created, the next step was to analyze the data. Researchers use statistical tests to analyze data and answer the research questions (Green & Salkind, 2016; Rovai et al., 2014). The central question in the study was: What is the relationship between transformational leadership and OCBs of bank employees in the United States?

SPSS software was used to perform statistical analysis of the data to test reliability, determine the correlation between the variables of interest, and conduct multiple regression to test various hypotheses. A description of the data was first performed on data collected from participants in the survey. Quite often, descriptive statistics do not provide conclusive information about the population but rather describe the characteristics of the sample data using measures like the mean, standard deviation, mode, and the variance of the responses from the sample population (Babbie, 2013; Bezzina & Saunders, 2014; Bryman, 2012; Leedy & Ormrod, 2016).

Descriptive and Demographic Characteristics of the Participants

The data collection for this study was done with the paper survey completion method. A total of 24 banks were randomly selected from the 229 banks in Virginia, Maryland, and Washington DC. Participants were then selected from 96 branches of the 24 banks based on their willingness to participate in the survey. Only 205 bank employees in the NCR of the United States participated in the study, with two missing data due to incomplete responses. These incomplete cases were discarded through list-wise deletion before analyzing the data (Curley et al., 2017), thus, bringing the dataset to 203.

Table 2 shows the frequency distribution of demographic data of the participants that completed the survey. The table shows that most of the participants were in the age range of 18 to 25 years (38.9%). A majority of the participants

(69%) were female, compared to 31% male. Many participants have spent between 5 to 9 years working in the banks (43.8%), while 72 respondents have spent less than 5 years or 35.5%. Most of the participants have associate (37.9%) or bachelor's degree (29.1%), a high school diploma (25.6%), or a master's degree (7.4%); none had a doctoral degree.

Table 2

Frequency Distribution of Demographic Data of Participants

Variable	N	%
Gender		
Male	63	31.0
Female	140	69.0
Age		
18–25 years	79	38.9
26–35 years	65	32.0
36–45 years	29	14.3
46–55 years	21	10.3
Above 65 years	9	4.4
Education		
High school diploma	52	25.6%
Associate degree	77	37.9%
Bachelor's degree	59	29.1%
Master's degree	15	7.4%
Years working in the bank		
Less than 5 years	72	35.5%
5–9 years	89	43.8%
10 or more years	42	20.7%

Note. Sample sizes for each same category varied. The sample sizes are as follows: Male $n = 63$ female $n = 140$, total sample $n = 203$.

The sample's demographic characteristics were critical in providing information on the participants and highlighted the representativeness of the individuals in the sample (Green & Salkind, 2016). The age of the participants ranged from 18 to over 65, with most falling within the age ranges of 18 to 25 (38.9%) and 26 to 35 (32%) years. A few participants were over 65 years of age (4.4%).

The researcher conducted a multiple regression analysis by estimating a multiple regression model to determine how each of the dimensions of transformational leadership as independent variables predict the value of the dependent variable, OCB. The response or predicted variable in the study was OCB, and the predictors were idealized influence attributed (IA), idealized influence behavior (IB), inspirational motivation (IM), intellectual stimulation (IS) and individualized consideration (IC). Table 3 presents the descriptive statistics for OCB, transformational leadership and the five dimensions of transformational leadership.

The mean of transformational leadership and the mean of OCB were created and used to investigate the reliability of the data and the correlation between the dependent and independent variables. The new variables created were the mean or composite values of transformational leadership and OCB (Table 3). The mean value of OCB was 5.52 while the standard deviation was 0.25. The mean of the five dimensions (TL) was 4.62, while the standard deviation was 0.24. The standard deviation for the OCB and the standard deviation of transformational leadership were almost equally spread (0.248 and 0.243, respectively).

Table 3

Descriptive Statistics of Multiple Regression of Five Dimensions of Transformation Leadership and OCB

	Minimum	Maximum	Mean	Std. Deviation
OCB	3.88	6.21	5.52	.25
TL	3.70	5.00	4.62	.24
IA	3.25	5.00	4.77	.33
IB	3.00	5.00	4.59	.42
IM	3.50	5.00	4.56	.39
IS	3.25	5.00	4.52	.47
IC	3.50	5.00	4.66	.38

Note. Sample size *n* = 203; OCB = Organizational Citizenship Behavior; TL = Transformational leadership; IA = Idealized influence (attributed); IB = Idealized influence (behavior); IM = Inspirational motivation IS; Intellectual stimulation; IC = Individualized consideration.

The researcher used inferential statistics to analyze the population based on the sample data (Babbie, 2013; Bezzina & Saunders, 2014). Inferential statistics involved the computations of nonparametric tests and multiple regression (Bryman, 2012; Leedy & Ormrod, 2016; Martin, 2015). First, the Pearson correlation coefficient was used to determine the correlation between transformational leadership and OCBs of bank employees. Second, simple linear regression analysis was conducted to determine whether transformational leadership predicts OCB of bank employees. Thirdly, the study conducted multiple regression analyses to assess how each of the five dimensions of transformational leadership: idealized influence (attributed and behavior), inspirational motivation, individualized

consideration, and intellectual stimulation predict the OCBs of bank employees in the United States.

Studies have shown that transformational leadership is related to OCB of bank employees (Mekpor & Darty-Baah, 2017; Sofiah et al., 2014). Various studies have also used the Pearson product-moment correlation coefficient to determine the relationship between transformational leadership and OCB in the banks in other countries (Maran & Usha, 2014; Mekpor & Darty-Baah, 2017; Sofiah et al., 2014). Other analyses include the use of linear regression and multiple regression methods.

Researchers use multiple regression to estimate the relationship between two or more independent variables and one dependent variable (Creswell, 2014). Randy-Cofie (2018) used multiple regression techniques to examine the relationship between transformational leadership dimensions and OCB of employees in a Multi-National Corporation in Ghana. The current researcher also used multiple regression to address Research Question 2. Thus, there was an assumption that the dimensions of transformational leadership are related to OCBs.

Multicollinearity

Multicollinearity is the occurrence of high correlations between two or more independent variables in a multiple regression model (Vatcheva et al., 2016). Multicollinearity can reduce the estimated coefficients' precision and weaken the regression model's statistical power by skewing or producing a misleading result (Bryman, 2012). To ensure that the problem of multicollinearity does not occur in this study, demographic variables of the participant's age, gender, educational level, and years of work experience were not included in examining the relationship between transformational leadership and OCB of bank employees in the United States.

Normality

An important assumption of multiple linear regression is that the errors should be normally distributed (Rovai et al., 2014). The assumption is that the error between the actual values of the dependent variable and the value of the predicted equation should be normally distributed (Ernst & Albers, 2017). In the case where

all data points lie on a plot following a hypothetical perfect line, the assumption of normality can be assessed by using a normal P-P plot (Ernst & Albers, 2017; Green & Salkind, 2016; Rovai et al., 2014). This researcher examined the normality of the residuals by reviewing the data points on the P-P plot (Ernst & Albers, 2017; Green & Salkind, 2016). The normality of the errors was also used to determine whether a parametric or a nonparametric approach was appropriate in testing for correlation between the variables.

Study Validity

Validity refers to how accurately a method measures what it intends to measure (Bhattacherjee, 2012; Leedy & Ormrod, 2016). Validity and reliability measures reinforce the trustworthiness of research (Heale & Twycross, 2015). The current researcher maintained validity by choosing appropriate measurement instruments and sampling in selecting the subjects. Using a suitable measurement ensures that the questionnaire draws from a theory and that the questions are clear, precise, and focused on answering the research question (Heale & Twycross, 2015).

Internal Validity

Internal validity refers to how a piece of evidence supports a causal relationship between two or more variables in a research context (Green & Salkind, 2016). Internal validity makes the conclusion of a causal relationship credible and trustworthy (Crain et al., 2013). Babbie (2013) stated that where there is a lack of high internal validity, the result of the study cannot establish a causal relationship between two variables.

This study maintained internal validity by drawing an appropriate sample size, avoiding bias, and removing confounding or extraneous factors that will influence the relationship between the independent and dependent variables. Factors that can threaten internal validity include regression of the mean, testing, selection bias, instrumentation, and maturation (Crain et al., 2013; Creswell, 2014). The noninclusion of the demographic factors in the regression model helped to avoid the interference of extraneous variables in testing the relationship between the dependent and independent variables (Green & Salkind, 2016).

External Validity

External validity focuses on how the research results can be generalized to other populations outside of the research context (Rovai et al., 2014; Terrell, 2016). A threat to external validity can occur with sampling bias Rovai et al., 2014). For example, a study concluded based on a nonrepresentative sample may suffer from external validity. This research addressed the threat of external validity by applying the simple random sampling method, where every member of the identified population had an equal probability of being selected. Druckman et al. (2011) asserted that the simple random sampling technique bolters the external validity of research insofar as the people chosen as the sample in the survey reflect the target population.

Statistical Conclusion Validity

Statistical conclusion validity (SCV) is a unique subset of internal validity, which refers to how researchers base conclusions on adequate data analysis (Bradley & Brand, 2016). SCV mainly focuses on the relationship between variables, and incorrect reporting can create Type I and Type II errors (Bradley & Brand, 2016). A Type I error occurs where a researcher rejects a null hypothesis that is true in a population, and a Type II occurs where the researcher fails to reject a null hypothesis that is false in a population (Bryman, 2012).

Some threats to SCV include violated assumptions of the test statistics, inappropriate tests for the data, and unreliable measurement (Bryman, 2012). This researcher addressed the threats to SCV by using adequate sampling procedures, conducting appropriate statistical tests, and applying valid and reliable measuring instruments. The researcher used the MLQ Form 5X-Short to measure transformational leadership and the Podsakoff et al.'s (1990) instrument to measure OCB.

Ethical Considerations

A researcher must adhere to the ethical practices in data collection (Vanclay et al., 2013). The rules are sets of values, standards, and institutional systems regulating research (Tangen, 2013). Thus, ethical considerations place special

responsibilities on the researcher to protect participants' interests during the research process (Vanclay et al., 2013).

This study complied with the Southeastern University (SEU) Internal Review Board's (IRB) protocols to obtain participants' consent and maintain confidentiality. Before collecting data, participants read and completed the informed consent form. Participants were volunteers and had the right to withdraw from the research process.

Participants were employees of banks located in the NCR of the United States and were required to be 18 years or older. The data collection for this study did not require participants to provide names, addresses, emails, telephone numbers, nature of work, name and address of bank affiliate. After collection, the data were secured on the researcher's personal computer with a password and used only for this research. At the end of the study, data deletion software was used to remove the research data based on the period that SEU permits students to keep collected data.

Summary

The current researcher aimed to examine the relationship between transformational leadership and OCBs of bank employees in the United States. This study was necessary because bank customers increasingly demanded that banks go the extra mile, which are measures of OCB to improve service delivery, particularly in this COVID-19 pandemic (Price, 2020; Renter, 2020). The research addressed the problem by collecting and analyzing data from employees of banks located in the NCR of the United States. This chapter contained a discussions of the procedures used to identify, select, process, and analyze the data that were collected to answer the research question. These measures provided answers to the research questions. The next chapter includes a presentation of the analytical results.

Chapter 4 – Results of Study

The main objective of this study was to examine the relationship between transformational leadership and OCB of bank employees in the NCR of the United States. The researcher used the MLQ Form 5-Short to measure transformational leadership (Bass & Avolio, 1991) and the Podsakoff et al. (1990) instrument to measure OCB as survey instruments to collect data from 203 bank employees in the NCR of the United States. The researcher used the Pearson correlation coefficient to determine the relationship between transformational leadership and OCB and the simple linear regression to determine whether transformational leadership predicts the OCB of bank employees. Finally, the researcher determined how each of the five dimensions of transformation leadership predicts the OCB of bank employees in the NCR of the United States. The researcher developed the following three key questions to guide the analyses:

1. What is the relationship between transformational leadership and OCB of bank employees in the United States?
2. To what extent does transformational leadership predict the OCB of bank employees in the United States?
3. To what extent do the transformational leadership dimensions of idealized influence (attributed and behavior), inspirational motivation, intellectual stimulation, and individualized consideration predict the OCBs of bank employees in the United States?

These questions were addressed by testing three hypotheses using correlation, simple regression, and regression analyses. The first test was to investigate the correlation between transformational leadership and OCB. This was done by using Pearson correlation to determine the strength and direction of association between transformational leadership and OCB (Green & Salkind, 2016). The second hypothesis was tested using simple linear regression to determine if transformational leadership predicts bank employees' OCB. The third hypothesis was tested using multiple regression to determine the strength of the relationship between each of the dimensions of transformational leadership and OCB. Before proceeding with the analysis, the assumptions of normality, outliers,

homoscedasticity, and multicollinearity were all addressed in Chapter 3, implying that the estimated model was able to predict the relationship between the variables of the study.

Correlation Results for Research Question 1

The results of the correlation that measures the relationship between transformational leadership and organizational citizenship behavior of bank employees in the NCR of the United States of America is shown in the following section (Table 4). The analysis showed the statistical relationship between transformational leadership and OCB. The result also provided the basis for accepting or rejecting either the null or the alternative hypothesis.

The first hypothesis investigated whether there was a positive and significant relationship between transformational leadership and the OCBs of bank employees. A Pearson correlation test was used to test this hypothesis (Table 4). The estimations were done using data collected from 203 participants and used to compute the Pearson correlation coefficients from the bivariate correlation procedure (Puth et al., 2015).

A strong positive and significant correlation were found (r (2) = 0.31, $p <$ 0.001). This result indicates that transformational leadership is strongly related to the OCBs of bank employees in the NCR of the United States. The null hypothesis of no relationship was rejected, implying that there is sufficient evidence to support the existence of a strong, positive, and significant relationship between transformational leadership and the OCBs of bank employees. Thus, the evidence presented strongly supports the hypothesis that there is a strong correlation between transformational leadership and OCB.

Table 4

Correlation Summary Table: TL and OCB

Variables	r	95.00% CI	n	p
TL-OCB	.31	[.18, .43]	203	$< .001$**

Note. $N = 203$. **Correlation is significant at the 0.01 level (2-tailed).

Predicting OCB Using Transformational Leadership for Research Question 2

The researcher tested the second hypothesis using a simple linear regression to predict the OCB of bank employees and transformational leadership. In order to predict the OCB of bank employees in the NRC, using transformational leadership, scale values were created as the mean of the 20 items that comprise transformational leadership measuring instrument of MLQ. The resulting variable was used as the independent variable. The dependent variable was created as the mean of the 24 items that make OCB measuring instrument.

A strongly significant regression equation was found (F (1,201) = 21, $p <$ .001), with an R^2 of 0.10, indicating that 10% of the variability in OCB is attributed to transformational leadership. The low *p*-value of the Fisher test indicates that the overall model is significant. The coefficient of transformational leadership showed the difference between the null and the alternative hypotheses. The null hypothesis that transformational leadership was not significant in predicting OCB was rejected at 5% of significance, implying that the alternative was accepted (Leedy & Ormrod, 2016). The equation indicates that a 1-unit change in transformational leadership has a 0.31 effect on the OCB of bank employees in the NCR. The *t*-value is very high (4.60) and the low significant value (0.001) indicated that transformational leadership has a strong and positive impact in predicting bank employees' OCB.

Table 5

Regression Summary Table: TL predicting OCB

Model	*B*	*SE*	B	*t*	*p*	95.00% CI
(Intercept)	4.07	0.32	0.00	12.87	< .001	[3.45, 4.69]
TL	0.31	0.07	0.31	4.60	< .001	[0.18, 0.45]

Note. Model: F (1,201) = 21.16, $p < .001$, $R^2 = .10$.

Unstandardized Regression Equation: OCB = 4.07 + 0.31*TL.

Predicting OCB Using the Dimensions of Transformational Leadership for Research Question 3

The third hypothesis centered on the effects of each of the five dimensions of transformational leadership on OCB using inferential analysis. A multiple regression was conducted with various dimensions of transformational as predictors. The dimensions used as independent variables or predictors were idealized influence (attributed IA and behavior IB), inspirational motivation (IM), intellectual stimulation (IS), and individualized consideration (IC). The dimensions were analyzed in an unordered conservative manner. The dependent or response variable in the analysis was OCB.

Table 6 provides the estimated regression output of the model. The model was evaluated using the tests of the goodness-of-fit and the ANOVA. A significant regression was found (F (5,197) = 4.85, $p < .001$), with an R^2 or coefficient of determination of 0.11. The coefficient of determination ($R^2 = 0.11$) indicated that 11% of the variance in OCB was due to the five dimensions of transformational leadership. The F-test results were used to evaluate the presence or absence of simultaneous influence of the predictors on the independent variable. The low *p*-value indicated that the overall model is significant in explaining OCB of bank employees, thus confirming that the dimensions of transformational leadership jointly affect the dependent variable.

Table 6 also shows that the relationship between OCB of bank employees and idealized influence (attributed) was positive and significant at 5% (B = 0.12, p = 0.03). The estimated coefficient indicates that a 1-unit change in idealized influence (attributed) results in a 0.12 change in OCB. The result indicates that idealized influence (attributed) makes an important contribution in promoting employees' OCBs in the banks. Thus, the null hypothesis of no relationship between transformational leadership dimension of idealized influence and OCB is rejected.

The result also indicates that idealized influence (behavior) was significant at 10% (B= 0.07, $p = 0.08$). The estimated coefficient indicates that a 1-unit change in idealized influence (attributed) results in a 0.07 change in OCB. Idealized

influence (behavior), however, has a less significant effect on OCB. The results led the researcher to reject the null hypothesis at 10% level of significance, but not at 5%.

Table 6

Regression Model: Predicting OCB Using the Dimensions of Transformational Leadership

Model	*B*	*SE*	B	*t*	*p*	95.00% CI
(Intercept)	4.09	0.34	0.00	12.19	< .001	[3.43, 4.75]
IA	0.12	0.05	0.17	2.28	.03*	[0.02, 0.23]
IB	0.07	0.04	0.13	1.74	.08ᵗ	[-0.010, 0.16]
IM	-0.0005	0.04	-0.0007	-0.01	.99	[-0.09, 0.09]
IS	0.07	0.04	0.13	1.74	.08ᵗ	[-0.009, 0.15]
IC	0.04	0.05	0.06	0.86	.39	[-0.05, 0.13]

Note. Model: $F(5,197) = 4.85$, $p < .001$, $R^2 = .11$, * $p < .05$, t $p < .10$.

The relationship between inspirational motivation and OCB was negative and insignificant (B = -0.0005, $p = 0.99$). The estimated coefficient indicates that a 1-unit change in inspirational motivation results in a -0.0005 change in OCB. Hence, inspirational motivation has a negative effect and does not contribute to changes in OCB of bank employees in the NCR. Therefore, the null hypothesis of no relationship between the variable and OCB was not rejected.

Intellectual stimulation has a positive effect on OCB and is only significant at 10% (B = 0.07, $p = 0.08$). The estimated coefficient indicates that a 1-unit change in intellectual stimulation results in a 0.07 change in OCB. Thus, intellectual stimulation has a positive, but weakly significant, influence in determining OCB.

Finally, individualized consideration has a positive but not significant on OCB (B = 0.04, $p = 0.39$). A 1-unit change in individualized consideration results in

a 0.04 change in OCB. Therefore, individualized influence was positively related to OCB. The variable, however, does not exert any significant impact on the OCBs of the bank employees, thus upholding the null hypothesis of the absence of a significant relationship between the variable and OCB.

Summary

This quantitative research aimed to examine the relationship between transformational leadership and OCB of bank employees in the United States. This study was conducted because bank customers complained that the banks should go extra mile to help the banking public, particularly given the effects of COVD-19 on bank service delivery. The data for the research were collected from bank employees in the NCR of the United States. After cleaning and coding the data (Chai, 2020), various tests were conducted to provide answers to the research questions. The analyses included correlational analysis, linear regression, and multiple regression.

Before proceeding with the analysis, a reliability test was conducted to determine the reliability of the data and data collection process. The reliability index for both transformational leadership and OCB produced acceptable scores (α = 0.74 and α = 0.78, respectively). The test findings suggest that there is a significant relationship between transformational leadership and OCB of bank employees in the NCR of the United States.

The parametric tests for correlation indicated small *p*-values and significant relationship between transformational leadership and OCB. The study rejected the null hypothesis (H_01) for Research Question 1, given that the Pearson *p* was less than 0.001. Using simple linear regression, the researcher found a significant relationship between OCB and transformational leadership. A simple regression model was used to determine how transformational leadership predicts the OCB of bank employees. The results were highly significant, indicating that improvement in transformational leadership positively impacts the OCB of bank employees in the NCR.

Finally, a multiple regression analysis using the five dimensions of transformational leadership as independent variables showed that idealized

influence attributed was statistically significant in predicting the OCB of bank employees at 5% level of significance, while idealized influence behavior and intellectual stimulation were all positively related to OCB and significant at the 10% level. The analyses for this study revealed no evidence of a significant relationship between inspirational motivation and individualized consideration in predicting the OCB of bank employees in the NCR.

Chapter 5 – Discussion of Findings

The researcher of this study examined the relationship between transformational leadership and OCB of bank employees in the United States. Using the instruments of MLQ Form5X-Short for measuring transformational leadership and the OCB measuring tool of Podsakoff et al. (1990), quantitative data were collected from 203 participants from the banks in the NCR. The study was necessary because customers demanded that the banks go extra mile, which is a form of OCB, to help the banking public—particularly in the current COVID-19 pandemic (Price, 2020; Renter, 2020). This chapter includes a restatement of the background of the research, a discussion of the summary and the detailed findings of this study, implications for theory and practice, limitations of the research, and suggestions for future studies.

Background of the Study

Gran and Foreman (2021) noted that banks should go the extra mile in providing services to remain effective in the modern competitive business environment. With the rising wave of COVID-19 and its effects on bank businesses in the United States, bank customers are increasingly demanding that banks go the extra mile, which is a form of OCB, to help people who use banking services (Price, 2020; Renter, 2020). Although actions such as employees working extra unpaid hours to help customers, assisting fellow employees to complete tasks, and voluntarily representing an organization in positive ways are discretionary behaviors, in aggregate, such OCBs can create an effective banking organization (Price, 2020; Turnipseed & Rassuli, 2005). The problem facing the banks in the United States is the need to practice a leadership style that promotes employees' OCB, given that OCB has the potential to contribute to effective bank delivery services and minimize the complaints of customers.

Several studies have shown that transformational leadership behaviors promote the OCBs of employees (Guay & Choi, 2015; Mekpor & Darty-Baah, 2017). In the Olcer et al. (2014) study on the banking sector of Turkey and Suliman and Haran's (2013) research on the banking sector of the United Arab Emirates

respectively, the results indicated that transformational leadership is related to the OCB of the bank employees. Most of these studies, however, were conducted outside the United States. The current researcher aimed to fill the gap by examining the relationship between transformational leadership and OCB in the United States banking sector environment. Specifically, the researcher sought to answer the following questions:

1. What is the relationship between transformational leadership and OCB of bank employees in the United States?
2. To what extent does transformational leadership predict the OCB of bank employees in the United States?
3. To what extent do the transformational leadership dimensions of idealized influence (attributed and behavior), inspirational motivation, intellectual motivation, and individualized consideration predict the OCBs of bank employees in the United States?

Summary of Findings

The key research question in this study was: What is the relationship between transformational leadership and OCB of bank employees in the United States? The researcher used the Pearson correlation coefficient to analyze the strength and direction of the association between transformational leadership and OCB. The result of the analysis showed there is a positive and statistically significant relationship between the variables.

A simple linear regression was conducted to determine whether transformational leadership predicts the OCB of bank employees. A strong significant regression was found, indicating that transformational leadership predicts OCBs of bank employees. Finally, a multiple regression analysis was also conducted to determine the goodness-of-fit of the regression model and predict the value of OCB based on the dimensions of transformational leadership. In other words, the analysis was conducted to determine how each of the dimensions of transformational leadership: idealized influence (attributed and behavior), inspirational motivation, intellectual stimulation, and individualized consideration, predict OCB. The results indicated that idealized influence (attributed and

behavior) had the most significant effect in promoting OCB of the bank employees based on the results (see Table 4). The following section discusses the interpretation of the findings in details by looking at the research questions and the associated hypotheses.

Detailed Interpretations and Discussions of Findings

As a quantitative study, the interpretations are organized around the research questions or the hypotheses included in the research. This section is a discussion of these research findings and relation of the results to those of previous studies introduced in the literature review. This section also provides insights into other study results that contradict these research findings.

Relationship Between Transformational Leadership and OCB for RQ1

In answering the first research question, the researcher examined the relationship between transformational leadership and the OCB of bank employees in the United States. The nonparametric test results showed a statistically significant correlation of ($r = 0.427$, $p < 0.05$) between transformational leadership and OCB of bank employees in the United States. Given the strong and positive relationship between the two variables, the null hypothesis that there is no statistically significant relationship between transformational leadership and OCB of bank employees in the United States was rejected.

These results are supported by current literature that transformational leadership behaviors inspire followers to engage in OCBs (Odek, 2018; Podsakoff et al., 1986; Turnipseed & Rassuli, 2005). Previous studies also support the results of this research that transformational leadership promotes the OCBs of bank employees (Mekpor & Darty-Baah, 2017; Sofiah et al., 2014). Shah et al. (2016) examined the relationship between transformational leadership and OCB in the banking sector of Pakistan. The results of this study showed that transformational leadership behaviors promote the OCBs of the employees in the banking sector of the country.

Maran and Usha (2014) conducted quantitative research to determine the relationship between transformational leadership and OCB in the Indian banking sector. Their results indicated a statistically significant relationship between

transformational leadership and OCB of the bank employees. Thus, transformational leadership behaviors encourage employees to engage in OCB to achieve effective organizational performance (Rose, 2016).

Based on the previous studies, this research study has contributed to the current body of knowledge that shows that transformational leadership behaviors promote OCBs of bank employees (Mekpor & Darty-Baah, 2017; Odek, 2018). Specifically, this study has addressed the key research question by showing that bank leaders and managers can practice transformational leadership behaviors to promote the OCBs of employees in the United States. Thus, by engaging in OCBs, the bank employees in the NCR of the United States may contribute to the banks achieving high levels of service delivery and providing quality customer satisfaction.

Using Transformational Leadership to Predict OCB of Bank Employees for RQ2

The findings for Research Question 2, using a simple linear regression, showed a statistically significant result that transformational leadership predicts the OCB of bank employees (F $(1,201)$ =21.16, $p < 0.001$). Based on this result, the null hypothesis was rejected, stating that transformational leadership does not predict the OCB of bank employees in the NCR of the United States. Thus, bank leaders in the NCR may practice transformational leadership to encourage the employees to engage in OCBs.

These findings are supported by previous findings that transformational leadership behaviors predict the OCBs of bank employees (Mekpor & Darty-Baah, 2017; Sofiah et al., 2014). Maran and Usha's (2014) study conducted in the Indian banking sector showed that transformational leadership predicts the OCB of bank employees. A study of the relationship between transformational leadership and OCB in the banking sector of Pakistan also indicated that transformational leadership promotes the OCBs of bank employees (Shah et al., 2016).

The findings of this research also aligned with conclusions that transformational leadership promotes different aspects of employees' work in an organization, such as being innovative and creative (Hyypia & Parjanen, 2013). The bank leader's transformational leadership may inspire employees, establish

organizational objectives, and promote a collective sense of support. Thus, these behaviors may ultimately foster an environment of OCB that creates effective organizational functioning (Podsakoff et al., 2013).

Dimensions of Transformational Leadership and OCB for RQ3

The findings for Research Question 3 examined the effect of each of the transformational leadership dimensions, including idealized influence (attributed and behavior), inspirational motivation, intellectual stimulation, and individualized consideration on OCB of bank employees. The findings indicated that idealized influence (attributed) has the most positive and statistically significant impact on OCB ($B_1 = 0.12$, $p = 0.03$). Based on this finding, the null hypothesis that transformational leadership dimensions do not relate to OCB was rejected.

The finding is consistent with current literature that transformational leaders who show idealized influence (attributed) display power, confidence, and tend to reassure followers that challenges can be overcome. Such leaders talk about essential values and promote an atmosphere of trust in an organization. These positive behaviors nurture pride and commitment and encourage employees to engage in OCB (Avolio & Bass, 2017) in the banks**.**

The idealized influence (behavior) findings were also positive and significant ($B_2 = 0.07$, $p < 0.10$). The results also indicated that idealized influence (behavior) has less significant effect than idealized influence (attributed) on OCB. Based on this finding, the researcher rejected the null hypothesis that the dimensions of transformational leadership are not related to OCB.

Previous scholars have supported the finding that transformational leadership dimensions are related to OCB (Avolio & Bass, 2017). Through personal exemplary behaviors and conduct of the bank leader, the employees may be motivated to emulate the leader's characters and engage in OCBs that promote the goals and objectives of the organization. The employees' OCBs benefit the individual and the organization.

The transformational leadership dimension of inspirational motivation based on the finding indicated a *p*-value greater than the predetermined significance level of 0.05%. The results on Table 6 indicated that inspirational motivation has no

statistically significant relationship with OCB ($p = 0.99$), indicating that a 1-unit change in inspirational motivation results in only a -0.0005 change in OCB. This result, however, is not consistent with extant literature showing that transformational leadership dimensions have positive effects on OCB (Rose, 2016). The large *p*-value indicated that inspirational motivation does not have a statistically significant relationship with OCB. Thus, the study failed to reject the third null hypothesis.

The result is consistent with those of a previous study by Randy-Cofie (2018), in which the researcher studied the relationship between transformational leadership and OCB in Ghanaian organizations. The tested hypothesis in the study indicated no relationship between inspirational motivation and OCB. A similar study by Olcer et al. (2014) on the relationship between transformational leadership and OCB in a Turkish manufacturing company revealed no statistically significant relationship between transformational dimensions and OCB. In contrast, Rose (2016) found that all the dimensions of transformational leadership, including inspirational motivation, were statistically related to OCB.

The findings on individualized consideration indicated that the variable had a positive—but not significant—effect on OCB ($B_5 = 0.04$, $p = 0.39$). The result also indicated a 1-unit change in individualized consideration results in a 0.04 change in OCB. The findings also showed that although individualized consideration was related to OCB, the variable does not exert a significant effect on OCB of the bank employees. Based on this finding, the null hypothesis that individualized consideration has no relationship with OCB of the bank employees was rejected.

The finding is consistent with previous studies that show that transformational leadership dimensions are positively related to OCB of bank employees (Maran & Usha, 2014; Mekpor & Darty-Baah, 2017; Sofiah et al., 2014). By showing individualized consideration, the bank leader attends to each employee's needs, acts as a mentor, and provides support that meet the requirement of each person's situation (Bass, 1985). By attending to the unique needs of

individual employees, the bank leader promotes a sense of recognition that encourages the practice of OCB in the organization**.**

The finding on the effect of the transformational leadership dimension of intellectual stimulation showed that the relationship is significant ($B_4 = 0.07$, $p < 0.1$), indicating that a 1-unit change in intellectual stimulation results in a 0.07 change in OCB. Although the relationship between the variables is positive but weak, the researcher could reject the null hypothesis of no relationship between the transformational leadership dimension of intellectual stimulation and OCB of bank employees in the United States.

The finding is supported by previous studies showing that transformational leadership dimensions are positively related to bank employees' OCBs (Maran & Usha, 2014; Shah et al., 2016). Through intellectual stimulation, the bank leader encourages employees to be innovative and challenge current assumptions (Aga et al., 2016; Ascencio, 2016; Bass, 1985). Employees are encouraged to develop critical thinking and problem-solving skills. By developing these positive behaviors, bank employees are motivated to engage in OCBs that provide individual- and organization-level benefits.

Implications of the Study

This study centered on the relationship between transformational leadership and OCB of bank employees in the United States. The results indicated that the two variables have a statistically significant relationship. The findings have implications for theory and practice, which are presented in the following subsections.

Implications for Theory

One of the theoretical implications is that this study may have applied the relevant theory in understanding the relationship between transformational leadership and OCB of bank employees in the NCR of the United States. Firstly, by understanding the many positive attributes of transformational leadership, bank leaders may be inclined to practice it to influence the behaviors of employees to engage in OCB and build a collective sense of enthusiasm to achieve the common goals of an organization. Secondly, although this study was conducted in the banking sector of the United States, the results revealing a positive relationship

between transformational leadership and the OCB of bank employees are consistent with those obtained in previous studies of the banking sectors of other countries such as Pakistan (Shah et al., 2016), Ghana (Mekpor & Darty-Baah, 2017), and India (Maran & Usha, 2014). Thus, this study contributes to the body of literature indicating that transformational leadership promotes the OCB as it relates to employees in the banking sector of the United States.

Implications for Practice (Bank Leaders)

The results of this study may have practical implications for bank leaders and employees in the NCR and others outside the NCR of the United States. Given that transformational leadership behaviors promote OCBs of bank employees (Maran & Usha, 2014; Odek, 2018), bank leaders and managers in the NCR may consider the practice of the transformational leadership style. When the bank leaders engage in transformational leadership behaviors, such as of idealized influence (attributed and behavior) and individualized consideration, the bank employees may be encouraged to engage in frequent OCBs, such as courtesy and conscientiousness.

The aggregate efforts of OCBs may result in banks' higher-level performance, such as providing better customer service and enhancing customer satisfaction. Other benefits may include greater customer patronage, increased operational activities, and receiving high profit. Thus, the banks in the NCR may compete favorably with others outside the region in the United States.

To understand and practice transformational leadership, bank leaders in the NCR may use the results of this study to develop leadership training programs focusing on transformational leadership. Such training may help the leaders gain more knowledge, which may be added to the results of this study on the unique characteristics of transformational leadership and the relationship with OCB. When the training lessons are applied in the banks, the results may positively affect employees' OCB, resulting in more effective bank service delivery.

The study showed that idealized influence (attributed and behavior) has strong statistical relationship with OCB. The bank leaders may engage in more significant behaviors of idealized influence (behaviors) to promote employee OCB

by serving as a role model that impacts the organization's values and work performance. Thus, bank leaders or managers are perceived as having self-confidence, promoting trust, and boosting employees' morale. The bank leader seeks to show consistency within the framework of transformational leadership, in which the leader builds positive and influential image on employees (Bass, 1985).

The bank leaders may also promote idealized influence (attributed) and encourage OCB by maintaining trust, showing concern for people, and upholding higher standards for employees to emulate. The bank leader should show sense of power, confidence, and be perceived as having charisma. Bass and Avolio (1994) noted that the combined impact of idealized influence help employees emulate their leader positively.

To practice inspirational motivation and promote employees' OCB, the bank leader may show the ability to inspire confidence, motivate employees, and create a sense of purpose for the organization (Bass, 1985; Girma, 2016). The leader should articulate a clear vision for the bank's future, communicate expectations, and demonstrate commitment that supports the organization's goals (Bass & Avolio). For example, the bank leaders may show passion for handling customers' problems and inspiring employees to act similarly.

The bank leaders may practice intellectual stimulation to promote OCB by encouraging employees to engage in creative and common problem-solving capacity building (Chen et al., 2014; McCleskey, 2014). The leaders will assign tasks, monitor progress, provide motivation, and encourage employees to think in novel ways to promote OCB. The leaders may encourage employees to be imaginative and challenge the current ways of thinking. Zhou et al. (2012) noted that team members are challenged and encouraged to think elastically, promote participation, and solve the daily problems of work through intellectual stimulation.

The bank leaders may support and empathize with each employee's situation and background. The leaders may also delegate clearly defined tasks to each deserving employee, maintain adequate levels of communication, and foster cooperation among members in the workforce. The bank leaders may also practice

individualized consideration and encourage OCB by attending to the needs of each employee by serving as mentors or coaches (Bass & Avolio, 1994).

The bank leaders may use the results of this study to enhance the practice of OCBs or voluntary behaviors as part of the organization's culture. Mohanty and Rath (2012) noted that OCB may be encouraged to become part of an organization's culture. A bank cultural environment that promotes employees' OCBs has the potential to create increased customer patronage for the bank.

Implications for Practice (Bank Employees)

Organ (1998) noted that altruistic behaviors encourage employees to help one another without expecting a reward in return. When OCB flourishes in the bank environment, the employees may build excellent interpersonal relationships and enhance work effectiveness. Bank employees may use this study's results to build support and community measures among the workforce.

Bank employees may use the results of this study to practice OCB and become more confident and prudent individually in dealing with leaders and customers of the bank. For example, an employee may recognize the need to exercise professionalism and courtesy in dealing with fellow employees and the banking public. Thus, employees may build a higher sense of self-esteem and an increased feeling of job satisfaction.

Lam et al. (2015) stated that the practice of OCBs helps boost employees' sense of organizational engagement and job involvement. Based on the results of this study, bank employees may feel a sense of citizenship, which may correlate to a strong psychological attachment to the bank organization. The employees may become more motivated to engage in OCB and improve performance in the bank.

Podsakoff et al. (2000) stated that employees might engage in self-development voluntary acts of creativity and innovation designed to improve the individual's task in an organization. The bank employees may use the results of this study to engage in self-development acts of OCBs, such as enhancing knowledge in voluntary skills to help others and the organization. The lessons may include understanding how to apply the appropriate OCB in a given context. Thus, the implications of the results of this study may help bank leaders and employees

practice new and effective service delivery to the customers and achieve the desired goals and objectives of the bank.

The banking sector plays a vital role in the economy of the United States. As a component of the financial system, commercial banks, for instance, receive savings from customers, lend to businesses, and carry out an extraordinary range of transactions that occur in goods, labor, and capital markets (Bettie, 2021; Gregory, 2014). These activities are carried out by bank leaders and employees, who work collaboratively to achieve the goals and objectives of the organization. To achieve effective bank service delivery, bank leaders may practice transformational leadership behaviors to promote the OCB of employees. Studies have shown that organizations that encourage employee OCB achieve effective organizational functioning. Thus, the results of this study may provide bank managers and leaders in the NCR with valuable insights into the relationship between transformational leadership and OCB.

Suggestions for Future Studies

This study used the quantitative method of research, which involved collecting numeric data and analysis using the tools of descriptive and inferential statistics (Leedy & Ormrod, 2016). Future studies may use qualitative research methods or mixed methods to study transformational leadership and OCB. For instance, a qualitative approach involves interviews, observations, and focus groups (Creswell & Poth, 2018; Saldana & Omasta, 2018). The method may allow bank employees to relive individual stories and experiences concerning the perception of the bank leadership behaviors in promoting OCBs in the organization.

Scholars may also use other data collection instruments different from the MLQ Form X-Short (Bass & Avolio, 1991) for measuring transformational leadership and the Podsakoff et al. (1990) instrument for measuring OCB. These instruments have been widely used and are valid. Future researchers may use other instruments to bring new perspectives of participants' responses relating to transformational leadership and OCB of bank employees in the United States.

Future investigators may also apply the mixed method of research to bring new outcomes to this current research and yield further evidence. A mixed method

study combines the two quantitative and qualitative research methods (Creswell & Poth, 2018). This approach may also bring detailed, contextualized insights and an externally valid perspective of quantitative data (Bryman, 2012).

The dimension of inspirational motivation was not statistically significant to OCB. Future studies may focus more on this dimension to gain greater insights into why the relationship between the dimension is in contrast to those of previous studies. Other scholars have shown that the dimensions of transformational leadership have statistically significant relationship with OCB of bank employees (Maran & Usha, 2014; Odek, 2018; Rose, 2016).

This study focused on the bank employees in the NCR of the United States. Future studies may focus on bank employees in other regions of the country. The bank employees in the other regions may provide different answers to the survey that may be different from the ones in this study. The results of studies from the other areas may be compared with that of this current research to provide greater insights and understanding of how bank leaders in the United States can apply transformational leadership to promote OCBs of the bank employees.

Future studies may also apply other leadership styles concerning promoting OCBs of bank employees. These leadership styles may include ethical leadership (Ciulla, 2002; Johnson, 2016) and authentic leadership (Kernis & Goldman, 2006). The results of such research may provide new insights into understanding how different leadership styles, other than transformational leadership style, promote the OCBs of bank employees in the United States. The leadership style may also be studied in the context of other regions of the United States outside the NCR.

Limitations of the Study

The purpose of this study was to examine the relationship between transformational leadership and OCB of bank employees in the United States. The research was focused on the banks in the NCR of the country. The data collection was through a pen-and-paper questionnaire survey administered to 203 bank employees. The researcher used descriptive and inferential statistical tools to analyze the data collected from the participants; however, there may have been some limitations associated with the study.

The study was limited to only the banks in the NCR of the United States. As a quantitative study, the result of the research can be applied to the banks in other regions of the United States. There was a probability that bank employees in the banks located in other regions, other than the NCR, may have answered the survey questionnaires differently. Extending the study to include other regions of the United States would have increased the data collected. Bryman (2012) noted that the larger the sample size, the more representative it is of the population.

This study may have encountered the possibility of bias in self-reporting by the participants. The participants may have been influenced by the tendency to portray the leader in positive light in completing the questionnaires. Thus, some of the participants may not have completed the questionnaires in an objective manner.

Some participants did not answer all the questions, creating missing data collection values. Some may have also answered the questions without thoroughly reading and understanding the questions. This may have contributed to why the transformational leadership dimension of inspirational motivation did not have a positive relationship with OCB of the bank employees in the data analysis of this study. Although the missing values were not many, this may have affected the research outcomes (Dong & Peng, 2013).

The data collection was done with a paper questionnaire survey. This effort involved visiting various locations of banks in the NCR to administer the questionnaires. The time and cost associated with going from one bank to another in the NCR may have limited the data collected for the study.

Summary

This research aimed to examine the relationship between transformational leadership and OCB of bank employees in the United States. The study was necessary because bank customers are increasingly requesting the banks to go the extra mile to improve services and help customers, given the impact of the COVID-19 on financial services (Gran & Foreman, 2021; Price, 2020; Renter, 2020). Organ (1998) noted that going the extra mile is a form of OCB, which refers to all the positive and constructive employees' actions that are not part of the job functions;

however, the aggregate of these discretionary behaviors contributes to effective organizational performance.

Based on the complaint of bank customers, data were randomly collected from 205 bank employees in the NCR of the Unites States. The instruments for data collection were the MLQ Form 5X-Short for measuring transformational leadership (Bass & Avolio, 1991) and the Podsakoff et al. (1990) survey for measuring OCB. The researcher employed relevant descriptive and inferential statistical tools to analyze and interpret the data.

The results of the Pearson correlation coefficient analysis indicated that transformational leadership was significantly related to OCB. The study also used a linear regression to examine if transformational leadership predicts the OCB of bank employees. The findings indicated that transformational leadership predicts the OCB of bank employees. Finally, the researcher conducted multiple regression estimations of how each dimension of transformational leadership predicts OCB, with results showing that idealized influence (attributed and behavior) have the most statistically significant relationships with OCB.

Given that transformational leadership promotes employees' OCBs and the aggregate discretionary efforts of OCB, in turn, contribute to effective organizational performance, bank leaders in the NCR may apply the results of this study to engage in the practice of transformational leadership behaviors to promote employees' OCB. The collective OCB efforts of bank employees may help the banks achieve improved service delivery, greater customer satisfaction, increased customer patronage, gains in profit levels, and a better competitive advantage. These potential positive outcomes may minimize or eliminate the complaints and concerns of bank customers while also making the banks attain higher levels of business effectiveness.

Overall, banks' effective performance in delivering high customer satisfaction is crucial to the effectiveness of the banking sector of the United States economy. This study may have encountered the limitations of participants' bias in completing the survey and restricting data collection to only bank employees in the

NCR. Future researchers interested in this topic may consider including data from banks in other regions of the United States outside of the NCR.

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Appendix A

Permission to Use MLQ Questionnaire

The MLQ -- *I've finished my data collection... Now what?*

Step 1: Acquire the Manual for the MLQ

If you need to order the manual, you may go online and with a credit card order a

PDF/electronic copy to be

delivered same day. http://www.mindgarden.com/multifactor-leadership-

questionnaire/238-mlqmanual.html

Step 2: Group the MLQ Items

Use the MLQ Scoring Key to group items by scale (See below for classification of items and scales).

Step 3: Calculation of Averages

Calculate an average by scale. (Example: the items which are included in the Idealized Influence (Attributes) are Items 10,18,21,25. Add the scores for all responses to these items and divide by the total number of responses for that item. Blank answers should not be included in the calculation). Note: you may find a spreadsheet tool such as MS Excel to be helpful in recording, organizing and calculating averages.

Step 4: Analysis

The MLQ is not designed to encourage the labeling of a leader as Transformational or Transactional.

Rather, it is more appropriate to identify a leader or group of leaders as (for example) "more transformational than the norm" or "less transactional than the norm".

One option for analysis is to compare the average for each scale to the norm tables in Appendix B of the MLQ Manual. Example: by looking at Appendix B Percentiles for Individual Scores table in the back of the Manual, you will see that a score of 2.75 for Idealized Attributes [also known as Idealized Influence (Attributes)] is at the 40th percentile, meaning 40% of the normed population scored lower, and 60% scored higher than 2.75.

See next page

Characteristic	Scale Name	Scale Abbrev	Items
Transformational	Idealized Attributes or Idealized Influence (Attributes)	IA or II(A)	10,18,21,25
Transformational	Idealized Behaviors or Idealized Influence (Behaviors)	IB or II(B)	6,14,23,34
Transformational	Inspirational Motivation		9,13,26,36
Transformational	Intellectual Stimulation	IS	2,8,30,32
Transformational	Individual Consideration	IC	15,19,29,31
Transactional	Contingent Reward	CR	1,11,16,35
Transactional	Mgmt by Exception (Active)	MBEA	4,22,24,27
Passive Avoidant	Mgmt by Exception (Passive)	MBEP	3,12,17,20
Passive Avoidant	Laissez-Faire	LF	5,7,28,33

Characteristic	Scale Name	Scale Abbrev	Items
*Outcomes of Leadership	Extra Effort	EE	
Outcomes of Leadership	Effectiveness	EFF	37,40,43.
Outcomes of Leadership	Satisfaction	SAT	38,41

*As the term connotes, the Outcomes of Leadership are not Leadership styles, rather they are outcomes or results of leadership behavior.

For Publications:
We understand situations exist where you may want sample test questions for various fair use situations such as academic, scientific, or commentary purposes. No items from this instrument may be included in any publication without the prior express written permission from Mind Garden, Inc. Please understand that disclosing more than we have authorized will compromise the integrity and value of the test.

For Dissertation and Thesis Appendices:
You may not include an entire instrument in your thesis or dissertation, however you may use the three sample items specified by Mind Garden. Academic committees understand the requirements of copyright and are satisfied with sample items for appendices and tables. For customers needing permission to reproduce the three sample items in a thesis or dissertation, the following page includes the permission letter and reference information needed to satisfy the requirements of an academic committee.

Online Use of Mind Garden Instruments:
Online administration and scoring of the Multifactor Leadership Questionnaire is available from Mind Garden, (https://www.mindgarden.com/16-multifactor-leadershipquestionnaire). Mind Garden provides services to add items and demographics to the Multifactor Leadership Questionnaire. Reports are available for the Multifactor Leadership Questionnaire.

If your research uses an online survey platform other than the Mind Garden Transform survey system, you will need to meet Mind Garden's requirements by following the procedure described at mindgarden.com/mind-garden-forms/58-remote-online-useapplication.html.

All Other Special Reproductions:
For any other special purposes requiring permissions for reproduction of this instrument, please contact info@mindgarden.com.

To Whom It May Concern,

The above-named person has made a license purchase from Mind Garden, Inc. and has permission to administer the following copyrighted instrument up to that quantity purchased:

Multifactor Leadership Questionnaire

The three sample items only from this instrument as specified below may be included in your thesis or dissertation. Any other use must receive prior written permission from Mind Garden. The entire instrument may not be included or reproduced at any time in any other published material. Please understand that disclosing more than we have authorized will compromise the integrity and value of the test.

Citation of the instrument must include the applicable copyright statement listed below. Sample Items:

As a leader ….
> I talk optimistically about the future.
> I spend time teaching and coaching.
> I avoid making decisions.

The person I am rating….
> Talks optimistically about the future.
> Spends time teaching and coaching.

Avoids making decisions

Sincerely,

Robert Most
Mind Garden, Inc.
www.mindgarden.

Appendix B

Sample Questions from Organizational Citizenship
Behavior Survey Instrument

1=Strongly Disagree, 2=Disagree, 3=Somewhat Disagree, 4=Neither Agree nor Disagree, 5=Somewhat agree, 6=Agree, 7=Strongly Agree.

26	My attendance at work is above the norm.	1 2 3 4 5 6 7
27	I do not take extra breaks.	1 2 3 4 5 6 7
28	I obey company rules and regulations even when no one is watching.	1 2 3 4 5 6 7
29	I am one of the most conscientious employees.	1 2 3 4 5 6 7
30	I believe in giving an honest day's pay for an honest day's work.	1 2 3 4 5 6 7
31	I consume a lot of time complaining about trivial matters.	1 2 3 4 5 6 7
32	I always focus on what's wrong, rather than the positive side.	1 2 3 4 5 6 7
33	I tend to make "mountains out of molehills."	1 2 3 4 5 6 7
34	I always find fault with what the organization is doing.	1 2 3 4 5 6 7
35	I am the "squeaky wheel" that always needs greasing.	1 2 3 4 5 6 7

Appendix C

**Permission Letter From Professor Philip Podsakoff to Use
the OCB Instrument**

Dear Silas:

You have my permission to use the OCB questionnaire, as long as it is for research
purposes. I assume that you have a copy of the instrument, but if you do not, I have
attached the original article in which it appeared. The items on the scale are
reported in Table 5, and the anchors used are described on page 116.

Phil Podsakoff

From: Reuben, Silas <snreuben@seu.edu>

Sent: Sunday, October 10, 2021 3:56 PM

To: Podsakoff,Philip <philip.podsakoff@warrington.ufl.edu>

Subject: Request for Permission to use OCB Instrument

[External Email]

Attachments area

Reuben, Silas snreuben@seu.edu   Thu, Oct 14, 11:35
AM (11 days
to Philip

Dear Professor Podsakoff,

Thank you for giving me permission to use the OCB instrument for my

study. The instrument will be used only for the purpose of my doctoral

research at Southeastern University, Florida.

God bless.

Silas Reuben

Appendix D

Definition of Variables in the Dataset

Demographic Information	Description
Age	Age of participant
Years	Number years working in your current organization
EDUC	Highest level of education
LSHP	I currently hold a leadership position in the bank
Gender	Gender of the participant
Dimensions of TL	
Idealized Influence (Attributed)	
INFA1	Instills pride in me for being associated with him/her.
INFA2	Goes beyond self-interest for the good of the group.
INFA3	Acts in ways that builds my respect.
INFA4	Displays a sense of power and confidence.
Idealized Influence (Behavior)	
INFB1	Talks about his/her most values and beliefs.
INFB2	Specifies the importance of having a strong sense of purpose.
INFB3	Considers the moral and ethical consequences of decisions.
INFB4	Emphasizes the importance of having a collective sense of mission.
Inspirational Motivation	
INSM1	Talks optimistically about the future.
INSM2	Talks enthusiastically about what needs to be accomplished.
INSM3	Articulates a compelling vision of the future.
INSM4	Expresses confidence that goals will be achieved.
Intellectual Stimulation	
INTST1	Re-examines critical assumptions to question whether they are appropriate.
INTST2	Seeks differing perspectives when solving problems.
INTST3	Gets me to look at problems from many different angles.
INTST4	Suggests new ways of looking at how to complete assignments.
Individualized Consideration	
INCD1	Spends time teaching and coaching.
INCD2	Treats me as individuals rather than just as a member of a group.
INCD3	Considers me as an individual having different needs, abilities, and aspirations from others.
INCD4	Helps me to develop my strengths.
Dimensions of OCB	
Conscientiousness	
CONSC1	Attendance at work is above the norm.
CONSC2	Do not take extra breaks.

CONSC3	Obeys company rules and regulations even when no one is watching.
CONSC4	I am one of the most conscientious employees. (R)
CONSC5	I believe in receiving an honest day's pay for an honest day's work. (R)
Sportsmanship	
SMSH1	I do not consume a lot time complaining about trivial matters. (R)
SMSH2	I do not magnify problems in the organization. (R)
SMSH3	I do not make tend to make "mountains out of molehills". (R)
SMSH4	I do not always find fault with what the organization is not doing. (R)
SMSH5	I am not the "squeaky wheel" that always needs greasing. (R)
Civic Virtue	
CV1	Attends meetings that are not mandatory, but considered important.
CV2	Attends functions that are not required, but help the company's image.
CV3	Keeps abreast of changes in the organization.
CV4	Reads and keeps up with organization's announcements, memos, and so on.
Courtesy	
CTS1	Takes steps to try to prevent problems with other workers.
CTS2	Mindful of how my behavior affects other people's jobs.
CTS3	Do not abuse the rights of others.
CTS4	Tries to avoid creating problems for co-workers.
CTS5	Considers the impact of my actions on co-workers.
Altruism	
ALTR1	Helps others who have been absent.
ALTR2	Helps others who have heavy workloads.
ALTR3	Helps orient new people even though it is not required.
ALTR4	Willingly helps others who have work-related problems.
ALTR5	Always ready to lend a helping hand to those around me.

Appendix E

IRB Approval Form

SOUTHEASTERN UNIVERSITY

NOTICE OF EXEMPTION FOR HUMAN RESEARCH

DATE:	October 28th, 2021
TO:	Joshua Henson, Silas Reuben
FROM:	SEU IRB
PROTOCOL TITLE:	The Relationship Between Transformational Leadership and Organizational Citizenship Behaviors of Bank Employees in the United States
FUNDING SOURCE:	NONE
PROTOCOL NUMBER:	2021 BE 05
APPROVAL PERIOD:	Approval Date: October 28th, 2021, Expiration Date: October 27th, 2022

Dear Investigator(s),

The Institutional Review Board (IRB) for the protection of human subjects has reviewed the protocol entitled, The Relationship Between Transformational Leadership and Organizational Citizenship Behaviors of Bank Employees in the United States. The project has been approved for the procedures and subjects described in the protocol pending the following changes:

- Please format the informed consent in accordance with the SEU template found here: https://www.seu.edu/wp-content/uploads/2017/04/adultconsent.pdf
- All researchers with access to raw data should be listed on the informed consent alongside the contact information for the IRB. Please included Dr. Henson as the PI and Dr. Carter as the CI.

Any changes require approval before they can be implemented as part of your study. If your study requires any changes, the proposed modifications will need to be submitted in the form of an amendment request to the IRB to include the following:

- Description of proposed revisions;
- *If applicable*, any new or revised materials;
- *If applicable*, updated letters of approval from cooperating institutions

If there are any adverse events and/or any unanticipated problems during your study, you must notify the IRB within 24 hours of the event or problem.

At present time, there is no need for further action on your part with the IRB. This approval is issued under Southeastern University's Federal Wide Assurance 00006943 with the Office for Human Research Protections (OHRP). If you have any questions regarding your obligations under the IRB's Assurance, please do not hesitate to contact us.

Sincerely,

Rustin Lloyd
Chair, Institutional Review Board
irb@seu.edu

1000 Longfellow Blvd. Lakeland, FL 33801-6034 863.667.5000 toll free 800.500.8760 fax 863.667.5200 **SEU.edu**