

# PROSOCIAL SERVICE BEHAVIOUR (PSB) AND CUSTOMER'S TRUST IN THE COMPANY: EVIDENCES FROM BANKING INDUSTRY IN INDIA

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**Abstract** *The present study is an experiment in Indian banking industry with one aspect each of prosocial service behaviour (PSB) and organizational effectiveness, i.e., role-prescribed customer service behaviour and customer trust in the company. The prime object of the study is to understand the moderator role of sectoral location (public and private sector banks) in tracing relationship between PSB and customer trust in the company as external measures of organizational effectiveness. Besides that, dependency of PSB and customer trust in the company on gender and marital status of employees and customers has been experienced. The study responded two types of participants namely 350 banking employees and 400 customers selected through stratified sampling techniques from Varanasi district, Uttar Pradesh province of India. The five-item scale to measure role-prescribed customer service of banking employees was used in the current study. Customers' trust in the company was measured using eight items (in place of nine) for assessing trust in banking customers. The study has found significant relationship between role-prescribed customer service behaviour and customer trust in the company. Study also reveals that PSBs are dependent on gender; especially female employees' project more role-prescribed customer service behaviour; whereas in case of customer trust in the company, the same was found insignificant. Customer trust in the company (service quality) as measure of organizational effectiveness is found significant as unmarried customer scores higher than the married customers. Further, interaction effects of PSB and sectoral location have significant difference in service quality (customer trust) as measures of organizational effectiveness.*

**Keywords:** *Organizational Citizenship Behaviours, Prosocial Service Behaviours, Role Prescribed Customer Service Behaviour, Organizational Effectiveness, Service Quality, Sectoral Location, Customer Trust and Banking Sector*

## INTRODUCTION

Organizational Citizenship Behaviour (OCB) is important in promoting organizational effectiveness (Yen and Neihoff, 2004) and producing short- and long-term higher outcomes for the organizations (Joireman et al., 2006; Dick et al., 2006). Conceptually, there are several reasons that have been identified by George & Bettenhausen (1991); Karambayya, (1990); MacKenzie et al., (1991, 1993); Organ, (1988, 1990); Podsakoff et al., (1997); Podsakoff & MacKenzie, (1994, 1997) as to why citizenship behaviours might influence organizational effectiveness. Several studies suggest that service quality in service organization is a major indicator of a firm's external effectiveness (Paulin et al. 1997, 2000) and external efficiency (Gronross, 1992). Especially in customer-oriented management, service quality is a key determinant for successful firm-customer relationships and comprises a major part of external effectiveness (Paulin et al., 1999). As Paulin et al. (1999, 2000) and others suggested, it should be noted that external customers are the final judges of the

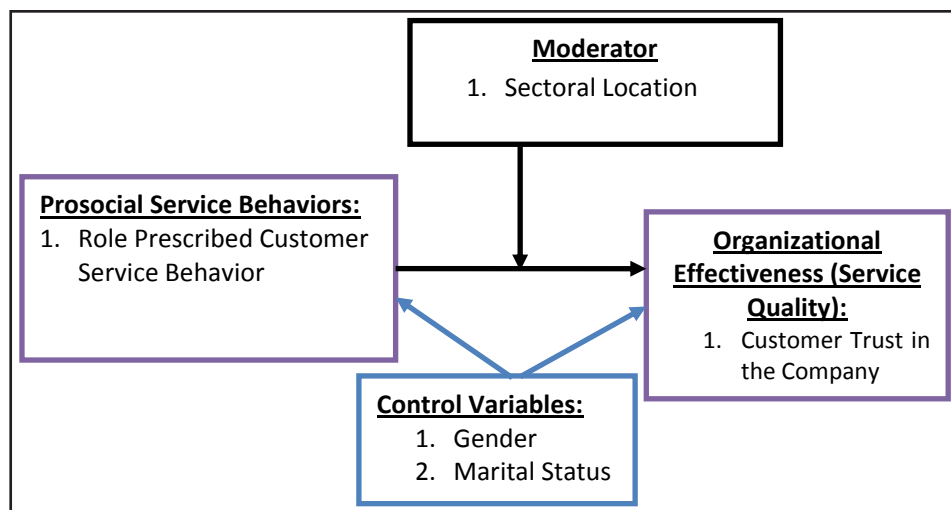
effectiveness. Furthermore, service quality studies have pointed out the importance of examining both customer and employee attitudes when managing service quality (Dietz et al., 2004; De Jong et al., 2005; Cui et al., 2003). Most studies dealing with service quality issues in the past have focused only on either the perspectives of customers (O'Neill and Palmer, 2003) or companies (Lewis and Gabrielsen, 1998) and relatively few have simultaneously integrated both perspectives. Even fewer studies have simultaneously integrated the employee and customer perspectives in relation to service climate issues.

Varying forms of deregulation, competition, and more demanding customers have created an environment significantly different from that which existed only a few years ago. In this perfectly competitive market where barriers to entry are minimal, it has become more than necessary to attract new customers and retain the existing ones in Indian banks (Kumar, 2016). The banking industry of India is now running in a dynamic challenge concerning both customer base and performance. Service quality, customer satisfaction,

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customer retention, customer loyalty, and delight are now the major challenges in gripping the banking customer (Mishra et al. 2010). To survive in increasingly competitive markets, customer-focused organizations are challenged to create and sustain long-term loyal and supportive customers. To ensure long-term service quality, organizations need to have quality focused internal structures and processes in place to support those on the front line who make or break the organization's reputation with their customers (Gilbert and Parhizgari, 2000). Products and services became almost bank neutral and customer experience becomes a differentiating factor. In view of the aforesaid, it is pertinent to study the customer experience (Sethuraman, 2012). Studies on service delivery also show that events which delight customers most and which are associated with high perceived quality are related to the extra behavioural efforts of service personnel. These favourable behaviours which enhance a harmonious and quality internal service climate, as well as customers' perceptions of service quality, have been described variously as service orientation, customer orientation, prosocial behaviours, and performance quality (Hallowell, Schlesinger, & Zornitsky, 1996; Singh, 2000). Such behaviour directed at customers has been referred to as customer-focused OCB or service-oriented OCB (Bettencourt and Brown, 1997; Bettencourt *et al.*, 2001).

To date, relatively few studies have been published that focus on PSBs or related customer-oriented behaviours [for instance, Bettencourt and Brown, 1997, 2003; Bettencourt *et al.*, 2001; George, 1991; Kelley and Hoffman, 1997; Pelled *et al.*, 2000]. The research in this area suggests that organizations should value and foster such service behaviours in their staff because they positively affect work unit effectiveness and customer relationship performance (Bettencourt and Brown, 1997). Moreover, Sirdeshmukh *et al.* (2002) stated that the role of frontline employees is more critical in the retailing context. The study has used one factor of prosocial service behaviour (PSB) i.e., role-prescribed customer service behaviour as independent variable whereas customer trust in the company as a means of service quality which was used as measurement of organizational effectiveness. The current investigations of the research are: (1) to measure the relationship between PSBs and customer trust in the company as organizational effectiveness in Indian baking sector, (2) to understand the role of gender and marital status of employees and customers on PSBs and customer trust in the company; and (3) to explore the role of sectoral location in building relationship of PSB with organizational effectiveness through customer trust in the company.



**Fig. 1: Hypothetical Research Model**

## **THEORETICAL BACKGROUND & HYPOTHESES DEVELOPMENT**

### **Prosocial Customer Service Behaviour**

According to Bettencourt & Brown, (1997) & Organ (1988) prosocial behaviour can be defined as both in-role and extra-role behaviours directed towards customer and co-workers that ultimately affect the service performance

perceived by customers. Gakovic & Tetrick, (2003) stated that high-quality employment relationships will prompt contact employees to perform more PSBs. According to Eisenberg, *et al.* (2007) prosocial behaviour or “voluntary behaviour intended to benefit another” e.g., helping, sharing. A study by Arthur (1986) defines PSB as a social behaviour that “benefits other people or society as a whole”, such as helping, sharing, donating, co-operating, and volunteering”. Baumeister & Bushman (2007) stated obeying the rules and conforming to socially accepted behaviours such as

stopping at a “Stop” sign or paying for groceries are also regarded as prosocial behaviours. These actions may be motivated by empathy and concern about the welfare and rights of others (Sanstock, 2007) as well as for egoistic or practical concerns, such as one’s social status or reputation, hope for direct or indirect reciprocity, or adherence to one’s perceived system of fairness (Eisenberg, 2007). It may also be motivated by altruism, though the existence of pure altruism is somewhat disputed, and some have argued that this falls into philosophical rather than psychological realm of debate Sloan, (2015). Helliwell (2004) suggests that pro sociality is central to the well-being of social groups across a range of scales, including schools.

According to Straubhaar (2009), prosocial behaviour can have a significant impact on employee motivation for learning and contributions to the company and larger community. The study of Silk, & House, (2011), Decety, J (2011) stated that empathy is a strong motive in eliciting prosocial behaviour, and has deep evolutionary roots. Barrett, Louise (2002) found that prosocial behaviour fosters positive traits that are beneficial for children and society. Evolutionary psychologists use theories such as kin-selection theory and inclusive fitness as an explanation for why prosocial behavioural tendencies are passed down generationally, according to the evolutionary fitness displayed by those who engaged in prosocial acts. According to Straubhaar, (2009), encouraging prosocial behaviour may also require decreasing or eliminating undesirable social behaviours.

There are three types of banking contact employee PSBs that are assumed to be beneficial to the firm (Hoffman and Kelley, 1994; Katz and Kahn, 1978; Organ, 1988; Puffer, 1987). First, role-prescribed customer service is a service provider’s expected behaviour derived from implicit norms at the workplace or from explicit obligations as specified in organizational documents such as job description and performance evaluation forms (Brief and Motowidlo, 1986, Puffer, 1987). Role-prescribed customer service refers to expected employee behaviours in serving the firm’s customers (Brief and Motowidlo, 1986; Katz and Kahn, 1978). These anticipated customer services include exhibiting common courtesy, demonstrating accurate knowledge of policies and products, addressing customers by name, and greeting and saying “thank you” to customers (Bettencourt and Brown, 1997). This anticipated behaviour also improves customer satisfaction, service quality perception, loyalty, and sales performance (Bitner et al., 1990; George, 1991; Keaveney, 1995).

Second, extra-role customer service refers to discretionary behaviour of contact employees that extends beyond formal role requirements. This means that contact employees “delight” customers by providing “extra attention,”

“spontaneous exceptional services,” and “little extras” during the service encounter for customer satisfaction and positive emotional responses (Bitner et al., 1990). This includes specific service encounters in which employees go “out of the way” or “beyond the call” for customers (Bettencourt and Brown, 1997). Extra-role customer service can be functional by providing customers with advantages, but often dysfunctional by inhibiting organizational efficiency (Brief and Motowidlo, 1986). Prosocial extra-role behaviours have alternatively been referred to as citizenship performance (Organ, 1988; Podsakoff and MacKenzie, 1994). Citizenship performance can be defined as discretionary employee behaviours above and beyond role requirements which benefit, or are intended to benefit, the organization (Brief and Motowidlo, 1986; Organ, 1988).

Third, cooperation refers to the helpful behaviours of contact employees to other members of their immediate workgroup. The provision of exceptional service to external customers relies upon cooperation and internal service among contact employees and other employees of the firm (Azzolini and Shillaber, 1993). Conceptual and empirical research supports the importance of cooperation among contact employees for the provision of service quality (Hoffman and Kelley, 1994; Parasuraman et al., 1990; Zeithaml et al., 1988).

## **CUSTOMER’S TRUST**

Rotter (1967) defines trust as the level of reliability ensured by one party to another within a given exchange relationship. Swan et al., (1999) stated that customer trust has a future risk contingency orientation as customers place themselves at some risk of undesirable outcomes if the employee lacks the competence necessary to provide valid information or the motivation to protect the customer’s interests. According to Moorman, Deshpandey and Zaltman, (1993), trust is a willingness to rely on an exchange partner in whom one has confidence. Narayandas (1998) argues those customers are more comfortable building relationship with trustworthy vendors. Studies of Chaudhuri and Holbrook, (2001) suggest that trust is a mediating variable within a model that encompasses various components of the consumer-brand relationship. According to Bredberg, (2000) and Harrington, (1997), customer trust is also believed to play an influential role in the formation of customer perceptions of their relationships with service firms. Johnson and Grayson, (2000) stated that service quality and customer trust judgments are generally accepted to be multidimensional in nature. According to Singh (2002) and Harrison (2003), trust enables a firm to develop and to maintain customer loyalty. Mukherjee and Nath (2003) found that the element of trust is particularly important in the banking industry because economic transaction involves risk. Yousafzai et

al., (2005) stated that trust is crucial to economic growth and development in the international banking industry. Guenzi, Johnson & Castaldo, (2009) stated customer trust boosts up when the trustworthy branded item is placed in the trust-admirable environment and sold by a praiseworthy individual. Customer trust, in turn, increases the customer loyalty. In their study of Keh & Xie, (2009) stated that customer trusts more on highly reputed organization and, while marketing organization needs more emphasis to correspond organizational distinctiveness more than the product features. Keh & Xie, (2009) stated that the corporate image of organization influences positively the customer trust on organization. According to Stiglitz (2010), 'trust' is an inter-organizational factor that creates characterized the modern banking system as having no responsibility to persons or community and under such circumstances, a lender and borrower have no personal relationship. Institutional trust in the banking system therefore is based on and allied to inter-organizational trust. Zhou and Tian (2010) stated to build customer trust, the firm's strategy be based, among others, on nurturing a positive image and solid reputation. Study by Dia (2011) found that the issue of trust is more important here, and allows a more useful definition: it is not simply a matter of providing unprocessed information, but of ensuring that any abuse of power arising from the inevitable asymmetry in people's ability to understand the information is avoided. Armstrong, (2012) suggest low levels of trust increase vulnerability, hurt investments, and curtail economic growth. Bulbul (2013) stated that lack of trust played a crucial role in the 2008 bank crises. Organization values is positively related to trust in the organization to respond benevolently to failure with risk, with positive consequences for risk-taking behavior (Rhoades and Eisenberger, 2002).

### **PROSOCIAL SERVICE BEHAVIOURS (PSB), SECTORAL LOCATION, AND CUSTOMER'S TRUST IN THE COMPANY**

In fact there is dearth of literature on moderating role of sectoral location (public vs. private banks) building relationship between role-prescribed customer service behaviour with customer trust in the company. Although both the constructs are very useful sub-elements of prosocial customer service behaviour (PSB) and organizational effectiveness (see Yen and Neihoff, 2004). But, it does not have direct empirical evidence of such kind of relationship. More than a quarter century ago, researchers in the organizational sciences first began to investigate prosocial behaviours in organizations, identifying a range of different ways that employees contribute to others (Bateman & Organ, 1983; Brief & Motowidlo, 1986) and showing that, even

after accounting for task performance, prosocial behaviours can enhance individual and organizational effectiveness (Podsakoff, Whiting, Podsakoff, & Blume, 2009; George & Bettenhausen, 1990).

Extensive research has documented the individual benefits of engaging in prosocial behaviours like performance evaluations and promotions as doing the job well (Podsakoff et al., 2009; Shah, Cross, & Levin, 2016) higher levels of job satisfaction, organizational commitment, and subjective assessments of job performance and career success (Ghosh & Reio, 2013). It also build social capital (Bolino, Turnley, & Bloodgood, 2002), increase status (Flynn, 2003a; Flynn et al., 2006), tend to reward loyalty and individual sacrifice (Burris, 2012; Hardy & Van Vugt, 2006; Willer, 2009), raise others' perceptions of their competence (Salamon & Deutsch, 2006), become valued allies (Casciaro & Lobo, 2008; Kim & Glomb, 2010). Further prosocial behaviours puts employees in a good mood (Koopman, Lanaj, & Scott, 2016; Lyubomirsky, Sheldon, & Schkade, 2005; Weinstein & Ryan, 2010; Williamson & Clark, 1989). Beyond individual performance, prosocial behaviours play a central role in group and organizational effectiveness like significantly higher productivity, efficiency, and customer satisfaction and lower costs and employee turnover (Podsakoff et al., 2009; Nielsen, Hrivnak, & Shaw, 2009), better decisions (Bashshur & Oc, 2015), and higher revenue and sales growth (Wang & Noe, 2010).

Customer trust relates to a belief on the part of the customer that obligations will be fulfilled (Swan and Nolan 1985; Swan et al. 1999). Trust in the company is defined as "customer confidence in the quality and reliability of the services offered by the organization" (Garbarino and Johnson 1999;). Trust corresponds to the concept of post-trust that is developed after an exchange episode has taken place (Singh and Sirdeshmukh 2000). Following several researchers, we see trust as a global, unidimensional construct (e.g., Morgan and Hunt 1994; Garbarino and Johnson 1999; Nicholson et al. 2001). This has the benefits of brevity and simplicity, and is more generalizable across situations (Kumar et al. 1992). Research indicates that trust is very important in the service encounter as well as the key factor of success (Coulter & Coulter, 2003).

There is paucity of literature whether sectoral location moderates the relationship between role-prescribed customer service behaviour (measures of PSB) and customer trust in the company (measures of service quality) in Indian and global contexts. The present study tries to trace dependency of PSB and OE on sectoral location, and then traces the role of moderation in the proposed relationship. There is more support for the hypothesis that the public sector attracts employees with strong prosocial values (Kroll & Vogel,

2013). Andersen, Pallesen, and Pedersen (2011), they found no general differences in prosocial motivation among employees in public and private organizations. In the banking industry, the study on service quality has been undertaken, for example, by Kumar et al. (2010), Dutta and Dutta (2009), Ladhari (2008), Francois et al. (2007), Arasli et al. (2005), Yavas et al. (2005), Charles et al. (2003), Naceur Jabnoun and Hussein A. Hassan Al-Tamimi (2003), Ahmad Jamal and Kamal Naser (2002), Karin Newman (2001), Kamillia Bahia and Jacques Nantel (2000), Parasuraman et al. (1985; 1988). Literature review in eastern and Indian perspectives showed differential results in public and private sector banks with regard to service quality. Service quality in private sector banks is good compare to public sector banks in India (Franco and Bright, 2017; Dhar and Kushwah, 2009; Rather 2013; Akhilesh, Vinay 2015; Selvakumar J. Joshua (2015); Agrawal et al. 2016, Baghla and Garai 2016, Mishra et al. 2010 and Banerjee and Sah 2012; Abid et al., 2013; Gupta, 2016. The components of service quality that are positively associated are not the same in public sector banks as they are in private sector banks (Paul et al. 2016).

The role-prescribed customer service is reported in the expected behaviours of employees in the service of organization's customers (Brief and Motowidlo, 1986). Such expected customer services include exhibiting courtesy, representing correct knowledge of policies and services, addressing customers by name, and greeting and thanking customers for their preference (Bettencourt and Brown, 1997). As several researchers have claimed that role-prescribed customer service behaviour enhances customer satisfaction, service quality perception, loyalty, and organization performance (i.e., Bitner et al., 1993; George, 1991; Keaveney, 1995). The study of Babin and Boles (1998) examined the difference of employee behaviour in a service environment contrasting men and women. Gender diversity has a significant negative association with customer-oriented prosocial organizational behaviour (Pelled et al. 2000). The gender of the person being helped is an important factor in helping behaviour because men and women may be more willing to help a person of the opposite

sex (Basow & Crawley, 1982; Begin, 1978). Furthermore, the attractiveness of the person being helped can influence the willingness to help, especially for male helper (Benson, et al., 1976; Harris & Bays, 1973). Based on the literature cited above, the following hypotheses are proposed:

H<sub>1</sub>: PSB is positively related to customer trust in the company;

H<sub>2</sub>: PSB and customer trust in the company (OE) are dependent on gender and marital status of banking employees and customers; and

H<sub>3</sub>: Sectoral location (Public and Private Banks) moderates positively among PSB and customer trust in the company (OE).

## METHODS AND MATERIALS

### Participants and Procedure

It's a quantitative research in order to identify the relationship between two sets of construct, i.e., role-prescribed customer service behaviour as a measure of PSB and customer trust in the company in Indian banking sector. According the Sheep and Nailing (2004), quantitative studies provide valuable and applicable information about variable relationships. For this purpose, two sets of questionnaire based on standard measurement were designed separately for banking employees and customers. The fieldwork was conducted over a period of six months from May 2017 to November 2017. The study responded two types of participants namely 350 banking employees and 400 customers selected through stratified sampling techniques from Varanasi district, Uttar Pradesh, province of India. Banking employees comprise managerial and assistant cadres of employees in the ratio of 1:1 from public and private sector employees in the proportion of 4:1 justifying staff strength at the national level. Table 1 presents the descriptive statistics of valid cases (N: 350-Employees and N: 400-Customers) and valid percentages for the demographic variables.

**Table 1: Respondents Profile**

Employees (N=350)			Customers (N=400)		
Characteristics	Classification	No.	Percentage	No.	Percentage
Type of enterprises	Public	280	80	320	80.0
	Private	70	20	80	20.0
Gender	Male	272	77.7	239	59.8
	Female	78	22.3	261	40.2
Marital Status	Married	263	75.1	268	67.0
	Single	87	24.9	132	33.0

**Measures**

A seven-point scoring format ranging from 1 “strongly disagree” to 7 “strongly agree” was used to measure all variables. The five-item scale developed by Bettencourt and Brown (1977) of role-prescribed customer service of banking employees was used in the current study to measure PSB. Items include customer-oriented service behaviour in the research instrument along with reliabilities such as Customer tasks (.866), Formal performance (.726), Job descriptions (.846), and Customer expectations (.648). Customers’ trust in the company was measured using eight items (in place of nine) from a scale developed by Crosby et al. (1990) for assessing trust in banking customers, modified for use in the context of Indian banking system. Items from this scale include customers’ perceptions of employee honesty, justice, satisfaction, sincerity, trustworthiness, and reliability to keep promises.

**STATISTICAL RESULTS AND DISCUSSION**

**Exploratory Factor Analysis (EFA)**

The present study adapted measurement instrument that is already developed and validated in previous studies. However, exploratory factor analysis (EFA) usually does principal components analysis (PCA) with Varimax method that attempts to minimize the number of variables that have high loadings on each factor (Pallant, 2010). Moreover, the items with only loading 0.400 or greater were considered acceptable as suggested by Hair et al. (2013). The following sections will present the EFA test for the variables under the focus of current study. Further, EFA have been used for analysing validity (Conway & Huffcutt, 2003) and checking dimensionality of the variables within the different population and different study site (UCLA, 2014).

**Table 2: Factor Analysis for Prosocial Service Behaviour**

S.No.	Items	Variables	Factor Loading
1	Performs all those tasks for customers that are required of him/her.	Customer tasks	.586
2	Meets formal performance requirements when serving customers.	Formal performance	.580
3	Fulfils responsibilities to customers as specified in the job description.	Job descriptions	.733
4	Adequately completes all expected customer-service behaviours	Customer expectations	.765
5	Helps customers with those things which are required for him/her.	Helping customers	.468

KMO:.774;Variance explained: 62.63; Approx. Chi Square: 834.384

The 05 items of the Role-Prescribed Customer Service behaviour (PSB) Scale (RCSBS) were subjected to PCA using SPSS Version 16. Prior to performing PCA, the suitability of data for factor analysis was assessed. Inspection of the correlation matrix revealed the presence of many coefficients of .3 and above. The Kaiser-Meyer-

Oklin value was .774, exceeding the recommended value of .6 (Kaiser, 1970, 1974) and the Barlett’s Test of Sphericity (Bartlett, 1954) reached statistical significance, supporting the factorability of the correlation matrix. Further, the total variance accounted by one factor by 62.63% indicates good component validity.

**Table 3: Factor Analysis for Customer Trust in the Company**

S.No.	Items	Variables	Factor Loading
1	Employees of the bank treats people like me fairly and justly	Organizational Justice	.678
2	Sound corporate governance seem to guide this bank’s employee behaviour	Integrity	.691
3	I feel a strong sense of loyalty to this bank	Loyalty	.795
4	Most people like me are happy in their transaction with this bank	Consumer Satisfaction	.792
5	This bank is very concerned about the welfare of people like me	CSR	.680
6	My bank employees give me personal attention	Sincere employee	.608
7	Employees of the bank are <b>trustworthy</b> and reliable	Trustworthy employee	.811
8	Employees of the bank deal all transactions honestly and maintains confidentiality	Honesty & Confidentiality	.880

KMO:.794;Variance explained: 59.386%; Approx. Chi Square: 1.105E3

For customer trust in the company as a measure of organizational effectiveness, Table 3 shows the result of the EFA carried out using PCA to extract 08 items into one

dimension. It revealed a very good sampling adequacy with KMO score of 0.794. Good component validity is obtained as a result of the total variance contributed by one factor was 59.38%

Table 4: Correlation Matrix

Items	Means	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1. Types of enterprise	.80	.40	1															
2. Gender	.22	.42	.079	1														
3. Marital status	.25	.43	-.076	.296**	1													
4. Customer tasks	6.26	.76	.004	.139**	.018	1												
5. Formal performance	6.15	.86	.110*	.077*	-.028	.642**	1											
6. Job descriptions	6.31	.74	.142**	.034	-.036	.501**	.545**	1										
7. Customer expectations	6.25	.73	.064	.013*	-.080*	.505**	.539**	.780**	1									
8. Helping Customers	6.30	.82	.025	.007	-.039	.398**	.282**	.503**	.582**	1								
9. Organizational Justice	5.85	1.06	.011**	-.008	-.010*	-.049	-.016*	.034	-.054	-.105*	1							
10. Integrity	5.76	.97	-.023	-.005	-.016	.034	.004	.064	.012	-.007	.543**	1						
11. Loyalty	5.71	1.04	-.009	.006	-.034	-.028	-.087	-.010	-.045	-.014	.537**	.526**	1					
12. Satisfaction	5.58	1.07	.036	.001	-.020	-.008	.010	.040**	.042**	-.054	.518**	.433**	.684**	1				
13. CSR	5.03	1.39	-.047	.072	-.033	.049	-.006	.004	.001	-.084	.371**	.303**	.427**	.477**	1			
14. Sincerity	4.88	1.65	-.171**	.004	-.048	-.024	-.012	.028	-.023	-.054	.309**	.262**	.334**	.295**	.403**	1		
15. Trustworthy employee	5.89	1.09	-.014**	-.066	.006	.026**	-.024**	-.009	-.035	-.046	.380**	.230**	.285**	.216**	.186**	.201**	1	
16. Honesty and Confidentiality	5.99	1.02	-.027	-.020	-.023	-.001	.003	.032**	.002*	-.045	.299**	.099*	.216**	.156**	.160**	-.003	.503**	1

Note: 1-Prosocial service behaviour, 2-Organizational effectiveness (Customer trust in the company), \*Correlation significant at the .05 level (2 tailed)

\*\*Correlation significant at the .01 level (2 tailed)

**Table 5: Group Correlation Matrix**

Groups	1	2	
Role Prescribed Customer Service behaviour	1		
Customer trust in the company	.250**	1	
Moderator variable (CSB*Types of organization)	.272**	.069**	1

Note: \*\* Correlation significant at the .01 level (2 tailed)

A Pearson product-moment correlation was run to determine the relationship among moderator variable (types of enterprise), Role-prescribed customer service behaviour (PSB) consisting five indicators whereas Customer trust in the company (OE) accompanied eight variables. Means, standard deviations, and correlations for the study’s variables are presented in Table 4. It is very much evident that within construct variables were found significant positive

relationships; but, in case of between construct i.e., PSB and OE, correlation coefficient was found weak or moderate independently. Overall, the relationships of role-prescribed customer service behaviour (RCSB) with customer trust (OE) in the company ( $r = 0.250$ ;  $p < 0.01$ ) and moderator variables (Interaction) ( $r = 0.272$ ,  $p < 0.01$ ) were found to be significant (Table 5). Customer trust in the company exhibited significant positive relationship with moderator variables (Interaction) ( $r = .069$ ,  $p < 0.01$ ).

**Table 6: Impact of Gender on PSB and Customer Trust in the Company**

Role-Prescribed Customer Service Behaviour (PSB)					Customer Trust in the Company (OE)					
Gender	Mean	SD	T-Test	Levene’s Test	N	Mean	SD	T-Test	Levene’s Test	N
Male	5.23	.635	**	$p > 0.05$	272	5.60	.753	NS	NS	239
Female	6.95	.536			78	5.55	.739			161

NS = not significant;  $p < 0.5^*$ ;  $p < 0.01^{**}$ .

Independent sample *t*-tests (two tailed) to determine whether the variance between the two groups of employees and customer is statistically significant are reported in Table 6. An independent-samples *t*-test indicated that scores were

significantly higher for female ( $M = 6.95$ ,  $SD = .536$ ) than for men ( $M = 5.23$ ,  $SD = .635$ ),  $t(348) = 1.29$ ,  $p < .05$ , whereas dependency of customer trust in the company on marital status was found insignificant (Table 6).

**Table 7: Impact of Marital Status on PSB and Customer Trust in the Company**

Role-Prescribed Customer Service Behaviour (PSB)					Customer Trust in the Company (OE)					
Marital Status	Mean	SD	T-Test	Levene’s Test	N	Mean	SD	T-Test	Levene’s Test	N
Married	6.27	.57	NS	$p > 0.05$	263	5.64	.687	*	$P < 0.05^1$	268
Single	6.20	.74			87	5.46	.848			132

<sup>1</sup>Equal variance not assumed; NS = not significant;  $p < 0.5^*$ ;  $p < 0.01^{**}$ .

An independent-samples *t*-test was conducted to compare the bank employees and customer scores for married and single employees (Table 7). Married employees ( $M = 6.27$ ,  $SD = .57$ ) and unmarried employees ( $M = 6.20$ ,  $SD = .74$ ) did not differ significantly on levels of PSB,  $t(348) = .778$ ,  $p =$

N.S; whereas, there was significant difference in scores for married ( $M = 5.64$ ,  $SD = .687$ ) and single employees [ $M = 5.46$ ,  $SD = .848$ ;  $t(398) = 2.216$ ,  $p = .04$ ]. The magnitude of the differences in the means was very small as eta squared = .012 (Cohen, 1988).

**Table 8: Stepwise Multiple Regressions: Moderating Effect of Sectoral Location (Public and Private Sector Banks)**

Model	Independent Variable	R	R <sup>2</sup>	AR <sup>2</sup>	F	P
		Customer Trust in the Company (OE)				
1	Sectoral location	.061	.003	.001	1.293	.021
2	PSB	.064	.004	.071	.713	.217
3	Sectoral location * PSB (Moderator)	.085	.080	.080	.844	.000

Model 1:  $\beta = 0.06$ ,  $p = .021 < .005$ ; Model 2:  $\beta = 0.20$ ,  $p = .217 > 0.05$ ; Model 3:  $\beta = 0.057$ ,  $p = .000 < .001$

Table 8 reports the results of hierarchical regression analyses used to test the hypotheses for the moderating effect of sectoral location between PSB and organizational effectiveness outcome, i.e., customer trust in the company. In first model, sectoral location (public and private banks) was considered independent variable and found to be significant predictor of organizational effectiveness ( $\beta=0.06$ ,  $p < 0.05$ ).

But in the second model, PSB did not emerge as a predictor in case of customer trust in the company ( $\beta=0.20$ ,  $p>0.05$ ). However, in the third model when an interaction term (sectoral location\*PSB) was entered, the interaction variable had a significant influence on organizational effectiveness ( $\beta=0.057$ ,  $p<0.001$ ) and adding 8% explained variance.

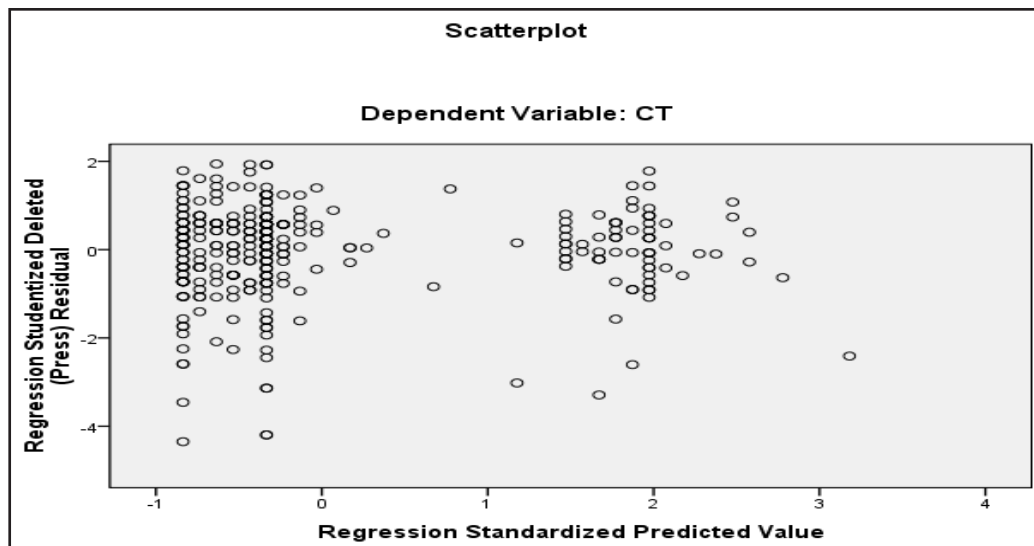


Fig. 2: Scatter Plot (Moderation Effect)

## THEORETICAL & MANAGERIAL IMPLICATIONS

The study has experimented with two issues of prosocial customer service behaviour and organizational effectiveness namely role-prescribed customer service behaviour and customer trust in the company respectively, which deals relationship, dependency, and effects among different select variables. The study has found significant relationship between role-prescribed customer service behaviour and customer trust in the company which supports the first hypothesis. Although the relationship between customer-oriented behaviour and service quality assessments, that is considered in  $H_1$ , has not been investigated previously by researchers, it has been suggested that outcomes tend to be evaluated more favourably when they result from behaviours with positive associations (Clark and Isen, 1982). Simply put, employees who help customers by performing customer-oriented behaviours during the service delivery process are more likely to feel better about the outcome of the process (i.e., service quality) than those who do not act prosaically towards the customer (Kelly and Hoffman, 1997). Previous studies also discovered that PSBs produce a positive effect on service quality (Bienstock and DeMoranville, 2006; Bienstock et al., 2003; Tsaur and Lin, 2004; Yoon and Suh, 2003, Bowen and Schneider, 1985, Brief and Motowidlo, 1986).

Secondly, two control variables namely gender and marital status of banks employees and customers were experimented to trace their dependency on PSB and service quality as external measures of organizational effectiveness. Study reveals that PSB are dependent on gender especially female employees' projects more role-prescribed customer service behaviour, whereas OE was found insignificant. Thus, the second hypothesis is partially supported. These findings go along with the studies conducted by Afolabi (2013), Erdle et al. (1992), Bihm et al. (1979), Einolf (2001) Abdullahi and Kumar (2016), who all found that females are more likely to help than males. However, the findings are not supported by Feinman (1978) who found men as more helpful than women. Overall, the findings go along with the view of Eagly and Crowley (1986) who found gender differences in prosocial behaviour as conflicting across different researches.

Finally, sectoral location has been taken as moderator variable to understand the influence of PSB on customer trust in the company as external measure of service quality, which ultimately stamped the organizational effectiveness. Study reveals that interaction effects of PSB and sectoral location has significant difference in service quality (Customer trust) and supported the third hypothesis. Previous studies (Brewer 2003; Houston 2006, 2008) have found that public sector workers have a higher propensity for some civic and prosocial behaviour than their private sector counterparts

(Fig. 2). Research of Perry & Wise (1990); Brewer & Selden (1998) also found that public service motivation is prevalent in the public sector organization. There has been much research on public and private sector differences in work motivation and the impacts these differences have on organizations (See: Wright 2001), such as the finding that public sector employees place less value on financial rewards and more value on public service than their private sector counterparts (Rainey 1982; Wittmer 1991). Thus, PSB has been varying according to sector employment which redefines organizational effectiveness.

The study was conducted with only one aspect of prosocial customer service behaviour and organizational effectiveness each, i.e., role-prescribed customer service behaviour and customer trust in the company. Several prior studies considered that customer trust in the company is one of the important elements of service quality. The results of this study suggest that influences of prosocial behaviour on service quality of banking employees are not significant in case of public sector banks. Probable reason may be inadequate gender diversity in state-owned banks (Jabbar et al. 2013; Kumar et al. 2015; Manisha and Singh, 2015). So, the government should encourage the women by giving them more opportunity to work in state-owned banks. Another interesting finding of the study is that service quality as a measure of organizational effectiveness is found significant as unmarried customer scores higher than married customers which is similar to results of Gagliano and Hathcote (1994) but contrasting the study of Subudhi & Ram. (2014); Hajikhani, S., Tabibi, S. J., & Riahi, L. (2016). This means contact employees are not focusing on married customers, whereas majority of customers belong to households. Therefore, it is suggested to focus on married customers for restoring customer trust and loyalty.

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