

RESEARCH ARTICLE

Sustainability of banking professionals through the mediating role of employee engagement among organisational citizenship behaviour and job satisfaction

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ABSTRACT

In the dynamic banking industry, job satisfaction, organizational citizenship behavior (OCB), and employee engagement are interconnected. The study on Indian public and private banks examines how these factors ensure long-term viability and global competitiveness. Employee engagement, job satisfaction, and organizational citizenship behavior (OCB) are studied. Job satisfaction and OCB are examined to see if employee engagement mediates. This study prompted the banking sector's growing awareness of the need to retain and satisfy employees and customers for profitability and stability. To achieve these goals, you must understand these variables' complex relationships. A sample of 234 Indian public and private bank employees represents the banking workforce. The cross-sectional quantitative study used structured questionnaires. Statistical analysis was rigorous with Smart PLS 3 and structural equation modelling (SEM). Job satisfaction affects OCB and employee engagement. Job satisfaction and organizational citizenship are mediated by employee engagement. This novel study empirically examines the complex relationships between these banking industry factors. This study can help bank managers and policymakers retain customers and improve organizational effectiveness.

Keywords: organisational citizenship behaviour; job satisfaction; employee engagement; banking sector; sustainability

1. Introduction

Today's competitive business environment calls for financial sustainability and existence that can be well understood through the financial performances at global platforms. Similarly, the economic outreach of the banking industry can be well identified through fundamental analysis and technical analysis like stock market performances^[1]. Many industries develop innovative financial products and services to reach the highest peak among all competitive worlds^[2]. According to Panda et al.^[3,4], the organization's sustainability depends on the quick and better services that lead to customer retention and satisfaction, finally giving rise to profitability. As per Hota^[5], customer satisfaction is essential for organizational stability and sustainability. However, in a true sense, an organization can sustain itself due to a healthy work culture and the proper use of human capital, which helps increase customer satisfaction and retention. Employees' happiness at work goes a long way in

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motivating a company's human capital and thus retaining them^[6]. This can be achieved when employees work in a pleasing, relaxing, and enjoyable environment^[7]. Fisher's 2010 employee happiness concept includes three factors—satisfaction with the job, affective or emotional commitment, and engagement in work. Anis and Syamsul^[8] have defined job satisfaction as a positive and passionate employee mindset and an outcome of their experience and job requirements. Employees' emotional bonding with the organization leads to affective commitment^[9]. Researchers like Anis and Syamsul, Preston, and Spence et al.^[8,10,11] opined that employees' happiness at work has enhanced productivity in sectors like hospitality, retail, and education. However, research is limited to private-sector bank employees^[12]. Salas et al.^[13] have opined that employee engagement is enhanced when the employees are motivated to contribute more to the organization. Past researchers said that OCB is an essential element for strengthening organizational effectiveness^[14–18]. The Organizational citizenship behavior concept is not an out-of-the-box concept. However, it has evolved and been shaped over time that employees are motivated to perform beyond their job descriptions voluntarily, defined as prosaic behavior by Katz^[19,20]. Organ^[21] proposed five dimensions of organization citizenship that researchers have widely used as tools for OCB measurement. The dimensions of OCB identified by Organ are Courtesy, Sportsmanship, Civic virtue, Altruism, and Conscientiousness. However, the cultural differences between the West and other nations have generated different viewpoints about organizational citizenship, leading to a need for more agreement on organizational citizenship dimensionality^[22]. Despite nonagreements on dimensionality, Organ, 1988 and other researchers have viewed corporate citizenship as essential for organizational effectiveness. Satisfied employees will improve organizational performance with increased performance^[23,24], thus leading to a successful organization through highly satisfied, motivated, energetic, and performing employees.

The evaluation of organizational citizenship behavior (OCB), job satisfaction, and employee engagement holds significant importance within the banking industry as it provides insights into the level of employee contribution towards the overall success of a bank. The present analysis elucidates the cultural norms prioritizing cooperation and proactiveness within the staff. Job satisfaction assessments play a critical role in evaluating the level of employee contentment, thereby influencing their performance and likelihood of remaining with the organization. The evaluation of employee engagement serves as a means to gauge the level of motivation and commitment exhibited by employees towards the attainment of organizational objectives, thereby contributing to the improvement of productivity. Researchers' primary aim is to enhance employee performance, job satisfaction, and overall organizational success, thereby enhancing service quality and competitiveness.

Establishing a conducive work environment that fosters Organizational Citizenship Behavior (OCB) is imperative for India's public and private banks. The presence of job satisfaction has been found to significantly reduce employee turnover rates and promote the retention of highly skilled personnel, which is crucial for ensuring long-term organizational success. The impact of employee engagement on customer satisfaction is an essential determinant. The proficient administration of these variables contributes to increased efficacy, thereby sustaining a competitive advantage. The government's involvement is of utmost importance as it enables the establishment of workplace standards, the promotion of positive practices, and the provision of support for research endeavors. Empirical research has demonstrated a significant positive association between job satisfaction and organizational citizenship behavior (OCB), with employee engagement mediating this relationship. The results of this study provide valuable insights for banks in promoting organizational citizenship behavior (OCB), which in turn enhances their competitiveness and customer satisfaction. These findings highlight the significance of the government's involvement in fostering a flourishing banking industry.

2. Literature review

Job satisfaction has been defined as contentment derived from one's job^[25]. Saeed et al.^[26] Job satisfaction is a reflection of a positive mindset where employees experience happiness in the workplace and while performing their jobs. Robbins^[27] has viewed job satisfaction as a positive and optimistic frame of mind about the work. Job satisfaction is what an employee perceives about his output in terms of work importance. Job satisfaction represents an employee's feeling of happiness, unhappiness, or dissatisfaction at work. Cohen^[28] has said that the new age employees look for happiness and well-being at the workplace apart from just monetary compensation. Job satisfaction represents the parity between expectations and outcomes for an employee from a job^[29].

Asrunputri^[30] asserts that a person who is emotionally engaged in their work exhibits certain behaviours. "Job satisfaction is a feeling of support or lack of support experienced by employees at work," claims Samsuni^[31]. Employees that are satisfied with their employer are more likely to feel a strong feeling of loyalty or attachment to the business^[32]. Job satisfaction is the term for the joyful or pleasant feelings that come from evaluating a person's job and work history^[33]. If an employee feels satisfaction at work and has high loyalty, then he will have a higher tendency to improve his performance^[34].

Mohamed^[35] has defined Organisation Citizenship Behaviour (OCB) as an individual's behavior that motivates employees who, in turn, outperform work expectations. Although OCB is a relatively new management concept, many researchers have researched it to establish its impact on employee morale and organizational goals and objectives^[36]. As defined by Robbins and Judge^[37], OCB is a person's behaviour that extends beyond what is required of them by their employers and plays an additional role in both their psychological environment and their place of employment. More satisfied and more committed employees tend to exhibit higher OCB^[38]. Afandi states that employees with OCB behave in ways that exhibit altruism, politeness, sportsmanship, social morality, and prudence^[39]. OCB is an employee's proactive and voluntary positive actions toward the organization beyond their predefined duties. Bliese and Jex^[40] have defined OCB as an employee's demonstrated behavior that was initially not a part of their job description. In 2013, Ünal^[41], in his study, propagated five essential dimensions of OCB, namely altruism or selflessness, conscientiousness, sportsmanship or equity, courtesy or humbleness, and civic virtue. According to Supriadi et al.^[42], the behaviour of employees who have additional responsibilities or roles unrelated to pay constitutes OCB. Employees might be more committed to an organization and engage in greater discretionary OCBs^[43]. According to Hutahayan et al.^[44], the factors that affect organizational citizenship behaviour (OCB) are organizational commitment, rewards, organizational culture, and transformational leadership.

Bin and Shmailan^[45] found that effective firms set up procedures assure and boost engagement. Employee engagement is also influenced by self-association with job roles, which involves staying at a job for a long time, being deeply involved in it, and continuing to do so^[46]. According to Aldrin and Merdiaty^[47], employee engagement is a pleasant and fulfilling mental state associated to work that is defined by zeal, appreciation, and dedication, highlighting employees' understanding into their work and, as a result, will enhance creativity in the workplace. This indicates that if employees see a pleasant condition at work, they will be more likely to feel motivated to perform their obligations. According to Margaretha et al.^[48], psychological meaning is a key factor in determining how engaged employees are at work. Based on this, "individual goals and focused energy, adaptability, effects, and persistence directed towards organizational goals" are the major factors influencing overall employee engagement.

There is a need for more scholarly effort to be devoted to comprehending the effects of work satisfaction and employee engagement on organizational citizenship behavior (OCB) within the banking sector in India.

Furthermore, this industry has yet to extensively investigate the impact of cultural elements and government policies on these interactions. Hence, it is evident that there exists a notable research void in conducting a complete analysis of the intricate relationship between work satisfaction, employee engagement, and organizational citizenship behavior (OCB) within the Indian banking sector, taking into account the distinctive cultural and regulatory environment. Examining these various facets can yield helpful information for banks and policymakers to augment organizational performance and competitiveness while fostering a thriving banking sector within the Indian context.

In the relationship between OCB and job satisfaction, it is presumed that a satisfied employee will proactively engage in all activities that will benefit the organization and its employees or OCB. Bateman and Organ^[49] conducted cross-lagged longitudinal research and concluded that supervision and promotion created the most robust and positive relationship between OCB and job satisfaction. Pitaloka and Sofia^[50] have opined that satisfied employees are the ones who work beyond their assigned duties. A happy employee always contributes positively and cohesively to the organizational-ultimate organizational goals and goes beyond his prescribed job structure. Gunay^[51] has said about the cheerful, optimistic, and significant association between OCB and job satisfaction, and both substantially impacted employee performance in the organization. He has also stated that the four dimensions of OCB created an affirmative and positive result on the performance of employees. Vaijyanthi and Shreenivasan^[52] have said that OCB results from extrinsic solid job satisfaction, not intrinsic. Jawahar^[53] have all suggested an affirmative relationship between OCB and job satisfaction. As per Widayanti and Farida^[54], job satisfaction has a significant effect on organizational citizenship behaviour (OCB). The higher the level of Job Satisfaction, the higher is the Organizational Citizenship Behavior (OCB). Jufrizen and Hutasuhut^[55] have opined that Organizational citizenship behaviour is significantly and favourably impacted by job satisfaction. As per Andriyanti and Supartha^[56], that management should prioritize job satisfaction in order to achieve the highest levels of organizational citizenship behaviour, thus supplementing the under mentioned hypothesis.

H1: The relation between Job Satisfaction and Organisation Citizenship Behavior is positive and significant.

Brad Shuk et al., Sen and Kumar^[57,58] have concluded that employee engagement^[57] is related to job fitness, positive commitment, discretionary efforts, and turnover intention. From their research, Rurkkhum and Barlett^[59] has concluded the positive relationship between employee engagement and OCB. George and Joseph^[60] studied the connection in between employee engagement and OCB on employees working in travel organizations. The findings indicate that employee engagement has a beneficial impact on OCB. Employee engagement has a positive, statistically significant relationship with organisational citizenship behaviour, according to Amadi et al.'s^[61] investigation of the relationship in Maritime Firms of Nigeria. The following hypothesis is supported.

H2: Employee Engagement and OCB are positively and significantly related.

In their empirical study, Yalabik et al.^[62] have established that job satisfaction is the primary driver of employee engagement. Mache et al.^[63] have reflected in their study that job satisfaction and employee engagement are directly related. Mache et al.^[63] have established a positive correlation between job satisfaction and employee engagement. According to Rachman and Dewanto^[64], there is a significant relationship between employee engagement and job satisfaction. While Dewi and Wibawa^[65] find that employee engagement variables such as basic need and teamwork do not significantly influence job satisfaction, management support and growth have a significant positive effect on job satisfaction. In order to maximise performance and foster a high level of love for work, employee engagement needs to be promoted in order to give job satisfaction and

motivation in accordance with employee expectations^[66]. Thus, if the employees are happy and satisfied, it will lead them to work with full rigor and passion, reflecting complete employee engagement.

H3: A significant and positive relationship is established between Job satisfaction and employee engagement.

Matula and Uon^[67] have suggested the relationship between employee engagement and OCB. Burns^[68] said that OCB is preceded by job satisfaction. Simbula and Gulielmi^[69] have taken employee engagement as a mediating factor between OCB and Job satisfaction. The researchers have opined that the employee's attitude is an outcome of their job satisfaction where employee engagement plays a mediating role Yalabik et al.^[62], which supports the following hypothesis.

H4: A mediating role established by employee engagement between Job satisfaction and OCB.

3. Research methodology

The study referred to cross-sectional and quantitative design. Employees from Indian public and private banks are among those taking part in the present study. The data was collected in three prominent Odisha, India districts: Cuttack, Bhubaneswar, and Puri. These districts were selected based on their notable population density and urban characteristics, rendering them appropriate for the study's intended scope. The process of data collection was conducted throughout one fiscal year. This study examined the employees of four prominent banks with a significant market presence and a large customer base: State Bank of India (SBI), HDFC Bank, ICICI Bank, and Axis Bank. We provided 400 structured questionnaires to individuals who worked at these public and private institutions. With the agreement of bank managers, many of these surveys were delivered during free time. We collected responses from people using convenient sampling. Before completing the questionnaire, each participant was informed of the goal and relevance of the study. A consent form was also included in the question, and the respondents were informed of the study's privacy and secrecy and that their participation in this study was optional. We got 322 responses from individuals; 17 needed to be improved and had to be eliminated. The data was analyzed using 234 questionnaires, with a response rate of 61%. The measurement validity and reliability were rigorously assessed in this study. Following content validity principles, we used widely recognized scales to assess organizational citizenship behavior, job satisfaction, and employee engagement to verify our study. We used confirmatory factor analysis (CFA) to validate the constructs and ensure that our scales measured the intended latent variables. We also informed participants of the study's goals to ensure face validity. Composite Reliability (CR) values above 0.70 were used to ensure latent variable internal consistency. We checked item loadings, and Average Variance Extracted (AVE) values above 0.50 confirmed convergent validity. However, discriminant validity was assessed using the Fornell-Larcker criteria. Our study's thorough validity and reliability evaluations demonstrate our research's strength and reliability, fostering confidence in our results' precision and consistency.

Measurement of constructs

Anderson, Coffey, and Byerly^[70] created a five-item work satisfaction measuring scale. Yoon and Suh^[71] also designed an organizational citizenship behavior index with three (3) aspects, namely, five (5) items of altruism, four (4) items of civic virtue, and four (4) items of sportsmanship. All factors were evaluated on a scale ranging from strongly disagree to agree with a 1-5 Likert. Finally, a three (3) range and a total of nine (9) elements of the employee engagement scale (WES-9) were considered. Schaufeli, Bakker, and Salanova^[72] designed a hierarchy consisting of three (3) elements for each of the three aspects (vigor, devotion, and absorption).

These scores are calculated on a Likert scale of 6 points, with the always indicator as six and the never

indicator as 0.

4. Outcome

As an outcome of the data processing, the assumptions were validated through Smart PLS 3 and structural equation modelling (SEM). Simultaneously, Smart PLS is utilized to evaluate the indirect impact, overall effect, and direct effect of the structural coefficient of determination used for data entry, screening, and descriptive statistics^[52].

4.1. Profile of demographics

The profile of the 322 responders revealed that 67.23 percent were clerical staff and 32.77 percent were managers. This study’s overall proportion of female respondents was 23.54 percent, while male respondents were 76.46 percent. Throughout this study, 71.66 percent of participants were between the ages of 25 and 45, indicating that the majority of participants were youth. 7 Regarding groupings, Private participants comprised 71.11 percent; Public participants comprised 28.89 percent. In terms of relationship conditions, 42 percent were married, and 58 percent of participants were single.

4.2. Model evaluation

Composite Reliability was used in this research to assess the internal consistency of latent variables (CR). **Table 1** shows that the CR values for organizational citizenship behavior, job satisfaction, and employee engagement were 0.823, 0.817, and 0.966, respectively, as per Hair et al.^[73], which were more significant than the threshold level 0.70. The variable’s convergent validity, which is latent in the assessment model, was weighed by evaluating the ratios of item loadings and Average Variance Extracted (AVE). AVE and CR values between 0.40–0.70 might also be kept if they meet the criteria proposed by Hair et al.^[73]. As a result of low loadings below 0.40, four organizational citizenship conduct components were deleted. Following that, loadings ranging from 0.671 to 0.911 were kept for organizational citizenship behavior, job satisfaction, and employee engagement. In the current investigation, all factors’ AVE values ranged from 0.517 to 0.761, which are more than the threshold limits, i.e., 0.50, proposed by Hair et al.^[73]. The results of convergent validity demonstrated an acceptable level.

Table 1. Test of validity and reliability.

Variables	Factors	Items	AVE	CR
Job satisfaction	JS1	0.732	0.517	0.817
	JS2	0.761		
	JS3	0.871		
	JS4	0.897		
	JS5	0.811		
Employee engagement	EE1	0.866	0.761	0.966
	EE2	0.704		
	EE3	0.897		
	EE4	0.911		
	EE5	0.872		
	EE6	0.833		
	EE7	0.864		
	EE8	0.814		
	EE9	0.891		

Table 1. (Continued).

Variables	Factors	Items	AVE	CR
Organisational citizenship behaviour	OCB1	0.779	0.662	0.823
	OCB2	0.875		
	OCB3	0.813		
	OCB4	0.866		
	OCB5	0.671		
	OCB6	0.867		
	OCB7	0.699		
	OCB8	0.724		
	OCB9	0.871		

The present study examined the discriminant validity using the Heterotrait-Monotrait Criterion (HTMT) Henseler et al.^[74] and the Fornell and Larcker^[75]. As each latent variable in the current study for AVE Square is greater than the remainder of the correlation values among the variables, the Fornell-Larcker^[55] criteria are utilized for discriminant validity, as shown in **Table 2**. However, according to Kline^[76], the threshold values 0.85 were less than higher HTMT levels. The empirical results of the research offered more justification for the discriminatory validity (**Table 3**).

Table 2. Discriminant validity (Fornell-Lacker).

Variables	Job satisfaction	Employee Engagement	Organisational citizenship Behaviour
1	0.771	0.712	0.667
2	-	0.848	0.761
3	-	-	0.797

Table 3. Discriminant validity (HTMT).

Variables	Job satisfaction	Employee Engagement	Organisational citizenship Behaviour
1	-	-	-
2	0.772	-	-
3	0.701	0.802	-

4.3. Evaluation

Collinearity analysis is the primary test for the structural model commences. Hair et al.^[73] reveal that no such problem exists as long as all VIF values are below 3.3 and 5, i.e., the suggested threshold values. The findings show that all of the constructions have a multi-collinearity problem (**Table 4**).

Table 4. Construct's collinearity test.

Constructs	OCB
EE	2.066
JS	2.071

The bootstrapping approach with 5,000 resamples was used to evaluate the path coefficient values. The results addressed here favorably and substantially influence the relationship between organizational citizenship behavior and job satisfaction ($= 0.322, p = 0.05$) and employee engagement ($= 0.637, p = 0.05$). The structural model results for the path coefficient values reveal that organizational citizenship behavior is more antecedent

towards employee engagement than job satisfaction. The findings suggest employee engagement and corporate citizenship behavior links that are significant and positive ($= 0.711, p = 0.05$). As a result, hypotheses found to be substantial and positive are between H1–H3. The impact sizes for H1, H2, and H3, respectively, were 0.022, 1.104, and 0.501. This demonstrates the extent of the outcome that is larger than the suggested range for hypotheses 2 and 3, whereas per Cohen^[77], hypothesis 1 holds a lesser degree, i.e., 0.02. The present research found that the total variation in employee engagement and job satisfaction upon organizational citizenship behavior described was 61.2 percent.

In comparison, the variables measured upon employee engagement through job satisfaction were 55 percent. Correlation coefficients for both dependent variables are determined to be moderate. As per Hair et al.^[73], for latent endogenous variables, the correlation coefficients are weak, medium, and significant as the values are 0.33, 0.49, and 0.72, respectively. The plan and actual (Q2) are calculated by blindfolding the participants and fixing the exclusion interval to 7. **Table 5** shows that the Scores for the latent dependent variables are more significant than zero, demonstrating that the model has excellent predictive validity. The bootstrapping techniques were implemented per Preacher and Hayes’s^[78] mediation protocol to explore the direct relationship among the factors without mediating effect.

Table 5. Structural model result.

Relationship	R ²	F ²	Q ²	β-values	t-values	p-values	Decisions
EE to OCB	0.446	0.414	0.267	0.633	22.614	0.000	Accepted
JS to EE	0.415	1.066	0.401	0.654	27.667	0.001	Accepted
JS to OCB	0.433	0.027	0.266	0.207	2.341	0.016	Accepted

As demonstrated in **Table 6**, the direct influence upon organizational citizenship behavior through work satisfaction was significant and positive ($= 0.617, t = 19.89, p = 0.05$). The structural path model is then updated to incorporate the moderating effect on the relationship (EE). The mediator variable had a significant and positive influence ($= 0.512, t = 9.16, p = 0.05$). Similarly, the mediating size was estimated by calculating the variability account for (VAF). The accounted-for variability was 69.97 (total impact/indirect effect). This implies that 69.97 percent of organizational citizenship behavior is explained through employee engagement to establish the relationship between job satisfaction. According to Hair et al.^[73], the general rule of VAF values less than 20% have deemed no mediation, between 20% and 80% are considered partial mediation, and above 80% are regarded as complete mediation. The VAF with less than 80% is termed to be maximal mediation. As a result, employee engagement brings the relationship between organizational citizenship behavior and Job satisfaction to mediate partially, supporting Hypothesis H4.

Table 6. Effect indirectly.

Effect	Relationship	VAF	Total Effect	Indirect Effect	β-values	p-values	t-values	Results
Indirect	JS to OCB	0.201						
	JS to EE	0.722	0.667	0.501	0.719	0.000	11.47	
	EE to OCB	0.711						
Direct	JS to OCB	0.637				0.000	22.01	Accepted

According to research, job satisfaction and altruism positively correlate with bank employees. According to Organ^[21], this dimension emphasizes employees’ altruistic efforts to help the company succeed. The study found that job satisfaction motivates employees to participate in the company’s community. The findings suggest that job satisfaction is associated with workplace sportsmanship. A positive correlation has been found

between vigor and job satisfaction, indicating that bankers with higher job satisfaction are more likely to work with energy and enthusiasm. According to research, job satisfaction boosts employee dedication and commitment to the company. Absorption and job satisfaction are linked, suggesting that happy workers are likelier to work in a state of flow and absorption.

The study's findings support Organ's^[21] definition of Organizational Citizenship Behavior. Additionally, these findings shed light on how job satisfaction affects these OCB dimensions. Ünal^[41] found that organizational commitment mediates the effect of job satisfaction on several dimensions of organizational citizenship behavior (OCB).

5. Discussion and practical implication

Our research found strong correlations between organizational citizenship behavior, job satisfaction, and employee engagement. Our research shows that organizational citizenship behavior correlates more strongly with employee engagement than job satisfaction. This discovery has significant implications for HR strategies and workplace dynamics. Our hypotheses (H1–H3) are validated by existing theories and literature, which have practical implications for organizations seeking to improve employee engagement and job satisfaction. This is significant because H2 has a large effect size. According to our study, organizational citizenship behavior explains 61.2% of employee engagement and job satisfaction. This highlights the importance of organizational citizenship behavior as a predictor and its potential impact on HR strategies. The mediation analysis supports Hypothesis H4 by showing that employee engagement partially mediates the relationship between organizational citizenship behavior and job satisfaction. Employee engagement may help companies boost job satisfaction, according to this finding. Our model had high predictive validity, ensuring the reliability of our research findings and its ability to provide practical insights into workplace employee engagement and job satisfaction. It is worth noting that prior studies^[79,80] have demonstrated a positive and statistically significant relationship between job satisfaction and organizational citizenship behavior (OCB). Furthermore, a clear correlation has been identified between job satisfaction and employee engagement, emphasizing that bank should prioritize enhancing employee job satisfaction.

The research highlights the significance of organizational citizenship behavior (OCB) within the banking industry, as it is crucial in enhancing customer service and retention. Consequently, this contributes to banks' long-term viability and endurance^[81]. The findings above underscore the interdependence of these variables and emphasize the imperative for financial institutions to prioritize the cultivation of a favourable workplace atmosphere.

To bolster job satisfaction, banks must take proactive measures to facilitate concerns about compensation, work-life equilibrium, and professional growth. Consequently, this will result in a favourable influence on organizational citizenship behaviour (OCB).

Financial institutions should allocate resources toward employee training initiatives to cultivate higher levels of employee engagement, establish avenues for skill enhancement, and develop a work environment that fosters collaboration and innovation—a Comprehensive Examination of Workplace Initiatives Aimed at Enhancing Employee Well-being and Satisfaction. Implementing employee-centric policies, such as flexible work arrangements, recognition programs, and health and wellness initiatives, can positively impact job satisfaction and subsequently increase organizational citizenship behaviours (OCB). Implementing regular technical training and up skilling programs is imperative to ensure that employees are adequately equipped to meet the ever-changing demands of the banking industry.

In summary, this research offers significant contributions to understanding the interdependent connection among job satisfaction, employee engagement, and organizational citizenship behaviours (OCB) within the banking industry. By considering these factors and implementing the practical implications discussed earlier, financial institutions have the potential to establish a sustainable and efficient work environment, thereby enabling their workforce to actively engage in organizational citizenship behaviours (OCB) and contribute to the overall success of the organization.

6. Conclusion and future research

In the current era characterized by swift technological advancements, it is evident that the banking industry faces a compelling need to augment employee job satisfaction to cultivate Organizational Citizenship Behavior (OCB) and secure long-term viability within a progressively competitive technological milieu. The importance of job satisfaction cannot be overstated, as it plays a vital role in fostering employee commitment. This commitment, in turn, contributes to developing a collaborative work environment conducive to Organizational Citizenship Behavior (OCB)^[82]. According to Organ and Sen et al.^[83,15], the presence of organizational citizenship behavior (OCB) plays a significant role in enhancing the authenticity of employee endeavors, commitment, and proficiency, which are essential elements for maintaining customer loyalty and ensuring the long-term sustainability of an organization. Nevertheless, it is necessary to acknowledge that our study does have certain limitations. The cross-sectional design of this study limits the ability to establish causal relationships, as it only provides a cumulative perspective on the effects of predictor variables. Longitudinal approaches could potentially enhance future research endeavors by offering more profound insights. However, our study contributes substantial value to the current body of knowledge regarding the sustainability of the banking industry. This is achieved by examining the complex relationship between job satisfaction, organizational citizenship behavior (OCB), and employee engagement. The results of our study emphasize the correlation between job satisfaction and organizational citizenship behavior (OCB), which is influenced by employee engagement. This discovery provides banks with a strategic framework for improving employee engagement, thus promoting a culture of organizational citizenship behavior (OCB).

Additionally, our research highlights the crucial significance of employee satisfaction in fostering sustainability within the banking industry, emphasizing the imperative requirement to nurture a satisfied and dedicated workforce for long-lasting achievements. Subsequent investigations should incorporate a broader selection of financial institutions and employee classifications, delving into the intricate facets of job satisfaction, employee engagement, and organizational citizenship behavior within the framework of sustainable banking. These endeavors will enhance our comprehension of these crucial factors in the long-term sustainability of the sector.

Author contributions

Conceptualization, AK and SH; methodology, AK and AP; software, RK; validation, AP, AK and SH; formal analysis, RT; investigation, AP; resources, RT; data curation, RK; writing—original draft preparation, SH; writing—review and editing, AK; visualization, AP; supervision, AK; project administration, AP, AK and SH. All authors have read and agreed to the published version of the manuscript.

Ethics approval and consent to participate

The research conducted by AK, SH, AP, RK and RT received approval from the Internal Review Board for Research KIIT Deemed to be University, BBSR, and India. The approval number for the study is KIIT-DU/KSFH/2023/454 (B).

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Conflict of interest

The authors declare no conflict of interest.

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