

# Designing and Explaining the Organizational Citizenship Behavior Model based on Islamic Teachings in Qarz-e-Hasaneh Mehr Bank, Iran

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## ARTICLE INFO

Received: 29 Dec 2024

Revised: 15 Feb 2025

Accepted: 24 Feb 2025

## ABSTRACT

The purpose of this research is to design an organizational citizenship behavior model based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank, Iran. The research method is applied in terms of its purpose and exploratory in nature, and in terms of the method of collecting and analyzing information, this research is descriptive and survey-type. The statistical population in the qualitative field included experts from the scientific community, academic specialists, and banking industry experts, who were selected purposefully. The statistical population in the quantitative field included managers and employees of Mehr Bank, of whom 217 out of 500 were selected by random sampling in this research as the sample size to analyze the relationship between variables. For this purpose, after studying the literature on the subject and then using the content analysis method for coding, the factors and components of organizational citizenship behavior based on Islamic teachings were identified. Finally, the structural equation method in PLS software was used to measure the relationship between the variables in the model. The results of the analysis based on the content analysis method showed that the factors and components of organizational citizenship behavior based on Islamic teachings include the individual factor (observing values, developing behavioral principles, creating infrastructures for attachment to work, the internal aspect of individuals for growth, improving the level of skill through continuous training, and the moral characteristics of individuals), the organizational factor (developing a code of ethics to observe ethical principles, internal organizational characteristics, ethical decision-making, the ability to resolve ethical conflicts, institutional participation and support, institutionalizing organizational culture, organizational structure, employee skills and knowledge, progressivism and meritocracy, organizational justice and equality, reducing organizational corruption, evaluating the performance system, ethical leaders, respecting labor rights, interaction and social relations with others), and the environmental factor (environmental stimuli, legalism, cultural factor, social factor, political factor, economic factor). The results of the quantitative research show that the individual factor, organizational factor, and environmental factor have an effect on organizational citizenship behavior based on Islamic teachings.

**Keywords:** Citizenship behavior, Organizational citizenship behavior, Islamic teachings, Banking industry

## INTRODUCTION

Organizational citizenship behavior of employees is considered as positive actions of employees to improve productivity and solidarity and cohesion of the workplace that go beyond organizational requirements. He believes that citizenship behavior is an individual and voluntary behavior that is not directly subject to formal reward systems in the organization, but it improves the effectiveness and efficiency of the organization's performance. For example, a worker may not need to work overtime and stay at work late, but nevertheless he stays in the organization more than his official working hours and helps others and improves current affairs and facilitates the organization's workflow (Khan et al., 2019). Organizational citizenship behavior includes all behaviors that are carried out by internal stakeholders of the organization and to strengthen the organization's brand personality. Brand organizational citizenship behavior was initially defined as a duty outside the job description, but later studies showed that this behavior has expanded not only to behaviors outside the job description but also to behaviors within the job

(Karimi et al., 2016). Brand organizational citizenship behavior, which is a new term in business literature, especially internal marketing, refers to the behaviors and attitudes of employees towards the organization's brand. Brand organizational citizenship behavior has a very close relationship with organizational citizenship behavior and has actually branched off from it (Torkeman, 2017). Islamic management and its effects and training competent managers are considered among the most important intellectual foundations of religion. Man cannot live in an uneven and disparate way in the universe. The more he distances himself from the system, organization, and management, the more he will face failure and disappointment and be doomed to destruction. Management from the perspective of authentic Islamic teachings and sources has conditions and principles that help the manager achieve management goals. In authoritative texts such as the Quran and Nahjul-Balagha, the issue of management has been considered in its various dimensions, from political management to economic management and even family management. Islamic management will have a positive impact on organizations and departments. (Moloud Pournia, 2010). The subject of management is man in terms of organization, and without proper knowledge of him, management knowledge does not have a solid scientific base and does not reach the level of complete efficiency in application. In the meantime, "decision-making", which has a special place and role in management and is considered synonymous with management, relies most on anthropological infrastructures in theory and practice and is influenced by them. (Bakhshi and Naghipourfar, 2015). Scientific studies and especially objective observations show that one of the main causes of problems at the micro and macro levels of management is that management systems in the two areas of theory were not organized based on awareness of all dimensions of human existence and with regard to the purpose of creation and recognition of factors that help him achieve the ultimate goal; but were formed based on material or non-divine anthropological foundations. Therefore, one of the fundamental issues that plays an important role in the formation of knowledge and theory of "Islamic management" and its realization is the explanation of the Islamic perspective on the anthropological dimensions and components affecting important areas of management. Among the various areas of management, the area of "decision making" is of particular importance and plays a significant role in the research of effective and efficient management; Because all management activities and actions are the result of the decision-making process, and decision-making is intertwined with all the duties of managers. On the other hand, because decision-making is a process in humans that is formed by internal capabilities and activities, identifying and being aware of these internal capabilities is essential for accurately understanding decisions, understanding the characteristics of decisions, how to make decisions, and recognizing the elements and factors affecting them. One group of these capabilities and activities is related to the cognitive dimension of humans, which includes types of perception, sources of tools, and its foundations and components. (Bakhshi and Naghipourfar, 2015). The banking industry is of vital importance in the national and global economy and plays a fundamental role as deposit-taking and lending institutions for companies (Lobo, 2017). The status of banks and their financial reporting in Iran is also one of the concerns and points that users of financial reports have always paid attention to (Badri, 2016). The global financial crisis of 2007-2008 showed how interconnected the financial system and banking network are and how high the possibility of rapid spread of losses from one bank to other banks and the contagion of instability in this network is. Many definitions of financial stability have been mentioned; but most of them agree that the instability of the financial system consists of situations in which the financial system is unable to effectively perform its defined functions and is in a functional crisis. A stable monetary system involves the capacity to allocate resources efficiently, assess and manage financial risks, maintain employment levels close to the natural rate of the economy, and eliminate changes in the relative prices of financial and real assets that would affect monetary stability and employment levels; in other words, the real value of financial system stability is more evident in periods of instability. Financial system instability means the inability of banks to finance profitable projects and the imbalance in their financing function; Therefore, major instability in the financial system may cause banking panic, hyperinflation, and capital market collapse, and weaken international confidence in the financial market and the economic system, but the important and interesting point is the role of financial reporting in avoiding instability of the banking system. (World Bank, 2016). If Islamic teachings are followed and implemented correctly in the banking industry, there will be significant results in relation to organizational citizenship behaviors for this organization in the long term. In general, citizenship behavior is a valuable and useful type of behavior that individuals express voluntarily and voluntarily. Thus, studying and examining this type of behavior of individuals in the banking system seems very important and necessary. But in general, organizational citizenship behavior is a set of voluntary and optional behaviors that are not part of the official duties of the individual, but are nevertheless performed by him and effectively improve the duties and roles of the organization. Therefore, the mother of this

research is to investigate how to design an organizational citizenship behavior model based on Islamic teachings in Qarz al-Hosaneh Mehr Bank of Iran? In short, it can be said that the concepts of Islamic teachings and organizational citizenship behavior are becoming more important for the banking system day by day, and to some extent, previous studies have examined these concepts. However, none of the previous studies have simultaneously addressed the design of an organizational citizenship behavior model based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran. Therefore, the present study seeks to improve the existing gap in this field to some extent and take a step in this direction to answer the question of how to design an organizational citizenship behavior model based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran? And finally, the analysis of data and research results will help the banking system to somehow include organizational citizenship behavior in all activities related to the banking system. Therefore, this study addresses the following questions:

### **Main research question**

How is the design of an organizational citizenship behavior model based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran?

### **Sub-research questions**

- 1- What are the factors and components of organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran?
- 2- What are the relationships between organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran?
- 3- How is the validity of the conceptual model of organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran verified?

## **RESEARCH LITERATURE**

### **Organizational citizenship behavior**

Citizenship behavior is a type of voluntary behavior that helps maintain and strengthen the social and psychological aspects of the organization (Mohammad et al., 2017). According to researchers, initially the emphasis was on voluntary behaviors for which no reward was considered and the workforce was not trained to perform them. These behaviors, which are considered outside the formal duties of the job, but are in line with improving the work environment and contributing to the performance of the organizational unit, are collectively considered citizenship behaviors. Citizenship behavior, as defined by Bateman and Oregon, is behavior that is separate from the task behavior and job description and is not seen in the formal evaluation of how the activity is performed. In addition, not only can the willingness to perform citizenship behavior not be imposed on the workforce, but there can be no punishment for not wanting to do it. From an organizational perspective, citizenship behavior can be one of the most important aspects of employee behavior that leads to the overall effectiveness of the organization. The three main elements of citizenship behaviors are: optional behaviors (not part of the job description and not as a result of personal choice); Going beyond the enforceable requirements of the job description and having a positive impact on the overall effectiveness of the organization (Nguyen et al., 2016). The concept of organizational citizenship behavior has revolutionized the field of organizational behavior and has made innovative, flexible, and successful organizations responsible for their survival and success. Organizational citizenship behavior is an individual and voluntary behavior, meaning that individuals do not receive formal rewards for performing such behaviors. They are also not fined or punished for not performing these behaviors. In fact, organizational citizenship behavior is a kind of self-sacrifice by employees to ensure the comfort and well-being of others (Gopal et al., 2016). Organizational citizenship behavior refers to behaviors outside the role of employees, which go beyond the call of duty. Organizational citizenship behavior is often optional and voluntary and is not recognized by formal reward systems in the organization. But it is important for effective organizational performance. Organ and colleagues have shown many benefits of organizational citizenship behavior that can help organizational performance: facilitating coordination of activities between team members and across work groups, the ability of organizations to attract and retain quality employees, increasing worker or management productivity, increasing the organization's ability to adapt to environmental changes. Bolino and colleagues stated that organizational citizenship behavior improves

organizational performance by contributing to social capital, which is part of the competitive advantage of the firm. They found that organizational citizenship behavior helps people build structural, relational, and cognitive social capital. That is, organizational citizenship behavior brings people closer together by increasing the number of bonds between employees and by forming connections that are later used at work. (Kim et al., 2020). Organizational citizenship behavior, according to Organ, organizational citizenship behavior is a voluntary and voluntary individual behavior that is not directly or explicitly organized by a formal reward system and that generally promotes the efficient and effective performance of the organization. Researchers have proposed different frameworks for organizational citizenship behavior. Smith et al. have proposed two factors of organizational citizenship behavior, namely altruism (behaviors directed at individuals) and consensus (behaviors directed at the organization). Organ proposed a classification of organizational citizenship behavior, which is: 1- altruism: behaviors that aim to help specific individuals solve problems related to the organization, 2- dutifulness: behaviors that go beyond the minimum requirements of the job, 3- chivalry: the willingness and enthusiasm of employees to tolerate less than ideal conditions without complaining, 4- politeness: the voluntary behavior of an individual that aims to prevent problems related to working with others, and 5- civic virtue: behaviors that show that an individual is responsibly involved in various tasks for the stability and stability of the organization, participates in tasks, and is concerned about the survival of the organization. Williams and Anderson propose two dimensions for organizational citizenship behavior; The first dimension of organizational citizenship behavior is behaviors directed towards individuals that are consistent with the dimensions of altruism and politeness desired by the organization; the second dimension of organizational citizenship behavior is behaviors directed towards the organization that are consistent with the other three dimensions of the organization's classification, namely conscientiousness, chivalry, and civic virtue (Comario Taplial, 2017).

### **Management of citizenship behavior based on Islamic teachings**

The subject of management and administration has been one of the important and decisive elements throughout human history and civilization, and human history has always faced and experienced different management styles and methods, and in various ways, it has provided the basis for the sustainability and durability of civilizations and governments. With the advancement of science and the increase in human awareness in using its facilities and abilities, the impact of management on human progress has also increased, and along with it, various and different theories that looked at humans from various perspectives have also been presented. The common feature of all these theories is goal-orientedness and attention to the result of the work, and in this regard, humans have sometimes been considered as tools and sometimes they have been given attention at higher levels. What is the point is that in any case, attention to humans has also been done in order to increase production and achieve desired economic results (Latifi, 2012). There are many definitions for management, some of which are: "The art and science of using resources to achieve desired goals in a way that does not conflict with Islamic standards." (Nabavi, 2014). In another definition of Islamic management, Allamah Mohammad Taqi Jafari states: "It is the management of human life, whether in an individual or social situation, to achieve the highest material and spiritual goals" (Moghimi, 2015). Islamic management, in the words of Ayatollah Makarem Shirazi, means that the universe is under a single management, and this management is Allah's, man is the vicegerent of Allah and the lesser world. This model tells us that "proper management is only possible in the light of direct communication with limited and trusted deputies, and the manager should not establish direct communication with all the people." What results from the selected definitions and other definitions is that in Islamic management there is a divine and school perspective in which human growth and education are taken into account and it deals with the management and management of affairs according to divine traditions. (Afzali, 2016). With the victory of the Islamic Revolution of Iran and the presence of a religious government in which the theoretical foundations of government administration are based on religious values and the actions of the government are influenced by the divine attitude of man, management has been considered as one of the aspects of government administration and a process that must be influenced by a new and new attitude of value governing the entire society. In Islamic management, which emerged with the emergence of the religion of Islam, the position of the manager in the organization has been interpreted as "like a rosary thread for beads or like a millstone for its rocks." Therefore, attention to the variables of Islamic management based on the teachings of Islam and the Seerah Imams. Infallibles (AS) and its application is of particular importance. Islamic management means working with specific goals in the city and with individuals and human groups to achieve high goals with elements of planning, organization, theoretical and practical direction and guidance and with supervision and motivation. In Islamic



management, the categories of goal, guidance, development, security and peace find a special place and are integrated with the structure of urban management. Islamic management is a process that will lead to a decision-making system as a whole. The degree of success or failure of Islamic management depends on the authority and legitimacy and the legal, moral, spiritual, value, social and economic structure of the society in which the specific management is applied. Islamic management in the Islamic system, in terms of structure, form and direction, is fundamentally different from Islamic management in secular and liberal systems. Islamic management in the Islamic system is completely focused on values, divine traditions and transcendent principles, and if these principles, criteria and foundations are considered and implemented by the agents, society will achieve spirituality, justice, welfare, comfort and morality through the light of such management. The structure of urban management in the Islamic system is religion-centered and religious (Navaei, 2012).

### **RESEARCH METHODOLOGY**

The present study is a mixed (qualitative-quantitative) study and the qualitative part is the content analysis method. The content analysis method is considered to be an inductive and exploratory research method and is rooted in reality and provides explanations for events as they occur. Data collection in which categories are formed around a basic and fundamental paradigm with a context. The research topic is fundamentally paradigmatic in nature, providing a model designed to code categories and extract research results. Each of the cases studied will be examined separately and based on the following 8 steps. The eight steps include: In this study, a range of factors are examined using targeted interviews and then analyzed. The steps of this method are: 1 - Determining the research question 2 - Selecting the group of subjects 3 - Reviewing and studying the sources 4 - Collecting and analyzing data 5 - Coding 6 - Creating and producing categories 7 - Determining the main categories 8 - Developing theories. Sampling in the content analysis research strategy is carried out in a non-random, purposeful and theoretical manner and its goal is to optimize concepts and categories. Also, this sampling continues until theoretical adequacy is reached, that is, until there is no change in the final model by adding data. The statistical population in the qualitative area included banking industry experts, experts from the scientific community and academic specialists and all knowledgeable and opinionated individuals in relation to organizational citizenship behavior based on Islamic teachings, who were selected purposefully and the number of experts in the qualitative section was 10 people. Expert experts who have at least 29 years of experience in the banking industry and also have a PhD or higher education and are working in management positions. Considering the method of data collection, if the purpose of the interview is to explore and describe the opinions and attitudes of the interviewees, and also considering the time and resources available, 10 samples will be sufficient for the interview. The data of this study were collected based on semi-structured interviews from 10 members of the academic board and expert experts in the banking industry. In conducting interviews with questions, first the interview framework was presented, including introduction, statement of the reason for the interview, and a general definition of the development of the ski, then the research questions were asked to the interviewees based on the designed structure.

The present study uses a survey research method and a field branch in the quantitative part and collects the necessary information from the desired statistical sample with data collection techniques such as questionnaires and finally, by using appropriate statistical software (such as SPSS and Smart PLS), it tests the hypotheses that have been presented in advance based on its own evidence and information. Generalizing the results obtained to the entire statistical population is the last step in this research. The research is of the type of fieldwork that can provide data on attitudes, feelings, beliefs, past behaviors, recorded behaviors, and also the recognition of the possession of personal characteristics. Field research is the systematic collection of information from respondents in order to understand or predict some behavioral aspects of the target population, which must be accompanied by sampling, questionnaire design, and data analysis. The statistical population of this study includes all managers and employees of Mehr Bank of Iran, which are 500 people. The statistical sample is 217 people based on the Cochran formula, and the sampling method is simple random sampling. There are various methods to measure the validity of the questionnaire, the most important of which are: face validity, concurrent validity, predictive validity, and construct validity. In the present study, face or content validity and construct (convergent) validity have been used to examine the validity of the questionnaire. To examine the face validity of the research questionnaire, questions were provided to a number of management professors, according to components extracted from past reputable research and with reference to relevant sources, to comment on the validity of the questionnaire. After the questionnaires were reviewed and

evaluated by professors and experts and minor amendments were made, the face validity of the questionnaires was confirmed. Therefore, to determine the validity of the questionnaire after design, it was provided to 10 professors and experts, and the validity of the questionnaire through the counting sigma for the entire scale is 0.87. Also, in order to confirm the homogeneity of the questions of different dimensions in terms of content, a confirmatory factor analysis was conducted on this scale. The obtained values indicate the appropriateness of the fit index. In order to examine the reliability of the questionnaire, Cronbach's alpha method was used, and its value was determined to be 0.90.

## RESEARCH FINDINGS

### Analysis and coding of research data

The method of data analysis in the qualitative phase is based on the content analysis method. Writing the analysis starts from the very first stage. In general, there is no unique way to start a study of content analysis. Each of the cases studied will be examined separately and based on the following 8 steps. After completing the aforementioned 8 steps, secondary analyses will be conducted to analyze the relationships and network of themes, similarities and differences. The steps of this method are: 1- Determining the research question 2- Selecting the group of subjects 3- Reviewing and studying the sources 4- Collecting and analyzing data 5- Coding 6- Creating and producing categories 7- Determining the main categories 8- Developing theories. After the above categorization, the extracted concepts and categories were systematically related to each other and drawn in the form of a paradigm model (selective coding). The results of the above steps are presented in the form of Table 1 and Figure 1.

**Table 1- Extracted concepts and categories**

General and main categories	Subcategories	Basic Codes
Individual factor	Adherence to values	Ethical Principles and Ethics
		Ethical Values
		Personal Values
		Good Ethics
		Promoting Personal Ethics
		Abnormality and Moral Misconduct
		Normalizing Individuals
	Developing behavioral principles	Principles of behavior
		Good and virtuous qualities
		Behavioral patterns and code of ethics
		Character and behavior
		Development of behavioral patterns
	Creating infrastructure for attachment to work	Feeling of satisfaction
		Strengthening attachment and interest in work
		Creating appropriate environments for human factors
		Personal relationships
		Decisions
		Irresponsibility
		Justice and fairness

	The inner aspect of people for growth	Employee alienation
		Individual level
		Employee capabilities
		Motivating employees
		Justice and fairness
		Positive attitude
		Delegating authority
		Encouragement and punishment
		Freedom-seeking person
		Human dimension
		Indecisiveness
		Employing committed forces
	Improving skill levels through continuous training	Learning
		Skills and knowledge
		Structure and competency structure
		Using actual abilities and potentials
		Level of knowledge of individuals
		Experience and skill gap in the administrative system
		Employees having skills and knowledge
		Providing continuous training
	Moral characteristics of people	Service provision
		Trustworthiness
		Responsibility
		Work discipline
		Generosity
		Tolerance
		Justice
		Attitude
		Intention
		Self-strength
		Internal locus of control

		Personal values
		Beliefs
		Reliability and seriousness
		Falling conscience
		Lack of self-esteem
		Interest in the job
		Moral virtues and good ethics
		Moral characteristics
		Trust
		Sense of equality
		Weakness of belief
		Commitment to learning
		Adherence to moral values
		Collective spirit
		Moral intelligence
		Responsibility
Organizational factor	Developing a code of ethics to comply with ethical principles	Perfection of moral virtues
		A system of values
		Commitment to Islamic and organizational values
		Ethical codes
		Performing ethical actions
		Evaluating compliance with ethical principles
		Emphasizing compliance with ethical principles at the community and family levels
		Performance values
		Ethical norms and values
		Moral degradation and breaking of ethical boundaries
		Organizational value-creating principles
		Adaptation of behaviors and practices
		Level of ethical development



		Developing a code of ethics
		Applying ethical values
		The practical commitment of the organization's human resources to compliance with ethical principles and law
	Internal organizational features	Serving customers and people
		Organizational level
		Field dependency
		Demographics
		Parental influence
		Social capital
		Job characteristics
		Organizational culture
		Quality of work life
		Attention to creating motivation in employees
		Interference of managers' tastes and views
		Organizational climate
		Performance evaluation
		Organizational system
		Discourse building
		Establishing knowledge management
		Maintaining the growth and dignity of employees in the administrative system
		Public interest
		Systemic thinking and macro-view in the organization
		Conflict of interest
		Expectations and expectations in the organization
		Client dissatisfaction
		Planning
		Motivation
		Non-abuse of managerial position
		Sovereignty of the organization's work conscience

		Dynamic and learning organization
		Organizational aspects
		Identifying the damage
		Systematic approach and establishment of essential management processes
		Communication and functioning of the organization's processes
		Individual behavior and beliefs
		Designing systematic organizational mechanisms
		Organizational requirements
		Self-control and internal adherence to ethical values
		Creating a reputation for corporate commitment
		Quick response to ethical transgressions
		Correct understanding of the concept of ethics
		Creativity and innovation
		Organizational reputation
		Transparency
		Job Position
		Using Influence for Personal Gain
		Job Security
		Creative Management Program
		Ethics in Dealing with Internal and External Stakeholders
		Legitimacy of the organization's actions
		Adherence to ethics in dealing with internal and external stakeholders
		Respect and protection of people's rights
		Identifying weaknesses and planning for an exit
	Ethical decision making	Aligning plans and decisions
		Decision-making process
		Proper planning and benefiting from a medium-term perspective
		Unpredictability of decisions

		Failure to achieve goals
	Ability to resolve ethical conflicts	Low power at the disposal of management
		Reduced legitimacy and acceptability of management
		Attention to public awareness
		Conflict between organizational goals and individual goals of employees
		Conflict of interest
		Inefficiency of administrative employees
		Creating an organization of experienced employees
	Institutional participation and support	Retaining and supporting employees
		Establishing healthy and humane relationships
		Growing collective spirit and participation
		Participation and institutional convergence
		Participation of all employees
	Institutionalizing organizational culture	Self-control culture
		Values and organizational culture
		Reforming the administrative system and finalizing Islamic organizational culture
		Culture of participation
		Culture of ethics
		Culture of learning organization
		Social culture
		Culture of ethics
	Organizational structure	Organizational structure
		Administrative structure reform
		System improvement and modernization
		Creating a unified mindset in the organization
		Organizational dimension
		Agile organization
		Reforming the administrative structure and existing relationships
		Attention to health-oriented businesses
		Organizational health and authenticity
	Employee skills and knowledge	Targeted training through mass media
		Training professional ethics in the organization

		Ignorance and unfamiliarity of employees
		Training programs
		Planning for employee training
		On-the-job training
		Training and educating employees in line with organizational goals
		Educational and socialization processes
		Creating an organization of experienced employees
		Progress and development of communication and psychological sciences
		Training and learning organizational culture
		Continuous training
	Progressivism and meritocracy	Human resource recruitment
		Behavioral competencies
		Meritocracy
		Career promotion
		Career processes
		Having moral competence and administrative health
		Merit seeking
		Reforming recruitment and selection systems
		Employment criteria and human resource recruitment
		Job satisfaction
		Selection of individuals
	Organizational justice and equality	Fair and proportionate division of affairs in the organization
		Equality and proportionality of workload
		Justice and justice-oriented
		Creating a new and justice-oriented attitude
		Creating balance in the dimensions
		Organizational justice
	Reducing organizational corruption	Corruption in the layers of governance
		Financial corruption
		Creating transparency in information
		Transparency of work processes
		Distortions in service delivery

		Limits and limitations of duties and authorities of organizational units and jobs
		No administrative violations
		Lack of ethics and transparency
		Transparency in executive procedures
		Organizational health
		The superiority of relationship over principle
		Ignoring administrative and job problems
		Reducing moral corruption
		Reforming the service delivery system and providing the possibility of providing more desirable services to customers
		Increasing and reducing effective harms in the field of organizational ethics
		Utilizing the organization's expert team
		Counting bottlenecks and critical points
		Administrative corruption
		Silence of knowledge workers
		Transparency in instructions and processes for carrying out affairs
		Social justice policies
		Reforming cumbersome organizational procedures
	Performance system evaluation	To achieve the organization's goals
		Providing quality service
		Effectiveness of measures and activities
		Results orientation and designing a performance evaluation system
		Serious cooperation
		Critical monitoring
		Control and evaluation
		Implementing a performance control, monitoring and evaluation system in the organization
		Benefiting from the experiences of other institutions
		Providing desirable and quality services
		Operational measures and planning
		Ensuring and improving the level of people's satisfaction
		Clear regulations and guidelines



		Effectiveness and guidance of human resources
		Ensuring long-term benefits
		Existence of proper and correct supervision
		Lack of good governance
		Lack of a comprehensive ethical system in the culture of the society
		Lack of receiving feedback on the level of customer satisfaction
		Establishment of a performance evaluation system
		Lack of receiving feedback on the level of customer satisfaction
		Providing solutions for exit
		Type of behavior and performance of competing organizations
		Coherent and efficient planning
		Determining the organization's goals
		Effective supervision to comply with
		The framework of the country's development programs
	Ethical leaders	How leaders behave and perform
		Leaders and managers of the organization
		Leadership behavior
		Leadership in the organization
		Existence of ethical leadership
		Work ethics
		Attitude of senior managers
		Institutionalizing the culture of administrative ethics
	Respect for labor rights	Financial and career incentive levers
		Adherence to the principle of public interest
		Adjustment of salary plans
		Designing incentive systems
		Salaries, benefits and welfare affairs
		Observance of labor rights
		Communication with colleagues

	Interaction and social relationships with others	Mechanisms available for communication with customers
		Type of relationship between manager and employee
		Type of relationship between organization and job
		Organizational conflicts and personal relationships
		Committed to customer rights
		Regulator of relationships between humans
Environmental factor	Environmental stimuli	External to the organization
		External environment of the organization
		Environment outside the organization
		Existence of environmental stimuli
		Environmental dimension
		The environment surrounding the organization
		Workplace conditions
		External environment
		Society conditions
		Sustainable competitive advantage
		Conditions created in the workplace
		Competition
		Technological growth and the spread of the Internet
		Relationship with the environment
		Resources
		Ensuring long-term benefits
		Conditions for constructive competition
	Legalism	Laws and regulations
		Law and regulations
		Requirement to implement organizational laws and regulations
		Internal organizational requirements and duties
		External organizational requirements and duties
		Bureaucracy
	Cultural factor	General culture governing society
		Culture of the country
		Acquired behavior
		Culture and customs
	Social factor	Inside the organization

		Society and the surrounding environment of the organization
		Time and quality
		Corruption in the layers of governance
		Interaction
		Special position in front of customers
	Political factor	Developing strategies for ethics
		Developing strategies and policies for the development of administrative ethics
		Improper use of power in the hands of colleagues
		Organizational slogans and mission statements
		Organizational strategies and major plans
		Organizational strategic decisions
		Profiteering
		Policymaking and goal setting
		Gang play
		Organizational policies
		Employee work politics
	Economic factor	Creating economic and financial incentives
		Economic driving force
		Financial nature
		Financial abuses
		Achieving productivity and directing resources
		Organizational growth and development
		Ensuring optimal performance
		Profitability
		Efficiency and effectiveness
		Productivity
		Priority of individual interests to organizational interests
		Organizational profit or movement over government goals

## Research findings

### Analysis and coding of research data

The method of data analysis in the qualitative phase is based on the content analysis method. Writing the analysis starts from the very first stage. In general, there is no unique way to start a study of content analysis. Each of the cases studied will be examined separately and based on the following 8 steps. After completing the aforementioned

8 steps, secondary analyses will be conducted to analyze the relationships and network of themes, similarities and differences. The steps of this method are: 1- Determining the research question 2- Selecting the group of subjects 3- Reviewing and studying the sources 4- Collecting and analyzing data 5- Coding 6- Creating and producing categories 7- Determining the main categories 8- Developing theories. After the above categorization, the extracted concepts and categories were systematically related to each other and drawn in the form of a paradigm model (selective coding). The results of the above steps are presented in the form of Table 1 and Figure 1.

Table 1- Extracted concepts and categories

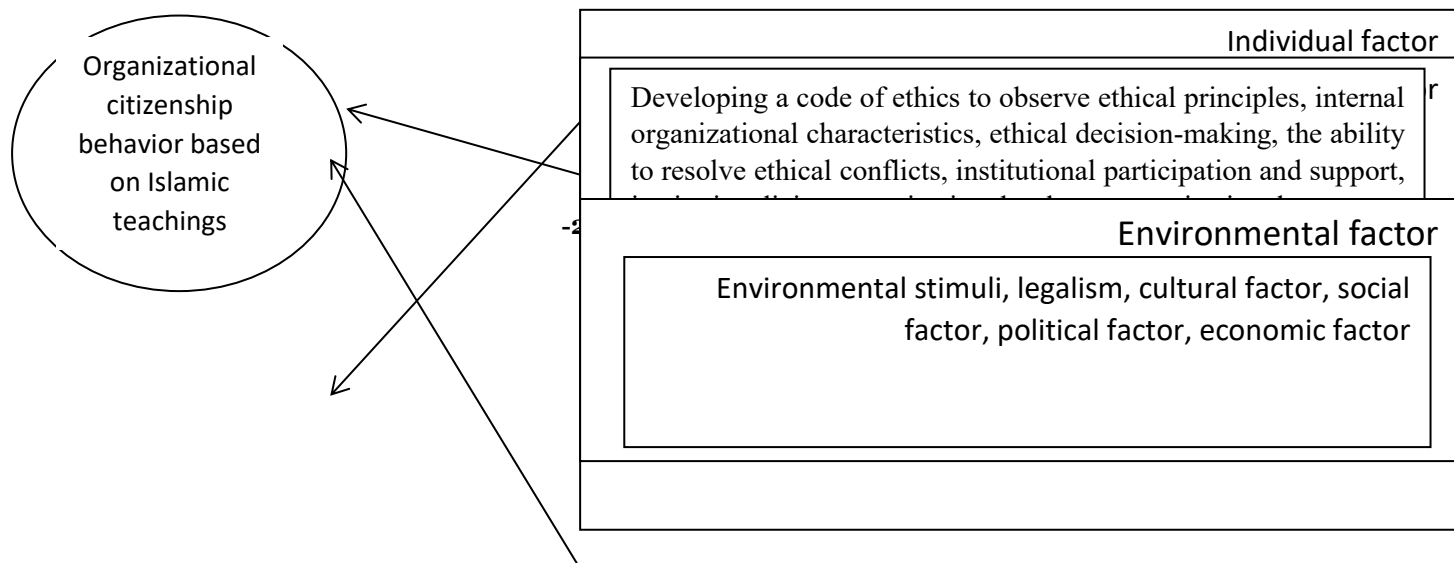


Figure 1: Conceptual model adapted from the content analysis method

In this study, in order to test the conceptual model of the research, Smart PLS software is used and in two general stages including "model fit check" and "hypothesis testing". Before conducting confirmatory factor analysis, the KMO test should be performed to ensure the adequacy of sampling.

**Table 1. Confidence statistics of research variables**

Research variables	Sampling adequacy index	Significance coefficient
Individual factor	0.886	0/000
Organizational factor	0.862	0/000
Environmental factor	0.834	0/000
Organizational citizenship behavior based on Islamic teachings	0.897	0/000

According to Table 1, the value of the sampling adequacy index for each of the variables is above 0.6 and also according to Table 2, the KMO value of the overall model is above 0.6. Also, since the significance level of the Bartlett test of the model is less than the research error value (0.05), the sampling adequacy is confirmed.

**Table 2. Data adequacy confidence statistics of the overall model**

0.846	Sampling quality index	
853.052	853.052	Bartlett's sphericity test

6	6	
0.000	0.000	

After ensuring the appropriate sample size, the item covariance values were examined and items with values less than 0.3 were excluded from the analysis because they were not consistent with other items and were not a suitable explanatory factor for that dimension. To measure reliability in this study, in addition to Cronbach's alpha coefficient, a composite reliability index was also calculated.

#### 4-1-Evaluation of the measurement model

**Factor loading coefficients:** First, the research model is tested based on the factor loading coefficients. If the factor loading is less than 0.3, the relationship is considered weak and is ignored. A factor loading between 0.3 and 0.6 is acceptable, and if it is greater than 0.6, it is very desirable. The structural equation model of the research model in the standard factor loading estimation mode is plotted in Figure 2. The test results showed that all factor loadings of the indicators are above 0.4 and the factor loading of the indicators is desirable.

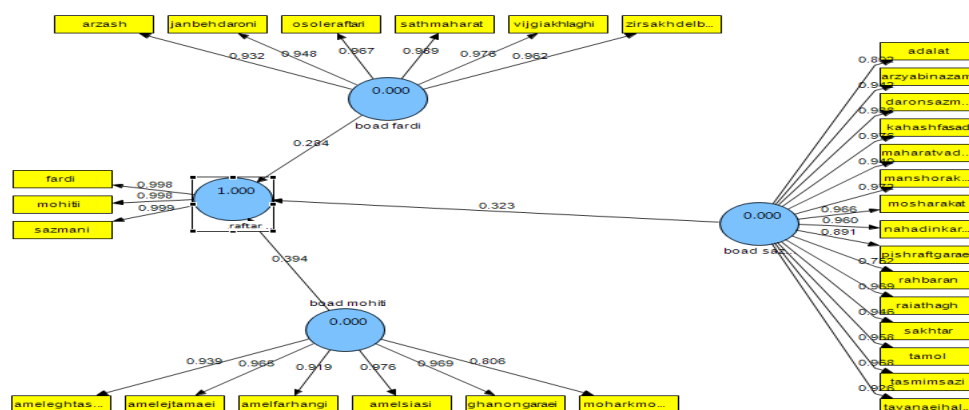


Figure 2: Structural equation model of the research model in the standard factor loading estimation mode

**Cronbach's alpha coefficient:** In this study, Cronbach's alpha was calculated for the variables using SPSS software and is reported in Table 3. As mentioned, the closer this coefficient is to one, the more appropriate it is. In this study, the reliability of the questionnaire for independent and dependent variables has been obtained at a very acceptable level.

**Composite reliability:** As can be seen in the table, all variables have composite reliability of 0.7 and above, and therefore, the model is approved in terms of composite reliability.

**Convergent validity:** The average variance extracted is used to measure convergent validity, and the critical value of this criterion is 0.5; meaning that the average variance extracted above 0.5 indicates acceptable convergent validity. The values of this criterion for the research model are as follows in Table 3. As can be seen, the average value of the extracted variance of all variables is greater than 0.5, which means that the model has convergent validity.

Table 3: Cronbach's alpha coefficient values, composite reliability, and average extracted variance

Mean extracted variance	Combined reliability	Cronbach's alpha coefficient	Component
0.926625	0.986970	0.982	Individual factor
0.926625	0.990069	0.987	Organizational factor
0.869771	0.974820	0.967	Environmental factor



Mean extracted variance	Combined reliability	Cronbach's alpha coefficient	Component
0.866272	0.998963	0.998	Organizational citizenship behavior based on Islamic teachings

**Divergent validity:** In order to examine the divergent validity of the model, the Fornell and Larker criterion has been used. This criterion determines the degree of relationship between a variable and its indicators in comparison with the relationship of that variable with other variables; so that acceptable divergent validity indicates that a variable interacts more with its indicators than with other variables. Fornell and Larker state that divergent validity is at an acceptable level when the average variance extracted for each variable is greater than the shared variance between that variable and other variables. In the Smart PLS software, this is examined by means of a matrix whose cells contain the values of the correlation coefficients between the variables and the square root of the average variance extracted for each variable. The model has acceptable divergent validity if the numbers in the main diagonal of the matrix are greater than the values below it. All the numbers in the main diagonal are greater than the numbers in the column below them, which means that the model has acceptable divergent validity.

#### 4-2- Structural model evaluation

The structural model or external model indicates the relationships between the latent variables of the model. In fact, in this section, questions (indicators) are not considered and only the latent variables along with the relationships between them are examined. Several criteria are used in the evaluation of the structural model, each of which is discussed below.

**Significant t numbers:** The most basic criterion for measuring the relationship between variables in the model is the significant t numbers. If the value of these numbers is greater than 1.96, it indicates the accuracy of the relationship between the variables and, as a result, the confirmation of that relationship or relationships at a 95% confidence level. Figure 3 depicts the results of the test of the research conceptual model in the case of significant t coefficients. The values calculated on the arrows indicate the significance of the t-values. The T-value results reported in the figure above are all greater than 1.96, so it can be concluded that at the 95% significance level, all questions are considered for the structural equation model and there is no need to remove any questions from the model.

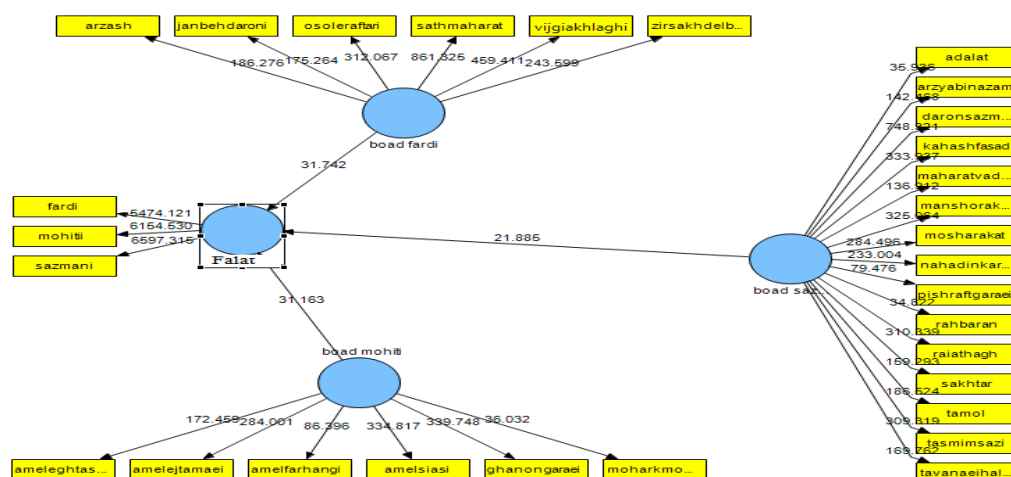


Figure 3: Structural equation model of the research model in the case of significant coefficients of the t-statistic

**Coefficient of determination criterion:** The higher the value of the coefficient of determination related to the dependent variable of the model, the better the model fit. Three values of 0.19, 0.35 and 0.67 are introduced as the criterion values for weak, medium and strong R<sup>2</sup> values. Table 5 shows the value of the coefficient of determination

of the dependent variable of the research. As can be seen, the values of the coefficient of determination of the research variables have a strong coefficient of determination value for the research variables.

Q2 criterion: Another method for evaluating the structural model is to examine the ability of the model to predict. The dominant criterion for the predictive relationship is the Q2 index. Regarding the intensity of the predictive power of the model, three values of 0.02, 0.15 and 0.35 have been determined, which respectively indicate the weak, medium and strong predictive power of the model for that variable. According to the Q2 value obtained for the dependent variables of the model shown in Table 6, it is clear that the predictive power of the model for the dependent variable is at a strong level.

#### 4-3- Evaluation of the overall model

The overall model includes both the measurement and structural model parts, and by confirming its fit, the fit examination in a model is complete. For the overall fit of the model, only one criterion is used as GoF (Goodness of Fit Index). Given that this index is partially dependent on the average share, then this index can also be used conceptually when the measurement model is of the reflective type.

Table 5. Share values and coefficient of determination of the dependent variables of the model

Coefficient of determination	Shared values	Research variables
-	<b>0.926625</b>	Individual factor
-	<b>0.869771</b>	Organizational factor
-	<b>0.866272</b>	Environmental factor
<b>0.999822</b>	<b>0.996896</b>	Organizational citizenship behavior based on Islamic teachings

Also, the coefficient of determination was measured by the researcher to examine the fit of the structural model and the Q2 criterion for the predictive power of the model, and the GOF criterion was used to measure the overall model; which is shown in Table 6.

Table 6. Report on the R2 criterion, Q2 criterion, and GOF criterion

GOF			Q <sup>2</sup> Criteria			R <sup>2</sup> Criteria			Variable
0/36	0/25	0/01	0/35	0/15	0/02	0/67	0/33	0/19	
Strong	Medium	Weak	Strong	Medium	Weak	Strong	Medium	Weak	
0.956414			0.991215			<b>0.999822</b>			Organizational citizenship behavior based on Islamic teachings

The GOF value for the model of this study was calculated to be 0.956414, which indicates a strong and very appropriate overall fit of the model. Given the strong fit of the overall model, we can now examine the research hypotheses.

#### 4-5-Testing the Model Hypotheses

In response to the question of what relationships exist between the factors of organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran?, the present study has three hypotheses:

Hypothesis 1: The individual factor has an effect on organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran.

Ho: The individual factor has no effect on organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran.

H1: The individual factor has an effect on organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran.

The significance number of the first hypothesis is 742.31 and this value is greater than 1.96. Therefore, Ho is rejected and hypothesis H1, which examined the direct and significant effect of the individual factor on organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran, is confirmed. The standard coefficient related to the relationship between the individual factor and organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran is 0.284. Therefore, the research hypothesis is confirmed.

Second Hypothesis: The organizational factor has an effect on organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran.

Ho: The organizational factor does not have an effect on organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran.

H1: The organizational factor has an effect on organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran.

The significance number of the second hypothesis is 885.21 and this value is greater than 1.96, so Ho is rejected and hypothesis H1, which examined the direct and significant effect of organizational factors on organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran, is confirmed. The standard coefficient related to the relationship between organizational factors and organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran is 0.323. Therefore, the research hypothesis is confirmed.

Third Hypothesis: Environmental factors affect organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran.

Ho: Environmental factors do not affect organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran.

H1: Environmental factors affect organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran.

The significance number of the third hypothesis is 163.31 and this value is greater than 1.96. Therefore, Ho is rejected and hypothesis H1, which examined the direct and significant effect of environmental factors on organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran, is confirmed. The standard coefficient related to the relationship between environmental factors and organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran is 0.394. Therefore, the research hypothesis is confirmed.

## **5- CONCLUSION**

Service organizations such as universities, which are under pressure to provide desirable services from citizens, emphasize their role in employee satisfaction less, but they expect employees to continuously develop themselves in order to adapt to technological and environmental changes so that they can provide more and better services to citizens. Most people start their careers with expectations of reaching the highest organizational levels, and most of them seek to gain power, growth, and advancement. Organizational citizenship behaviors, as voluntary and conscious behaviors of employees, have a significant impact on individual and organizational performance and the effectiveness and efficiency of the organization. The concept of organizational citizenship behavior is one of the basic issues in the field of organizational behavior that looks at human resources from a novel perspective and recognizes them as organizational citizens and seeks to provide the basis for the best manifestation of this citizenship. The present study was conducted with the aim of designing a model of organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran. In order to achieve the goals of the present study, in the first step, through comprehensive library research and evaluation of past studies, the effective factors and components of organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran were identified and extracted. In the next step, by using the content analysis method among professors and experts of the study community, the

factors and components of organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran were identified. In the final step in the quantitative section, confirmatory factor analysis and structural equation modeling were used to validate the model and determine the relationships between the effective factors in designing an organizational citizenship behavior model based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran. Finally, a model was presented and tested that identified all aspects of this phenomenon. Based on the content analysis method, the effective factors and components in organizational citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran include the individual factor (observing values, developing behavioral principles, creating infrastructures for attachment to work, the internal aspect of individuals for growth, improving the level of skill through continuous training, and the moral characteristics of individuals), the organizational factor (developing a code of ethics to observe ethical principles, internal organizational characteristics, ethical decision-making, the ability to resolve ethical conflicts, institutional participation and support, institutionalizing organizational culture, organizational structure, employee skills and knowledge, progressivism and meritocracy, organizational justice and equality, reducing organizational corruption, evaluating the performance system, and the Hebran is an ethical factor, respecting labor rights, interaction and social relations with others) and an environmental factor (environmental stimuli, legalism, cultural factor, social factor, political factor, economic factor), which results of the present study are in line with the results of the research of Saeidi (1401), Hassani Khaljiri (1398), Rahman and Karim (2022), Abdul Moti et al. (2022). Also, the results of the statistical section show that the individual factor, organizational factor and environmental factor have an effect on organizational citizenship behavior based on Islamic teachings in Qarz-ul-Hasaneh Mehr Bank of Iran, which is in accordance with the findings of the research of Saeidi (1401), Hassani Khaljiri (1398), Rahman and Karim (2022), Abdul Moti et al. (2022). According to the results of the study, it is suggested that a method to encourage more organizational employees, including managers and employees, to take moral responsibility, we should establish a "new responsibility discourse". This speech should be based on the phenomenological idea of ethics of responsibility. The application of disciplined management and strategic planning in business centers has been very effective in this regard, and the ethical or unethical performance of senior management has had the highest role and impact. It is suggested to managers that people should be encouraged to try new ways of doing things and that creative and innovative employees be encouraged in the organization. An atmosphere should be created in the company where employees and managers can present their ideas without fear and give them the opportunity to present new ideas and test them. It is suggested to managers to use research to identify the needs and desires of customers and to identify the strengths and weaknesses of competitors and to use research to optimize marketing activities. Business planners should constantly move forward according to the plan and schedule in line with the development of the organization in the market and use bold and aggressive competitions. Managers are advised to plan for the development of initiatives to improve customer loyalty, as increasing customer loyalty affects customer preferences and decision-making. Companies should invest in the way they provide products and services to customers, innovate, and meet customer needs so that they remain loyal fans on the loyalty curve, because satisfaction alone is not enough. Managers should update their information, strengthen their analytical skills, and use experienced experts and sales representatives. The company's strategic managers should also spend more time training on entry strategies and choosing the best strategy. They should also help the marketing and sales unit by allocating financial and human resources to this end. Sales and marketing employees should receive the necessary training to understand how to interact and negotiate, taking into account the cultural, linguistic, and belief differences prevailing in the target country and behavioral requirements, and increase the knowledge of company personnel by using training programs and participating in international exhibitions. The country's economic system must have the necessary health at various individual, sectoral, organizational, local, regional and national levels within the framework of a behavioral system in order to create the necessary platforms for development and transformation in the economic system. Use effective marketing systems in products and processes because the most important mechanisms for creating relative and competitive advantage in today's dynamic and rapidly changing industrial environment are the use of effective marketing systems in products and production processes, and to achieve this, continuous attention to quality and customer needs is inevitable. To achieve this, it is necessary to pay attention to the orientation of organizational citizenship behavior based on desirable Islamic teachings. To achieve this goal, managers must adopt roles that are appropriate to the changing environmental conditions. Use marketing strategies based on internal capabilities and capabilities and quickly innovate and provide new services in order to improve performance and organizational citizenship behavior based on Islamic teachings in Qarz Al-Hosaneh Mehr Iran Bank. Therefore, seriously consider organizational

citizenship behavior based on Islamic teachings in Qarz-e-Hosaneh Mehr Bank of Iran in its planning and policy-making. The organization's management must first identify this issue. Also, psychology researchers suggest frameworks and models for the development and expansion of the efficiency of business ethics. Another point is about the application of business ethics. This can be applied both centrally and decentralized, and implemented both individually and socially. It can be continued informally and privately, and implemented formally. It is logical to consider the application of each method after conducting expert studies and considering the structure of the ethical acceptance of organizations and business environments and their previous experiences and backgrounds. The most important obstacles and limitations of this research include the following: poor cooperation of some experts in interviews and answering questions, and the longer activity time, as well as the lack of a research-oriented and scientific view of the subject under study. Lack or absence of accessible and usable scientific resources: There are very few and limited scientific resources (at least in Persian) in this field that are directly related to the subject of study and research. For this reason, I need to use Latin resources, which itself brings other problems such as limited time to use the Internet in the faculty, correct translation of Latin texts into Persian and their unification. Lack of necessary budget to carry out and advance the work: Any research work At its various stages, it requires financial expenditure, and student research is certainly not exempt from this issue due to the specific circumstances of the researcher.

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