

GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH: A ADMINISTRATION AND MANAGEMENT Volume 18 Issue 8 Version 1.0 Year 2018 Type: Double Blind Peer Reviewed International Research Journal Publisher: Global Journals Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Effect of Training and Development on Organizational Citizenship Behavior (OCB): An Evidence from Private Commercial Banks in Bangladesh

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GJMBR-A Classification: JEL Code: M53



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Effect of Training and Development on Organizational Citizenship Behavior (OCB): An Evidence from Private Commercial Banks in Bangladesh

Md. Rubel^a & Md. H Asibur Rahman^o

Abstract-The objective of this research is to explore the effect of training and development (TD) on organizational citizenship (e.g., OCBO-OCB directed toward behavior (OCB) organization and OCBI-OCB directed toward specific individuals) in private commercial banks in Bangladesh. The research collected necessary data from employees of 31 commercial banks located in Dhaka city through a structured questionnaire using convenient sampling method. The sample size was N=141. The research used statistical software SPSS version 23.0 to analyze data. The study found that TD has a significant positive relationship with OCBO and OCBI dimensions of OCB. Besides, TD practices significantly predict OCB (both OCBO and OCBI). Moreover, the study discussed the results of this study relating to previous studies. Both the theoretical contributions and implications for managers and HR professionals are discussed. Finally, the study states the limitations encountered and recommend the further scope of studies to generalize the context.

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I. INTRODUCTION

Bangladesh is a developing ince, nation (Nabi, Ahmed, & Rahman, 2017) and the banking institutions performs the most critical role in fostering the economic advancements of the country (S. A. N. B. Ahmed, 2017). Besides, in the competitive business realm, the service sector is capturing the leading position (Begum, Zehou, & Sarker, 2014). Consequently, the banking sector is anticipated to remain vigorous with a challenging and competitive atmosphere too. Therefore, the private commercial banking sector has been experiencing an age of tremendous challenges in improving productivity in the recent years. However, in the contemporary competitive world, business firms are uncompromisingly investigating the means for successful performance, and consequently considering OCB as a noteworthy organizational aspect to enhance productivity (Bizri, 2018; Rahman & Chowdhuri, 2018; Yang, Simon, Wang, & Zheng, 2016). OCB means employee behaviors that are beneficial to the organization but not directly required by the formal reward system (Chahal & Mehta, 2010). Therefore, banks are gradually concentrating on OCB to delight clients and to enhance the quality of service (Begum et al., 2014).

Recent researches suggest that employee perceived HRM practices positively associated to the exhibition of OCB (Alfes, Shantz, Truss, & Soane, 2013; Cesário & Magalhães, 2017; Lam, Chen, & Takeuchi, 2009; Lin, Chen, & Chen, 2016). However, effective functioning of every HRM practice can enhance employees OCB in the organization (Begum et al., 2014). Precisely, TD increases pay, enrich skills essential at the office, develops performance and provides pleasure in the job, thus leads to superior levels of discretionary effort at the workplace (Felstead, Gallie, Green, & Zhou, 2010).

Also, TD had a significant influence on OCB (K. Ahmad, 2011; N. O. A. Ahmed, 2016). Besides, TD influences the attitudes and behavior of employees (N. O. A. Ahmed, 2016; Krishnan, Liew, & Koon, 2017; Tang & Tang, 2012). Since previous researches provide evidence that TD has an influence on OCB in various service sectors including commercial banks, therefore the current study focuses on empirically investigating the relationship of TD on OCB in private commercial banks in Bangladesh.

II. LITERATURE REVIEW

a) Organizational Citizenship Behavior (OCB)

То enhance employee productivity in organizational organizational citizenship setting, behavior (OCB) is considered to be a vital factor in increasing efficiency (Bizri, 2018; Chelagat, Chepkwony, & Kemboi, 2015; Rahman & Chowdhuri, 2018; Yang et al., 2016) and has been found to be positively associated to success of the organizations (Organ, Podsakoff, & MacKenzie, 2006). Besides, organizations view OCBs as an essential component for organization's

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sustainability but these activities seldom included in the formal job description (Jain & Rizvi, 2018). However, the absence of OCBs among employees can risk the continuity of the organization (I. Ahmad & Zafar, 2018). Recent researches suggest that, demonstration of higher level of OCBs significantly influence productivity, efficiency and customer satisfaction for an organization (Miao, Humphrey, & Qian, 2018; Podsakoff, Whiting, Podsakoff, & Blume, 2009; Wombacher & Felfe, 2017).

Organ - the father of OCB defines OCB as "individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization" (1988, p.4). Besides, Chattopadhyay (2017) noted that whenever the employees perform beyond their stipulated job description, these efforts lead to excellence in organizational performance. Moreover, attitudinal variables influence OCB rather employees' knowledge, skills and abilities (KSAs) (Jain & Rizvi, 2018). Further, OCBs cannot be made compulsory since they are the expressions of personal motivation within a group or organizational perspective (Pickford & Joy, 2016). Consequently, the omission of OCBs by individuals in the organizations are not worth to punishment (Paul, Bamel, & Garg, 2016). Based on anticipated target of the behavior OCB dimensions include (i) OCBI-OCB directed at specific people and (b) OCBO-OCB directed towards the organization (Jain & Rizvi, 2018; Rahman & Chowdhuri, 2018; Williams & Anderson, 1991). OCBOs encompass discretionary behaviors those influence whole organization, and OCBIs are the voluntary behaviors directed toward benefiting individuals in the organization (Memon, Sallaeh, Baharom, Nordin, & Ting, 2017). Indeed, OCBIs are those voluntary actions directed towards other individuals include the Altruism and Courtesy, in contrast. OCBOs would consist of the demonstration of behaviors such as Civic Virtue, Sportsmanship, and Conscientiousness (Donia, O'Neill, & Brutus, 2018; Norris-Watts & Levy, 2004; Sesen & Basim, 2012).

b) Training and Development (TD)

Human resource management practices denote a set of undertakings that targets to attract, to train and develop, to motivate and to retain employees (Gope, Elia, & Passiante, 2018; Horwitz, Heng, & Quazi, 2003), at the same time confirming that human resources are utilized to achieve the organizational objectives effectively (Collins & Clark, 2003; Gope et al., 2018). Among HRM activities, training works as a tool for stimulating a respectful and supportive workplace (Benson, M. Hanley, & Scroggins, 2013; Cropanzano, Anthony, Daniels, & Hall, 2017; Estes & Jia Wang, 2008). Besides, Training and development (TD) encourage employees learning attitudes and function as the key drivers to shape their behavior and motivation to contribute to accomplish best organizational Céspedes Lorente, & Valle Cabrera, 2004). According to Noe (2010) training refers to a planned effort by a company to facilitate employees' learning of job-related competencies. These competencies include knowledge, skills, or behaviors that are critical for successful job performance. Besides, HR training programs involve practices and activities pointed at accomplishing and sustaining employee and managerial collaboration, admiration, caring, and supervision (Adjibolosoo, 2018). However, development refers to "The acquisition of knowledge, skills, and behaviors that improve an employee's ability to meet changes in job requirements and in customer demands." (Noe, Hollenbeck, Gerhart, & Wright, 2016, p. 5). Distinctively, training programs concentrate on improving technical skills for current jobs whereas development programs frequently emphasis on preparing employees for future managerial positions (Noe, 2010). Moreover, employee training and development practices include strategies, tools, and procedures designed to heighten the knowledge, skills, and abilities (KSAs) of organizational workforces (A. N. M. Noor, Khalid, & Rashid, 2013). Finally, investments in training and development activities increase individual performance as well as encourage personnel to adjust their knowledge and skills as per organizational requirements (López-Cabrales, Real, & Valle, 2011; Nieves & Quintana, 2018).

performance (Gope et al., 2018; Jerez Gómez,

c) Social Exchange Theory (SET)

Social exchange theory (SET) conceptualized in the study of (Blau, 1964) and (Homans, 1958, 1961) seems to be the most substantial theoretical viewpoints in management, sociology and social psychology (Cropanzano et al., 2017). Alfes, Shantz, Truss, & Soane (2013) assumed SET to be the theoretical framework in assessing the link between human resource management practices and OCBs. Besides, Elstad, Christophersen, & Turmo (2011) stated that the SET is a theoretical explanation to explain OCB. Moreover, SET is one the most influential theoretical paradigms to recognize organizational behavior (Cropanzano & Mitchell, 2005).

SET signifies that HRM practices should convey a positive signal to the employees about organizations' concern for the employees' welfare and management desires to maintain an enduring relationship with them (Gould-Williams, 2016). Besides, the SET is also labeled in examining employee's perception of HRM practices and their effect on employee attitude at the workplace (Ko & Hur, 2014). Therefore, suitable HRM practices are marked as the commitment from the management toward the employees and expect that the employees will reciprocate with superior commitment and work engagement (Garg & Sharma, 2015). Consequently, workers demonstrate constructive attitudes and behaviors (Kim & Ko, 2014). Besides, Ahmad (2011)

mentioned training provides personal, career, and jobrelated benefits to employees, therefore, employees reflect positively on training benefits and exhibit stronger feelings of citizenship to their organization. Since HRM practices consist of human resource planning, job analysis, recruitment, selection, orientation, compensation, performance appraisal, training and development, and labor relations (Dessler & Tan, 2009); hence, to examine the employee OCB intention (in terms of training and development) in the commercial banking sector SET is perceived to be the most suitable theory (Kehoe & Wright, 2013; Ko & Hur, 2014; Rahman & Chowdhuri, 2018).

d) Organizational Citizenship Behavior (OCB) and Training and development (TD)

Training and development (TD) efforts are considered as the key programs to breed numerous benefits for staffs and business, at the same time, contributing towards organizational citizenship behavior (OCB). (N. O. A. Ahmed, 2016; Bolino & Turnley, 2003). Empirically, TD practices have a positive relationship with OCB, that is TD programs influence the attitudes and behavior of employees (N. O. A. Ahmed, 2016; Ashill, Carruthers, & Krisjanous, 2006; Bolino & Turnley, 2003; Krishnan et al., 2017; A. Noor, 2009; Tang & Tang, 2012).

To expect presence of citizenship behavior naturally in employees is nearly challenging (N. O. A. Ahmed, 2016; Werner, 1994). For that reason, organizations can motivate them to demonstrate more OCB providing TD (K. Ahmad, 2011). Besides, training and development play a crucial role to influence employees to elicit citizenship behavior (N. O. A. Ahmed, 2016; Werner, 1994).

Recently, a study on 134 Pakistani university teachers showed that training and development opportunities have a significant positive relationship with organizational commitment consequently, enhance organizational citizenship behavior (A. Noor, 2009). Besides, Ahmed (2016) conducting an investigation in the banking sector of Sudan to evaluate the influence of HRM practices on OCB, found that HRM practice TD has a moderate but significant positive effect on OCB. Similarly, TD programs positively influence the employee's service-oriented OCB as empirical from telecommunication and internet service providers in Malaysia (Krishnan et al., 2017).

Moreover, Wei, Han, & Hsu (2010) stated extensive training might lead employees to demonstrate their willingness to OCB which ultimately benefit their organizations. Furthermore, a survey conducted in Malaysia found employee's outlook toward training plays an imperative role in influencing OCB (Tang & Tang, 2012). Likewise, Bolino & Turnley (2003) suggested that to prompt more employee citizenship behavior among employees; the organizations should formulate effective HRM practices, specifically effective training and development programs. Therefore, the researchers agreed that training and development could increase the likelihood of employees exhibiting OCB (N. O. A. Ahmed, 2016; Bolino & Turnley, 2003).

Hypothesis 1 (H_{1}): TD practices have a positive relationship with OCBI.

Hypothesis 2 (H_2): TD practices have a positive relationship with OCBO

III. METHODOLOGY

a) Population and Sample

To conduct the current research the targeted population includes all the employees of private commercial banks in Bangladesh irrespective of their managerial levels. However, no recent evidence found regarding the exact size of human resource poll working in these banks. A newspaper report published three years ago mentioned the numbers of employees in the banking sector to be of 50132, and among them, 7491 are female which is 13% of total employees in the banking sector (Asaduzzaman, 2016). However, to achieve the objective of the current study, the researches collected relevant data from the employees of 67 conveniently selected branches of 31 commercial banks located in Dhaka city only. The researchers distributed 250 guestionnaires based on convenient sampling and received 173 filled out questionnaires with a response rate of 69.20%. However, avoiding unusable guestionnaires the current research concluded its findings on 141 appropriately filled out questionnaires. Consequently the sample size of the current study is N=141.

b) Research Instruments

i. Measurement for TD

To measure the training and development activities of HRM practices, the research used four items, which were adapted from (Woods & Mayer, 2005) scale of HR practices and using these items require the response on five-points Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. To ensure the simplicity of the items and to reduce the ambiguity to the respondents some modifications was made by the researcher. Sample items include, "My bank provides formal training programs to teach new hires the skills they need to perform their jobs" and "In my bank, training programs are evaluated in order to improve their effects."

ii. Measurement for OCB

To evaluate OCB, the researchers adapted the OCB Scale developed by Lee & Allen (2002). This scale contains sixteen items for two dimensions of OCB (e.g., OCBI and OCBO) where each dimension has eight items. Sample items of the scale are "Help others who have been absent,' "Assist others with their duties,"

"Defend the organization when other employees criticize it" and "Offer ideas to improve the functioning of the organization."

Many famous studies like (Harris, Lavelle, & McMahan, 2018; Lavy & Littman-Ovadia, 2017; Ong, Mayer, Tost, & Wellman, 2018; Piccolo & Colquitt, 2006; Rahman & Chowdhuri, 2018) used this scale. Five-points Likert scale has been used ranging from 1 = strongly disagree to 5 = strongly agree. The researchers did several negligible wording changes to items to avoid difficulties and to ensure clarity to the respondents.

iii. Data Preparation and Data Analysis Techniques

The researchers used statistical data analysis software 'Statistical Package for the Social Sciences (SPSS)' version 23.0 to prepare and analyze data. Pearson correlation was employed to investigate the degree and nature of relationships among TD and OCB dimensions. As a final point, to find out the effect of TD on OCBI and OCBO two simple linear regression models were developed.

IV. Analysis and Results

a) Respondents Profiles

The current study draws its findings on data from 141 employees from private commercial banks

S

3

OCBO

operating in Bangladesh. Among 141 respondents 78% were male and the remaining 22 % were female. About 68.10% of respondents were from 30-39 years of age, besides, married respondents were 66.00%. Moreover, 75.20% of respondents worked for their current organizations for the more than1 year but less than10 years. However, 79.40% of respondents had completed their post-graduation/ master's degree.

b) Descriptive Statistics of the Latent Constructs

The independent variable training and development (TD) had a mean score of 3.81 and the SD = 0.51 specified that there is a presence of fair TD practice in private commercial banks operating in Bangladesh. Besides, OCBI directed towards specific individuals (OCBI) produced a mean of 4.06 and SD = 0.45. Therefore, implies that employees in private commercial banks exhibit a high level of OCBI. Moreover, dependent variable OCB directed towards organization (OCBO) had a mean score of 3.76 which is lower than OCBI, and a relatively higher SD = 0.56 than OCBI. Therefore, demonstrated that the exhibition of OCBO in employees fluctuates a lot than OCBI.

SI.	Variables	Ν	Mean	Standard Deviation (SD)
1	TD	141	3.8138	.51357
2	OCBI	141	4.0626	.45434

3.7607

141

Table 1: Descriptive statistics for constructs

c) Correlation Analysis

The study found that training and development (TD) and OCBI-OCB directed at specific individuals were also positively interrelated. However, the degree of the relationship between TD and OCBI was moderate (r = .416) and was significant at the p< 0.01 significant level. In contrast, TD, and OCBI-OCB directed at specific individuals had a positive correlation between

them moreover, the strength of the relationship between TD and OCBO was strong (r=.701) as well as was significant at p < 0.01 significant level. Thus, when there is a well-established as well as outcome-oriented and well-accepted training and development opportunities that would result in the demonstration of OCB at the workplace.

.56006

Table 2: Correlation Analysis among of TD, OCBO, and OCBI

Correlations							
		TD	OCBO	OCBI			
	Pearson Correlation	1	.701**	.416**			
TD	Sig. (1-tailed)		.000	.000			
	Ν	141	141	141			

**Correlation is significant at the 0.01 level (1-tailed)

d) Regression Analysis

i. Training and Development (TD) and OCBI

Here, the adjusted $R^2 = 0.167$ with the $R^2 = 0.173$, demonstrating that the predictor variable TD- training and development (X) can explain nearly 17% of the total variability of the dependent variable OCBI- OCB directed towards specific individuals (Y). So, there must have more influential variables which effect

OCBI. Besides, F (1, 139) = 29.15 > critical value of F (1, 139) = 3.909 moreover, corresponding significance level p<.05 signifying that independent variable TD (X) predicts the dependent variable OCBI (Y).

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t Sig.	
		В	Std. Error	Beta		_
	(Constant)	2.658	.263		10.124	.000
	TD	.368	.068	.416	5.399	.000
I	R Square	Adjusted R Square		F	Sig.	
	.173	.167		29.150	.000b	

Table 3: Summary for Regression analysis of TD and OCBI

a. Predictors: (Constant), TD, b. Dependent Variable: OCBI, c. Model is significant at the 0.05 level

Further, for TD (X) calculated value of t (=5.399) > tabular value of t (=1.656), corresponding value of (p= 0.00) < significant level (p=0.05). Thus, it rejects null hypothesis and accepts the alternative hypothesis (H₁), besides, a positive value of the coefficient for TD (b = .368), indicates that there exists a significant positive linear relationship between TD and OCBI. The Y-intercept (a=2.658) indicated the expected OCBI (Y) when there is no TD (X). Alternatively, this is the OCBI (Y) when TD (X) is equal to zero, and other variables remain constant. Whereas, (b= .368) represents that a single unit increase in TD (X) would result in an increase of .368 times in OCBO. Thus, the Linear Regression Model would be as follows:

Y = a + bX

 $Y = 2.658 + (.368 \times Training and Development)$

ii. Training and Development (TD) and OCBO

Here, R^2 = .491 and adjusted R^2 = .488. In this case, the R^2 = .491 indicates that about 49.10% of the variability of OCBO is accounted for the model as well as there must be one or more variables that explain the remaining portion of the variability in OCBO. The model is significant as F (1, 139) =134.192, which is far greater than the critical value F (1, 139) =3.909 and p<.05.

Further, calculated t value is 11.584 for training and development (Y), which is superior to the tabulated t (=1.656), and p<.05. Thus, it rejects null hypothesis, and accepts the alternative hypothesis (H_2), therefore, the value of the coefficient for training and development (b=.764) is significantly different from zero (0). However, the positive value of b indicates a significant positive linear relationship between TD (X) and OCBO (Y).

Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
		В	Std. Error	Beta		•	
	(Constant)	.846	.254		3.331	.001	
- 1	TD	.764	.066	.701	11.584	.000	
1	R Square	Adjusted R Square		F	Sig.		
	.491	.488		134.192	.000b		

Table 4: Summary for Regression analysis of TD and OCBO

a. Predictors: (Constant), TD, b. Dependent Variable: OCBO, c. Model is significant at the 0.05 level

Further, the intercept of the OCBO is (a= .846), which signifies the anticipated value of dependent variable OCBO (Y) when there are no independent variable training and development (X) practices. The coefficient for independent variable training and development is (b=.764), indicating that single unit increase in training and development (X) practices would result in an increase of .764 times in OCBO (Y).

Thus the Regression Model would be as follows:

Y = a + bX

 $Y = .846 + (.764 \times Training \& Development)$

V. DISCUSSION ON FINDINGS

Training and development (TD) practice positively and significantly correlated with OCBI (r=0.416, p=0.00, <0.01), however, the strength of the

relationship is moderate between training and development and OCBI. Besides, the linear regression model for dependent variable OCBI is $Y=2.658 + (.368 \times Training and Development)$, which confirms a positive effect of training & development practices of HRM on OCBI. Even the hypothesis testing validates that a significant positive relationship between training & development and OCBI.

Moreover, Training and development practice of HRM practices positively correlated with OCB directed toward organization (OCBO) (r= 0.701, p = 0.00, <0.01) and the strength of association is strong. Furthermore, the linear regression model for dependent variable OCBO, Y=.846 + (.764×Training & Development) indicates there is a significant and positive effect of training and development on OCBO. Besides, hypothesis testing authorizes that a significant

positive relationship between training & development and OCBO.

Therefore, the research can conclude that there is a significant effect of training and development practices of HRM on OCB and the nature of the relationship between them is positive. The finding of this exploration is similar to previous studies by Ahmed (2016), Bolino & Turnley (2003), Ahmad (2011), Krishnan et al. (2017), Noor et al. (2013), Narang & Singh (2012), Tang & Tang (2012) and Memon et al. (2017).

Ahmad (2011) found in his study, while determining the association between training and development and OCB in the digital world, that support and motivation to learn, training environment, and the benefits derived from training are significantly correlated with OCB. Bolino & Turnley (2003) argues that training programs intended to develop relationships either among coworkers or between supervisors as well as subordinates are expected to increase the level of citizenship within the organization. Employers have to concentrate on training and development programs to attain positive attitudes and behaviors from the employees (Narang & Singh, 2012).

Training and development practices and OCB have a moderate positive relationship as noted while assessing the impact of HRM practices on OCB in banking Sector of Sudan (N. O. A. Ahmed, 2016). The positive connection between training was found suggesting training would help to develop the understanding of the importance of diversity, social cohesion and also contribute in improving individual and organizational performance (A. N. M. Noor et al., 2013). Moreover, training and development practices of HRM have a positive effect towards employee's serviceoriented OCB (Krishnan et al., 2017). While exploring the role of training satisfaction as a predictor of OCB and turnover intention Memon et al. (2017) found that training satisfaction had a significant positive impact on OCB as well as a negative effect on turnover intention of employees.

a) Contribution to theory and practice

i. Theoretical significance/implications

The findings provide an understanding of the relationship between OCB and TD practice of HRM practices and demonstrate that when organizations establish better TD practices for employees, they tend to display more OCBs (OCBO and OCBI). Accordingly, employees are expected to respond with positive attitudes and behaviors toward organization when organizations ensures effective TD practice of HRM practices. Therefore, the outcomes of the study support the Social Exchange Theory (SET), reflected to be the study of (George Caspar Homans, 1961) and (Blau, 1964).

ii. Implications for managers and HR professionals

The current research considerably endorses that there is a strong influence of employee training and development (TD) practice on organizational citizenship behavior (OCB) in private commercial banking industries in Bangladesh. Besides, previous literature support that OCB is acknowledged as pushing more effect on employee performance which organizations should employ to enhance organizational competencies, performance and finally organizational efficiency. To summarize, there is a considerable and beneficial magnitude of OCBs on organizations, therefore, executive managers and HR managers should pay considerable responsiveness in designing and implementing training and development (TD) activities to results in OCBs (both OCBI & OCBI), and consequently confirming enhanced organizational performance.

b) Limitations of the Study

This assessment on effects of training and development (TD) practices on organizational citizenship behavior (OCB) has confirmed that there is a remarkable effect of TD on OCB. However, this research contains several limitations that must be acknowledged. First of all, the study focused on a single developing country, Bangladesh besides, samples were conveniently selected from a single location-Dhaka city. Consequently, the outcomes cannot be universally applicable. Secondly, the research draws its findings relatively on a smaller sample size. Therefore, the results of the study may not represent the whole sample population. Finally, the study was conducted only on the general employees working in branch-level banking and performing day to day activities. Other technical and particularly skilled employees such as mechanical staffs, clerical staffs and IT experts were not involved. Hence, the results of the research cannot be generalized in the broader perspective.

c) Direction for Future Researches

Though the research has some limitations that threaten the implication of this research, the study can headed to a number of directions. First of all interested researchers could conduct longitudinal studies to investigate the changes over time. Secondly, similar study can conducted to find out the influences of other HRM practices (e.g. HR planning, recruitment and selection, communication, performance appraisal, compensation management, compliance, employee retention, employee relations and career management) on OCB both in banking sector and other industrial areas at home and abroad as well. Thirdly, future researchers can examine the relationship among the demographic variables (age, sex, level of education, and years of service) and OCB. Finally, further investigation can be conducted to find the relationship among OCB and its potential antecedents (e.g., employee characteristics, justice perception, and psychological contract and leadership styles).

VI. Conclusion

The present research contributes to the comprehensive understanding of training and development (TD) practices and organizational citizenship behavior (OCB) in private commercial banks operating in Bangladesh. The research identified that there is a powerful positive link between training and development practice and citizenship behavior. Therefore, HR managers and experts on training and development should put enough emphasis at the time of designing effective and efficient training and development practice. Finally, this study ends the gap in training and development (TD) and organizational citizenship behavior (OCB) literature related to private commercial banking sector of Bangladesh.

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