

Personal Values, OCB and Bank Service Quality

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Abstract: This study assesses the interactions between personal values, Organizational Citizenship Behavior (OCB) and service quality of all branches of two commercial banks (CIMB and Maybank) operating in Kuala Lumpur, Malaysia (N = 117 branches), those are the greatest financial services group that have the higher ranking due to asset range and financial statistics. The finding mentioned the difference in Malaysia values context and priority in comparison to previous studies that most of them performed in developed countries. Structural Equation Model (SEM) applied to analyze the mediating role of OCB among personal values and service quality.

Key words: Personal values, service quality, mediation, OCB, SEM

INTRODUCTION

Despite previous approaches that all of the employee's behavior consider in contact of the described task performance area, Organizational Citizenship Behaviors (OCB's) as a prosocial behavior that usually improve the social and psychological context reflect on any action in the workplace (Organ, 1997; Borman and Motowidlo, 1993). Recently, researchers have tried to determine the important factors to ancestor employee's OCB which leads to improved quality of provided services.

Many of the studies mentioned that usually attitudes and belief system of people shape their prosocial behavior (Bolino *et al.*, 2004; Organ and Ryan, 1995). Then another group of researchers finds that peoples' differences that come from especial root issues like personal values and traits can predict prosocial behaviors (Konovsky and Organ, 1996; Mischel, 1977).

Since, personal values cause to clarify a variety of behavioral outcomes and also they supposed as an original and very soft concept in the humanities and social sciences, recently they have been assessed and ranked to predict prosocial behaviors, organizational performance and quality of provided service (Jim *et al.*, 2013; Vinhal and Porto, 2010; Chompookum and Derr, 2004; Urde, 2003). Rioux and Penner (2001) used "functional behavior" that suggested by Snyder in 1993 to mentioned that personal values can improved individual citizenship behavior in the organization. Because of volitional natural of OCB, by testing the motivation reasons of any decision comes from individuals for doing extra role behavior, we can

understand the logical root of reactions and their effects on service quality. Most of the past studies has mentioned the multiple behavior approaches and oriented issues of citizenship behavior (Bolino *et al.*, 2006; Meglino and Korsgaard, 2004; Rioux and Penner, 2001; Penner *et al.*, 1997; Moorman and Blakely, 1995) also they mentioned different roots for any reaction and it can recognize that more than one motivational value play role in a single action but many of the researcher prefer to check just one or two type of values in their studies (Gollan and Witte, 2013; Knoppen and Schwartz, 2013; Schwartz, 2011; Kamakura and Novak, 1992; Schwartz and Bilsky, 1987b).

Therefore, in this study, we prefer to use Schwartz's (1992, 1994) value theory and also cover the four higher dimensions of values system such as self-enhancement, self-transcendence, openness to change and conservation to fulfill this gap.

So far Day *et al.* (2012) used the four dimensions of Schwartz value and their effect of OCB toward individual and group, he examines the effect of student values on their citizenship behavior in the United States that focused on the impact of individual values on citizenship behaviors directed toward individuals (OCB-I) and also toward group (OCB-O). As we can see although the research cover all dimensions of values but it just evaluated the effect of personal values on behavior outcomes such as OCB, so the recent study aims to assess the effect of the personal values whole system by mediating role of OCB on the quality of provided services. So it can be highlighted the critical role of personal values in behavior outcomes that lead to improved organization performance and service quality.

So it can be mention that because of the stability and inner-oriented natural of personal values they will help to capture a very deep and original understanding of individual reaction behavior especially prosocial behavior in different workplace (Schwartz, 2011, 1992; Bardi and Schwartz, 2003; Feather and Norman, 1996; Madrigal and Kahle, 1994; Rokeach, 1973, 1979) and also the relationship of employees values and customer behavior (Bardi *et al.*, 2008; Bardi and Schwartz, 2003; Badovick *et al.*, 1987).

The aim of this study is to evaluate the relationships of personal values, OCB and service quality, in the banking sector that also mentioned by Dimitrios as an important knowledge-based sector that has been ignoring and less notice by researchers, so this gap would like to fulfill by this study. By increasing the personal values studies and their effects on behavior outcomes especially on prosocial behaviors such as OCB and also organization performance, the important role of values in individual reactions can understand.

As mentioned before the study entire the whole Schwartz value system (Schwartz, 1994, 1992; Schwartz and Bilsky, 1987; Rokeach, 1973) for evaluating personal values, also the research using the aggregated data at the branches level and lastly both groups of respondents (employees and customers) participate in the same study framework to avoiding of common variance method problems (Salanova *et al.*, 2005).

In another hand as Tahir and Bakar (2007) mentioned customer's approach in the banking industry is one of the critical issues and their research finding showed the commercial bank customer's perceptions in Malaysia were consistently lower that their expectations.

Conceptual framework and research hypothesis

Schwartz's personal values theory: Personal values and its effect on behavior has been studied in several fields, such as sociology (Joas, 2000; Zelizer, 1978), marketing (Kahle *et al.*, 1986), psychology (Rokeach, 1979; Schwartz, 1992; Rohan, 2000) and organizational behavior (Kabanoff and Daly, 2000; Ros *et al.*, 1999). Schwartz and Bilsky (1987) by focusing on the motivational roots of individual values defined a values system theory that shows individual differences based on their value imports. Schwartz (1994) defined values based on Rokeach (1973, 1979)'s studies as an issue that cover all necessity of individuals around the world.

From psychological approach, values are described as "wanted, trans-situational goals, different level prominence that consider as directing principles in individual's lives" (Sagiv and Schwartz, 2000).

Values are also considered as motivation, that means individual anticipated aims (Schwartz, 2005a, b). For

example, a person who traits a high importance of tradition values will be motivated to protect and taking care of customers with special needs.

In fact Schwartz's Values theory and the survey that he suggest is a comprehensive and universal formation of values system (Sagiv and Schwartz, 2000; Schwartz, 1992, 1994) which validated in international content (Tamayo and Porto, 2009; Schwartz, 2005b; Schwartz and Boehnke, 2004; Schwartz and Bardi, 2001; Tamayo and Schwartz, 2012) that means our research result can be validated in a variety of sectors in any country.

So Schwartz developed 10 domains or categories of values as demonstrated in Fig. 1, by demonstrating a diacritical structure around two bipolar dimensions of values that are constantly signified around a variety of cultures (Fischer, 2012; Schwartz, 2009; Sagiv and Schwartz, 2000; Tamayo, 1994). It shows all types of values are regenerate and reliant and generally it should be evaluated by considering to one another.

The first type of higher order values dimensions showed the strain between self-enhancement formed by (achievement and power) and self-transcendence (universalism and benevolence) values which people emphasize the pursuit of personal authority and achievement even at the expensive or risk of others versus involvement for the well-being of others and the environment. The second type of values resists openness to changes with conservation values, demonstrating a variety of priorities for freedom and choosing own aims, a varied and pleasuring life contrasted with respect to tradition, discipline and security. Table 1 exposed a description of each value in concurrence with their elements.

The first is "Openness to change" (formed by self-direction and stimulation) vs. "Conservation" (formed

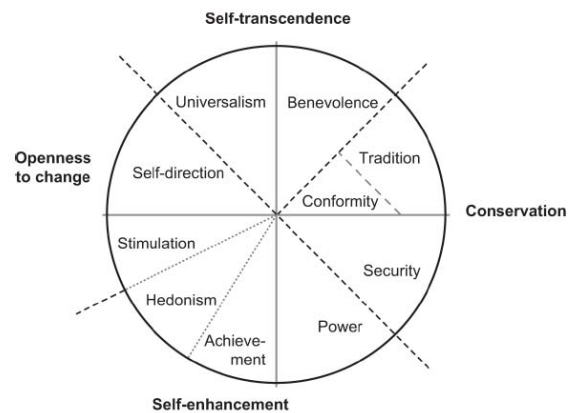


Fig. 1: Theoretical model of relations among 10 motivational types of values (Schwartz, 2005a)

Table 1: Definitions of 10 types of human values

Types	Definitions
1	Power: social status and prestige, control or dominance over people or resources (social power, wealth, vanity, social recognition, authority, preserving public image)
2	Achievement: personal success through demonstrating competence according to social demands (ambitious, influential, capable, intelligent, smart and successful)
3	Hedonism: pleasure and sensuous gratification for oneself (pleasure, enjoying life, self-indulgent)
4	Stimulation: excitement, novelty and challenge in life (daring, a varied life, an exciting life)
5	Self-direction: independent thought and action (freedom, self-respect, creativity, privacy, independence, choosing own goals, curious)
6	Universalism: understanding, appreciation, tolerance and protection of the welfare of all people and nature (equality, interior harmony, a world of peace, unity with nature, wisdom, social justice, a world of beauty, broadminded, protecting the environment, dreamer)
7	Benevolence: preservation and enhancement of the welfare of people with whom one is in frequent personal contact (spiritual life, work, meaningful life, a mature love, true friendship, loyal, honest, helpful, forgiving, responsible)
8	Tradition: respect, commitment and acceptance of the customs and ideas that traditional culture or religion provide (respect for tradition, moderate, humble, aware of own limits, devout)
9	Conformity: restraint of actions, inclinations and impulses likely to upset or harm others and violate social expectations or norms (self-discipline, politeness, honoring parents and elders, obedience)
10	Security: safety, harmony and stability of society, relationships and self (sense of belonging, social order, national security, reciprocation of favors, family security, healthy, clean)

Sagiv and Schwartz (2000) and Tamayo (1994)

by tradition, conformity and security) which opposes the motivation to follow their own interests through uncertain and ambiguous ways to the motivation to preserve the status quo and the security that it provides. Similarly, the second dimensions have two opposing motivations. One of them is “Self-enhancement”, formed by hedonism, achievement and social power and it expresses the values of those who wish to promote their own interests even at the cost of others. Opposing to these values is “Self-transcendence”, formed by universalism and benevolence, which expresses the motivations of those who ignore their selfish concerns and promote the well-being of others and nature.

Personal values in several studies used to demonstrate the interaction among values system and individual behaviors (Kahle *et al.*, 1986), also the relationship of values and customer behavior mentioned by many researchers (Liu and Cohen, 2010; Nepomuceno and Porto, 2010; Allen and Hung, 2003; Thøgersen and Olander, 2002; Allen, 2001).

Furthermore, many of researchers (Bernat, 2012; Tuziak, 2010) cited many approaches that demonstrated a key role of individual values system on their behavior outcomes.

As mentioned by Schwartz (2009) all 10 type of values are inter-correlated, so covering all types of values for statistical analysis caused to inconsistent regression coefficients, for that reason we examine a higher order domains of values (Chui *et al.*, 2002), therefore, four higher order dimensions of employee values discussed as predictors of employee’s OCB and service quality provided by banks.

Whereas no empirical study has yet tested the interaction between four higher order dimensions of values and service quality, just two researchers mentioned achievement values effect on performance (Adkins and Naumann, 2002; Dubinsky *et al.*, 1997).

Organization citizenship behavior: Organ (1988) and Organ *et al.* (2006) considered OCB as discretionary and optional actions that not usually recognized by rewarding rules in organizations so thoroughly leads to improved quality of provided services. Whereas OCB consider as an informal part of employee’s duties in the workplace but they play an important role in improving service quality (Bolino and Turnley, 2003; Koys, 2001; Podsakoff and MacKenzie, 1997; Walz and Niehoff, 2000).

Because of the positive interaction of OCB with performance and service quality improvement, it has become a noticeable research topic these days (Lemmon and Wayne, 2015; Cardona *et al.*, 2004; Appelbaum *et al.*, 2003; Bolino *et al.*, 2002; Hodson, 2002; Barbuto *et al.*, 2001; Podsakoff and Mackenzie, 1997; Van Scotter and Motowidlo, 1996; Walz and Niehoff, 1996; Podsakoff and MacKenzie, 1994), so for this reason evaluating the predictors of OCB is a critical issue.

Researchers considered OCB subsist in several kinds, such as courtesy, civic virtue sportsmanship, conscientiousness and altruism (Organ, 1988; Podsakoff *et al.*, 2000). So, Organ studies and its findings of the important and key effects of prosocial behaviors in organizations performance and quality of providing services (George and Brief, 1992) confirmed by many researchers as mentioned before.

Despite abundant studies on OCBs, still much remains unexplored about possible effective items on OCB and consequences of OCB on the quality of services. Numerous of studies mentioned the personal situation from psychology approaches, individual attitudes and their emotions effects on OCB (Organ and Ryan, 1995) so the way that OCB mediate the relationship between four higher order dimensions of values and service quality not mentioned too much.

Service quality of commercial banks in Malaysia: Among all financial institutions in Malaysia, commercial banks seemed the biggest and important element. Their significant role in assisting economic growth confirmed by many researchers (Tarus *et al.*, 2012; Tahir and Bakar, 2007).

As mentioned by Bank Negara Malaysia and MIDA (2010) commercial banks of Malaysia considered for around 70% of the total assets of the financial sector and also their assets and liabilities collecting to 3.05 times the national GDP in 2014. Moreover is expected in 2020 the service industry of Malaysia with a divergent economy contribute 70% of country GDP (Warrier, 2010) under the observation of Central Bank of Malaysia.

So, the Malaysian banking sector should be the difference and attractive in the way that provides financial products and services for customers (Hawari, 2015; Zampetakis, 2011; Sufian and Habibullah, 2010) in the existed complex competition among local and international banks based on technology and the customer requirements growing. Among governmental commercial banks in Malaysia CIMB and Maybank allocated nearly 70% of financial sector asset and also top the list due to market capitalization and size of their assets.

Malaysian Financial Sector Master Plan and Financial Sector Blueprint also cited for access to future expectation of financial industry in Malaysia, local-owned commercial banks service quality and their performance must be improved and they also highlighting that 80% of this quality improvement is credited by human resource behaviors and reactions in workplace (Goh, 2005; Ting and Lean, 2009).

The capacity to provide exceptional service quality to bank customers in the current financial setting has a key role in the competition world for boosting appearance, welcoming possible customers and conclusively increasing financial returns (Julian and Ramaseshan, 1994; Zeithaml *et al.*, 1996).

It can generally be concluded that service quality is associated with customer philosophies or approaches that stem from their values regarding the level of service quality and allow them to be at an advantage (Salas and Fogli, 2006; Hawari *et al.*, 2015; Abdullah *et al.*, 2011; Wright, 2014). While there is high customer connection in the supply of the service in the bank and also based on the definitions of service quality, an assessment of bank service quality is facilitated by bank customers in this study. The measurement of service quality in the financial industry has been extensively studied so far (Parasuraman *et al.*, 1985, 1988). The most prevalent model

of service quality is SERVQUAL (Parasuraman *et al.*, 1985, 1988) which comprises five dimensions: tangibility, reliability, responsiveness, assurance and empathy that are applied in this study. Tangibles refer to a bank's material services and interaction equipment. Reliability measures the bank's capacity to provide services consistently and the ability to carry out agreements on time. Responsiveness indicates banks' cooperation in assisting customers promptly and postulating rapid services. Assurance concerns bank employees' awareness and ability to convey trust to customers. Finally, empathy refers to ways of showing concern for individuals and paying attention to which specific customer needs and preferences should be articulated (Parasuraman *et al.*, 1988).

Besides in this study, we asked customers' perceptions about bank service quality which is very valuable and very important especially in the service industry such as the commercial banking industry since there is high customer contribution in the delivery of this service and it can be considered as a key point to face great competition. As showed by Tahir and Bakar (2007) that customers' perceptions of commercial banking industry in Malaysia were consistently lower than their expectations.

According to Parasuraman *et al.* (1985) and Berry *et al.* (1990), service quality is one of the most critical factors with a regulatory and governing role in the banking sector's success and promotion.

A conceptual framework for the study: The study suggested a number of outlines to itemize the interaction among the independent, mediating and dependent variables due to showed conceptual framework in Fig. 2. The hypotheses predict positive relationships between the four higher-order value types and service quality through the mediating role of OCB. The research intends to explore how employee values, through encouraging the exhibition of OCB, influence service quality in the banking industry from the customers' perspective.

Past studies have only tested the relationships between variables separately but did not examine causal relationships with two groups of respondents. Therefore, in this study, bank employees were asked about their values and OCB. To assess the quality of services in banks, customer views were also collected.

There is no study relating personal values with the service quality through OCB's towards commercial banks, so the hypothesizes developed are based on expectancy (Vroom, 1964) and personal value (Schwartz, 1992, 1994) theories.

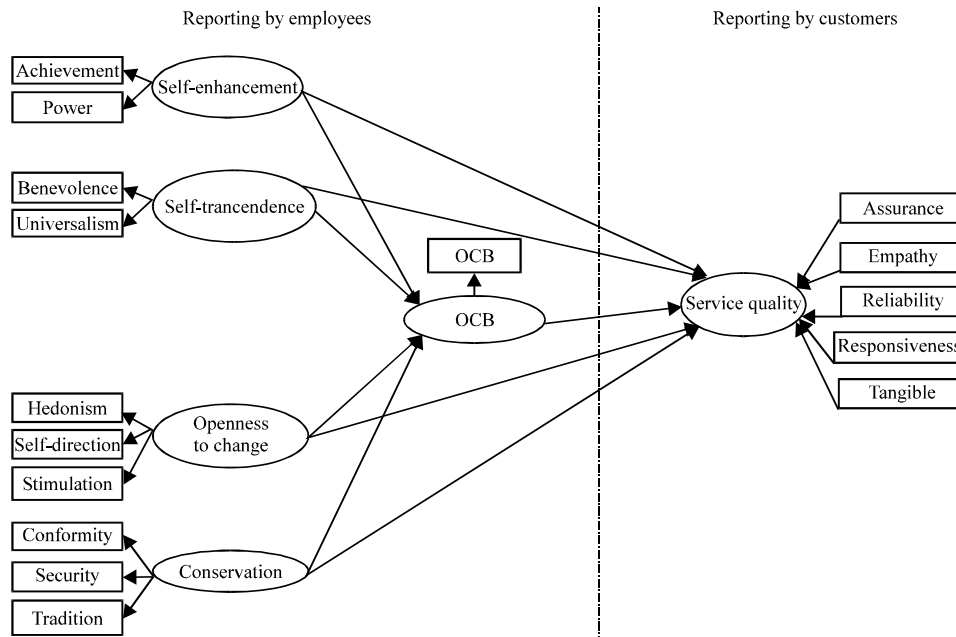


Fig. 2: Conceptual framework

Based on the conceptual framework in Fig. 1, the research has suggested a few propositions to quantify the relationship among the independent, mediating and dependent variables:

- H₁: there is statistical significance that OCB's mediates the relationship between conservation value and service quality
- H₂: there is statistical significance that OCB's mediates the relationship between self-enhancement value and service quality
- H₃: there is statistical significance that OCB's mediates the relationship between openness to change value and service quality
- H₄: there is statistical significance that OCB's mediates the relationship between self-transcendence value and service quality

MATERIALS AND METHODS

The sample was drawn based on meetings with managers of 117 CIMB and Maybank branches located in Kuala Lumpur. These two banks rank the highest due to their asset size and market capital structure compared to all other commercial banks. In the second step, three employees and five customers from each branch were randomly selected as participants in this study.

The employee sample consisted of 351 (one manager or assistant manager and two non-managerial employees

from each branch). The response rate was 70.50%. The sample of customers consisted of 585 clients from 117 branches and the response rate was 85%. Only customers with more than a 3 years record at a branch participated in the study. Accordingly, the response ratio was appropriate and sufficient for using SEM.

The human values structure consisted of 40 items that are described by four dimensions (self-enhancement, openness to change, self-transcendence and conservation). The Portrait Value Questionnaire (PVQ) was used to measure the four higher-order dimensions of the values structure (Schwartz, 2005a). The scale applied in this study was a five-point rating scale from 1 (not like me at all) to 5 (very much like me) which asked bank employees about their values.

The internal consistencies or contradictions (Cronbach's alpha) for the self-enhancement, openness to change and self-transcendence and conservation items were 0.68, 0.79, 0.87 and 0.61 correspondingly.

The mediating variable of OCB consisting of 11 items as revised from Podsakoff and MacKenzie (1997) was scored (11 items; Cronbach's alpha = 0.84). All items were scored on a five-point Likert-type scale from 1 (Strongly Disagree) to 5 (Strongly Agree).

Furthermore, service quality, customized from Chen (2009), was used to question bank customers and included 21 items (Cronbach's alpha = 0.76) recorded on a five-point Likert-type scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire was

initially in English, after which it was translated into Malay. Then it was translated from Malay back to English by native lecturers to check for equality of message and accuracy of intent.

This analysis pertained to the unit level (bank branches) rather than customers or bank personnel in order to avoid bias from bank employees. In assessing bank service quality, it was preferred to ask customers to evaluate the quality of services. In this way, all individual responses from employees and customers of the bank branches (CIMB and Maybank) were aggregated. The justification for this was conferred in the introduction part. However, before aggregating the data, it was essential to justify the data aggregation. For consistency of variance, Inter-Ratter Reliability (IRR) was used for customers who evaluated the quality provided by the banks.

Average Deviation (ADIs) suggested by Burke *et al.* was used to rationalize the aggregation. Furthermore, the results support aggregating the data to the branch level, as the ADI values ranged from 0.07-0.57. This shows sufficient statistical support for aggregating the data at a higher level (ADI values = 0.8).

RESULTS

The Partial Least Squares (PLS) approach was utilized to estimate the structural equation models (Wold, 1982; Chin, 1998, 2001; Hair *et al.*, 2014) and to evaluate the causal relationship between variables. Table 2 displays the construct validity. The convergent and discriminant validity of bank employees were found by computing the Average Variance Extracted (AVE), Composite Reliability, Cronbach’s alpha and communality among variables.

The assessment of bank customers’ convergence and discriminant validity is demonstrated in Table 3. All constructs reveal Cronbach’s alpha >0.7 (Hair *et al.*, 2014). Then all concepts were evaluated and processed using PLS assessment within the model to attain Average Variance Extracted (AVE) composite reliability and communality. All variables were higher than the minimum obligatory value for each factor (Chin, 1998).

Afterward, each variable’s AVE square root was obtained to assess the construct features (Gefen *et al.*, 2000). The result is normally used as a guide and for a citation when all variables are correlated; among two factors the correlation weight must be lower than the AVE square root. Consistent with the study framework, first, the direct effect of four higher-order dimension values of service quality was evaluated (Fig. 3).

As demonstrates in Table 4 and considering a p-value of 0.05 in the bootstrapping approach, three items of dimension values including self-enhancement (B = 0.169, p<0.05), conservation (B = 0.269, p<0.05) and openness to change (B = 0.353, p<0.05) had a significant relationship with service quality but self-transcendence (B = 0.111, p>0.05) (universalism and benevolence) did not show any significant relationship with bank service quality. At this stage, the indirect effect was not evaluated.

Furthermore, the OCB variable as a mediator was entered into the model (Fig. 4). Interestingly, after OCB was added to the framework as a mediator, the direct path standardized beta became 0.198 for conservation, 0.299 for openness to change and 0.152 for self-enhancement (Table 5). After adding the OCB construct as a mediator (indirect effect of the human values dimension on service quality) with the bootstrapping method as shown in Table 5, the mediating effect of OCB between the human

Table 2: Convergent and discriminant validity of measurements (employee)

Variables	AVE	Composite reliability	Cronbach alpha	Communality	1	2	3	4	5	6	7	8	9	10	11
ACH	0.566	0.796	0.616	0.566	0.752										
BEN	0.623	0.866	0.827	0.623	0.454	0.789									
CONF	0.819	0.931	0.902	0.819	0.423	0.091	0.905								
HED	0.679	0.863	0.782	0.679	0.358	0.222	0.379	0.824							
OCB	0.426	0.876	0.842	0.426	0.140	0.044	0.009	0.090	0.653						
POW	0.637	0.837	0.745	0.637	0.400	0.326	0.359	0.194	-0.061	0.798					
SEC	0.233	0.288	0.682	0.233	0.210	0.173	0.008	-0.131	0.138	0.067	0.483				
SELF	0.759	0.904	0.851	0.759	0.457	0.264	0.316	0.295	-0.110	0.506	0.072	0.871			
STIM	0.572	0.790	0.744	0.572	-0.004	0.089	-0.073	-0.027	0.048	0.129	0.053	-0.058	0.756		
TRAD	0.641	0.841	0.716	0.641	0.385	0.215	0.238	0.229	-0.243	0.360	0.237	0.474	0.069	0.800	
UNI	0.775	0.945	0.929	0.775	0.423	0.292	0.350	0.154	0.231	0.336	0.096	0.315	-0.065	0.055	0.880

ACH: Achievement; BEN: Benevolence; CONF: Conformity; HED: Hedonism; OCB: Organizational Citizenship Behavior; POW: Power; SEC: Security; SD: Self: Self-direction; STIM: Stimulation; TRAD: Tradition; UNI: Universalism

Table 3: Convergent and discriminant validity of measurements (customer)

Variables	AVE	Composite reliability	Cronbach alpha	Communality	1	2	3	4	5
ASS	0.609	0.823	0.676	0.609	0.781				
EMP	0.648	0.901	0.862	0.648	0.299	0.805			
RELI	0.572	0.866	0.809	0.572	0.281	0.417	0.756		
RES	0.604	0.821	0.683	0.604	0.410	0.240	0.511	0.777	
TAN	0.722	0.886	0.807	0.722	0.013	-0.032	-0.068	0.005	0.85

ASS: Assurance; EMP: Empathy; RELI: Reliability; RES: Responsiveness; TAN: Tangibility

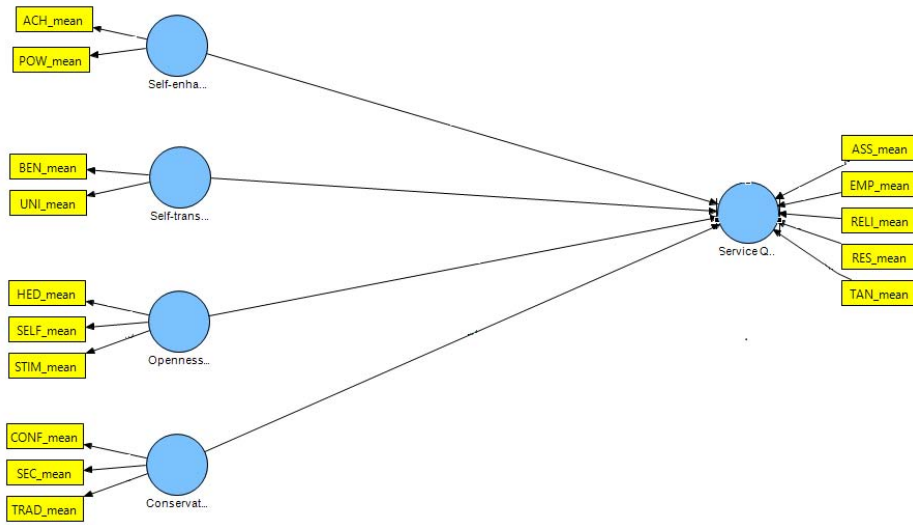


Fig. 3: Path model without mediator

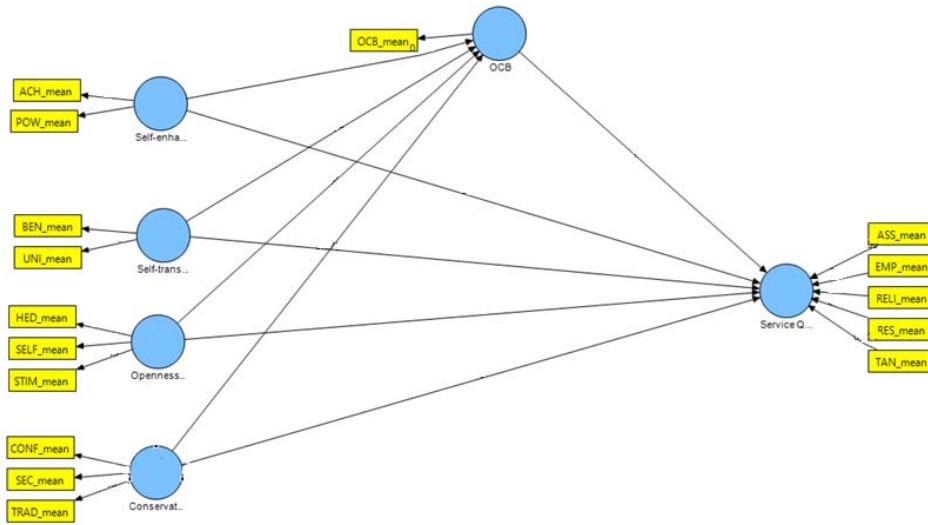


Fig. 4: Path model with mediator

Table 4: Test of the total effects using bootstrapping (without mediator)

Path	Original sample (B)	Bootstrapping mean (B)	SE	t-values	p-values
Conservation->Service quality	0.269	0.277	0.116	2.315**	0.022
Openness to change->Service quality	0.353	0.352	0.099	3.566**	0.001
Self-enhancement->Service quality	0.169	0.171	0.082	2.069**	0.041
Self-transcendence->Service quality	0.111	0.113	0.068	1.638	0.104

values items including self-enhancement, self-transcendence and openness to change with service quality was not significant. Only OCB mediated the relationship between the conservation value and service quality ($p = 0.062$).

Subsequently, to assess whether the mediating effect was significant, the Sobel test with 95% confidence interval (95% CI) for the indirect mediating effect (Sobel, 1982) was accompanied by the bootstrapping procedure drawn from Preacher and Hayes (2004), who mentioned

that bootstrapping is valuable from three perspectives. First, bootstrapping ignores the question of whether the construct or sampling spreading is normal or not, second, it provides effect size assessment and third, it is naturally nonparametric. Moreover, when using small sample sizes as done in this study where the data were aggregated at the branch level, bootstrapping can be useful and provide more sureness.

The results presented in Table 6 indicate that OCB fully mediates the relationship between the conservation

Table 5: Test of the total effects using bootstrapping (OCB as mediator)

Path	Original sample	Sample mean (B)	t-values	SE	p-values	ab	Z
Path A							
Conservation->Motivation	0.378	0.376	0.128	2.950	0.004	-	-
Openness to change->OCB	0.293	0.296	0.124	2.363	0.020	-	-
Self-enhancement->Motivation	0.184	0.185	0.091	2.033	0.044	-	-
Self-transcendence->Motivation	-0.129	-0.130	0.075	1.719	0.088	-	-
Path B							
OCB->Service Quality	0.165	0.163	0.081	2.029	0.045	-	-
Path C							
Conservation->Service quality	0.198	0.210	0.123	1.620	0.108	-	-
Openness to change->Service quality	0.299	0.297	0.102	2.916	0.004	-	-
Self-enhancement->Service quality	0.152	0.153	0.085	1.780	0.078	-	-
Self-transcendence->Service quality	0.132	0.132	0.069	1.916	0.058	-	-
Mediation effect							
Conservation->OCB->Service quality	-	-	-	0.037	0.047	0.062	1.672
Openness to change->OCB->Service quality	-	-	-	0.031	0.062	0.048	1.539
Self-enhancement->OCB->Service quality	-	-	-	0.021	0.075	0.030	1.436
Self-transcendence->OCB->Service quality	-	-	-	0.016	0.905	-0.021	-1.312

Table 6: Hypothesis testing

Hypothesized relationship	Z-values	p-value	Conclusion
H ₁ : There is statistical significance that OCB mediates the relationship between the conservation value and service quality	1.672	0.047	Supported
H ₂ : There is statistical significance that OCB mediates the relationship between the self-enhancement value and service quality	1.539	0.075	Non-Supported
H ₃ : There is statistical significance that OCB mediates the relationship between the openness to change value and service quality	1.436	0.062	Non-Supported
H ₄ : There is statistical significance that OCB mediates the relationship between the self-transcendence value and service quality	-1.312	0.905	Non-Supported

value and service quality. The same as the direct effect of self-transcendence value did not show any significant impact on the indirect model. Thus, only hypothesis 1 is supported.

DISCUSSION

The study had four objectives that try to assess and evaluated the mediating effect of organizational citizenship behavior on the interaction of personal values and service quality in two local-owned commercial banks in Malaysia. Also, the study designed for distinguishing and consider the feasible causal relationship between these variables which are personal values, OCB and service quality. The research is one of the very few to expression the interplay between personal values, OCB and service quality not in the usual Western setting-specifically, in Malaysia as a multicultural country.

The research finding demonstrates that conservation values of Malaysian Employees including tradition, conformity and security value had the highest impact on bank service quality that assessing from bank customer without any bias. Furthermore, the self-transcendence value of employees including benevolence and universalism values didn't have any relationship with service quality with mediation role of OCB same as the result in direct effect.

One would think that service quality of commercial banks is more related to conservation value of employees including tradition, security and conformity through OCB. So, it must be mentioned here that openness to change and self-enhancement value had an effect on service quality but not considerable.

About the practical implications that can improve commercial bank service quality, as the research finding shows the personal values of employees including conservation, self-enhancement and openness to change values has a direct effect on bank service quality and also through employee OCB the conservation value had the highest effect on quality of provided services. In other words, commercial banks should attention and care about conservation, self-enhancement and openness to change the value of employees that leads to improving service quality. Last but not least, conservation value of employees should be paid more attention to bank managers which had the highest indirect and important impact on service quality.

The results of the study also mentioned recognizing the personal values as essential coordinators in the individual value system, leads to creating and build on the produced knowledge by groups of researchers.

Meanwhile, conservation value and OCB is critical to improving service quality, the duties of human resource practitioners in the banks should be focused on identify

the employee's values, especially conservation value and their prosocial behavior in the job analysis and it can be considered as part of services success. Especially in the commercial banks, with high customer participation in the carriage of the service, OCB among bank employees that obviously direct by their value system, will be a key practice that should be inspired in pursuance to bank customer's requests.

In advance of the Malaysia New Economic Model and decentralization restructures in the financial industry that launched to open the rooms and reactive the private investors, likewise based on the large quotes of commercial banks among banking sector, improving the provided services efficiency and quality leads to achieve the desired performance.

As an exploratory research, this survey introduces the casual model of personal values and OCB on bank service quality while it has some limitations based on research findings and potential. Hence is necessary to mention some directions for future. Firstly, about sample size this research just cover all branches of two commercial banks in Kuala Lumpur as respondents. Also, this research didn't have any discussion on different ethnical groups' value who working in banks will have an effect on service and suppose all of them are from Malaysia because as we know Malaysia is a multicultural country. Due to the mentioned limitations, additional studies need to perform to get a cover better validity. Moreover, future research should address other items of behavior outcome that act as mediators in the model, such as attitude, culture and ability.

Furthermore, the effect of three items of the employee value system and OCB on bank service quality is expected to be highlighted by senior managers or managers, who exercise discretion and freedom in decision-making. It is hoped that the present study provides practical suggestions for any company, especially in the service sector, that may encounter quality and competition problems and to ensure the company's success.

CONCLUSION

The results show a strong negative effect of self-transcendence value, including Universalism and benevolence on service quality in direct and indirect effect. Also, research findings mention the employees' OCB as a behavior outcomes partially mediate the relationship between three constructs of personal values (openness to change, conservation and self-enhancement values) and bank service quality. Implications of research findings are discussed, together with limitations and suggestions for future studies.

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