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Reward Systems And Organisational Citizenship Behaviour Of Commercial Banks In South-South Region, Nigeria

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Abstract: *This study investigated the relationship between reward systems and organisational citizenship behaviour (OCB) among IT-related staff of commercial banks in the South-South region of Nigeria. Organisational citizenship behaviour was measured through three key dimensions: altruism, courtesy, and civic virtue, while reward systems served as the independent variable. Guided by the positivist philosophical paradigm, the study adopted a cross-sectional research design. A total of 2,526 IT staff across twelve commercial banks formed the population, from which a sample of 345 respondents was drawn using Taro Yamane's formula and selected through cluster sampling. Data was collected using a structured, close-ended questionnaire adapted from validated scales and analysed using Kendall's Tau rank correlation coefficient. Findings revealed a strong and significant positive relationship between reward systems and both altruism and courtesy, as well as a moderate-to-strong positive relationship with civic virtue. These results affirm that employees are more likely to demonstrate discretionary behaviours—such as voluntarily assisting colleagues, maintaining respectful interactions, and actively participating in organisational life—when they perceive fairness, recognition, and support in their organisation's reward systems. The findings validate the Psychological Contract Theory, which posits that employees reciprocate fair treatment with behaviours that enhance organisational effectiveness and social cohesion. Based on these findings, the study recommends that banks design inclusive reward systems that recognise team-oriented behaviours like altruism, establish regular recognition programmes that promote courtesy and emotional intelligence, and integrate civic-focused reward initiatives such as knowledge-sharing incentives and participatory engagement. These measures are expected to strengthen organisational harmony and employee commitment, particularly within high-demand sectors such as commercial banking.*

Keywords: Reward Systems, Orgnisational Citizenship Behaviour, Altruism, Courtesy and Civic Virtue

1.0 Introduction

Commercial banks play a pivotal role in Nigeria's economy, contributing significantly to GDP growth, employment generation, and foreign exchange earnings. As key drivers of financial intermediation, they facilitate economic activities, support business operations, and enhance capital formation. However, the sector faces mounting challenges, including regulatory pressures, intense competition, and high employee turnover, which undermine workforce stability and performance (Okafor, 2021). These challenges have raised concerns about declining Organisational Citizenship Behaviour (OCB)—a critical factor in sustaining operational efficiency and competitive advantage. OCB, which encompasses voluntary actions beyond formal job requirements, enhances workplace harmony, reduces conflicts, and fosters a culture of cooperation, all of which are essential in the fast-paced banking environment (Alsheikh & Sobihah, 2019; Yuwono et al., 2023). Despite its significance, empirical evidence suggests a persistent decline in OCB among bank employees, necessitating urgent scholarly attention (Osman et al., 2019).

OCB is particularly vital in commercial banks due to its role in promoting altruism (voluntary assistance to colleagues), courtesy (proactive conflict prevention), and civic virtue (responsible participation in organizational affairs). These dimensions strengthen teamwork, improve service delivery, and enhance organizational resilience (Kim et al., 2020; Sarfraz et al., 2022). For instance, altruism eases workload pressures, courtesy minimizes workplace friction, and civic virtue ensures compliance and institutional loyalty—each contributing to long-term bank performance (Fan et al., 2023; Puspitasari et al., 2023). However, despite its acknowledged importance, OCB remains understudied in Nigeria's South-South region, where commercial banks operate under unique socio-economic and regulatory conditions that may influence employee behaviour.

One potential driver of OCB is Reward System, which encompasses financial incentives, recognition, and career development opportunities designed to motivate employees (Brown et al., 2020). Studies indicate that well-structured rewards enhance job satisfaction, reinforce positive behaviours, and fulfill employees' psychological contracts—leading to higher discretionary efforts (Bal et al., 2020; Martinez & White, 2019). In banking, where performance demands are high, reward systems can stimulate innovative OCB by encouraging employees to go beyond routine tasks (Yang et al., 2022). However, while existing research has explored OCB predictors such as leadership and job satisfaction, limited attention has been given to how reward systems

specifically influence OCB in Nigeria's banking sector, particularly in the South-South region (Amadi & Enyindah Obinna, 2021; Ibrahim et al., 2021). Most studies either focus on non-financial sectors or fail to account for regional peculiarities, leaving a critical gap in context-specific literature (Figueiredo et al., 2025; Sinnappan & Amulraj, 2014).

The persistence of declining OCB in Nigerian banks, despite various scholarly interventions, underscores the need to investigate the role of reward systems as a strategic remedy. While prior studies have examined compensation and recognition separately, few have adopted a holistic reward framework anchored in Psychological Contract Theory, which posits that employees reciprocate fair rewards with voluntary contributions (Rousseau, 1989). This study therefore addressed this gap by evaluating how reward systems—both monetary and non-monetary—shape OCB dimensions (altruism, courtesy, and civic virtue) in commercial banks in South-South Nigeria.

1.1 Hypotheses

H_{01}: There is no significant relationship between reward systems and altruism of Commercial banks in South-South region, Nigeria.

H_{02}: There is no significant relationship between reward systems and courtesy of Commercial banks in South-South region, Nigeria.

H_{02}: There is no significant relationship between reward systems and civic virtue of Commercial banks in South-South region, Nigeria.

2.0 Literature Review

Reward Systems

Reward systems encompass a variety of strategies employed by organizations to motivate employees and influence work behaviour, including financial incentives, recognition, and career development opportunities. In the context of commercial banks, these systems play a vital role in attracting, retaining, and engaging talent, especially amidst sector-specific challenges such as high performance demands and regulatory pressures. Recent studies emphasize the growing importance of non-monetary rewards, such as appreciation and recognition, which contribute to team morale and reinforce desirable behaviours (Brown et al., 2020). Personalized rewards tailored to employee preferences, including flexible work arrangements and wellness benefits, have also been found to significantly enhance job satisfaction and motivation (Bal et al., 2020). Furthermore, fairness in reward distribution is critical; when employees perceive equity in how rewards are allocated, they are more likely to display organizational commitment and exhibit positive discretionary behaviours (Martinez & White, 2019).

Organisational Citizenship Behaviour (OCB)

Organizational Citizenship Behaviour (OCB) refers to voluntary actions undertaken by employees that go beyond formal job requirements and contribute to the effectiveness and sustainability of the organization. These behaviours are particularly important in commercial banks, where they enhance cooperation, reduce conflict, and promote social awareness among employees (Alsheikh & Sobihah, 2019; Yuwono et al., 2023). Recent empirical evidence underscores that OCB fosters a harmonious work environment and improves organizational outcomes such as profitability and efficiency (Osman et al., 2019; Kim et al., 2020). It also enhances employees' engagement and emotional investment in the organization, even under high-stress conditions common in the financial sector (Sarfraz et al., 2022). OCB is not only essential for individual and team cohesion but also serves as a strategic advantage for banks operating in competitive and rapidly evolving environments, as it supports resilience and adaptability among staff (Jeong et al., 2019).

Altruism

Altruism, a key dimension of OCB, denotes an employee's willingness to voluntarily assist colleagues with work-related tasks without anticipating any formal reward. This behaviour is critical in easing workload pressures, enhancing team cohesion, and fostering a culture of support, especially within fast-paced environments like commercial banks. Recent studies highlight that altruism mitigates workplace stress and contributes to improved productivity, particularly when employees face tight deadlines or complex service demands (Fan et al., 2023; Podsakoff et al., 2020). The selfless nature of altruistic behaviour is especially valuable in sectors such as banking, where cooperative team dynamics are essential for handling operational complexity and service quality. Altruism exemplifies the informal support structures that underpin organizational resilience, and its presence often reflects a healthy organizational culture grounded in mutual respect and trust.

Courtesy

Courtesy is characterized by proactive, considerate behaviours that help prevent conflicts and promote smooth interpersonal interactions in the workplace. In commercial banks, courtesy serves a preventive function, enabling employees to manage stress and minimize misunderstandings before they escalate into disputes. It is particularly vital in service-driven environments where

collaboration and client interaction are paramount. Recent research indicates that courteous behaviours reduce managerial burdens and contribute positively to organizational performance by maintaining harmony within teams (Faajir et al., 2021; Oamen, 2023). These behaviours reflect emotional intelligence and foresight among employees, allowing for smoother coordination and more effective task execution. Thus, courtesy enhances both individual job satisfaction and collective operational efficiency, positioning it as a vital asset in the banking sector.

Civic Virtue

Civic virtue refers to employees' responsible participation in organizational life, such as attending meetings, staying informed on policies, and representing the organization positively. In commercial banks, where strategic decision-making and compliance are central, civic virtue ensures that employees remain actively engaged with institutional developments and uphold professional standards. This dimension of OCB reflects a sense of belonging and collective responsibility, often linked to higher organizational commitment. Recent findings show that civic virtue improves organizational image and contributes to long-term stability, particularly in settings where external scrutiny and public accountability are high (Langdon et al., 2023; Puspitasari et al., 2023). Employees demonstrating civic virtue are seen as role models who foster institutional pride and contribute to building a participatory and accountable workplace culture.

2.2 Theoretical Framework

2.2.1 The Psychological Contract Theory

The Psychological Contract Theory was first formally conceptualized by Argyris (1960) and later developed and popularized by Rousseau (1989), who defined it as the individual's beliefs regarding the terms and conditions of a reciprocal exchange agreement between the employee and the organization. At its core, the theory posits that beyond formal contracts, employees hold unwritten expectations—such as job security, fair treatment, and career growth—while employers expect loyalty, commitment, and discretionary effort. These mutual beliefs shape attitudes, motivation, and behaviours at work. However, critics argue that the theory is inherently subjective and lacks empirical precision due to its reliance on individual perceptions, which can vary widely and be difficult to measure or generalize (Guest, 1998; Conway & Briner, 2005). Additionally, the dynamic and evolving nature of psychological contracts poses challenges in determining clear breaches and their consequences.

In the context of this study on reward systems and organizational citizenship behaviour (OCB) in commercial banks in South-South Nigeria, the Psychological Contract Theory provides a useful lens to understand how perceived fairness in rewards shapes employee behaviours beyond formal job roles. When employees perceive that their psychological contracts are fulfilled—particularly through fair and consistent reward systems—they are more likely to reciprocate with positive discretionary behaviours such as altruism, courtesy, and civic virtue. These forms of OCB enhance the social fabric and operational effectiveness of banks, especially in a sector that thrives on cooperation and client service. Conversely, when rewards are perceived as unfair or lacking recognition, employees may feel that their psychological contract has been violated, leading to reduced morale and withdrawal of citizenship behaviours. Thus, the theory underpins the expectation of reciprocity in employer-employee relationships, linking reward satisfaction to enhanced organizational functioning through voluntary, pro-social actions.

2.3 Empirical Review

Table 2.1: Tabulation of Gap in Literature

S/N	Author(s)/ Year	Country	Topic/ Objectives	Methodology	Findings	Conclusion	Gaps
1	Figueiredo et al. (2025)	Multiple (Global)	Systematic review of 61 articles on reward systems and their role in knowledge management and innovation	Systematic literature review using PRISMA protocol across three databases	Reward systems enhance knowledge sharing, intellectual capital, and innovation post-pandemic	Reward systems are strategic tools for managing talent and improving competitiveness	No empirical data; lacks focus on specific sectors or countries such as Nigeria's banking sector
2	Yang et al. (2022)	China	To examine the mediating role of pride in the	Cross-sectional survey; 256 valid questionnaires; dyadic method;	Recognition affects OCB and task performance;	Pride influences behavioural outcomes in	Focuses only on recognition and pride; small sample size; does

			relationship between employee recognition and OCB	SPSS and AMOS for analysis	pride mediates and moderates the relationships	response to recognition	not examine full reward systems	
3	Amadi & Enyindah Obinna (2021)	Nigeria	Relationship between compensation and OCB in courier service companies in Rivers State	Cross-sectional survey; census of 72 managers; Spearman's Rank Correlation	Significant positive relationship between compensation and OCB	Compensation improves OCB in hazardous work settings	Small sample; limited to managerial staff and one sector; excludes non-monetary rewards	
4	Ibrahim et al. (2021)	Egypt	Effect of intrinsic rewards on OCB in Egyptian tourism firms	Field survey using 212 questionnaires distributed to tourism workers	Intrinsic rewards strongly correlate with OCB and employee motivation	Tourism firms should adopt intrinsic reward practices	Ignores extrinsic rewards; limited to tourism and Egyptian context	
5	Sinnappan & Amulraj (2014)	India	Impact of HR practices (rewards, recognition, empowerment) on OCB among engineers	Survey of 200 engineers in manufacturing firms; descriptive statistics	Rewards and recognition significantly affect OCB dimensions; empowerment affects only teambuilding	HR practices, particularly rewards, are critical to fostering OCB	Dated study; limited to engineers in manufacturing; may not reflect post-COVID realities	

3.0 Methodology

The study adopted a cross-sectional research design guided by the positivist philosophical paradigm, which enabled the researcher to objectively assess the relationship between reward systems and organisational citizenship behaviour (OCB) among IT-related staff of commercial banks in the South-South region of Nigeria. The positivist approach allowed for the use of structured instruments and quantifiable metrics in line with the objectivist epistemology (Gray, 2013; Bergin et al., 2008). A population of 2,526 IT personnel was identified from twelve commercial banks operating across six states in the region, and a sample size of 345 respondents was derived using Taro Yamane's formula. A probabilistic cluster sampling technique was employed, allowing proportional representation from each bank based on Bowley's proportional allocation formula (Baridam, 2001). Primary data was collected using a structured, close-ended questionnaire that included validated and adapted scales measuring reward systems (Adeyemi & Akinlabi, 2018) and OCB (Podsakoff & MacKenzie, 1997), both rated on a five-point Likert scale.

Validity was ensured through expert review, iterative refinement, and literature-grounded content verification (Straub et al., 2004; Taherdoost, 2016). Reliability was established via a pilot test with 35 IT staff, yielding Cronbach's Alpha values above 0.70 for all study constructs, confirming internal consistency (Bagozzi & Yi, 2012; Kimberlin & Winetrstein, 2008). The instrument was structured into sections covering demographic variables, supervisor support, and OCB dimensions—altruism, courtesy, and civic virtue. The study employed the Kendall Tau rank correlation coefficient for data analysis, suitable for ordinal data derived from Likert-type scales and effective in measuring the strength and direction of associations between ranked variables. The structured methodology enabled precise hypothesis testing, ensured replicability, and facilitated generalisability of findings across the commercial banking sector in the region.

4.0 Results and Discussion

4.1 Bivariate Analysis

Table 4.1: Test of the Relationship between Reward systems and Organisational Citizenship Behaviour (Measured by Altruism, Courtesy and Civic Virtue)

			Reward Systems	Altruism	Courtesy	Civic Virtue
Kendall's tau_b	Reward Systems	Correlation Coefficient	1.000	.583**	.538**	.489**
		Sig. (2-tailed)	.	.000	.000	.000
		N	345	345	345	345

Altruism	Correlation Coefficient	.583**	1.000	.624**	.556**
	Sig. (2-tailed)	.000	.	.000	.000
	N	345	345	345	345
Courtesy	Correlation Coefficient	.538**	.624**	1.000	.666**
	Sig. (2-tailed)	.000	.000	.	.000
	N	345	345	345	345
Civic Virtue	Correlation Coefficient	.489**	.556**	.666**	1.000
	Sig. (2-tailed)	.000	.000	.000	.
	N	345	345	345	345

****. Correlation is significant at the 0.01 level (2-tailed).**

The results in Table 4.1 reveal a statistically significant and strong positive relationship between reward systems and altruism in commercial banks in the South-South region of Nigeria. The Kendall's tau_b correlation coefficient between reward systems and altruism is 0.583, with a p-value of 0.000, indicating that the relationship is both strong and significant at the 0.01 level (2-tailed). This implies that as reward systems improve in structure, fairness, and implementation, employees are more likely to engage in altruistic behaviours—such as voluntarily assisting colleagues and performing duties beyond their formal roles—thus rejecting the null hypothesis H01.

Similarly, a strong and significant relationship is observed between reward systems and courtesy, with a Kendall's tau_b coefficient of 0.538 and a p-value of 0.000. This suggests that effective reward systems are associated with increased courteous behaviours among employees, including efforts to prevent conflicts, show respect, and maintain smooth interpersonal relations in the workplace. The strength of this correlation indicates that when employees feel adequately recognised and fairly rewarded, they are more likely to adopt interpersonal behaviours that support harmony and collaboration. This provides a basis for rejecting the null hypothesis H02 and accepting that reward systems significantly influence courtesy.

Finally, the relationship between reward systems and civic virtue also proves to be statistically significant, with a Kendall's tau_b coefficient of 0.489 and a p-value of 0.000. Though slightly weaker than the correlations with altruism and courtesy, this result still reflects a moderate-to-strong positive relationship. It indicates that employees who perceive reward systems as fair and motivating are more inclined to exhibit civic virtue—such as attending organisational meetings, keeping abreast of policies, and displaying concern for the institution's welfare. Consequently, the null hypothesis H03 is rejected, confirming that reward systems have a meaningful influence on civic virtue in the context of the selected commercial banks.

4.2 Discussion of Findings

Reward Systems and Altruism

The finding that reward systems have a strong and significant positive relationship with altruism aligns with existing theoretical and empirical literature that identifies reward as a motivational force behind discretionary work behaviours. Altruism, as a component of organisational citizenship behaviour (OCB), involves voluntarily assisting colleagues without the expectation of formal recognition. This behaviour is amplified when employees perceive fairness, appreciation, and support through structured reward mechanisms. As noted in the literature, reward systems—particularly those incorporating non-monetary recognition and development opportunities—can cultivate a culture of mutual support and interpersonal responsibility (Brown et al., 2020; Bal et al., 2020). Empirical evidence from Amadi and Enyindah Obinna (2021) further supports this connection, showing that compensation is positively associated with OCB in Nigerian service firms. Similarly, Ibrahim et al. (2021) emphasized how intrinsic rewards such as praise and responsibility foster a sense of motivation and voluntary contribution. These findings reinforce the argument, grounded in Psychological Contract Theory that fulfilment of employees' unwritten expectations of appreciation through rewards leads to reciprocal, altruistic behaviours. In high-pressure work environments, such as banking or manufacturing, where team interdependence is essential, this relationship becomes critical to operational success.

Reward Systems and Courtesy

Courtesy, another key element of OCB, is demonstrated through thoughtful actions aimed at preventing interpersonal conflict and maintaining harmonious workplace relationships. The finding that reward systems strongly and positively influence courtesy reveals the behavioural impact of organisational fairness and recognition structures. Employees who feel valued and fairly treated are more likely to extend considerate and preventive gestures towards colleagues, thereby sustaining collaborative dynamics. As explained in the literature, courteous behaviours arise from emotionally intelligent environments where rewards signal mutual respect and recognition (Faajir et al., 2021; Oamen, 2023). The Psychological Contract Theory explains this further: when employees perceive that their psychological expectations of dignity and fairness are met through reward systems, they reciprocate by maintaining peaceful interactions and reducing friction. In comparison to Yang et al. (2022), who found that recognition influences OCB through

emotional mechanisms like pride, the current study's emphasis on structured reward systems provides a broader institutional framework for such behaviours. Thus, courtesy is not just a by-product of individual temperament but a response to systemic cues of value and inclusion within the organisation.

Reward Systems and Civic Virtue

The observed moderate-to-strong positive relationship between reward systems and civic virtue highlights how institutional support and structured incentives drive employees to take ownership of organisational wellbeing. Civic virtue includes behaviours like staying informed, attending meetings, and constructively engaging in organisational affairs. Literature shows that when employees are consistently rewarded—both intrinsically and extrinsically—they develop a stronger psychological attachment and are more willing to invest their discretionary effort in governance-related activities (Langdon et al., 2023; Puspitasari et al., 2023). These behaviours reflect not only loyalty but a sense of shared responsibility, which is fostered through perceived equity and recognition within the reward framework (Martinez & White, 2019). From the theoretical perspective of the Psychological Contract, employees' sense of reciprocal obligation is fulfilled when they experience meaningful inclusion through reward structures. This is echoed in Sinnappan and Amulraj's (2014) findings, where rewards and recognition significantly enhanced civic-related OCB among engineers. By confirming this relationship within a Nigerian context, the present study offers post-pandemic, sector-specific insight into how well-designed reward systems cultivate civic engagement and institutional pride.

5.0 Conclusion

The study concluded that reward systems significantly and positively influence all dimensions of organisational citizenship behaviour—altruism, courtesy, and civic virtue—among IT staff in commercial banks within the South-South region of Nigeria. These findings affirm that well-structured reward systems, encompassing both financial and non-financial components, are instrumental in fostering voluntary, pro-social behaviours that contribute to operational harmony, teamwork, and institutional commitment. The results validate the relevance of Psychological Contract Theory, showing that employees who perceive fairness and value in reward structures are more inclined to go beyond their formal roles in contributing to organisational success.

5.1 Recommendations

Based on the findings and the discussion of the findings, it is recommended that:

i. First, commercial banks should design inclusive reward systems that acknowledge not only task completion but also team-oriented behaviours such as altruism. Management can achieve this by introducing peer-nomination programmes and team-based incentives where employees are rewarded for helping colleagues meet work targets or manage workload surges.
ii. Second, banks should institutionalise recognition mechanisms that reinforce courtesy and respect among staff. This could involve monthly recognitions for employees who consistently demonstrate respectful and conflict-preventing behaviours, as well as embedding emotional intelligence training in staff development programmes to strengthen interpersonal sensitivity.
iii. Third, to enhance civic virtue, banks should integrate reward components that acknowledge active participation in meetings, compliance culture, and knowledge-sharing initiatives. Management can implement this through structured point-based systems where employees accumulate points for attending policy briefings, contributing ideas, or mentoring others, which can then be converted into tangible benefits such as time-off, bonuses, or professional development opportunities.

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