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ASSESSING ORGANIZATIONAL CITIZENSHIP BEHAVIOUR THROUGH CONSTRUCTING EMOTIONAL INTELLIGENCE

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## **TITLE: ASSESSING ORGANIZATIONAL CITIZENSHIP BEHAVIOUR THROUGH CONSTRUCTING EMOTIONAL INTELLIGENCE**

**Purpose:** The purpose of this study is to identify the relationships of the dimensions of emotional intelligence (EI) with organizational citizenship behaviour (OCB). Emotional intelligence is the capacity to recognize and articulate emotions among the individuals and others in the workplace. Emotional capabilities can be used to enhance a person's ability in this particular field who can exhibit better OCB.

**Design/methodology/approach:** This paper investigates the relationships of emotional intelligence and its components with organizational citizenship behaviour among the employees who are working commercial banks of Malaysia. Data were collected from 293 employees from 10 commercial banks operating in Peninsular Malaysia.

**Findings and Originality/value:** Structural equation modelling (SEM) approach was applied to this study and identified that employee emotional intelligence plays a major role for enhancing their citizenship behaviour in the organization. The three components of EI namely use of emotion, others emotion appraisal and regulation of emotion are having great effect on organizational citizenship behaviour.

**Research limitations/implications:** Scholars can develop new research agenda to identify the nature of effects it might have on employee's performance that can boost the ultimate goal of the organization.

**Practical implications:** Through the findings of this empirical study, it is confirmed that this research has provided some assessment and developed new knowledge about the effects of employees' emotional intelligence and how they relate this to their OCB. The empirical evidences from the findings of this study can contribute to advancing the current knowledge in the fields of organizational management and industrial sector by showing the differentiating effects of the dimensions of EI on OCB.

**Social implications:** This study has the capacity to enhance management awareness concerning recruiting people in terms of emotional intelligence. People from different culture with high level of citizenship behavior can able to get the job.

**Originality/value:** Findings from this study may create awareness and interests about the significance of conducting more research on EI and OCB by incorporating other variables/constructs of interests. Through the findings of this empirical study, it is confirmed that this research has provided some assessment and developed new knowledge about the effects of employees' emotional intelligence and how they relate this to their OCB.

**Keywords:** Emotional Intelligence, Organization Citizenship Behavior, Financial Institutions, Malaysia

## Introduction

Organizational citizenship behaviour (OCB) has drawn considerable attention from the researchers in the field of organizational behaviour during the past 30 years. OCB is a voluntary behaviour that improves organizational effectiveness, and it goes beyond formal job duties or performance roles of the employees (Kwon Choi, Koo Moon, Ko, & Min Kim, 2014; Organ, 1990). For last few decades, researchers found an incremental connection between OCB and employee performance (Dyne, Graham and Dienesch, 1994). As a result, OCB has become an important issue in the fields of organizational management and human behaviour. Until now, OCB has not been yet considered as a part of formal rules and regulations of organizations, but was found to have greater impact on organizational performance (Organ, Podsakoff & MacKenzie, 2006). Moreover, OCB was found to have casual effects on employee job satisfaction, whereby satisfied employees showed low absenteeism and low turnover (Organ, 1983; Osman-Gani & Anwar, 2013).

According to Bolino and Turnley (2003), a good citizenship behaviour represents diverse attitudes of an employee towards his or her organization, such as taking on additional assignments, voluntarily assisting people at work, keeping up with the change, following company rules and regulations, promoting and protecting the organization, keeping a positive attitude, and tolerating inconveniences at workplace. Organizational citizenship behaviour enhances managerial productivity through better strategic planning, recruitment of better people, improved business processes, proper allocation of organizational resources and good interpersonal communication among the workgroup (Anwar & Osman-Gani, 2015; Au and Ahmed, 2014; Podsakoff & MacKenzie, 1997).

The purpose of this study is to identify the relationships of the dimensions of emotional intelligence (EI) with organizational citizenship behaviour (OCB). Emotional intelligence is the capacity to recognize and articulate emotions among the individuals and others in the workplace. Previous research has shown the contributions of individual emotional components of employees to their performance in the organization (Zohar & Marshall, 2004; Bechara, Tranel, & Damasio, 2000). From theoretical perspective, although various studies highlighted that several antecedents of OCB but components of EI as antecedents is still lacking. In this regard, it is necessary to identify the theoretical contributions of OCB that connects to emotional intelligence in workplace settings. However, no study so far has empirically confirmed how emotional intelligences dimensions can have effects on their citizenship behaviour. Therefore, there exists a significant research gap to identify the nature of relationship existing between emotional intelligence dimensions with OCB, particularly in the context of commercial banking industry in Malaysia.

Very limited studies have been conducted to understand aspects of human intelligence as the antecedents of OCB in the workplace. Multiple intelligences are found to be closely associated with organizational affairs (Santos, 2016; Gardner, 1983; Sonboli & Noruzi, 2012).

Weller (1999) mentioned the importance of multiple intelligences for developing conceptually sound framework to understand why OCB occurs, and its effects on employees and organizations. Emotional intelligence is one domains of theory of multiple intelligences which was rooted in 'interpersonal' and 'intrapersonal' intelligences (Gardner, 1983).

The commercial banking sector is growing rapidly in Malaysia providing enormous opportunities for employment. So, it is necessary to develop better human resources to

manage customers with patience and competence. Being one of the most dynamic economies of South East Asia, the Malaysian banking industry needs to be more efficient and competitive compared to other banks operating in the region and globally (Khosravi et al., 2011). Hence, employees are required to complete their basic task with proper skills and abilities. Emotional capabilities can be used to enhance a person's ability in this particular field who can exhibit better OCB.

## **Literature Review**

### **Emotional Intelligence (EI) and its components**

Daniel Goleman (1995) first stressed on the importance of emotional intelligence for organizational success and growth. His focus was not only to develop the emotional intelligence model but also to implement the model for organizational effectiveness (Anwar & Sulaiman, 2013). The importance and rationality of the emotional activity among the employees are also found in the literature of organizational development (Ashforth & Humphrey, 1995). An emotionally sound person can have better interpersonal communication through the process of understanding one's own and others' emotions. Salovey and Mayer (1990) defined emotional intelligence as an "ability to monitor one's own and others' feelings and emotions, to discriminate among them, and to use this information to guide one's thinking and actions" (p.189). Emotional intelligence is the process of understanding of person himself and others, perceive and adapt with people nicely by means of immediate surroundings in order to be more successful in dealing with environmental demands (Bar-On, 2006; Anwar, Osman-Gani, & Sulaiman, 2011).

Researchers proposed various models for emotional intelligence. Most commonly used model was proposed by Goleman (1995), which consists of five major dimensions of emotional intelligence such as: self-awareness, self-regulations, self-motivation,

empathy and social skills. Goleman (2001) mentioned that the domain of EI followed by two different attributes: personal competency and social competency. He categorized self-awareness, self-regulations and self-motivation as the personal competency of a human being and rest two: empathy and social skills are the social competency. Mayer and Salovey (1997) found three different fundamental areas of EI, they are: “cognition (or thought), affect (including emotion), and motivation (or conation)” (p. 4). Wisinger (1998) had also proposed a model with four dimensions (i.e. Self-Awareness, Self-Management, Social Awareness, and Relationship Management). Wong and Law (2002) proposed four dimensions of emotional intelligence, namely, self-emotional awareness, use of emotion, regulation of emotion and other’s emotion appraisal. They introduced Wong and Law Emotional Intelligence Scale (WLEIS) to measure emotional intelligence of individuals.

### **Organizational Citizenship Behaviour (OCB)**

For decades, researchers have been investigating the necessity of OCB in the field of organizational behaviour (Podsakoff et al., 2000; Organ, 1977, 1998). OCB explains behaviour which permits the organization through strengthening and maintaining its social system (Sonboli & Noruzi, 2012). Organ (1988) mentioned about OCB as the “*individual behaviour 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*” (p. 4). Previous research claimed that organizational citizenship behaviour is mainly caused by both explicitly and implicitly, and is influenced by the response of organizational environment or individual’s own perception towards their job (Kumar & Raj, 2009). Although OCB has greater influence over the workplace environment, still it is not considered as the part of the core job. For this reason, organizational management faces problems to compensate a good citizenship for their

helping behaviour. A good organizational citizen is an employee who presents support to the business organization even when there is no such support but can be overtly necessary. Recently, Anwar and Osman-Gani (2015) identified the significant positive effects of employees' spiritual Intelligence and its dimensions on their OCB. This has opened a new dimension of research prospect for OCB.

Organ (1990) described five categories of OCB: (1) Conscientiousness, or organizational loyalty (Graham, 1991) describe the obedience towards organization and dedication to the job which exceed formal activities such as working long hours, and volunteer to perform jobs besides duties (Organ, 1988). Lo and Ramayah (2009) expressed conscientiousness as organized, accountable and hardworking behaviour of individual person. (2) Altruism, identified as most vital and common dimensions of OCB that acknowledged by the most researchers (Borman & Motowidlo, 1997; Graham, 1989; Organ, 1990; Smith, Organ, and Near, 1983; Williams and Anderson, 1991); (3) Civic virtue promotes employees by involving them in organizational development activities. Deluga (1998) mentioned civic virtue as the voluntary attendance of employees in management activities and functional development; (4) Sportsmanship increases the constructive activities for the organization (Jahangir, Akbar, & Haq, 2004) which are tolerating the inevitable inconveniences and impositions of work without whining and making grievances (Modassir & Singh, 2008); (5) Courtesy increases the communication among the co-workers and minimizes the risk of conflict with the organization (Podsakoff et al., 2000).

### **Relationship between EI and OCB**

Emotional intelligence is one such antecedent, which is a set of aptitudes assisting in personal or professional relationships with others to create a friendly work environment with patience and tolerance (Sahafi, Danaee, Sarlak, & Haghollahi, 2011). Researchers

found a positive role of emotional intelligence in the workplace (Joseph & Newman, 2010; Farh, Seo, & Tesluk, 2012). But, very little is known regarding the effects of emotional intelligence dimensions on OCB (Harmer, 2007).

The high EI of individuals, relative to others, is less apt to engage in problematic behaviours, and avoids self-destructive negative behaviours. The high EI person is more likely to have possessions of sentimental attachment around home, and to have more positive social interactions, particularly if the individual scores highly on emotional management. Such individuals may also be more adept at describing motivational goals, aims, and missions (Mayer, Salovey & Caruso, 2004). In this regard, a person who can recognize their own level of emotional status might be able to handle them in various circumstances. EI has been found to be an important predictor of various enviable organizational outcomes, such as job performance, job satisfaction, organizational citizenship behaviour, and organizational commitment (Law, Wong, & Song, 2004; Sinha & Jain, 2004).

In addition, the neurological sciences literature also suggests that there is a positive relation between EI and performance (Bechara et al., 2000). Empirical research investigating the relationship between EI and self-efficacy suggests that EI is an important factor that contributes to the development of self-efficacy beliefs among individuals (Taylor & Betz, 1983). In fact one's success is contributed by high emotional intelligence. This statement is supported by a research done by Goleman (1995) who stated that 80% of a person's success can be relied upon emotional intelligence compared to about 20% of their IQ.

### **Conceptual Framework**

The conceptual framework is presented in figure 1. At the left side of the figure, independent variable: emotional intelligence is shown, and its four underlying



dimensions are shown in separate rectangular boxes. At the right side of the figure the dependent variable: organizational citizenship behaviour is shown. The framework depicts the relationships among the interdependent variables and the dependent variable as indicated through the arrow marks.

### **Insert Figure 1: Conceptual Framework of the Research**

#### **Research Hypotheses**

To achieve the objectives of this study this research paper formulated following four research hypotheses based on the evidences drawn from exhaustive literature reviews:

*Hypothesis 1:* Significant relationship exists between self-emotional awareness and organizational citizenship behaviour.

*Hypothesis 2:* Significant relationship exists between use of emotion and organizational citizenship behaviour.

*Hypothesis 3:* Significant relationship exists between others' emotion appraisal and organizational citizenship behaviour.

*Hypothesis 4:* Significant relationship exists between regulation of emotion and organizational citizenship behaviour.

#### **Method**

##### **Research Design**

This study used a quantitative research design. The study employed a field survey method for collecting relevant primary data from the selected sample representing the study population. A set of structured questionnaires were distributed among the respondents. The study was conducted with a research instrument (questionnaire) which was tested for reliability by computing the Cronbach's alpha scores (see table 1). Next, it applied correlation analysis among the study variables (constructs) to identify the strength of relationships existing among the constructs. Finally, regression analysis was conducted to assess the nature of relationships existing between dimensions of EI with OCB.

### **Population and Sample**

The population for this study comprised of the employees working in organizations operating in the banking industry of Malaysia. The sample was selected from employees of banks situated in the metropolitan capital (Kuala Lumpur and Selangor) area of Malaysia. This sample frame includes all managerial level employees who are directly involved with banks regular operation and customer service. Hence, this research randomly selected employees from three different levels (first level, mid-level and top level management). All non managerial employees were excluded from the sample. Ten banks were selected randomly from the list of commercial banks operating in Malaysia (maintained by the Central Bank of Malaysia, known as Bank Negara Malaysia, BNM) and 30 employees were selected randomly from each of those 10 banks by considering the resources available at the disposal of the researchers. Therefore, the sample size of the study was 300.

### **Data Collection Procedure**

A survey was administered on the selected sample by using a structured questionnaire. The questionnaires were personally distributed to the employees, and the completed questionnaires were collected back after one week. A total 300 questionnaires were distributed among the employees, and a total of 293 of completed and valid questionnaires were returned after making several follow-up efforts through phone calls, emails and text messages. This provided an effective response rate of 97.67%.

### **Measures**

To identify the relationship of emotional intelligence dimensions and organisational citizenship behaviour, this study has adapted two measurement scales used by prominent scholars. Emotional intelligence measures were adapted from the Wong and Law Emotional Intelligence Scale (WLEIS) which was proposed by Wong and Law (2002). The scale has the capacity to measure the four dimensions of emotional

intelligence with 16 items. The measuring instrument for OCB was adapted from Podsakoff et al. (1990) OCB scale. With 24 items of the scale, it can measure the overall OCB of an employee. Five point Likert-type response scale was used for this study ranging from 1 (“strongly disagree”) to 5 (“strongly agree”).

### **Data Analysis**

Reliability tests were conducted through using Statistical Package for Social Science (SPSS), and the Cronbach’s alpha values were computed for each construct. The questionnaire items relating to emotional intelligence and its four dimensions, as well as the items of organizational citizenship behaviour scale have passed the reliability tests, as all of them have obtained the Alpha scores of more than 0.70. According to Hair et al. (2006) the minimum accepted alpha value should be 0.60. The following table 1 shows the Cronbach’s alpha values of the variables of interest.

#### **Insert Table 1: Reliability Test Results**

A total of 293 completed questionnaires with valid information were received. Data collected from both local (55%) and foreign (45%) owned commercial banks showed the percentage of male respondent was 56.3 and the females were 43.7 percent.

#### **Insert Table 2: Profile of the Respondents**

### **Results and findings**

The structural equation modelling (SEM) approach was used to identify the measurement model through software SPSS AMOS version 19. Two-step approach suggested by Anderson and Gerbing (1988) was performed. The study conducted CFA (confirmatory factor analysis) to identify the items that are linked with the study constructs. To test the hypotheses a structural model were developed. The model gained a good fit to the data that was collected through survey. The model also confirms the uni-dimensionality.

The maximum likelihood estimates for the path coefficients. An overview of the measurement model is displayed in Figure 2 below. From the structural model it has found that the CFI is closer to 1, RMSEA is in between 0.05 – 0.10, and the Normed chi-square upper limit is 3 or 5, which indicates that the model is fit. The model represents the relationships of four dimensions of emotional intelligence with organizational citizenship behaviour.

The goodness of fit statistics of the model is as follows:  $\chi^2 = 1219.046$ ;  $\text{chi/df}=655$ ;  $\text{RMSEA}=0.054$ ;  $\text{CFI}=0.864$ . In assessing the constructs reliability, composite reliability is used (Joreskog, 1971). Above all the values of composite reliability are recommended at the cut-off value of 0.50 (Nunnally & Bernstein, 1994). In the study, convergent validity is assessed to test the magnitude of indicators coefficient and their significance (Anderson & Gerbing, 1988). Based on degree of freedom, Chi-square is used to test the unity between the constructs. Chi-square test is assumed to be significant at the given level of significance ( $P < 0.001$ ).

### **Insert Figure 2: Full Structural Model**

Assessment of correlation matrix with the associated standard errors revealed that no correlation is within two standard errors at the value of 1.0. The presence of discriminant validity is justified by all the three tests of discriminant validity. According to Hair et al., (2010) the path coefficient value should be minimum 0.15 and above to considered as statistically significant.

### **Insert Table 3: Hypothesized Path Coefficients and C.R.**

Table 2 highlights the hypothesised path coefficients and Critical Ratio (C.R.) of the model. It presents the hypothesised paths, coefficients, critical ratio, p-values, and the testing results. The significance tests for the structural model parameters are used as the basis for accepting or rejecting the hypotheses proposed. The hypothesis 1 that is

significant positive relationship between self emotion appraisal and organizational citizenship behaviour is not supported as the critical ratio is 0.978 (the value of C.R. should be more than or equal to  $\pm 1.96$ ) and the standardised path coefficient = 0.071 which also did not meet the threshold of 0.15 or more. Thus, the hypothesis 1 is not confirmed.

The hypothesis 2, 3 and 4 are also supported according to the results of the analysis which states that, there are significant positive relationships between use of emotion and organizational citizenship behaviour, others' emotion appraisal and organizational citizenship behaviour, and regulation of emotion and organizational citizenship behaviour (standardised path coefficient = 0.189, 0.318 and 0.228 respectively) where the threshold is 0.15 or more. Finally, the C.R. value is 3.169, 4.970 and 3.861 respectively (C.R.  $\geq \pm 1.96$ ). All these results derived from SEM analysis confirm hypothesis 2, 3 and 4.

### **Discussions**

The results showed significant relationship exists among emotional intelligence in relation to organizational citizenship behaviour. Most of the findings of this study are consistent with previous research findings (Law et al., 2004; Sinha & Jain, 2004; Mayer et al., 2004). Statistically significant relationships were found between others' emotion appraisal, use of emotion, and regulation of emotion aspects of EI with organizational citizenship behaviour. But, the only dimension of self-emotional appraisal was not found to have statistically significant relationship with OCB. The results indicate that with higher positive levels of EI, people would demonstrate higher levels of OCB leading to increased organizational performance, and the bank employees would be able to effectively manage their emotional experiences resulting in enhanced individual and organizational performance.

The research has confirmed that the relationship between self-emotional awareness and OCB is not statistically significant, although positive relationship was found among them. Self-emotional awareness concerns an individual's capacity to understand their own emotions and be able to exhibit those emotions. Matthews et al. (2002) mentioned that self awareness of emotional behaviour does not necessarily convert into actual application of person's own emotion in their behaviour. Moreover, Swift (2002) claimed that an individual's increased self emotional awareness of the potentially negative impact of their behaviour had little influence on the actual behaviour they subsequently displayed. In this regard, employees working in commercial banks in Malaysia are expected to complete their technical aspects of the job duties meticulously within the limited period of time of banking operations, and therefore, they may not have time to be constantly aware of their emotional aspects in performing their regular duties. They may not provide enough priority to their emotional awareness compared to understanding others' emotions.

However, according to the second hypothesis the relationship of 'use of emotion' and organizational citizenship behaviour found to be significant in the same context. The use or managing emotions area is viewed as the most advanced emotional ability within the ability-based model (Mayer et al., 2000). According to George (2000) use of emotion has primarily great impact on the individual's behavioural activity. Hence, individual's ability to use their own emotion leads them to help others, especially presents their altruistic behaviour of OCB.

The third hypothesis was also confirmed that is the relationship of 'others' emotion appraisal' and organizational citizenship behaviour found to be significant in the same context.

The relationship of ‘regulation of emotion’ and organizational citizenship behaviour found to be significant in the same context. The managing emotions branch is viewed as the most advanced emotional ability within the ability-based model (Mayer et al., 2000). Emotional regulation includes both reactive and proactive coping requiring all sorts of skills, including analytical, creative, and practical competencies (Frijda, 1999). In the context of Malaysian commercial bank, employees are able to regulate their own emotion which significantly affects their citizenship behaviour in the organization.

### **Implications**

Through the findings of this empirical study, it is confirmed that this research has provided some assessment and developed new knowledge about the effects of employees’ emotional intelligence and how they relate this to their OCB. The empirical evidences from the findings of this study can contribute to advancing the current knowledge in the fields of organizational management and industrial sector by showing the differentiating effects of the dimensions of EI on OCB. It would be vital for human resource professionals to develop relevant interventions for increasing the levels of lacking EI dimensions and thereby helping to enhancing employees’ OCB. Findings from this study may create awareness and interests about the significance of conducting more research on EI and OCB by incorporating other variables/constructs of interests. Further studies can be developed to identify appropriate HR policies and strategies that may cater to the development of employees’ emotional capabilities. It is also hoped that this research findings may create awareness and interests among HR professionals in terms of recruitment and selection of people with these capabilities. Organizational management should conduct proper training and development, mentoring, coaching and use other psychological measures to increase the level of employee EI and OCB.

### **Limitations and Suggestions for Future Research**

This study used self-reported data which has the limitations of common method variance. The WELIS and OCB scale are self-reported and have the chance for over or under estimations that cannot be conclusively ruled out, hence further study should omit this biasness. Further empirical research can make significant contributions to the field of industrial and manufacturing sectors as well as can provide a comparative view between different gender and different age range sample. Scholars can develop new research agenda first to identify the nature of effects it might have on employee's performance which can boost the ultimate goal of the organization. For this reason, both managers and employees' emotional intelligence should be measured, and based on that findings, appropriate human resource interventions could be designed and implemented for improving employees' and organizational performance. Moreover, future researchers can also study the mediation effects of personal values and ethical behaviour in the relationship between EI and organizational citizenship behaviour. Employee personal values may vary from the perspectives of national culture and organizational culture. Thus further studies could fill the research gaps in these aspects. Hopefully, this paper would raise the levels of interests among scholars to conduct more emotional and spirituality related studies that may contribute to the new dimensions organizational management, particularly in the contexts of recent episodes of corporate scandals and ethical violations. In this regard, this research could be a stepping stone for conducting further studies in relevant fields of studies for advancing the knowledge.



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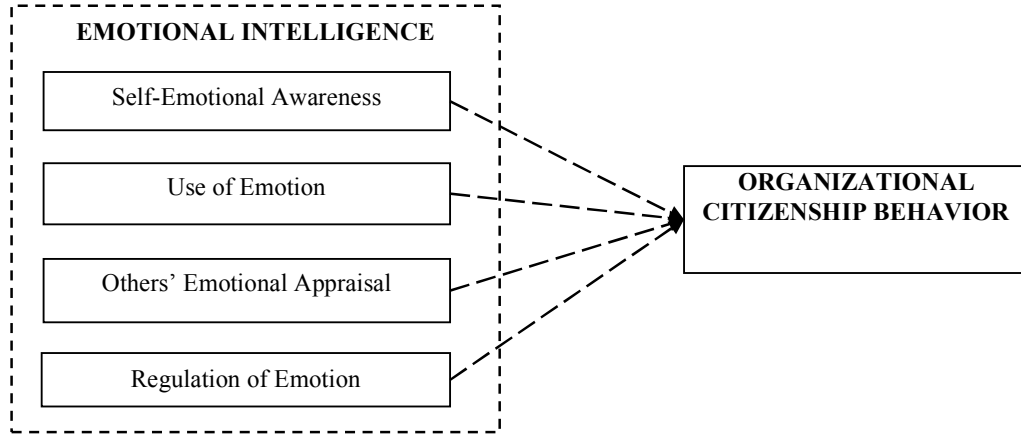
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**Figures and Table:**



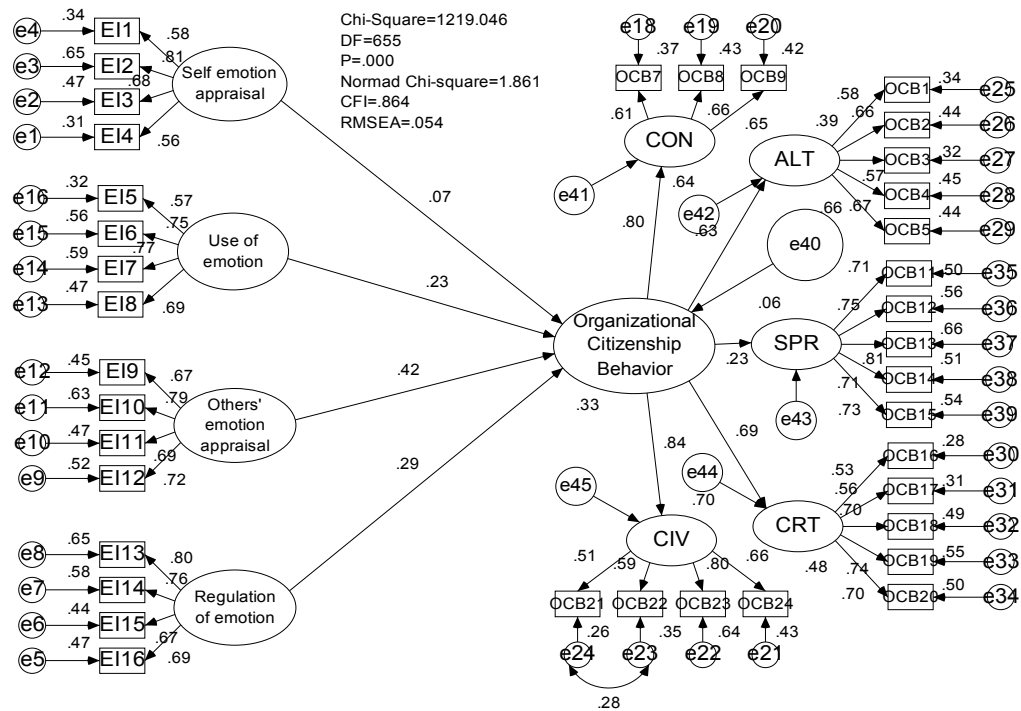
**Figure 1: Conceptual Framework of the Research**

**Insert Table 1: Reliability Test Results**

| Variables                                  | Cronbach's Alpha | Item(s) |
|--|------------------|---------|
| Self-emotion Awareness (SEA)               | 0.750            | 4       |
| Use of Emotion (UOE)                       | 0.784            | 4       |
| Others' Emotion Appraisal (OEA)            | 0.809            | 4       |
| Regulation of Emotion (ROE)                | 0.820            | 4       |
| Organizational Citizenship behaviour (OCB) | 0.831            | 24      |

**Insert Table 2: Profile of the Respondents**

| Demographic Variable      | Frequency | Percent (%) |
|---------------------------|-----------|-------------|
| <b>Gender</b>             |           |             |
| • Male                    | 150       | 51.19       |
| • Female                  | 143       | 48.81       |
| <b>Age Range</b>          |           |             |
| • Below 31 years          | 125       | 42.66       |
| • 31 to 40 years          | 108       | 36.86       |
| • 41 - 50 years           | 40        | 13.65       |
| • 51 years and above      | 20        | 6.83        |
| <b>Marital Status</b>     |           |             |
| • Single                  | 163       | 55.63       |
| • Married                 | 130       | 44.37       |
| <b>Level of education</b> |           |             |
| • SPM                     | 23        | 7.85        |
| • STPM                    | 15        | 5.12        |
| • Diploma                 | 43        | 14.68       |
| • Degree                  | 123       | 41.98       |
| • Masters                 | 82        | 27.99       |
| • Others                  | 7         | 2.39        |



**Insert Figure 2: Full Structural Model**

**Insert Table 3: Hypothesized Path Coefficients and C.R.**

| Dependent Variable                   | Independent Variables     | Estimate | S.E.  | C.R.  | P     |
|--------------------------------------|---------------------------|----------|-------|-------|-------|
| Organizational Citizenship Behaviour | Self emotion appraisal    | 0.071    | 0.072 | 0.978 | 0.328 |
| Organizational Citizenship Behaviour | Use of emotion            | 0.189    | 0.060 | 3.169 | 0.002 |
| Organizational Citizenship Behaviour | Others' emotion appraisal | 0.318    | 0.064 | 4.970 | ***   |
| Organizational Citizenship Behaviour | Regulation of emotion     | 0.228    | 0.059 | 3.861 | ***   |

Note: \*\*\* Significance at level 0.05