

A Multi-Grounded Model of Organizational Extra-Role Behavior in the Banking Sector: A case of Tejarat Bank

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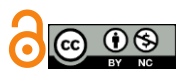
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ABSTRACT

Objective: This study aimed to develop a contextually grounded model of organizational extra-role behaviors among employees of Tejarat Bank by identifying their individual, group, and organizational antecedents, manifestations, mechanisms, and consequences.

Methods and Materials: This qualitative exploratory study was conducted using the Multi-Grounded Theory approach. The study population consisted of employees working in Tejarat Bank branches in Tehran Province. Participants were selected through purposive theoretical sampling with attention to variation in organizational role, work experience, age, gender, and branch type. The final sample included 25 employees comprising branch managers, specialists, and operational staff. Data were collected through in-depth semi-structured interviews, non-participant field observations, and analysis of organizational documents. Interviews lasted approximately 45–90 minutes and were transcribed verbatim. Data analysis proceeded concurrently with data collection through inductive open coding, conceptual refinement, axial coding, selective coding, constant comparison, memo writing, theoretical grounding, and empirical validation. Trustworthiness was enhanced through triangulation, member checking, negative-case analysis, peer review, and maintenance of an analytical audit trail.

Findings: The analysis generated 210 initial codes that were progressively organized into four major axial categories: employees' extra-role motivations, organizational and group supportive mechanisms, informal norms and team interactions, and positive and negative consequences of extra-role behavior. The final model indicated that extra-role behavior emerged from interactions among citizenship role identity, intrinsic and extrinsic motivation, facilitative leadership, organizational justice, perceived organizational support, workload, organizational structure, and informal group norms. Extra-role behaviors were manifested through altruism and helping, initiative and proactivity, and loyalty and protection

of organizational resources. Supported and balanced extra-role behavior produced individual flourishing, group cohesion, customer-oriented value, and organizational productivity, whereas excessive, unrecognized, or implicitly compulsory behavior generated burnout, work–family conflict, perceived exploitation, psychological withdrawal, and hidden organizational costs.

Conclusion: Organizational extra-role behavior in Tejarat Bank is a dynamic multilevel phenomenon whose sustainability depends on the alignment of individual motivation and role identity with supportive leadership, fair organizational systems, constructive group norms, manageable workload, and appropriate recognition; therefore, developing extra-role behavior requires simultaneously strengthening enabling conditions and preventing the transformation of voluntary citizenship into an excessive or compulsory role burden.

Keywords: *Extra-Role Behavior; Organizational Citizenship Behavior; Multi-Grounded Theory; Organizational Support; Organizational Justice; Leadership; Banking Employees.*

1 Introduction

In contemporary organizations, formal job descriptions alone are rarely sufficient to ensure sustained effectiveness, adaptability, service quality, and organizational resilience. Employees are frequently required to respond to unforeseen demands, assist colleagues, solve problems proactively, protect organizational resources, communicate knowledge, and support customers in ways that exceed formally prescribed duties. These discretionary contributions are generally conceptualized as organizational citizenship behavior or, more broadly, organizational extra-role behavior. Such behaviors are particularly important because they extend beyond minimum contractual obligations and contribute to the social and psychological infrastructure through which organizations coordinate activities and maintain effective functioning. Recent systematic evidence has reinforced the importance of organizational citizenship behavior as a significant contributor to employee and organizational performance, while also demonstrating that its effects depend on the organizational conditions under which such behaviors emerge (Suprayogo & Pandin, 2026). Bibliometric evidence similarly indicates sustained and expanding scholarly attention to organizational citizenship behavior, reflecting its increasing relevance across management, organizational psychology, human resource management, leadership, and service research (Putri et al., 2024).

Extra-role behavior encompasses a broad spectrum of voluntary actions that contribute to organizational functioning without necessarily being formally rewarded or explicitly required. These behaviors may include helping coworkers, undertaking additional responsibilities, voluntarily sharing knowledge, demonstrating initiative, preventing problems, maintaining constructive interpersonal relationships, protecting organizational resources, showing

organizational loyalty, and supporting clients beyond routine expectations. Conceptual work in the field has emphasized that organizational citizenship behavior represents a multidimensional phenomenon whose behavioral expression varies according to occupational and institutional context (Prakoso, 2022). Research examining the construction and measurement of citizenship behavior has likewise shown that context-sensitive manifestations of OCB need to be identified rather than assuming that standardized dimensions function identically across organizational settings (Ismail, Ismail, et al., 2021). Evidence from academic organizations, for example, demonstrates that citizenship behavior can assume distinct forms depending on professional roles, institutional expectations, and prevailing social norms (Hassan et al., 2021). Accordingly, understanding extra-role behavior requires attention not only to what employees do beyond their prescribed roles but also to why they do so, how their organizations interpret these behaviors, and under what circumstances such behaviors are facilitated or suppressed.

The importance of extra-role behavior becomes particularly evident when organizations operate in complex, interdependent, and rapidly changing environments. Employees who voluntarily provide assistance, communicate information, anticipate problems, or suggest improvements may enable organizations to respond more effectively to operational disruptions and changing stakeholder expectations. Organizational learning and innovation have been shown to be closely associated with citizenship behavior because employees who exchange knowledge and participate voluntarily in organizational improvement can facilitate learning processes that extend beyond formal structures (Aamir et al., 2021). Similarly, extra-role participation may contribute to organizational performance by strengthening coordination and enabling employees to respond constructively during periods of

disruption (Usman et al., 2023). The development of new ways of working has further highlighted the importance of empowerment, flexibility, and employee discretion in fostering organizational citizenship behaviors, particularly when employees are given sufficient autonomy to determine how they contribute beyond narrowly defined responsibilities (Nguyễn et al., 2025). These findings suggest that extra-role behavior is increasingly important in organizational environments characterized by technological transformation, flexible work arrangements, heightened service expectations, and continuous operational change.

The relationship between extra-role behavior and organizational performance is especially relevant in service organizations because employees frequently represent the organization directly in interactions with customers. Service quality depends not only on compliance with formal procedures but also on responsiveness, emotional regulation, interpersonal sensitivity, initiative, and willingness to solve problems beyond standardized routines. Research concerning service climate and employee empowerment indicates that supportive workplace conditions can improve customer service quality by enabling employees to respond more effectively to customer needs (Phuong & Ahn, 2021). Extra-role behaviors may therefore become particularly consequential in banking, where employees interact directly with customers, handle sensitive financial information, resolve complex service problems, and operate under conditions requiring both procedural accuracy and interpersonal responsiveness. In such settings, voluntarily explaining complex procedures to customers, helping vulnerable clients, preventing transaction errors, supporting coworkers during high-demand periods, or proactively identifying financial and operational risks may create substantial value beyond formal task performance.

The financial sector provides a particularly important context for studying organizational citizenship and extra-role behavior. Banks depend heavily on employee reliability, trust, cooperation, knowledge sharing, and customer-oriented service, yet they simultaneously operate under formalized procedures, regulatory constraints, performance targets, and risk-control mechanisms. Evidence from financial institutions suggests that human resource management practices can meaningfully influence organizational citizenship behavior by shaping employees' perceptions of organizational support, development, and fairness (Pradhan & Shrestha, 2022). Research conducted among banking employees has also identified compensation and job satisfaction as relevant factors associated with

citizenship behavior, suggesting that discretionary effort cannot be understood independently of employees' evaluations of their employment relationship (Nafiudin et al., 2022). In private commercial banking contexts, leadership behavior and job satisfaction have similarly been proposed as central antecedents of organizational citizenship behavior (Uddin et al., 2024). These findings underscore the importance of examining extra-role behavior as an outcome of interconnected individual, relational, and organizational mechanisms rather than as an isolated employee characteristic.

Leadership constitutes one of the most consistently emphasized organizational determinants of extra-role behavior. Managers influence employees not only through formal authority but also through interpersonal treatment, role modeling, communication, empowerment, recognition, and the degree of psychological safety they create. Leadership and work communication have been associated with organizational citizenship behavior, indicating that employees may be more willing to contribute beyond formal duties when communication is open and leaders establish supportive relationships (Dewi et al., 2022). Research on distributive justice further indicates that leadership styles can shape the relationship between organizational conditions and citizenship behavior, suggesting that both transactional and transformational leadership may influence how employees interpret fairness and respond behaviorally (Ha & Moon, 2023). Inclusive leadership has likewise been connected with organizational justice, happiness at work, and extra-role behavior, emphasizing the importance of employee inclusion and positive interpersonal experiences in encouraging voluntary contribution (Rahmaningtyas et al., 2022). Leadership therefore appears to operate not simply as a direct behavioral influence but also as a mechanism through which employees interpret whether organizational environments are fair, supportive, trustworthy, and deserving of additional effort.

Perceived organizational support represents another major explanatory mechanism. Employees who believe that their organization values their contributions and cares about their welfare may be more willing to reciprocate through discretionary effort. Empirical evidence indicates that perceived organizational support can facilitate organizational citizenship behavior through psychological resources and work engagement (Ansori & Wulansari, 2021). Similarly, perceived support, reward structures, and job satisfaction have been found to operate together in explaining citizenship behavior, highlighting the relational

nature of discretionary contribution (Murdiono et al., 2023). These findings are compatible with the broader principle of reciprocity: when employees experience support, respect, fair treatment, and recognition, they are more likely to reciprocate through behaviors that assist coworkers and contribute to organizational functioning. However, perceived support can be weakened when reward allocation is ambiguous, managerial promises are not fulfilled, or extra effort is repeatedly taken for granted.

Organizational justice is therefore central to understanding why employees continue or discontinue voluntary contributions. Perceptions of fairness influence whether employees regard the employment relationship as balanced and whether additional efforts are interpreted as meaningful contributions or as organizational exploitation. Research has shown that distributive justice and clarity of organizational goals can influence citizenship behavior, particularly under different leadership conditions (Ha & Moon, 2023). Perceived fairness has also been identified as an important mechanism connecting empowerment-related organizational experiences with employee outcomes (Zaki et al., 2022). These findings suggest that formal rewards alone may not be sufficient to sustain extra-role behavior. Employees may place equal or greater importance on transparent procedures, equitable recognition, respectful treatment, and consistency between effort and organizational acknowledgment. Where discretionary contributions are invisible or unevenly rewarded, employees may eventually reduce their willingness to exceed formal requirements.

Organizational culture and climate further shape the meaning and acceptability of extra-role behavior. A supportive climate can normalize collaboration, voluntary helping, knowledge exchange, and responsibility for collective outcomes, whereas rigid or highly competitive cultures may discourage behaviors that are not immediately tied to individual performance metrics. Research on school climate has proposed that organizational climate significantly shapes citizenship behavior by influencing interpersonal relationships, employee perceptions, and behavioral expectations (Ismail, Omar, et al., 2021). Workplace environment, organizational culture, and career paths have likewise been associated with organizational citizenship behavior, indicating that employees' discretionary contributions are influenced by the broader organizational ecosystem in which they work (Utarini & Riyanto, 2024). In addition, institutional research validating models of citizenship practices has demonstrated that citizenship behavior can become embedded in

organizational systems and cultural expectations rather than remaining solely an individual behavioral tendency (Ali et al., 2021). Accordingly, extra-role behaviors in banks are likely to be influenced by the interplay between formal rules and informal norms concerning cooperation, responsibility, initiative, and organizational loyalty.

Group relationships also constitute an important level of explanation. Employees continuously observe coworkers, develop reciprocal expectations, and interpret whether helping, innovation, or voluntary effort is socially encouraged. Social-network research has shown that employees occupying stronger relational positions may demonstrate greater citizenship behavior through mechanisms involving job satisfaction and work engagement (Liu et al., 2023). This finding suggests that extra-role behavior can emerge through relational embeddedness and social exchange rather than exclusively through individual motivation. Personality may further alter these relationships, as evidence indicates that employee personality moderates the association between work engagement and organizational citizenship behavior (Krishnan et al., 2023). Therefore, the same organizational condition may not produce identical behavioral responses across employees. Individual characteristics, professional identities, and value orientations may strengthen or weaken employees' willingness to translate engagement and organizational support into voluntary action.

Psychological resources are similarly important. Psychological capital, encompassing positive psychological capacities such as efficacy, hope, resilience, and optimism, has been associated with work engagement and extra-role behavior (Giancaspro et al., 2022). Emotional intelligence has also been theoretically linked with citizenship behavior because employees who can perceive and regulate emotions may be better equipped to assist colleagues, manage interpersonal strain, and maintain constructive interactions under pressure (Shamsuddin et al., 2022). In service-intensive banking environments, these psychological capacities may have particular importance because employees are routinely required to manage customer emotions, coordinate with coworkers, respond to stressful situations, and maintain professional behavior under high workload. Such conditions reinforce the need to examine extra-role behavior as an interaction between personal resources and organizational context rather than treating voluntary behavior simply as an expression of goodwill.

Employees' organizational identities may further determine how they define the boundaries of their roles.

When individuals identify strongly with their organization, additional effort may be interpreted not as an external obligation but as part of who they are as organizational members. Research examining hierarchy, identity, and citizenship behavior demonstrates that organizational structures and identity processes jointly shape employees' willingness to undertake citizenship behaviors (Men, 2024). Perceptions of corporate social responsibility may similarly encourage extra-role behavior through psychological mechanisms linking organizational values to employees' identification and attitudes (Ko et al., 2023). Environmentally oriented citizenship behavior also illustrates how personal orientations interact with organizational practices; internal locus of control, for instance, can influence the relationship between environmental management and citizenship behavior directed toward environmental objectives (Sahil et al., 2022). Taken together, these findings indicate that citizenship-role identity can extend beyond conventional helping behavior to include ethical, environmental, professional, and stakeholder-oriented responsibilities.

However, an increasingly important development in the literature is recognition that extra-role behavior is not inherently or universally beneficial. Traditional accounts often portray organizational citizenship behavior as a positive discretionary contribution, but contemporary research has increasingly highlighted the costs of going beyond formal job duties. A systematic review of the burden associated with exceeding job responsibilities indicates that sustained extra-role expectations can impose psychological and occupational costs on employees, particularly when additional contributions become normalized or insufficiently recognized (Khaliq et al., 2023). The distinction between voluntary citizenship and compulsory citizenship behavior is therefore critical. Recent research demonstrates that compulsory citizenship behavior can generate employee complaints through negative emotional responses, while leader-member exchange can alter these effects (Liang, 2025). This evidence suggests that a behavior that appears externally to be citizenship behavior may no longer represent genuine extra-role discretion when employees perceive implicit pressure to perform it.

The potentially adverse consequences of excessive discretionary effort become particularly important in high-demand occupations. Heavy workloads can deplete employees' physical and psychological resources, limiting their capacity to sustain behaviors that extend beyond core responsibilities. Research examining daily work demands

indicates that well-being and performance fluctuate in response to occupational pressures and recovery-related behaviors (Li et al., 2024). In this context, extra-role behavior may become a double-edged phenomenon. Employees who repeatedly sacrifice breaks, extend working hours, assume absent colleagues' tasks, or provide continuous emotional support may enhance immediate organizational functioning while simultaneously increasing their own risk of exhaustion and work-family conflict. The sustainability of extra-role behavior therefore depends on whether organizations prevent discretionary contribution from becoming an invisible extension of formal workload.

Employee welfare practices provide another indication that citizenship behavior depends on how workers experience their organization. Health, safety, and welfare practices have been associated with organizational citizenship behavior, suggesting that employees are more likely to provide discretionary contributions when they perceive that the organization also invests in their welfare (Hossain et al., 2024). Similarly, job satisfaction repeatedly emerges as an important mechanism linking organizational practices to citizenship behavior, including among contract employees whose employment conditions may affect the stability of their organizational attachment (Surya et al., 2021). Work motivation and organizational citizenship behavior have also been associated with employee performance, reinforcing the practical importance of voluntary contribution while simultaneously demonstrating that such behaviors are embedded in broader motivational processes (Pangastuti & Kristanti, 2021). These findings support the proposition that sustainable extra-role behavior requires reciprocity: organizations cannot continuously depend on discretionary employee effort without also attending to recognition, fairness, welfare, autonomy, and occupational sustainability.

The literature therefore reveals a complex picture. Extra-role behaviors may strengthen service quality, innovation, organizational learning, cooperation, employee performance, customer satisfaction, and organizational adaptability, yet the same behaviors may become psychologically costly when they are excessive, compulsory, inequitable, or unsupported. Moreover, much of the available literature examines isolated antecedents or consequences through predetermined quantitative models. Studies have typically focused on specific relationships involving leadership, organizational support, justice, engagement, compensation, personality, job satisfaction, climate, or performance. Although these contributions are

valuable, they provide less insight into how these factors interact dynamically across individual, group, and organizational levels within a particular institutional context. This limitation is especially important because citizenship and extra-role behaviors are highly contextual and can acquire different meanings across professional and cultural environments.

Another significant limitation concerns the relative scarcity of context-specific models addressing the banking sector in non-Western environments. Existing evidence from financial institutions demonstrates the importance of human resource management, compensation, leadership, and job satisfaction (Nafiudin et al., 2022; Pradhan & Shrestha, 2022; Uddin et al., 2024), but these studies do not fully explain how banking employees themselves distinguish voluntary behavior from formal or implicitly compulsory responsibilities, how informal team norms interact with managerial practices, or how positive and negative consequences feed back into subsequent motivation. Moreover, evidence concerning new working arrangements (Nguyễn et al., 2025), organizational identity (Men, 2024), social networks (Liu et al., 2023), corporate social responsibility (Ko et al., 2023), psychological capital (Giancaspro et al., 2022), and employee welfare (Hossain et al., 2024) indicates that the determinants of extra-role behavior span multiple theoretical domains. A comprehensive understanding therefore requires an integrative model capable of incorporating these different levels and mechanisms within the lived organizational context.

This gap is particularly relevant to the Iranian banking system and Tejarat Bank. Banking organizations in Iran operate within a highly regulated and formalized institutional environment while simultaneously requiring employees to manage intense customer interactions, technological change, financial risks, interdepartmental coordination, and service pressures. Formal procedures may define much of employees' task behavior, yet effective branch functioning frequently depends on informal cooperation, voluntary knowledge sharing, proactive customer assistance, problem prevention, ethical vigilance, and flexibility in responding to unexpected circumstances. At the same time, hierarchical structures, bureaucratic procedures, perceived injustice, workload, insufficient recognition, and negative peer norms may inhibit or distort these behaviors. Consequently, importing a model developed in another organizational or national context may fail to capture the specific meanings, motivations,

constraints, and consequences attached to extra-role behavior in Iranian banking.

A qualitative and context-sensitive investigation is therefore necessary to identify how employees themselves construct the meaning of extra-role behavior and how these behaviors emerge through interactions among personal identity, motivation, leadership, justice, organizational support, group norms, customer relationships, workload, and structural conditions. Such an approach can also illuminate the boundary between constructive citizenship and burdensome or compulsory extra-role behavior, an issue increasingly emphasized in contemporary scholarship (Khaliq et al., 2023; Liang, 2025). Rather than assuming that more extra-role behavior is invariably desirable, an indigenous model should explain the conditions under which discretionary behavior produces individual flourishing and organizational value, as well as the circumstances under which it generates hidden role burden, exhaustion, withdrawal, or perceived exploitation. Developing such a model can provide a stronger theoretical basis for human resource policies that encourage sustainable voluntary contribution without transforming citizenship into an unrecognized organizational expectation.

Accordingly, the present study aimed to design a contextually grounded model of organizational extra-role behaviors among employees of Tejarat Bank by identifying their individual, group, and organizational antecedents, manifestations, mechanisms, and consequences.

2 Methods and Materials

The present study employed a qualitative exploratory design to develop a context-sensitive model of organizational extra-role behaviors among employees of Tejarat Bank. A qualitative approach was considered appropriate because extra-role behaviors are multidimensional, dynamic, and strongly dependent on organizational and social context. Such behaviors frequently occur beyond formally prescribed job descriptions and may be manifested through voluntary assistance, organizational citizenship, interpersonal cooperation, proactive problem solving, conflict prevention, and other discretionary activities that cannot be adequately understood through standardized quantitative measures alone. Accordingly, the study sought to obtain an in-depth understanding of employees' lived experiences, perceptions, beliefs, motivations, and interpretations concerning behaviors performed beyond their formally assigned duties. Rather

than testing predetermined hypotheses, the research was designed to discover emerging concepts, categories, relationships, and behavioral patterns grounded in the empirical experiences of employees within the Iranian banking environment.

The exploratory nature of the study was particularly important because of the limited availability of comprehensive indigenous models explaining organizational extra-role behaviors within the Iranian banking system. Although a substantial body of international research has addressed organizational citizenship behavior, prosocial behavior, contextual performance, and discretionary work behavior, these concepts have largely been developed and examined in organizational environments that differ institutionally and culturally from Iranian banks. The Iranian banking context is characterized by formal hierarchical structures, extensive regulatory requirements, standardized procedures, high levels of customer contact, considerable workloads, and distinctive organizational norms. These contextual features can affect how employees interpret the boundaries of their formal roles and whether they are willing to perform activities beyond those formal expectations. Consequently, the study emphasized the development of a model grounded in the actual organizational experiences of Tejarat Bank employees rather than the direct application of a pre-existing theoretical framework.

The methodological framework of the study was based on Multi-Grounded Theory (MGT). This approach was selected because it provides a systematic framework for developing theory through interaction among empirical data, existing theoretical knowledge, and the specific contextual conditions within which the phenomenon occurs. The choice of MGT was particularly appropriate for the present research because the objective was not merely to identify recurring behavioral themes, but to develop an integrated explanatory model capable of accounting for the individual, group, and organizational mechanisms associated with extra-role behaviors. In contrast to approaches that depend primarily on a single theoretical perspective or purely inductive interpretation, MGT permits the emerging empirical concepts to be progressively compared with established theories and with the institutional characteristics of the research setting. This process facilitates conceptual refinement while maintaining the empirical grounding of the resulting model.

The study population consisted of employees working in Tejarat Bank branches located in Tehran Province.

Approximately 5,000 employees were estimated to be working across these branches at the time of the study. The selection of Tehran Province was purposeful because of the high concentration and diversity of Tejarat Bank branches in this geographical area, as well as differences among branches in terms of operational volume, customer characteristics, organizational responsibilities, and work demands. Such diversity provided an appropriate empirical setting for examining how extra-role behaviors emerge under different organizational and occupational conditions. The research population encompassed employees from different organizational levels and professional positions, allowing the phenomenon to be examined from both managerial and operational perspectives.

Participants were selected through purposive theoretical sampling, consistent with the principles of qualitative theory development and MGT. Sampling was directed by the need to maximize conceptual diversity and enrich the developing categories rather than to achieve statistical representativeness. The initial participants were selected because they were considered capable of providing rich information regarding voluntary behaviors, organizational cooperation, helping activities, work-related initiatives, and actions exceeding formal job requirements. As the analysis progressed, subsequent participants were selected according to the requirements of the emerging concepts and categories. Thus, data collection and sampling were iterative, and participant selection was progressively informed by the conceptual gaps identified during analysis.

Considerable effort was made to ensure variation in organizational position, work experience, and branch characteristics. Participants included branch managers, professional and specialist employees, and operational staff. Eight participants were managers, 10 were specialists or professional employees, and seven were operational employees, resulting in a final sample of 25 participants. Diversity in employment tenure was also considered; employees with fewer than five years of experience, five to ten years of experience, and more than ten years of experience were included. This variation enabled the study to capture possible differences associated with professional maturity, organizational socialization, familiarity with institutional norms, and accumulated work experience. Employees were also recruited from central, regional, and specialized branches so that the resulting model would reflect different operational environments within Tejarat Bank.

Sampling and data collection continued until theoretical saturation was achieved. Theoretical saturation was considered to have occurred when additional interviews no longer produced substantively new concepts, dimensions, properties, or relationships relevant to the emerging categories. Although saturation was monitored throughout the analytical process, sufficient conceptual density was achieved after 25 in-depth interviews. The final sample was therefore determined by theoretical adequacy rather than by a predetermined numerical criterion.

The study also addressed ethical requirements associated with qualitative research involving organizational employees. Participation was voluntary, and written informed consent was obtained after participants had been informed about the purpose of the study, procedures for data collection, use of the findings, and their right to withdraw from the research at any stage without adverse consequences. Participants were assured that their identities, organizational positions, and branch affiliations would remain confidential. Interview transcripts, observational notes, and other research materials were coded so that personally identifiable information was not included in the analytical files or research reports. Permission to audio-record the interviews was obtained separately from participants. A summary of the principal findings was subsequently presented to selected participants, both as part of the validation process and to maintain transparency concerning the interpretation of their experiences.

Data were collected using three complementary sources: in-depth semi-structured interviews, non-participant field observations, and organizational documents. The use of multiple data sources was intended to provide a comprehensive understanding of organizational extra-role behaviors and to support methodological and data triangulation. Because extra-role behaviors frequently possess implicit, informal, and situational characteristics, dependence on a single method of data collection could have provided only a partial representation of the phenomenon. Combining verbal accounts, direct observations, and institutional documents allowed the researchers to compare employees' reported experiences with behavioral practices observed in the workplace and with the formal expectations embedded in organizational policies and procedures.

In-depth semi-structured interviews constituted the principal data collection method. Semi-structured interviewing was selected because it offered an appropriate balance between methodological consistency and interpretive flexibility. A common interview framework

ensured that central research topics were addressed across participants, while the open-ended format enabled interviewees to describe experiences in their own terms and allowed the interviewer to pursue unexpected but theoretically relevant issues. This flexibility was especially important because many forms of extra-role behavior occur spontaneously and are not formally documented or explicitly recognized by employees as distinctive organizational behaviors.

The interview guide was initially developed on the basis of the study objectives and a review of the theoretical literature relating to extra-role behavior, organizational citizenship, prosocial organizational behavior, employee motivation, organizational support, and interpersonal cooperation. The questions were deliberately formulated in an open and exploratory manner to minimize the imposition of predetermined theoretical categories. One central question asked participants to describe situations in which employees acted beyond their formal job responsibilities. Participants were encouraged to provide concrete examples from their own work experiences and from interactions they had observed among colleagues. Another major area of questioning concerned the factors that encouraged or facilitated such behaviors, including individual motivations, professional values, perceived organizational justice, managerial support, mutual trust, work-group relationships, and organizational climate. Participants were also asked to discuss factors that discouraged extra-role behavior, such as workload, organizational constraints, lack of recognition, interpersonal conflict, perceived exploitation, or inequitable managerial practices.

Probing questions were used throughout the interviews to clarify meanings and explore contextual details. Participants were asked to explain why particular behaviors occurred, under what conditions they were more or less likely to occur, how managers and colleagues responded to such behaviors, and what consequences they perceived for themselves, their teams, customers, and the organization. Special attention was paid to manifestations of organizational citizenship behavior, voluntary assistance to colleagues, informal knowledge sharing, proactive customer support, conflict prevention, voluntary assumption of responsibilities, cooperation during periods of high workload, and activities intended to improve collective performance. The evolving interview guide was modified during the research process in accordance with theoretical sampling and the emergence of new categories. For example, as the potentially dual consequences of extra-role behavior became analytically

significant, later interviews included deeper probes regarding additional workload, emotional exhaustion, perceived exploitation, lack of recognition, and the relationship between organizational reward systems and employees' willingness to continue engaging in voluntary behaviors.

Each interview lasted approximately 45 to 90 minutes, depending on the participant's level of experience, willingness to elaborate, and the theoretical relevance of the topics discussed. Interviews were conducted in conditions intended to ensure privacy and minimize organizational disruption. With participants' informed consent, all interviews were audio-recorded. The recordings were subsequently transcribed verbatim to preserve the language, meanings, and contextual nuances of participants' accounts. Transcripts were checked against the audio recordings to improve accuracy before being entered into the analytical process. Detailed analytical and methodological memos were also maintained during data collection to document emerging interpretations, theoretical questions, decisions regarding subsequent sampling, and potential relationships among concepts.

Non-participant field observation was employed as a complementary data collection strategy. The researcher observed everyday interactions among employees, managers, colleagues, and customers without becoming directly involved in work processes. Observation was particularly valuable because some manifestations of extra-role behavior were routine or taken for granted and were therefore not always spontaneously reported during interviews. Field observation made it possible to identify spontaneous helping behavior, informal coordination, voluntary assistance during periods of high workload, nonverbal forms of support, interpersonal conflict management, customer-oriented discretionary behavior, and patterns of cooperation that extended beyond formally prescribed responsibilities.

Observational data were documented systematically in field notes. These notes included descriptions of relevant events, interactional patterns, contextual conditions, preliminary interpretive comments, and questions to be explored in subsequent interviews. During analysis, observational evidence was continuously compared with interview-derived concepts. Where observations supported participants' accounts, they strengthened the empirical grounding of emerging categories. Where discrepancies occurred, these differences were treated as analytically

important and were further examined through subsequent interviews and constant comparison.

Organizational document analysis constituted the third source of data. Relevant internal documents were examined to develop an understanding of the formal institutional environment in which extra-role behavior occurred. These materials included organizational guidelines, selected performance reports, internal regulations, procedural documents, and available materials concerning organizational culture, employee responsibilities, performance expectations, and managerial practices. The purpose of document analysis was not merely to reproduce formal policies but to identify the relationship between formally prescribed employee behavior and discretionary conduct observed or described in practice.

The organizational documents also provided an important contextual layer for MGT analysis. By examining formal rules alongside employees' accounts and observed practices, the researcher was able to identify areas of convergence and divergence between official organizational expectations and employees' informal behavioral norms. This comparison was particularly important for distinguishing genuinely discretionary behavior from activities that participants might perceive as voluntary but that were implicitly expected within the organizational culture. The integration of interview, observational, and documentary data therefore contributed to a more nuanced understanding of the boundaries between formal role behavior and organizational extra-role behavior.

Data analysis was conducted according to the logic of Multi-Grounded Theory and proceeded concurrently with data collection. The analytical process was iterative rather than linear, involving repeated movement between raw data, codes, emerging concepts, categories, theoretical relationships, contextual conditions, and relevant theoretical literature. This simultaneous collection and analysis enabled emerging findings to guide theoretical sampling, modification of interview questions, and the examination of underdeveloped concepts. Throughout the process, the constant comparative method was applied to compare incidents with incidents, incidents with codes, codes with codes, codes with categories, and categories with emerging theoretical relationships.

The first major analytical phase involved inductive or open coding. Interview transcripts, field notes, and selected organizational documents were read carefully and repeatedly, initially on a line-by-line basis. Meaningful units of text were identified and assigned conceptual labels

representing the underlying action, perception, experience, motivation, condition, or consequence expressed in the data. The researchers attempted to keep the initial codes close to participants' accounts while progressively increasing their level of abstraction. For example, an account describing an employee assisting a newly appointed colleague without being requested to do so could be coded as voluntary helping, peer support, or discretionary assistance. Similarly, descriptions of employees remaining at work to assist colleagues during periods of high customer demand could be coded in terms of voluntary workload sharing, team responsibility, or collective commitment.

Approximately 200 to 300 initial codes were generated during the open-coding stage. These codes represented a broad range of employee experiences, beliefs, motivations, facilitating conditions, inhibiting conditions, behaviors, and perceived outcomes. Constant comparison was used to identify conceptual similarities and differences and to reduce unnecessary duplication. Analytical memos were written throughout this stage to document emerging interpretations, conceptual questions, possible relationships among codes, exceptions to developing patterns, and decisions requiring examination in later interviews. These memos formed an important component of the analytical audit trail and supported the progression from descriptive coding toward conceptual theorization.

Following initial coding, conceptual refinement was conducted to improve the precision, boundaries, and explanatory usefulness of emerging concepts. Each significant concept was examined through a set of analytical questions addressing what the phenomenon represented, where it occurred, the level at which it operated, the context in which it emerged, its functions and consequences, its possible origins, and the language participants used to describe it. For example, the concept of extra-role behavior was repeatedly examined to distinguish genuinely voluntary conduct from behaviors that were formally required, informally expected, culturally normalized, or strategically performed for personal recognition. Concepts were also differentiated according to whether they operated primarily at the individual, group, or organizational level.

This conceptual refinement involved continuous return to the original data. Concepts that appeared similar were compared to determine whether they should be merged, differentiated, or organized as dimensions of a broader category. Particular attention was given to contextual differences among branches, organizational positions, and levels of employment experience. Negative and

contradictory cases were actively examined rather than excluded. Such cases were used to test the boundaries of emerging concepts and to prevent premature acceptance of apparently dominant patterns. The analysis therefore moved beyond simple frequency of occurrence and focused on the explanatory relevance of each concept within the developing theoretical model.

Pattern coding, corresponding broadly to axial analysis, was subsequently undertaken to organize the refined concepts into higher-order categories and specify relationships among them. During this phase, the researchers examined how individual motivations interacted with group relationships, managerial practices, organizational structures, workplace norms, and reward mechanisms. Categories were evaluated according to their conceptual density, recurrence across data sources, relationships with other categories, and capacity to explain variations in employees' extra-role behaviors. The analysis progressively identified major conceptual domains related to extra-role motivation, supportive mechanisms, and the dual consequences of extra-role behavior.

Extra-role motivation encompassed internal and external forces encouraging employees to perform beyond formal requirements. Empirically emerging dimensions included moral commitment, professional responsibility, intrinsic job satisfaction, professional identity, meaningfulness of work, altruistic motives, reciprocity, and expectations of interpersonal recognition. Supportive mechanisms represented organizational and interpersonal conditions that facilitated or sustained discretionary behavior, including managerial support, mutual trust, psychological safety, cooperative team norms, informal recognition, constructive organizational culture, and supportive human resource practices. The analysis also revealed that extra-role behaviors did not produce exclusively beneficial outcomes. Their consequences could be dual in nature: while such behaviors could improve teamwork, service quality, customer satisfaction, organizational cohesion, and social capital, persistent discretionary effort in an inadequately supportive environment could also contribute to excessive workload, emotional strain, occupational exhaustion, perceived exploitation, and dissatisfaction arising from unrecognized effort.

In the selective integration phase, the principal categories and their relationships were incorporated into a coherent theoretical framework. MGT did not require the entire analysis to be reduced to a single core category. Instead, several theoretically powerful categories were allowed to

function interactively within a multilevel explanatory structure. The developing model proposed that individual-level characteristics and motivations constitute important antecedents of extra-role behavior, but that their behavioral expression depends substantially on group-level norms, interpersonal exchanges, and organizational-level structures. Team cooperation, mutual trust, managerial support, organizational culture, and reward practices were therefore conceptualized as mechanisms capable of strengthening, redirecting, or suppressing employees' willingness to perform beyond formal job expectations.

The final theoretical model was organized across individual, group, and organizational levels. At the individual level, employees' motivational orientations, professional values, perceptions, and personal dispositions were considered important drivers of voluntary behavior. At the group level, team norms, interpersonal trust, reciprocal helping, informal cooperation, and the quality of interactions shaped whether extra-role activities were reinforced or discouraged. At the organizational level, managerial practices, structural arrangements, organizational culture, workload systems, recognition mechanisms, and reward policies provided the broader institutional environment within which discretionary behavior developed. Relationships among these levels were repeatedly examined against the empirical data to ensure that the model represented interactive and recursive organizational processes rather than a simple linear causal sequence.

Consistent with the MGT methodology, the empirically generated model then underwent explicit theoretical grounding. Emerging categories and relationships were compared with established theoretical perspectives relevant to discretionary employee behavior. Particular attention was given to organizational citizenship behavior theory, social exchange theory, and self-determination theory because these perspectives provided complementary explanations of the behavioral, relational, and motivational dimensions identified in the data. This comparison was undertaken after substantial empirical categories had been developed so that existing theories could be used to refine and contextualize, rather than predetermine, the empirical analysis. Areas of conceptual convergence strengthened the theoretical plausibility of the model, whereas areas of divergence were examined as possible context-specific contributions of the study.

Explicit empirical grounding was also undertaken to test whether the theoretical model adequately reflected the realities of the banking environment. Evidence from

interviews, field observations, and organizational documents was triangulated throughout the analytical process. In addition, selected findings were compared with independent managerial perspectives, including insights obtained from individuals familiar with human resource management within the bank. Member checking was conducted with five key participants, who were provided with summaries of major findings and interpretations and were asked to assess their accuracy and correspondence with their experiences. Their comments were incorporated into the refinement of categories and relationships where appropriate.

Negative-case analysis constituted another important validation procedure. Accounts or observations that appeared inconsistent with the emerging framework were deliberately re-examined to determine whether they represented exceptions, contextual contingencies, alternative mechanisms, or deficiencies in the developing concepts. Rather than treating contradictory evidence as analytically problematic, it was used to clarify category boundaries and strengthen the explanatory scope of the model. This was particularly important for understanding circumstances in which employees refrained from extra-role behavior despite high personal commitment, as well as circumstances in which apparently voluntary behavior was driven by implicit organizational pressure rather than genuine discretion.

Theoretical coherence was evaluated by examining the conceptual consistency, completeness, and logical relationships among the categories. Definitions were compared to ensure that categories were analytically distinct but theoretically connected. The model was assessed to determine whether it adequately accounted for antecedent conditions, motivational processes, supportive and inhibitory mechanisms, behavioral manifestations, and positive and negative consequences across individual, group, and organizational levels. Proposed relationships were repeatedly traced back to the empirical material, and weak or insufficiently supported connections were revised or removed.

Reflexivity was maintained throughout the research process. As new findings emerged, the initial research interests and interview questions were reconsidered to ensure that they remained consistent with the empirical direction of the study. Particular attention was paid to categories that became more prominent than originally anticipated, including the role of group interactions, supportive mechanisms, workload pressures, and the potentially adverse consequences of persistent extra-role

engagement. Changes in analytical emphasis, theoretical sampling decisions, revisions to the interview guide, and interpretive decisions were documented in methodological memos. This reflexive process helped maintain transparency and reduced the likelihood that the final model would merely reproduce the researchers' initial assumptions.

Trustworthiness was addressed through several complementary strategies. Credibility was enhanced through prolonged engagement with the data, methodological and data triangulation, member checking, peer review of emerging interpretations, constant comparison, and negative-case analysis. Dependability was supported through systematic documentation of coding decisions, theoretical sampling procedures, analytical memos, category development, and revisions to the emerging model. Confirmability was strengthened by maintaining an audit trail that differentiated empirical evidence from interpretive decisions and by repeatedly returning to the original data when evaluating conceptual relationships. Transferability was facilitated through detailed description of the research context, characteristics of participants, organizational levels, branch environments, and conditions under which the identified behaviors occurred. These procedures were intended to ensure that the final model was empirically grounded, conceptually coherent, contextually appropriate, and sufficiently transparent for readers to judge its potential applicability to other Tejarat Bank branches or comparable banking organizations.

3 Findings and Results

The study included 25 employees of Tejarat Bank representing different organizational positions, levels of

professional experience, age groups, genders, and branch types. Eight participants (32%) were branch managers, 10 (40%) were specialists, and seven (28%) were operational employees. Regarding work experience, six participants (24%) had fewer than five years of service, nine (36%) had between five and ten years, and 10 (40%) had more than ten years of professional experience. Seven participants (28%) were aged 25–34 years, 10 (40%) were aged 35–44 years, and eight (32%) were aged 45 years or older. The sample consisted of 14 men (56%) and 11 women (44%). In terms of work setting, 10 participants (40%) were employed in central branches, nine (36%) in regional branches, and six (24%) in specialized branches. Overall, the demographic composition reflected substantial diversity in organizational role, tenure, age, gender, and branch context, thereby providing access to heterogeneous experiences and perspectives concerning extra-role behaviors within Tejarat Bank.

The qualitative findings were generated through the three analytical phases of Multi-Grounded Theory. During the first phase, interview transcripts, field observations, and organizational documents were subjected to inductive open coding. The semi-structured interviews addressed participants' understandings of extra-role behavior, distinctions between formal duties and voluntary activities, personal experiences of discretionary behavior, motivational antecedents, leadership and reward mechanisms, organizational culture, barriers, workload, recognition, consequences, required forms of extra-role behavior, and strategies for institutionalizing such behaviors. The initial detailed coding process generated 210 substantive codes, presented in Table 1.

Table 1

Open Coding of Interview Data: First-Stage Inductive Analysis

No.	Participant	Initial Open Code	Extracted Concept
1	P1	Voluntarily helping a newly recruited colleague learn banking software	Altruism and informal training
2	P1	Remaining after working hours without requesting compensation to complete a customer's case	Temporal sacrifice
3	P1	Answering branch telephone calls during the lunch break	Role flexibility
4	P2	Distinguishing compulsory task performance from performing work because of personal interest	Distinction between intrinsic and extrinsic motivation
5	P2	Suggesting improvement of the filing process without instruction from a supervisor	Initiative in process improvement
6	P2	Tolerating an aggressive customer's behavior to maintain calm within the branch	Sportsmanship and tolerance of pressure
7	P3	Assisting elderly customers in using automated teller machines	Service beyond expectations
8	P3	Coordinating voluntarily with the legal department to resolve a long-term customer's problem	Voluntary cross-unit follow-up
9	P4	Feeling attached to the bank as the main reason for making additional effort	Affective organizational commitment
10	P4	Observing the efforts of colleagues as behavioral examples	Observational learning and group norms

11	P5	Verbal encouragement from the manager during morning meetings	Supervisor verbal support
12	P5	Providing greater discretion to solve customer problems	Leader empowerment
13	P6	Limited long-term motivational effect of small financial rewards	Ineffectiveness of minor material rewards
14	P6	Importance of a written certificate of appreciation in the personnel record	Symbolic value of formal recognition
15	P7	A culture of “everyone together” in smaller branches	Local team cohesion
16	P7	Fear of reprimand when making mistakes while performing additional activities	Risk aversion resulting from punitive culture
17	P8	High customer volume preventing employees from thinking about new ideas	Work pressure as a barrier to creativity
18	P8	Extreme fatigue after working hours	Occupational burnout
19	P9	Improvement suggestions being ignored by senior management	Perceived ineffectiveness
20	P9	Comparing oneself with employees who merely perform formal duties but receive rewards	Perceived distributive injustice
21	P10	Increased customer satisfaction because of an employee's warm interpersonal behavior	Customer loyalty effect
22	P10	Reduced tension among colleagues because of mutual assistance	Improved organizational psychological climate
23	P11	Need for proactive identification of fraudulent activity	Voluntary security vigilance
24	P11	Need to share specialized knowledge across organizational units	Informal knowledge management
25	P12	Creating an employee idea-registration system	Participation infrastructure
26	P12	Conducting soft-skills training programs	Development of behavioral competencies
27	P13	Linking extra-role behavior to career advancement	Revised performance appraisal system
28	P13	Establishing quality-improvement committees involving employees	Participation in decision-making
29	P14	Clarifying boundaries between formal duties and additional activities to prevent exploitation	Role-boundary clarification
30	P14	Creating a culture of trust rather than intensive control	Change in supervisory style
31	P15	Helping an ill colleague perform banking responsibilities	Situational altruism
32	P15	Reporting system errors without fear of punishment	Organizational honesty
33	P1	Explaining banking regulations carefully to prevent customers from incurring penalties	Professional compassion
34	P2	Performing administrative tasks for an absent colleague without being assigned as a substitute	Covering workforce gaps
35	P3	Cleaning the branch environment beyond assigned responsibilities	Psychological ownership of the workplace
36	P4	Feeling proud when solving a complicated customer problem	Intrinsic satisfaction from achievement
37	P5	A manager personally arriving early and leaving late	Leader behavioral modeling
38	P6	Symbolic recognition through “Employee of the Month”	Healthy organizational competition
39	P7	Rumors concerning discrimination in reward distribution	Erosion of organizational trust
40	P8	Stress resulting from excessive system tickets	System-related pressure
41	P9	Intensive efforts being forgotten during annual appraisal	Deficiency in the feedback system
42	P10	Attraction of additional deposits because of positive teller behavior	Direct effect on profitability
43	P11	Anticipating customer needs before they are explicitly expressed	Emotional intelligence in service delivery
44	P12	Removing unnecessary bureaucracy for urgent activities	Process agility
45	P13	Providing incentive leave for voluntary projects	Time-based incentives
46	P14	Organizing team-building trips to strengthen collective morale	Strengthening social capital
47	P15	Constructively criticizing outdated banking procedures	Courage to speak truthfully
48	P1	Accompanying customers to the bank exit	Exceptional customer respect
49	P2	Self-directed learning of new banking software	Occupational self-updating
50	P3	Mediating verbal conflicts among colleagues	Informal conflict management
51	P4	Feeling a religious or moral obligation to perform work correctly	Value-based and ethical motivation
52	P5	Manager actively listening to employees' personal problems	Leader social support
53	P6	Disappointment arising from unfulfilled managerial promises	Management cynicism
54	P7	Unhealthy competition among branches for superficial performance statistics	Distortion of quantitative targets
55	P8	Workforce shortages during peak periods	Inappropriate staffing structure
56	P9	Feeling exploited because of being regarded as a “good worker”	Negative good-soldier syndrome
57	P10	Transforming an angry customer into a loyal customer	Complaint-management competence
58	P11	Offering innovative investment solutions to customers	Financial consultation beyond formal duties
59	P12	Establishing a direct communication channel between employees and the chief executive	Open vertical communication
60	P13	Designing digital achievement badges for internal employee profiles	Gamification of behavior
61	P14	Training middle managers to identify positive employee behaviors	Leadership-skill development
62	P15	Protecting confidential documents during emergencies	Security responsibility
63	P1	Forgoing the lunch break to serve a long customer queue	Personal sacrifice
64	P2	Preparing refreshments for colleagues during particularly busy days	Emotional team support

65	P3	Following a customer's loan application after formal working hours	Commitment to final outcomes
66	P4	Alignment between personal goals and the bank's mission	Person–organization fit
67	P5	Manager encouraging calculated risk taking	Innovation culture
68	P6	Failure to distinguish high-performing from low-performing employees in reward allocation	Uniform compensation practices
69	P7	Rigid and highly directive banking climate	Constraining bureaucracy
70	P8	Personal responsibilities conflicting with intensive work demands	Work–family conflict
71	P9	Additional work not being formally recorded in organizational systems	Invisible performance
72	P10	Creating a favorable public image of the bank	Employee-based organizational branding
73	P11	Proactively informing established customers about changes in interest rates	Proactive communication
74	P12	Simplifying internal forms to save time	Resource optimization
75	P13	Allocating a small budget to employees' incremental ideas	Innovation financing
76	P14	Celebrating small team achievements	Enhancement of collective morale
77	P15	Reporting unethical colleague behavior	Ethical peer monitoring and whistleblowing
78	P1	Helping translate documentation for foreign customers	Use of supplementary skills
79	P2	Protecting bank property as if it were personal property	Organizational ownership behavior
80	P3	Calming a crying child in the customer queue to maintain a comfortable environment	Attention to collective welfare
81	P4	Seeking professional reputation within the banking industry	Reputation motivation
82	P5	Rapid and constructive managerial feedback regarding voluntary activities	Short feedback cycle
83	P6	Complex procedures for obtaining incentive rewards	Administrative barriers to recognition
84	P7	Informal employee groups supporting cooperation	Intraorganizational social networks
85	P8	Fear of making mistakes when undertaking new activities	Low psychological safety
86	P9	Feeling like the only employee who remains for overtime	Social isolation at work
87	P10	Reducing organizational expenses by preventing errors	Economic savings
88	P11	Naturally identifying opportunities for cross-selling	Organic marketing
89	P12	Establishing a shared digital library for employees	Learning infrastructure
90	P13	Including extra-role behavior in promotion decisions	Transparent career path
91	P14	Conducting monthly brainstorming sessions	Participation in problem solving
92	P15	Helping new colleagues adapt to bank culture	Facilitative organizational socialization
93	P1	Rechecking documentation repeatedly to ensure accuracy	Excessive conscientiousness
94	P2	Performing technical computer tasks without holding an IT position	Voluntary multiskilling
95	P3	Defending the bank's policies against external criticism	Defensive organizational loyalty
96	P4	Enjoying the resolution of complex banking problems	Intrinsic problem-solving motivation
97	P5	Manager overlooking minor errors to encourage initiative	Error-tolerant management
98	P6	Believing that rewards are distributed according to managerial preference	Perceived procedural injustice
99	P7	Resistance to new changes because of established habits	Organizational inertia
100	P8	Headaches and migraine related to occupational stress	Physical-health consequences
101	P9	Loss of motivation after repeated failure to receive recognition	Learned withdrawal
102	P10	Customers recommending the branch to friends because of positive employee behavior	Positive word-of-mouth marketing
103	P11	Providing financial-literacy education to customers with limited knowledge	Corporate social responsibility
104	P12	Removing unnecessary signatures from internal procedures	Administrative agility
105	P13	Awarding certificates of appreciation during public bank ceremonies	Public recognition
106	P14	Establishing a fund to support employee ideas	Financial support for innovation
107	P15	Voluntarily coordinating holiday work shifts	Scheduling flexibility
108	P1	Purchasing required office supplies for the branch using personal funds	Personal provision of organizational resources
109	P2	Informally teaching safety practices to colleagues	Promotion of safety culture
110	P3	Following up on the health status of ill colleagues	Human-centered concern
111	P4	Maintaining optimism concerning the bank's future	Organizational optimism
112	P5	Manager remaining alongside employees during crises	Leader presence and accompaniment
113	P6	Lack of transparency in criteria used to select exemplary employees	Ambiguity in appraisal criteria
114	P7	Peer pressure discouraging additional effort, such as “Why are you exhausting yourself?”	Counterproductive group norms
115	P8	Inability to attend adequately to family responsibilities because of work	Family-role conflict
116	P9	Feeling that personal goodwill is exploited	Perceived organizational exploitation
117	P10	Reduction in formally registered customer complaints	Improved quality indicators
118	P11	Recommending suitable banking products according to customer needs	Product–need alignment
119	P12	Digitizing old paper archives voluntarily	Voluntary modernization

120	P13	Providing shopping vouchers as behavioral incentives	Targeted material incentives
121	P14	Introducing exemplary employees through internal media	Media-based role modeling
122	P15	Reporting physical security deficiencies within branch premises	Protection of physical assets
123	P1	Explaining reasons for loan rejection so that customers understand the decision	Interactive transparency
124	P2	Helping organize charitable activities within the bank	Participation in corporate social responsibility
125	P3	Demonstrating exceptional patience toward elderly customers	Respect for vulnerable customer groups
126	P4	Feeling a shared identity with colleagues	Group solidarity
127	P5	Delegating authority for complaint resolution within specified limits	Work autonomy
128	P6	Long delays in delivering promised incentives	Distrust of organizational promises
129	P7	Highly competitive climate that discourages cooperation	Excessive individualism
130	P8	Fear of losing employment if performance declines	Job insecurity
131	P9	Unfavorable comparison between one's organization and competing banks	Organizational inferiority perception
132	P10	Faster transactions resulting from team coordination	Operational productivity
133	P11	Reminding customers of approaching cheque due dates	Preventive reminder service
134	P12	Creating work-related messaging groups for rapid coordination	Efficient informal communication
135	P13	Providing preferential employee-loan benefits	Welfare incentives
136	P14	Conducting interbranch idea competitions	Constructive competition
137	P15	Assisting in cleaning and restoration after floods or other incidents	Crisis resilience
138	P1	Writing letters of appreciation to colleagues in other units	Horizontal recognition
139	P2	Reading new banking articles during personal time	Continuous professional development
140	P3	Mediating between customers and the branch manager	Informal hierarchical mediation
141	P4	Believing that banking work constitutes a form of meaningful service or worship	Workplace spirituality
142	P5	Manager openly accepting personal mistakes	Leader humility
143	P6	Feeling that difficult assignments are disproportionately allocated to oneself	Unequal workload distribution
144	P7	Fear of being labeled a flatterer for performing positive discretionary behaviors	Social stigma attached to positive behavior
145	P8	Sleep disruption caused by persistent thoughts about work	Chronic psychological stress
146	P9	Deciding to perform only the minimum required work	Psychological withdrawal
147	P10	Gaining the trust of high-value customers	Acquisition of major financial resources
148	P11	Proposing solutions for reducing customer queues	Process reengineering
149	P12	Sharing successful experiences during weekly meetings	Organizational learning
150	P13	Creating a digital noticeboard displaying employee achievements	Visual feedback
151	P14	Inviting employees' families to recognition ceremonies	Family-inclusive recognition
152	P15	Protecting customer information in digital environments	Digital professional ethics
153	P1	Helping a visually impaired customer complete banking forms	Inclusive service
154	P2	Repairing broken branch equipment personally	Operational self-reliance
155	P3	Providing emotional support to a bereaved colleague	Emotional support during crisis
156	P4	Feeling proud of the bank uniform and organizational logo	Visual organizational identity
157	P5	Manager consulting employees before making decisions	Participative leadership
158	P6	Written proposals being disregarded	Neglect of documented employee input
159	P7	Informal political groups influencing work allocation	Organizational politics
160	P8	Feeling trapped in repetitive work routines	Job monotony
161	P9	Losing hope because longstanding structures do not change	Cynicism toward organizational transformation
162	P10	Reduction in accounting errors because of colleague conscientiousness	Data quality improvement
163	P11	Teaching elderly customers how to use the banking application	Customer digital literacy
164	P12	Eliminating unnecessary internal paperwork	Environmentally responsible administration
165	P13	Giving gift cards on special occasions	Occasion-based rewards
166	P14	Establishing agile teams for specific projects	Flexible organizational structure
167	P15	Reporting colleagues' high-risk behavior to security personnel	Ethical risk monitoring
168	P1	Remaining patient when insulted by customers without responding aggressively	Professional emotional regulation
169	P2	Voluntarily updating lists of emergency contacts	Information management
170	P3	Helping colleagues learn specialized English terminology	Colleague skill development
171	P4	Feeling responsible for contributing to the national economy	National mission orientation
172	P5	Manager protecting employees from inappropriate external pressure	Leader shielding
173	P6	Feeling that effort is invisible unless one engages in self-promotion	Need for self-promotion
174	P7	Fear generated by abrupt management changes	Managerial instability
175	P8	Abandoning weekend leisure activities because of exhaustion	Leisure deprivation
176	P9	Feeling that one's role is insignificant within a large organization	Anonymity within organizational structure

177	P10	Increased positive referrals from other branches	Intraorganizational reputation
178	P11	Identifying suspicious transaction patterns	Anti-money-laundering vigilance
179	P12	Proposing changes to branch layout to improve customer convenience	Workplace ergonomics
180	P13	Establishing transparent ratings for organizational citizenship behavior	Behavioral ranking system
181	P14	Conducting stress-management workshops	Psychological health support
182	P15	Conserving electricity and paper within the branch	Organizational green behavior
183	P1	Accompanying a customer to another bank to complete a specific transaction	Going beyond organizational boundaries
184	P2	Caring for plants within the branch	Workplace beautification
185	P3	Personally acknowledging colleagues' important occasions	Strengthening interpersonal relationships
186	P4	Describing the bank as a "second home"	Organizational-family metaphor
187	P5	Encouraging celebration of small achievements	Culture of positive affect
188	P6	Perceived discrimination between permanent and contractual employees	Employment-status duality
189	P7	Distrust among different organizational units	Organizational silos
190	P8	Psychological pressure resulting from continuous camera surveillance	Perceived excessive monitoring
191	P9	Intention to leave employment because of burnout	Turnover intention
192	P10	Improvement in the bank's ranking in central assessments	Enhanced organizational standing
193	P11	Voluntarily preparing analytical reports for management	Business analytics initiative
194	P12	Developing a database of frequently recurring customer problems	Customer knowledge management
195	P13	Donating books to the branch library	Cultural enrichment
196	P14	Assigning a mentor to every new employee	Formalized mentoring system
197	P15	Maintaining order and silence in the waiting area without explicit instruction	Spontaneous discipline
198	P1	Helping organize scattered documents after periods of intensive activity	Environmental organization
199	P2	Learning graphics software to design branch posters	Visual creativity
200	P3	Listening empathetically to customers' personal concerns	Psychosocial customer support
201	P4	Feeling pride when observing organizational growth	Organizational pride
202	P5	Manager remembering individual employees' names	Individualized leader attention
203	P6	Perceiving that the reward system primarily benefits managers	Perceived hierarchical reward gap
204	P7	Resistance to ideas proposed by younger employees	Generational gap
205	P8	Headaches resulting from noise within the banking hall	Workplace noise stress
206	P9	Becoming indifferent to the future of the bank	Affective disengagement
207	P10	Reduced marketing costs resulting from customer satisfaction	Cost efficiency
208	P11	Suggesting collaboration with financial-technology start-ups	Open innovation
209	P12	Establishing a small green area within the bank premises	Environmental responsibility
210	P15	Reporting colleagues' efforts to higher-level management	Advocacy for colleagues

As shown in Table 1, the open-coding stage revealed considerable conceptual diversity in employees' descriptions of extra-role behavior. The 210 initial codes encompassed direct manifestations of discretionary behavior, including voluntary helping, customer-oriented service, initiative, knowledge sharing, ethical vigilance, organizational loyalty, professional development, innovation, and informal conflict management. At the same time, the codes identified motivational antecedents such as organizational attachment, professional values, intrinsic satisfaction, altruism, reputation, and expectations of reward, as well as facilitating conditions including supportive leadership, empowerment, recognition, team cohesion, open communication, and participative structures. A substantial group of codes represented inhibitors, particularly bureaucracy, workload, perceived injustice, managerial instability, job insecurity, peer pressure, organizational politics, and insufficient recognition. Finally, the open codes revealed both favorable consequences, such

as customer satisfaction, productivity, reduced errors, profitability, innovation, and organizational reputation, and unfavorable consequences, such as burnout, work-family conflict, psychological withdrawal, perceived exploitation, health problems, and turnover intention. These findings demonstrated that extra-role behavior within Tejarat Bank was not a unitary behavioral construct but a multidimensional phenomenon embedded in individual motives, interpersonal relationships, and organizational conditions.

During the second analytical phase, conceptually overlapping codes were compared through constant comparison and reorganized into broader subcategories and axial categories. Conceptual refinement focused on identifying what each phenomenon represented, the conditions under which it emerged, its organizational level, its functional meaning, and its consequences. This process generated four overarching axial categories: employees' extra-role motivations, organizational and group supportive

mechanisms, informal norms and team interactions, and positive and negative consequences of extra-role behavior.

Table 2 presents the results of conceptual refinement and axial coding.

Table 2

Axial Coding and Conceptual Refinement

Axial Category	Subcategory	Examples of Related Initial Codes	Final Refined Concept
Employees' extra-role motivations	Intrinsic and value-based motivations	Organizational attachment, value-based and ethical motivation, enjoyment of problem solving, workplace spirituality, ownership of the workplace, organizational pride, professional compassion	Citizenship self-concept: an intrinsic tendency to perform beneficial discretionary activities because personal values are aligned with the occupational role and the individual experiences a shared identity with the organization.
Employees' extra-role motivations	Extrinsic and instrumental motivations	Expectations of promotion, professional reputation, material and nonmaterial rewards, fear of reprimand, employment security, impression management	Instrumental exchange: extra-role behavior performed strategically to obtain material benefits, social status, occupational security, or favorable evaluation.
Employees' extra-role motivations	Social and altruistic motivations	Helping new colleagues, human-centered concern, emotional team support, conflict mediation, situational altruism	Altruistic solidarity: behavior driven by empathy and the desire to improve the welfare of colleagues or customers without expectation of direct personal reward.
Organizational and group supportive mechanisms	Leadership and management style	Supervisor verbal support, empowerment, managerial role modeling, active listening, delegation, error tolerance, leader presence during crises	Facilitative leadership: managerial behavior that creates trust, autonomy, psychological support, and a safe interpersonal environment for discretionary action.
Organizational and group supportive mechanisms	Reward and appraisal systems	Written recognition, employee-of-the-month recognition, ineffectiveness of minor rewards, ambiguous criteria, unfair reward allocation, linkage with promotion	Motivational justice: a transparent and equitable system for recognizing and rewarding efforts extending beyond formal duties through material and symbolic mechanisms.
Organizational and group supportive mechanisms	Organizational culture and structure	Local team cohesion, restrictive bureaucracy, innovation culture, open vertical communication, participatory infrastructure, removal of unnecessary procedures	Agile organizational context: cultural and structural conditions that may either facilitate extra-role behavior through flexibility and participation or inhibit it through excessive bureaucracy and rigidity.
Informal norms and team interactions	Social networks and learning	Observational learning, supportive informal networks, informal knowledge sharing, work-related messaging groups, spontaneous mentoring	Dynamic social capital: informal flows of information, reciprocal support, collective learning, and relational resources operating beneath formal organizational structures.
Informal norms and team interactions	Peer pressure and group norms	Healthy competition, counterproductive norms, stigma attached to positive behavior, pressure not to perform additional work	Invisible social control: informal group forces that can normalize and reinforce discretionary behavior or suppress it through ridicule, pressure, exclusion, or negative norms.
Informal norms and team interactions	Customer-oriented interactions	Service beyond expectations, emotional intelligence in service provision, complaint management, organizational loyalty, patience with vulnerable customers	Externally directed citizenship: extension of extra-role behavior beyond internal organizational boundaries toward enhancing the experiences and welfare of customers and other external stakeholders.
Positive and negative consequences of extra-role behavior	Performance and strategic consequences	Increased customer satisfaction, organizational branding, reduction in errors, process innovation, increased deposits, administrative agility	Sustainable value creation: direct and long-term contributions of extra-role behavior to productivity, profitability, service quality, organizational reputation, and competitive advantage.
Positive and negative consequences of extra-role behavior	Positive individual psychological consequences	Intrinsic satisfaction, professional pride, sense of usefulness, development of supplementary skills, crisis resilience	Individual flourishing: psychological and professional growth, enhanced self-worth, competence, meaningfulness, and job satisfaction resulting from constructive extra-role engagement.
Positive and negative consequences of extra-role behavior	Harmful and exhausting consequences	Occupational burnout, work-family conflict, perceived exploitation, good-soldier syndrome, learned withdrawal, turnover intention	Hidden role burden: individual and organizational costs arising when extra-role behavior becomes excessive, expected, unrecognized, or insufficiently supported, thereby creating stress, role conflict, and deterioration in core performance.

Table 2 demonstrates that the initial codes could be coherently organized around four major analytical domains. Employees' extra-role motivations contained intrinsic and value-oriented, instrumental, and altruistic dimensions, indicating that apparently similar discretionary behaviors could originate from substantially different motivational

foundations. Organizational and group supportive mechanisms captured the importance of facilitative leadership, motivational justice, and an agile organizational environment. Informal norms and team interactions revealed that extra-role behavior was strongly embedded in relational processes, particularly social capital, peer influence, and

customer-oriented interaction. The final axial category showed that extra-role behavior generated dual outcomes: moderate and supported engagement contributed to sustainable value creation and individual flourishing, whereas excessive, pressured, or insufficiently recognized engagement generated a hidden role burden. The axial analysis therefore indicated that extra-role behavior in Tejarat Bank emerged from the interaction between individual motivation, organizational support, and informal social dynamics rather than from any single determinant.

Analysis of relationships among the axial categories further indicated that organizational support mechanisms, particularly leadership practices and perceived fairness in reward and appraisal systems, functioned as important antecedent conditions. When employees perceived managerial support, autonomy, fairness, and recognition, intrinsic and altruistic motivations were more readily translated into discretionary behavior. Conversely, lack of support frequently weakened intrinsic motivation, encouraged more instrumental forms of participation, or resulted in withdrawal from extra-role activities. Informal group norms operated as contextual mechanisms capable of strengthening or counteracting these organizational influences. Thus, even in supportive managerial environments, peer discouragement, social stigma, excessive competition, or collective resistance could inhibit voluntary behavior. Individual values and personal orientations additionally affected the strength with which organizational support was translated into action.

The consequences of extra-role behavior were similarly conditional. When discretionary contributions were voluntary, balanced, supported, and acknowledged, they were associated with improved customer service, smoother team functioning, innovation, operational effectiveness, positive organizational reputation, and greater employee satisfaction. However, when employees repeatedly exceeded their formal roles without adequate structural support or recognition, the same behavioral orientation could produce occupational fatigue, perceived exploitation, work–family conflict, psychological withdrawal, and turnover intentions. The data therefore showed that the relationship between extra-role behavior and organizational effectiveness was nonlinear: extra-role behavior was beneficial when embedded within a supportive system, but potentially harmful when transformed from voluntary contribution into an implicit or chronic expectation.

During the third analytical phase, selective coding was used to integrate the axial categories into a coherent multilevel theoretical model. The analysis moved from descriptive categorization toward explanatory propositions regarding relationships among individual, group, and organizational levels. Rather than imposing a single core category, the MGT approach permitted several complementary central constructs to be integrated according to their explanatory contribution. Table 3 presents the final integrated framework.

Table 3

Selective Coding and Integration of the Final Model of Employees' Extra-Role Behaviors

Level of Analysis	Final Model Component	Related Axial Category	Theoretical Explanation and Relational Propositions
Individual level	Motivation and role identity	Employees' extra-role motivations	Proposition 1: The development of a central citizenship-role identity based primarily on intrinsic and value-oriented motivations increases the persistence and stability of extra-role behavior over time. Proposition 2: Conflict between intrinsic motivations, such as altruism, and dominant extrinsic expectations, such as rewards or impression management, can undermine authenticity and increase the likelihood of strain and burnout.
Individual level	Psychological consequences	Positive and negative consequences of extra-role behavior	Proposition 3: Balanced extra-role behavior contributes to individual flourishing, professional pride, competence, and meaningfulness; however, excessive discretionary effort in the absence of organizational support creates a hidden role burden and increases work–family conflict and psychological exhaustion.
Group level	Informal norms and interactions	Informal norms and team interactions	Proposition 4: Group norms, including coworker support or peer pressure against additional effort, moderate the relationship between organizational support and individual extra-role behavior by either reinforcing or weakening employees' willingness to act beyond prescribed duties. Proposition 5: The quality of direct leader–member relationships at the supervisory level exerts a stronger immediate influence on situational extra-role behavior than abstract organization-wide policies when employees evaluate whether voluntary action is safe, valued, and worthwhile.
Group level	Customer-oriented interactions	Informal norms and team interactions	Proposition 6: In banking environments, adaptive and proactive customer-oriented extra-role behavior is directly affected by customer feedback, branch emotional climate, and the quality of interpersonal coordination among employees.

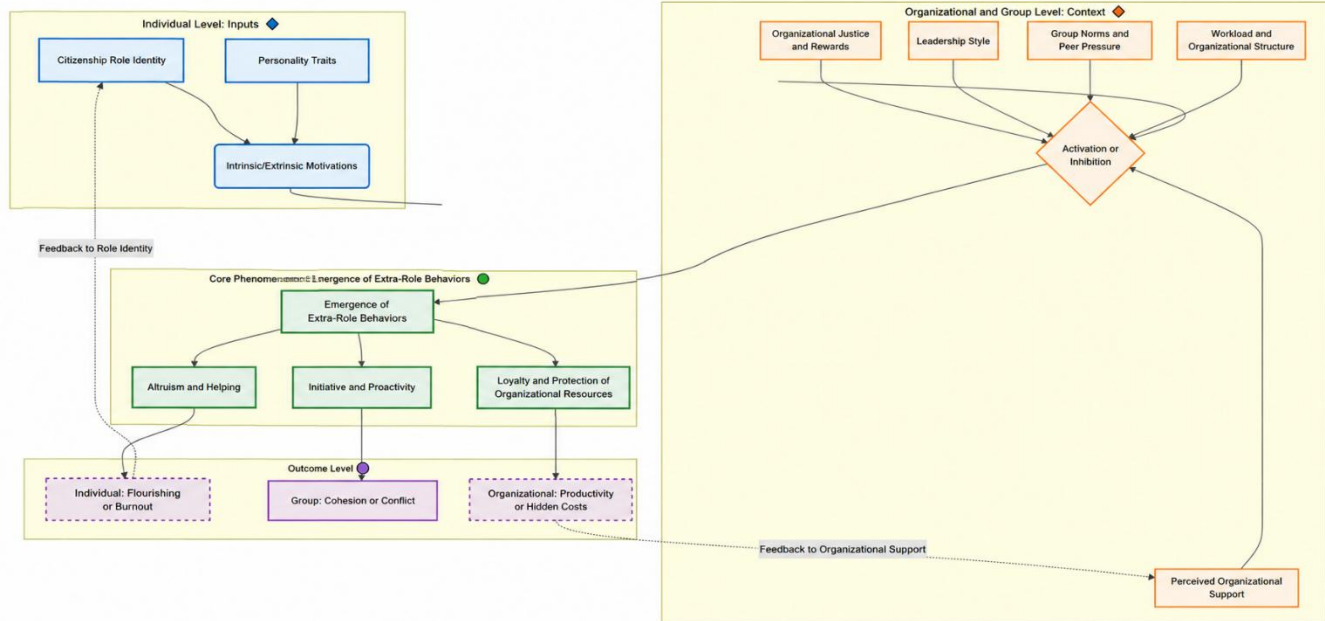
Organizational level	Supportive and structural mechanisms	Organizational and group supportive mechanisms	Proposition 7: Perceived organizational justice and transparent recognition and reward systems constitute essential prerequisites for transforming scattered extra-role behaviors into a sustainable organizational culture. Proposition 8: Excessive bureaucracy and rigid organizational structures suppress innovative forms of extra-role behavior even when employees possess high levels of intrinsic motivation.
Cross-level linkage	Reinforcement or erosion cycle	Integration of all four axial categories	Proposition 9: Organizational support at the macro level strengthens intrinsic motivation at the individual level, thereby increasing the likelihood of constructive extra-role behavior. Proposition 10: Group-level norms can amplify, redirect, or neutralize the influence of organizational support, including through cultures of silence, envy, competitive withdrawal, or reciprocal cooperation. Proposition 11: Positive outcomes such as productivity, customer satisfaction, and innovation generate organizational recognition and reinforce future extra-role behavior, creating a positive cycle; conversely, burnout, exploitation, and unrecognized effort diminish motivation and produce withdrawal, thereby generating an erosion cycle.

As shown in Table 3, the final model conceptualized extra-role behavior as a dynamic multilevel phenomenon rather than as an isolated individual disposition. At the individual level, the sustainability of extra-role behavior depended primarily on employees' motivational orientation and the extent to which discretionary contribution became integrated into their professional and organizational identity. At the group level, informal norms, coworker interaction, leader-member relationships, and customer-facing emotional dynamics determined whether individual motivation was translated into actual behavior. At the organizational level, perceived justice, recognition, leadership systems, structural flexibility, and bureaucratic constraints created the institutional conditions that either

facilitated or inhibited discretionary action. Most importantly, the model identified reciprocal cross-level cycles. Supportive organizational conditions strengthened intrinsic motivation and constructive extra-role behavior, whose positive consequences subsequently reinforced organizational recognition and support. In contrast, excessive demands, insufficient recognition, or negative peer norms transformed discretionary behavior into a hidden role burden, reducing motivation and increasing withdrawal. The final theoretical structure therefore depicts extra-role behavior as an adaptive organizational process that can generate either a reinforcing cycle of citizenship and value creation or an erosion cycle characterized by exhaustion, disengagement, and declining discretionary participation.

Figure 1

Conceptual Model for the Development of Employees' Organizational Extra-Role Behaviors in Tejarat Bank



4 Discussion

The present study sought to develop a contextually grounded model of organizational extra-role behaviors among employees of Tejarat Bank by examining the phenomenon across individual, group, and organizational levels. The findings indicated that extra-role behavior in the banking context is not a single discretionary act or a uniform form of organizational citizenship, but rather a dynamic and multilevel process shaped by employees' motivations and role identities, informal group norms, leadership practices, perceived organizational support, organizational justice, workload, structural conditions, and customer-facing demands. The final model showed that extra-role behavior can generate both constructive and adverse consequences. When supported by fair organizational systems, facilitative leadership, positive group norms, and meaningful role identification, such behavior was associated with individual flourishing, improved group cohesion, better customer service, stronger productivity, and sustainable organizational value. Conversely, when extra-role behavior became excessive, insufficiently recognized, implicitly compulsory, or embedded in inequitable and high-pressure conditions, it was associated with burnout, work–family conflict, psychological withdrawal, perceived exploitation, and hidden organizational costs. This dual pattern is consistent with contemporary scholarship emphasizing that organizational citizenship behavior can be highly beneficial while also becoming burdensome when voluntary

contributions are transformed into persistent expectations (Khaliq et al., 2023; Liang, 2025).

One of the principal findings concerned the central role of intrinsic, value-based, and identity-related motivations in sustaining extra-role behavior. Participants described organizational attachment, ethical commitment, professional responsibility, altruism, pride, meaningfulness, and a sense of ownership as important reasons for engaging in behavior beyond formal job requirements. In the final model, these dimensions were conceptualized through citizenship role identity and intrinsic/extrinsic motivation. This finding is compatible with evidence showing that employees' psychological resources and engagement are closely linked with extra-role behavior. Giancaspro et al. demonstrated that psychological capital is associated with work engagement and extra-role behavior, suggesting that employees with stronger positive psychological resources are more likely to invest discretionary effort in their work (Giancaspro et al., 2022). Similarly, Krishnan et al. showed that personality moderates the relationship between work engagement and organizational citizenship behavior, supporting the present finding that individual-level dispositions influence how organizational experiences are translated into voluntary action (Krishnan et al., 2023). The present model extends these findings by suggesting that enduring extra-role behavior depends not simply on positive psychological resources, but on the extent to which employees integrate citizenship-oriented behavior into their professional self-concept.

The importance of identity in the present findings is also consistent with research emphasizing the relationship between organizational identity and citizenship behavior. Men found that hierarchy and identity are closely related to the manifestation of citizenship behavior within highly structured organizations (Men, 2024). This is particularly relevant to the banking context because employees operate within formal hierarchies while simultaneously developing informal interpretations of what it means to be a committed and responsible organizational member. Similarly, Ko et al. reported that employees' perceptions of corporate social responsibility can encourage extra-role behavior through psychological mechanisms, indicating that employees are more willing to act beyond formal expectations when organizational values become aligned with their own identity and moral orientations (Ko et al., 2023). The current findings therefore suggest that citizenship role identity may function as a bridge between individual values and organizational behavior. When employees perceive the bank's goals, professional standards, and service responsibilities as consistent with their own identity, extra-role behavior becomes more autonomous and sustainable.

At the same time, the findings showed that extrinsic and instrumental motivations also played an important role. Some employees associated extra-role efforts with career advancement, formal recognition, material rewards, professional reputation, or employment security. This indicates that extra-role behavior is not always purely altruistic. Rather, discretionary contribution may reflect a mixture of intrinsic and extrinsic motives. Previous research supports the importance of reward-related mechanisms. Murdiono et al. found that perceived organizational support, rewards, and job satisfaction were associated with organizational citizenship behavior (Murdiono et al., 2023), while Nafiudin et al. reported that compensation and job satisfaction were important correlates of organizational citizenship behavior among banking employees (Nafiudin et al., 2022). These findings align with the present model's concept of motivational justice, in which recognition and reward systems can reinforce extra-role contributions when employees perceive them as fair and meaningful. Importantly, however, the findings also suggested that poorly designed rewards may weaken intrinsic motivation or generate perceptions of favoritism. Thus, rewards appear most effective when they acknowledge contribution without converting voluntary citizenship into a purely transactional exchange.

A second major finding was the strong influence of leadership and managerial support. Participants repeatedly described verbal encouragement, empowerment, listening, delegation, role modeling, tolerance of reasonable mistakes, and managerial support during difficult situations as conditions that encouraged them to perform beyond their formal responsibilities. These findings are closely aligned with research demonstrating that leadership affects organizational citizenship behavior through both direct and relational mechanisms. Dewi et al. found that leadership and work communication influence organizational citizenship behavior (Dewi et al., 2022), while Uddin et al. emphasized leadership behavior and job satisfaction as important determinants of citizenship behavior in private commercial banks (Uddin et al., 2024). Rahmaningtyas et al. similarly showed that inclusive leadership is associated with organizational justice, happiness at work, and extra-role behavior (Rahmaningtyas et al., 2022). The present findings add to this literature by showing that employees appear to respond particularly strongly to the behavior of immediate supervisors, suggesting that proximal leadership may be more influential than abstract organizational policies in determining whether discretionary behavior feels safe and worthwhile.

The model also identified leader–employee relational quality as an important mechanism in the activation or inhibition of extra-role behavior. Employees were more willing to exercise initiative when managers provided autonomy and support and were less willing to do so when mistakes were punished or when management was perceived as unpredictable. This pattern is compatible with Ha and Moon's findings that leadership style moderates the relationship between distributive justice, goal clarity, and organizational citizenship behavior (Ha & Moon, 2023). It also resonates with Liang's finding that leader–member exchange can moderate the adverse effects of compulsory citizenship behavior (Liang, 2025). Together, these studies support the present conclusion that leadership not only encourages citizenship behavior but also determines whether extra-role demands are experienced as supportive opportunities or coercive obligations. In the banking context, where employees operate under strict procedural and regulatory constraints, this distinction is especially important because excessive control may suppress initiative, while unbounded discretion may create operational risk.

Perceived organizational support and justice also emerged as central organizational-level conditions. Participants indicated that fair recognition, transparent

appraisal, acknowledgment of effort, organizational responsiveness, and equitable treatment strengthened their willingness to engage in discretionary behavior. In contrast, ignored suggestions, delayed rewards, perceived favoritism, unequal workload distribution, and discrepancies between high effort and low recognition reduced motivation. These findings are strongly supported by previous research. Ansori and Wulansari found that perceived organizational support influences citizenship behavior through psychological capital and engagement (Ansori & Wulansari, 2021). Murdiono et al. also identified organizational support, rewards, and job satisfaction as relevant predictors of OCB (Murdiono et al., 2023). Ha and Moon demonstrated the significance of distributive justice in relation to citizenship behavior (Ha & Moon, 2023), while Zaki et al. highlighted perceived fairness as an important mediating mechanism in organizational behavior (Zaki et al., 2022). Taken together, these findings support the present model's proposition that fair and supportive systems are necessary if extra-role behavior is to become sustainable rather than episodic.

The findings further revealed that organizational culture and structural flexibility have a substantial influence on extra-role behavior. Employees described open communication, participation, team cohesion, innovation-supportive norms, and reduced bureaucracy as facilitating discretionary behavior, whereas rigid structures, excessive procedures, organizational silos, and inflexible rules inhibited it. This is consistent with Utarini and Riyanto, who found that the work environment, organizational culture, and career path influence organizational citizenship behavior (Utarini & Riyanto, 2024). Similarly, Ismail et al. emphasized the role of organizational climate in shaping citizenship behavior (Ismail, Omar, et al., 2021). Ali et al. also demonstrated that citizenship behavior can become embedded in institutional systems and practices rather than existing only as individual conduct (Ali et al., 2021). These findings support the present study's concept of an agile organizational context, in which structure and culture can either activate or suppress employees' willingness to move beyond narrow job descriptions.

The role of informal group norms was another important contribution of the study. Participants described both positive and negative peer influences. Cooperative teams, mutual support, informal knowledge sharing, mentoring, and observational learning encouraged extra-role behavior, while cynicism, negative peer pressure, competitive individualism, and ridicule of employees who "worked too much" discouraged such behavior. This finding

demonstrates that organizational citizenship is socially regulated. Liu et al. showed that social network centrality is related to organizational citizenship behavior through job satisfaction and work engagement (Liu et al., 2023), supporting the importance of relational embeddedness. The present findings go further by showing that group norms can function as an invisible control system that either normalizes discretionary contribution or discourages it. This means that formal managerial encouragement may be insufficient when informal team norms oppose extra-role effort. Consequently, the group level should be considered an active analytical layer rather than a passive context between employees and the organization.

The findings regarding organizational learning and knowledge sharing are also consistent with previous research. Employees frequently described voluntary training of colleagues, informal mentoring, knowledge exchange, cross-unit coordination, and self-directed learning as important forms of extra-role behavior. Aamir et al. found that organizational learning and innovation are associated with organizational citizenship behavior (Aamir et al., 2021). Likewise, Nguyễn et al. showed that empowering new ways of working can foster citizenship behaviors (Nguyễn et al., 2025). These results support the interpretation that extra-role behavior can serve as a mechanism for organizational adaptation. In banking, where digital systems, regulatory requirements, and customer expectations continually evolve, informal learning and proactive knowledge sharing may compensate for limitations in formal training and accelerate organizational responsiveness.

Customer-oriented extra-role behavior represented another distinctive feature of the model. Participants reported actions such as helping elderly or vulnerable customers, explaining complex rules, following up cases beyond working hours, anticipating customer needs, managing complaints, and offering guidance beyond routine service requirements. These behaviors were interpreted as a form of externally directed citizenship. Phuong and Ahn showed that service climate and empowerment can improve customer service quality (Phuong & Ahn, 2021), while Pangastuti and Kristanti demonstrated that organizational citizenship behavior and work motivation are associated with job performance (Pangastuti & Kristanti, 2021). The present findings suggest that, in banking, extra-role behavior extends beyond internal coworker-focused citizenship and directly affects service quality, customer loyalty, organizational reputation, and even financial outcomes. This

broader stakeholder orientation is especially important because banking employees function at the interface between formal financial systems and customer experience.

The findings also emphasized innovative and proactive forms of extra-role behavior, including process improvement, proactive fraud detection, reduction of unnecessary paperwork, digital modernization, analytical reporting, and suggestions for collaboration with financial technology firms. This aligns with evidence linking citizenship behavior to organizational learning, innovation, and adaptive performance (Aamir et al., 2021; Usman et al., 2023). It is also compatible with Pradhan and Shrestha's finding that human resource management practices influence citizenship behavior in financial institutions (Pradhan & Shrestha, 2022). These results suggest that extra-role behavior should not be conceptualized solely as interpersonal helping. In contemporary banking, it also includes proactive problem solving, innovation, knowledge-based contribution, and preventive behavior that can strengthen organizational resilience.

A particularly important contribution of the study concerns the dual consequences of extra-role behavior. Participants identified positive outcomes such as satisfaction, professional pride, team cohesion, reduced customer complaints, improved service, reduced errors, productivity, profitability, and organizational reputation. These findings agree with the broader literature associating citizenship behavior with employee and organizational performance (Suprayogo & Pandin, 2026). They are also consistent with findings indicating that citizenship behavior contributes to job performance (Pangastuti & Kristanti, 2021). Yet the study simultaneously identified negative outcomes, including exhaustion, headaches, sleep disruption, work-family conflict, feelings of exploitation, emotional withdrawal, and turnover intention. This pattern supports Khaliq et al.'s systematic review showing that going beyond job duties can burden employees (Khaliq et al., 2023). It also strongly aligns with Liang's findings on compulsory citizenship behavior, which show that coerced extra-role behavior can trigger negative emotional responses and complaints (Liang, 2025).

The finding of hidden role burden also has implications for understanding workload. Employees in the present study reported that high customer volume, staffing shortages, system pressure, repetitive work, and sustained discretionary effort reduced their willingness and capacity to continue extra-role behavior. Li et al. demonstrated that work demands influence employee well-being and job

performance, underscoring the importance of resource depletion and recovery (Li et al., 2024). Similarly, Hossain et al. showed that health, safety, and welfare practices are associated with organizational citizenship behavior (Hossain et al., 2024). These findings support the view that citizenship behavior cannot be sustained independently of employee welfare. Extra-role behavior may create immediate organizational gains, but when organizations rely excessively on employees' discretionary effort to compensate for structural deficiencies such as understaffing or inefficient processes, long-term costs may exceed short-term benefits.

The final multilevel model therefore integrates individual motivation, identity, group norms, leadership, organizational support, justice, structure, workload, and outcomes into a cyclical framework. Its central implication is that extra-role behavior is neither exclusively an individual virtue nor merely the product of managerial incentives. Rather, it emerges through interaction among multiple levels of organizational life. This interpretation is compatible with research trends demonstrating that OCB has increasingly been studied through diverse psychological, social, leadership, and structural mechanisms (Putri et al., 2024). It is also consistent with research showing that citizenship behavior varies according to organizational context and occupational characteristics (Hassan et al., 2021; Ismail, Ismail, et al., 2021). The present study contributes to this literature by proposing a context-sensitive model for Tejarat Bank in which extra-role behavior is best understood as a dynamic process of activation, behavioral expression, outcome generation, and feedback.

Another contribution concerns the distinction between sustainable and unsustainable citizenship. Sustainable extra-role behavior in the present model occurs when employees possess intrinsic or prosocial motivations, experience fair and supportive organizational conditions, operate within constructive group norms, and retain sufficient psychological and occupational resources. Under these circumstances, the resulting outcomes reinforce organizational support and citizenship identity, creating a positive cycle. Conversely, when extra-role behavior is driven by pressure, inequitable expectations, fear, or chronic workload, adverse outcomes weaken motivation and eventually produce withdrawal. This interpretation helps reconcile apparently contradictory findings in the OCB literature. The same behavior may be constructive in one context and harmful in another because its psychological

meaning and organizational consequences depend on voluntariness, support, fairness, workload, and recognition.

The study also supports a broader understanding of extra-role behavior that includes ethical, environmental, and socially responsible dimensions. Participants referred to protecting customer information, reporting unsafe or unethical behavior, conserving organizational resources, helping vulnerable customers, and engaging in socially responsible activities. This broader interpretation is compatible with research showing that corporate social responsibility perceptions can encourage extra-role behavior (Ko et al., 2023) and that environmental management can be associated with organizational citizenship behavior toward the environment (Sahil et al., 2022). In this sense, the citizenship role in banking can extend beyond interpersonal helping to encompass stewardship, ethical responsibility, environmental concern, and protection of stakeholders.

5 Conclusion

Finally, the model confirms that employee well-being must be incorporated into any organizational strategy intended to promote extra-role behavior. Emotional intelligence may support employees' capacity to engage constructively with coworkers and customers (Shamsuddin et al., 2022), while supportive welfare practices may strengthen employees' willingness to reciprocate through citizenship behavior (Hossain et al., 2024). However, these individual capacities should not be treated as substitutes for organizational responsibility. Encouraging employees to become more resilient, emotionally intelligent, or committed while leaving excessive workloads, unfair rewards, and rigid systems unchanged may simply shift responsibility from the organization to the individual. The present findings indicate that the most effective approach is systemic: sustainable extra-role behavior requires alignment among employee motivation, supportive leadership, positive group norms, fair organizational systems, manageable demands, and meaningful recognition.

The present study has several limitations that should be considered when interpreting the findings. First, the research was conducted within Tejarat Bank branches in Tehran Province, and the organizational, cultural, and regulatory characteristics of this setting may limit direct transferability to other banks, provinces, or financial systems. Second, although purposive theoretical sampling enabled the inclusion of managers, specialists, and operational employees with varied work experience, the qualitative

sample was necessarily limited in size and was intended to achieve theoretical saturation rather than statistical representativeness. Third, part of the evidence relied on participants' retrospective descriptions of their own and others' behavior, which may have been influenced by recall bias or social desirability. Although triangulation with observations and organizational documents reduced reliance on self-report, some extra-role behaviors may remain difficult to observe directly. Finally, the proposed model identifies theoretically meaningful relationships and feedback cycles, but the qualitative design does not permit statistical estimation of causal effect sizes or definitive testing of the directionality of the proposed relationships.

Future research should examine the proposed model across a wider range of banking organizations and geographical settings to determine which components are specific to Tejarat Bank and which represent more general patterns of extra-role behavior in the financial sector. Quantitative studies could operationalize the principal constructs identified here, including citizenship role identity, facilitative leadership, motivational justice, invisible social control, externally directed citizenship, hidden role burden, and perceived organizational support, and test their relationships using structural equation modeling or multilevel analysis. Longitudinal designs would be particularly valuable for investigating the proposed reinforcement and erosion cycles over time and determining when sustained extra-role behavior begins to generate burnout or withdrawal. Future studies could also compare permanent and contractual employees, managers and operational staff, or high- and low-workload branches. Mixed-method investigations could further examine how customer evaluations, performance indicators, absenteeism, turnover, and objective branch outcomes correspond with employee-reported extra-role behavior.

From a practical perspective, Tejarat Bank and comparable banking organizations should avoid treating extra-role behavior as an unlimited source of unpaid discretionary effort and instead create conditions that make such behavior genuinely voluntary, sustainable, and mutually beneficial. Managers should receive training in supportive and participative leadership, recognition of discretionary contributions, constructive feedback, and psychologically safe delegation. Reward and appraisal systems should clearly and fairly acknowledge extra-role contributions without making them mandatory or encouraging impression management. Branches should actively cultivate cooperative team norms, peer support,

mentoring, knowledge sharing, and customer-oriented initiative while addressing negative peer pressure and dysfunctional competition. Organizational leaders should also reduce unnecessary bureaucracy, improve staffing during high-demand periods, create accessible channels for employee ideas, and ensure that additional contribution does not repeatedly substitute for inadequate resources. Finally, monitoring employee workload, recovery, work–family balance, and signs of burnout should form an integral part of any organizational citizenship development program so that extra-role behavior contributes simultaneously to employee well-being and organizational effectiveness.

Authors' Contributions

All authors have contributed significantly to the research process and the development of the manuscript.

Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

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Declaration of Interest

The authors report no conflict of interest.

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Ethical Considerations

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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