



## The Effects of Organizational Citizenship Behaviour on Penetration on Risk Services in Nigeria

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Received: 29<sup>th</sup> April 2020

Accepted: 10<sup>th</sup> August 2020

Published: 1<sup>st</sup> September 2020

### Abstract

The core objective of this paper is to examine the effect of organizational citizenship behaviour (OCB) on penetration of risk services company in Nigeria. Therefore, there is a dire need to explore this issue in the future. However, this paper drive is on effects and significance of OCB on risk services company in Nigeria. Secondary data is adopted for the review, assessment of variables and concepts of related literature, sourced from institutional material, organisational behaviourist, and articles from scholarly journal. Furthermore, this study finds out that there is significant relationship between OCB and risk services company in Nigeria. It also reveals that citizenship behavioural effort is not limited to augment effectiveness of organisations but to enhance relationships among staffs, diligent to work and value to customers according to social exchange theory. OCB as a strategy will solve penetration issues in Risk services companies.

**Keywords:** OCB, Risk Services, Social-exchange, Penetration, Nigeria Insurance-Industry

### OPEN ACCESS

### INTRODUCTION

Risk service company is fulfilled when their employees engage in more than their actual official duties and give great organizational success above their expectation. This concept of engaging above description of duties serve as the focus of organisational behaviour researchers (Organ, Podsakoff, & MacKenzie, 2006; Podsakoff, Mackenzie, Paine & Bachrach, 2000). This is almost applicable in hospitality, health and manufacturing industry but have little applicable in insurance industry and its termed Organizational citizenship behaviour. Organizational citizenship behaviour (OCB) enables captain of industry and their subordinate to have access to unknown information, identification of risk and exploration of necessity of the organization so as to achieved set objectives. The practices of organizational citizenship behaviour augment cooperative activities through capacity development, self-sacrifice, problem shared among members at work, promote unity at work, team spirit, courteous attitudes, conflict management, and promote efficiency at work. This practices allows employees extra roles outside the confines of his descriptive duties such as mentoring junior staff, involving and calling on participation in conferences, seminars, team coordination, are functions available to achieve team efficiency and effectiveness (Podaskoff & MacKenzie, 2000).

Every risk service company must able to display the following basic attitudes such as employees should be encouraged to work and persist on the vision, so as to handle the saddled positions or task on reliable manner, which requires natural mind and innovative roles, on actions above set target and

description. Risk service company should be dynamic on its ethics, operations and attitude at work for it not to be delicate society organization because every human being are always in needs of their colleague through suggestions, gestures of goodwill, cooperation and value which can be termed Citizenship behaviour. Organizational citizenship behaviour is the personally unique activities at risk service company, which is optional but evasive or obviously not acknowledged by official remuneration system and comprehensively promotes effective and efficient operatives of the risk service company (Organ, Podsakoff, & MacKenzie, 2006).

A risk is an uncertainty that people involves which leads to financial loss or event that might happen in future. It prevents or delay the accomplishment of corporate goals because it is not certain but then prospect can only be assessed. Therefore, all risk cannot be bad due because certain risk might be taken to prevent stagnation or progress in the company. Risk services serves as a protection mechanism for financial loss and aspect of risk management applicable to cushion and wage or swap against the threat of the insured for uncertain loss and contingent. A company that delivers risk services are perceived as insurance company, underwriter or insurer while individual consumer or customer who exchange risk service contract is termed as policyholder. The risk service business entails the exchange of services between two parties whereby a party (policyholder) made an agreement and consideration to the insurer for a promise on compensation to the insured in the happening of a covered loss. The event of loss must be pecuniary in value to the extent that the nature of possession,

ownership insured or pre-existing relationship must have insurable interest by the insured (Vaughan & Vaughan, 2008). In addition, Nigeria Insurance Industry add a great influence on economic growth and development with large fund (premium) invested in financial sectors to the tune of \$58,178 billion deposited in Nigerian banks as placements with exhibition of Treasury bills above \$58,270 billion. This value projected increased investments in public securities as Insurers are conscious of higher interest rates (Agusto,2017).

Patronage and penetration of risk services is the issues that threaten living status of insurance industry and the basis of this research work. This can be measure through numbers or proportion of insurance demand by consumers and Nigeria insurance industry record low percentage of patronage from the public and among key members of African continent (Nwoji,2016) with an estimated insurance penetration rate 0.4%, while the industry employed different forms of publicity, advertisement and marketing strategy but fails as a result of low population holding of 1% insurance policy and Nigerian market are enormous with business opportunities to explore (African Capital market,2017). This literature paper is meant to investigate the effects of Organizational citizenship behaviour on penetration of risk service company in Nigeria. The blueprint of this study are stated accordingly: the reviewed selected literatures on concept of Organizational citizenship behaviour, risk services, overview of the insurance industry, Organizational citizenship behaviour as determinants on penetration of risk services in Nigeria. The next section discusses the literature review based on Islamic principles.

## LITERATURE REVIEW

This section perceives the critical review of relevant literature on the research study. It also expresses the conceptual, empirical and theoretical facts of the study. It ensures critical discussion on the relationship between the organisational citizenship behaviour and risk services.

### Organizational Citizenship Behaviour

The strength of risk service company depends on the willingness of employees to add values to the cooperative system through assisting members on huge task, diligence, caring, polite and able to manage conflict within the company. Organ, Podsakoff, & MacKenzie, (2006) refers to Organizational Citizenship Behaviour (OCB) as a personal employee behaviour that is optional but evasive or openly not honoured by official remuneration structure and comprehensively stimulates effective functioning of their company. Every staffs also wish to participate on official duty, less attention on other positive and productive discretionary activities that could aid growth and development. OCB proof beyond performance on official duty expectations from employees and any action beyond job requirements expected that also support the welfare of co-staffs, team and/or the organisation (Akanni & Ndubueze,2017). OCB display a multidimensional concept through which positive organizational relevant behaviours of employees in terms of official behaviours, organizational relevant extra-role attitudes, activities, and selfless activities as responsible corporate participation (Organ, Podsakoff, & MacKenzie, 2006; Nazarian, Atkinson, Froudi & Edirisinghe, 2020).

Risk service company experience changes in policy, structure and modus operandi, this allows the company to depends more on individual employees who are willing to contribute to

successful change, irrespective of official jobs description. Employees exhibiting behaviours that surpass described role expectations but are crucial for an organization's survival. OCB as behaviours that are not feasible of employees' job description either their extra role guaranteed reward or no effort determine query, but at the end, the organisations experience best aggregate performance (Azam & Kumar, 2016). Organisational behaviourist has many reasons to study OCB as a result of its potential stakeholders within the organisation such as employees, managers, specialists, teams and directors. The consequences of OCB involve enriched performance, improved job satisfaction, innovation, customer risk-oriented program, blocked absenteeism and promotion of workers' welfare. OCB also enhance employees and managerial productivity; employ resources for more productive purposes in the organization with cooperative intent and coordinate activities of their team (Akanni & Ndubueze,2017).

Organisational citizenship behaviour can also be classified according to its dimensionality. Smith, Organ, and Near (1983) express that OCB can be measured on dual roles such as Altruism (helping behaviour) and generalized compliance (general rules, norms, and prospects). Organ (1997) measured OCB on quintuple (five) items such as Altruism, Courtesy, Civic Virtue, Conscientiousness and Sportsmanship. OCB can also be measured on dual functions by Williams & Anderson, (1991) such as OCB at individual (OCBI) and OCB at Organization (OCBO). Podsakoff (2000) identified OCB as a means to solves penetration and patronage issues in an organisation especially risk service or insurance industry with organisational effectiveness and efficiency. However, Organ (1997) five (5) dimensions has a large coverage that other philosophers believe in his thought.

### Five Dimension of OCB

Altruism is one of the dimensions of organisational citizenship behaviour that shows expression for helping or helpfulness of another in a team, organisation or community (Organ, 1997). This dimensional concept deals with helping fellow staff in the organization on their responsibilities such as willingly helping new staffs on the job, attending to colleague on their overloaded task, assisting to take charge of absent staff task and mentoring staffs on how to accomplish policy or strategy. Smith, Organ, and Near (1983) stated that Altruism is a voluntary attitude of an employee whereby assistance was honoured to colleague that experience problem in the course of duty under unusual situations. Altruism denotes that giving out assistance to fellow staffs in the organisation either of the same teams, group or section but the basis is that there must be solutions to problems and ability to be brother's keeper in the organisation. Podsakoff et al. (2000) indicated that helping behaviour means attitudes to voluntarily helping others, while Altruism is the predecessor of helping behaviour which have significant relationship with performance evaluations.

Conscientiousness is a form of discretionary behaviour that exhibit above descriptive task or role of an employee in the organisation such as compliance to organisations terms and conditions, avoid unnecessary extra break time and working extra-long days (Nazarian, et.al, 2020). Conscientiousness shows a good art of ambassador of the employee through punctuality at work, housekeeping, attendance to meetings, penchant towards conserving resources, and holistic submission towards civic responsibility of the organization.

Employees with conscientious philosophy always work hard, patriotic and functions under low or lesser supervision (Podsakoff and MacKenzie, 2000). This behavioural concept indicates that an employee with this attitude must be organised person, hardworking, polite, self-disciplined, and accountable. This is employees' enthusiasm to the organisational task that is beyond official description such as adding value to work above the closing time, volunteer to perform extra work or help colleague outside his or her specified duties with long hours (Organ, 1997). It is also found that male staff are more likely to exhibit conscientious behaviour than female staffs due to the fact that males have preference and believe in equity over equality while the females will go for equality (Kidder and McLean Parks, 1993). However, Altruism and conscientiousness are the two major or overarching dimensions of OCB (Borman et al., 2001; Organ, and Near, 1983).

Sportsmanship is one of the dimensions of organisational citizenship behaviour. It is defined as an attitudes and willingness to accept the unavoidable inconveniences and impositions of work without complaining (Organ, et.al, 2006). It is individuals' tolerance and ability to control self when experiencing the predictable inconveniences and abuse created in handling official duties. Sportsmanship refers to employee ability to avoid complains on issues facing the task at workplace, positive and tolerates the problem face at work and encourage their customer on the business relationship and not to be rude to them as a result of the problem posed by the customers. Sportsmanship indicates willingness to accept minor, temporary staffs' inconveniences, obligations at work without complaints, appeals or protest. This promotes and keeps organizational strength to accomplishment task and ordinarily to relieves managers of avoidable stress (Nazarian, et.al, 2020). Organ (1997) defined sportsmanship as the behavioural concept that warmly tolerates the frustrations from an unavoidable part of nearly every organizational setting. Podsakoff and MacKenzie (2000) stated that good sportsmanship attitude would enhance the morale of the employees at the workplace and subsequently decrease employee turnover.

Courtesy is another form of organisational citizenship behaviour dimension. It gives the prospect of gestures which aid others to prevent interpersonal issues from occurring in the organisation. This concept involves giving early information on department time table or meeting, appeal and seeking colleague consent prior decisions on their behalf (Organ, 1997). This attitude entails respecting colleagues' views and perception in order to prevent creations of problems for others, in sense that tidying your office or ambience suitable to customers and co-staffs, drink moderate water from water dispenser for other co-workers to benefit when they resume at work (Organ, Podsakoff, & MacKenzie, 2006). A courtesy oriented staff will prevent the organisation from experience issues with competitors, customers and general public by representing their organisation in his or her mannerly and courtesy ways for development of the organisation (Bodla, Tang, Van-Dick, & Mir, 2019). This attitude entails restriction of issues with appropriate measures to reduce the unforeseen delinquent in the future. However, this is a staff reinforcement to enable other members to be a good ambassador, encouragement, mentoring, and self-development on and off the job. This behaviour also lessens team or group issues by always having interactive session where mentors and mentee

engagement are discussed (Podsakoff et al., 2000). The philosophy of courtesy to members of staff in risk service company is to avoid activities that without any reasons engaging staff to work extra ordinarily but it confines prior notice on members to get prepare if there is task or project to managed.

Civic virtue is a behavioural concept of organisational citizenship behaviour that deals with engagement in the organisational politics, values and civic responsibility such as giving rightful contributions, attending meetings, vibrant discussion on organisational issues, its vision and objectives, good organisational communications on the strategic intent and healthiness of the organisation. Civic virtue is an attitude displayed by employee to show that his actively committed, loyal, respectful, patriotic and concern on the wellbeing and life expectancy of the organisation (Podsakoff et al, 2000). This is a loyalty thought on external level, strongly committed, wilful activities and participation on organisational program and its environment so as evaluate internal strategy on threat and opportunity as benchmark substitute for the organisation. This attitude is dynamic to the employee because his working to achieve the set vision of the organisation as a member and stakeholder of the organisation (Kissi, Asare, Agyekum, & Agyemang, Labaran, 2018; Aakanksha, Pooja, & Renu, 2018). In addition, Organ (1988) defined Civic virtue refers as the duty of the staff to willingly involved in the life expectancy of an organisation in terms of participation in departmental or regional meetings that is not part of his designated function, always concern and conversant with the changes and contemporary issues in the organisation. A secondary involvement in political life and administrative roles of an employee to deliver a great responsibility to the organisation as a good citizen. However, this is also a reflection of an acknowledgement as a stakeholder which take part as a member and good citizen of the organisation. This dimension enhances good performance in an organisation with higher level of customer-oriented program (Podsakoff et al., 2000; Garg, 2018).

### **Risk Services**

Risk services are the kinds of services available to serve as a protection on unforeseen event as a force through financial loss, and a risk management scheme applicable to wage or reduce the cause of an event or subject risk or insured peril. It is also a transfer device that offers hedge for unexpected events through the delivery of monetary compensation on the happening of loss or risk by pooling of accumulated funds for collective customers or members (Ahmodu-Tijani, Adnan, & Saad, 2017; Isimoya, 2007). An institution that provides risk services can also be termed insurance company, insurer or underwriter. An individual or institution that purchase risk service can be perceived as policyholder or insured. Risk service contract is a contract that incorporate two parties whereby a party (policyholder) made an agreement and consideration to the insurer for a promise on compensation to the insured in the happening of a covered loss (Vaughan & Vaughan 2008). The prime role of risk services creates complement to a risk, which offers safety and confidence to the individual customer or organisation. This will not reduce or claimed uncertainty for the insured either loss will occur or change the prospect of occurrence, but it does reduce the probability of financial loss connected with the event. The risk service can be identified with the following features such as



transfer of risk of an individual customer to a pool of the same (product) business with intention of equitable sharing prospect for a unit loss by member of a team or group (Vaughan, & Vaughan, 2008). This features account for a great impact on the economy through funds mobilization, confidence on the investors, management of risk practice and enhancing the business activities of sectors in the country (Ahmodu-Tijani, Adnan, & Saad, 2017; Irukwu, 2003). This services are operatives in Insurance Industry and the overview of the industry will explain and elaborate the issues for the research work. The next section discusses the insurance industry in Nigeria.

### Insurance Industry in Nigeria

Insurance business in Nigeria display significant and sensitive role in Nigerian economy with the value of \$58,356 billion in 2016 as gross premium income (GPI) that is 10% growth above the previous financial year 2015. There is also an increase of 8% on recession account aimed to offer cushion or assistance on business activities in 2017. The Industry paid their customers close to 30% of their GPI as claims to cushion the loss occurrence on business and personal life in 2016 and this role perceived the industry as key influence to economic growth and development in the country financial sector. GPI received from customers are also deposited for investment in banks and to fund public projects by government (Agusto, 2017). Nigeria Insurance Industry experience challenges of public patronage (Nwoji, 2016) with 0.4% penetration rate of insurance patronage and population attracts 1% stake on different insurance policies which have no correlation on the enormous and opportunities in the Nigerian market (African Capital market, 2017). Introduction of the compulsory insurance as enacted to promote patronage which serves as growth opportunities presented to the industry by the government but challenges of low insurance penetration by the public and government agencies, non-compliance of compulsory insurance and government fails to leads in patronage as an ambassador with poor acceptance of risk services and products among populace (channelstv, 2013 & 2016; Insuranceinfotips, 2017).

Patronage and penetration of insurance services serve as indicator for demand and acceptance of insurance and Nigeria always record low percentage of patronage among key members of African continent. In 1980 Nigeria was experience 0.4% penetration rate, Egypt recorded 0.73%, Algeria have 0.76%, Tunisia with 1.33%, Kenya is 2.84%, Mauritius is 3.32%, Zimbabwe 3.88% and 5.26% for South Africa. In the year 1990, Nigeria experience 0.55%, follow by Egypt 0.77%, Algeria account for 1.02%, Tunisia is 1.41%, Kenya records 2.63%, 3.20% for Mauritius, Zimbabwe state 3.84% and 9.89% is for South Africa (Olayungbo & Akinlo, 2016). In 2013, Algeria has declined to 0.68%, Nigeria records 0.36%, Egypt has 0.68%, Zimbabwe is 1.5%, Tunisia is 1.76%, Kenya score 3.41%, Mauritius is 5.84% and 15.4% for South Africa (International Insurance fact book, 2015). Insurance industry is one of foundation contemporary financial sector to study because there is limited literature and few studies of OCB risk in the Nigeria insurance industry while employees of insurance company are always task oriented with the responsibility sets by their organization due to competition and different marketing strategy employed in the industry. Insurance scholars have also failed to examine OCB philosophy as a medium to solve pertinent issues and the existing research on OCB as explained, has given elaborate reports on how the

issues in the industry can be solved through OCB dimensions (Akanni & Ndubueze, 2017; Tinti, Venelli-Costa, Vieira & Cappellozza, 2017, Ebere, 2017; Das, 2016; Chiekezie, Nnewi & Oladimeji, 2015). The next section discusses social exchange theory.

### Social Exchange Theory

Previous study conducted on organizational behaviour shows that reciprocity of effort is essential in an organisation especially in risk service companies which deals with customers, employees and employer but the company is facing relationship issues that led to penetration and patronage of stakeholder as a result of psychological contract, trust, organisational practice and related variables that face out extra role behaviour of the employees (Rousseau, 1995; Liaquat, & Mehmood, 2017). These organisational issues can be solved as a result of the theoretical underpinning that covers relationship and reciprocity of the parties in employment contract.

However, Blau (1964) address the organisational issues with social exchange theory. Exchange theory is one of essential theoretical perception in the field of social psychology and organisational behaviour. It is a function of social exchange that nexus with many social variables for effective relationship in the organisation such as social networks, trust, emotion, influence, fairness and solidarity (Blau, 1964). Social exchange theory is the strength of this research work that describe the relationship of the employees and the organization based on contract of employment that stipulate the terms and conditions of all their parties. These rules of exchange serve as a basis for employee's trust based on fulfilled roles of the employer that motivate employee's commitment in solving patronage and customer-oriented problems in risk service company. This theory is functional on the issues of rules of exchange or reciprocity whereby organizational citizenship behaviour is a behavioural tool that boost organisational effectiveness in a risk service company. This study contributes to social exchange research by examining risk service industry, norms of exchange among the employee and employer for solving penetration issues. The next section discusses the effects of organizational citizenship behaviour on penetration of risk services in Nigeria.

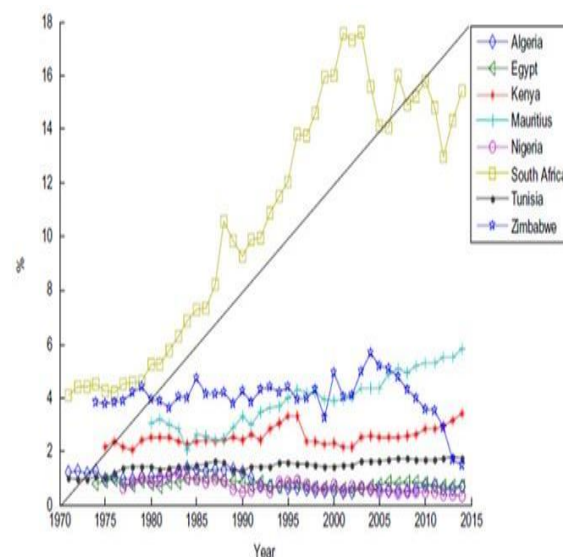


Figure 1: Trend of Insurance penetration on selected countries in Africa  
Source: Olayungbo & Akinlo (2016)

## Effects of Organizational Citizenship Behaviour on Penetration of Risk Services in Nigeria

Organizations experience patronage, acceptance of products, services and improvement in daily activities when an individual staff holding charitable obligation within their company that is outside her contractual tasks. A natural attitude with personal decision of an individual, without being request for reward on the social service rendered. This attitude relates to employees as a good soldier who contributed to the success of their industry (Zayas-Ortiz.; Rosario.; Marquez. & Colón Gruñeiro.,2015). A good device and determinant for achieving patronage from general public is through employees' willingness to accomplish their obligations beyond the official specifications of job responsibilities, called extra-role or discretionary behaviours (Bodla, Tang, Van-Dick, & Mir, 2019; Amadi, Seth & Ojiabo,2017). Discretionary behaviour is the penetration strategy or behaviour that deals with assisting colleagues who have huge task or assignment, promoting the company in their community, aiding new staff in their work, and offering significant recommendations for organisational development. This behaviour facilitates distinctive, increasing individuals and collective performance of all the employees in the companies (Dash and Pradhan, 2014). Organizational Citizenship Behaviour has grown enormously over the past three decades, it improves on significance and sensitive contributions in the behavioural, managerial, human resource and risk management literature.

Moreover, Organizational citizenship behaviour aids risk services company on its effective and efficient status, as Podsakoff, Mackenzie, Paine, & Bacharach (2000) further express that Organizational citizenship behaviour is a determinant on risk service company because it influences organizational effectiveness through augment coworkers, managerial productivity, and utilize resources applicable for more productive purposes in the organisation and enhance good relationship with their prospective, current consumers and customers. Organisational citizenship behaviour with the five dimensions are tested in different sector to achieve organisational effectiveness and these dimensions (Altruism, Civic Virtue, Conscientiousness, Courtesy, Sportsmanship) will serves as the determinant to solve penetration issues in the risk service company.

Altruism is one of the dimension of OCB where an employee voluntarily provide assistance to fellow employee on his or her task at work so as to meet the completion time. This account for selfless service by showing a helping hand to colleague at work irrespective of the department or task because this behavioural value is strictly to show brotherhood and to achieve organisational effectiveness (Podsakoff et al. ,2000). Civic virtue is another behavioural dimension of OCB that deals with employee's involvement in political life and administrative function of the organization. This is the rightful activity of employee to partake in development and efficient of the organisation such as meeting with regulatory agency, potential customers and service-oriented program for the changes and success of the organisation and community at large. This behaviour focus on civic responsibility of individual employee to be a good citizen, polite and a good ambassador of the organisation to carry out the functions and social value for development (Kissi, Asare, Agyekum, & Agyemang, Labaran, 2018; Aakanksha, Pooja, & Renu, 2018; Bizri, 2017; Bodla, Tang, Van-Dick, & Mir, 2019). Conscientiousness is a behavioural dimension that deals with the diligence, care, and

meticulous of an individual employee towards development of their organisation. This is also an attribute that shows individual employee is organized, accountable and hardworking towards achieving patronage and penetration of risk service business. It can also be described as dedication to work that exceed official requirement in terms of long duration at work, industrial in nature to perform duties for development of the organisation (Organ,et.al, 2006). Courtesy is one of the essential dimensions of OCB that describe attitude of employee must be polite, be good mannered officer as ambassador and courteous of reaction with colleague and customer so as to boost relationship of the organisation and stakeholder. Employee that exhibit courtesy would reduce conflict among colleague and customers, serve as a brand to the organisation which gives confidence to the general public for penetration and patronize of the risk services (Podsakoff et al., 2000; Organ,1997). Sportsmanship is the dimension of organisational citizenship behaviour that describe an employee as an ambassador for being able to tolerate and welcome colleague, customer and stakeholder's views or complaint on the products of risk service company (Podsakoff, et.al, 2000).

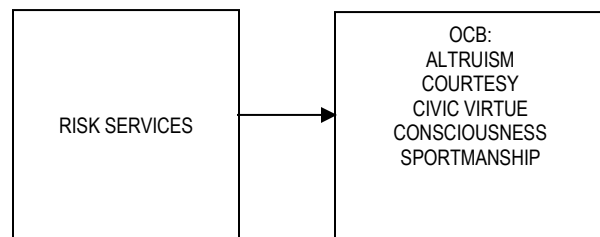


Figure 2: Conceptual Framework on OCB and Risk Service

## METHODOLOGY

A secondary source of data is consulted in which earlier literatures relating to the area of investigation were reviewed. The author therefore assesses the variables and concepts on related literatures sourced from institutional materials, organizational behaviourist, public reports, published scholarly journal articles within last ten years from Emerald, Sage, and other publishers.

## RESULTS

Several reports on individual employee's altruism, sportsmanship, conscientiousness, courtesy and civic virtue shows that it has a great value on organisation for attainment of effectiveness and efficiency of their organisational success (Podsakoff, et.al, 2000; Organ, et.al, 2006; Olowookere and Adejuwon, 2015; Pradana, et.al. 2018; Liaquat and Mehmood,2017). However, organizational citizenship behaviour has significant relationship on employee engagement in maritime firms Amadi, Seth, and Ojiabo, 2017), manufacturing sector (Dash, and Pradhan, 2014), public sector (Ehigie, and Otukoya, 2005), human resources practices (Pohl, Vonthron, and Closen, 2017). Moreover, Social exchange theory reveals the functionality of relationship in organizational citizenship behaviour dimensions in an organisations and based on findings of this conceptual work and philosophy of different scholars. It is revealed that there is significant relationship between OCB and risk services company in Nigeria through good relationship among staffs (Altruism), Civic virtue, conscientious at work and sportsmanship with courtesy to customer on the average of 30%, 30% and 40% rate of OCB to combat penetration issues.

S/N	Risk Services Value	OCB Value	Rate
1	Staff	Altruism, Courtesy, Consciousness	30%
2	Customer	Sportsmanship, Courtesy, Consciousness	30%
3	Organisation	Courtesy, Consciousness, Civic Virtue	40%

Table 1: OCB Table

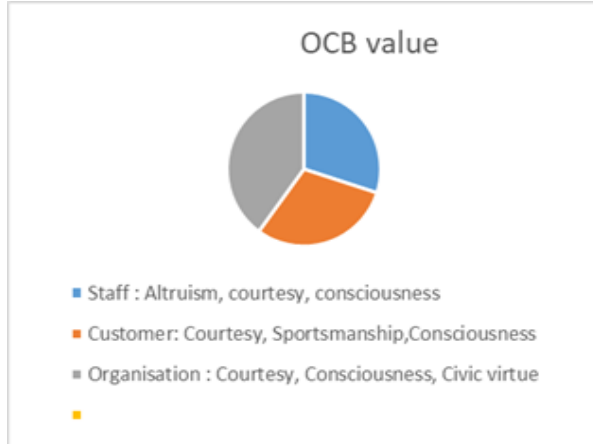


Figure 3: Result Pie chart

## DISCUSSION

Organizational behaviour is a philosophy that express good thoughts on prediction of employee future attitudes which plays essential roles in organisational success. This research perceived patronage and penetration of risk services as indicator for demand and acceptance of insurance industry in Nigeria. Several scholars perceived the penetration and patronage of the risk service in Nigeria as too low with respect to its contribution. According to Agosto (2017), Nwoji, (2016), African Capital market, (2017), channelstv, (2013 & 2016), Insuranceinfotips, (2017), International Insurance fact book (2015), Olayungbo & Akinlo, (2016) stated that risk services business in Nigeria are faced with low public patronage of 0.4% penetration rate which fails the population strength in terms of patronage and opportunities in the Nigerian market. This rate is also not competing with counterpart in Africa since 1980 till date. The Risk services companies exhibited different product line and marketing strategy to solve penetration issues, but the strategy always fails since three decades ago. This OCB concept was tested in different sectors and it was confirmed to solve penetration issues with consumers, customers and made an organisation to be effective and efficient in their business activities. OCB needs to be adopted as a strategy to solve penetration issues or problem in Risk services companies in Nigeria.

Several research on Organisational citizenship behaviour shows that it is a force to reckon with in organisational success for effective and efficient performance of an organisation and it proffer solutions on team work, altruism on helping colleague at work to solve organisational issues, able to manage competitor and customer problem with sportsmanship traits, rightful activity on development and efficient of the organisation with great impact to the community. Individual attitudes to be organised, accountable and dedication towards achieving patronage and penetration of risk service business and finally the exhibition of good-mannered officer that is polite

to colleague and customer are able to reduce conflict at work and serve as a brand ambassador to the public at large. OCB research on insurance industry in Europe and Asia also stated that branches of insurance companies where more OCB displayed by staffs are most effective. There is scarcity of empirical studies on the topic, despite researchers' perspective that OCB augments team and organisational effectiveness (Rego & Cunha, 2008). Insurance companies should ensure that their staffs should be able to display this behaviour or attitudes to their colleague at work, customers and community at large such as helping behaviour, compliance behaviour, participation behaviour, loyalty behaviour and tolerance behaviour (Pradana, Fakhri, Gilang, Khairin, 2018). The OCB also tested as a mediator which it partially mediates the relationship between workplace spirituality and promotes organizational performance in Indian insurance industry (Garg,2018).

## CONCLUSION

This study has identified penetration of risk service as a great issue in the risk service companies and one of the goal is to examine the relationship between penetration of risk service and the practice of Organizational citizenship behaviour in risk service company in Nigeria. Organizational Citizenship Behaviour will be important variables on solving Penetration issues of Risk Services company in Nigeria. Thus, Organizations will be assured with their experiences on patronage, acceptance of products, services and improvement on business relationship with customers on daily activities when an individual staff holding charitable obligation within their company outside her contractual tasks with intention to create effective and efficient organisation (Ahmodu-Tijani & Dosunmu, 2020). This paper revealed that Organizational citizenship behaviour will propagate patronage and innovative awareness, organizational image, through OCB factors (dimensions) which indicates that managers should serve as a good ambassador to exhibit OCB attitudes from their subordinates and co-employees. Any organisations that identify organisations citizenship behaviour among members of staff always result to productivity, corporate image, effective and efficient organisational success.

## LIMITATIONS

The researcher founds different views on OCB dimension but ability to decide the best for this study is a great task. All the dimensions are relevant but the best fit for risk services company is altruism, sportsmanship, conscientiousness, courtesy and civic virtue which is the dimension by Organ, the founding father of OCB (Organ, 1997). The study cover period of ten years reports due to history of OCB, its acceptance to different sector in the late 1980s and different views on the concept was arising which affects researcher previous intention to cover last five years report on Organisational citizenship behaviour. Risk service company is risk oriented company that strictly complying on decisions of the management to the staff and their customers. The nature of the business pose threat on staff to render extra role services that is OCB to the best of their knowledge but this concept (OCB) is viable on penetration of business to many sectors which Risk services company needs to identify and acknowledge. The future research should measure other dimension of OCB with multiple predictor in Risk services in Africa.



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