

Employee Resilience and Organizational Citizenship Behaviour: The Mediating Role of Employee Engagement in the Banking Sector

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Abstract

As organizations in the Indian banking sector struggle to enhance employee commitment and promote voluntary workplace behaviours, employee resilience has appeared as an important factor. This research investigates the impacts of employee resilience on Organizational Citizenship Behaviour (OCB). And examines the mediating role of Employee Engagement (EE) in associate between Employee Resilience (R) and Organizational Citizenship Behaviour (OCB). Data were collected from 216 banking employees across Chennai, Trichy, Madurai, Coimbatore, and Bangalore using a well-structured questionnaire. PLS-SEM (Partial Least Squares-based Structural Equation Modeling) was utilized for the analysis. The results show that Employee Resilience (R) significantly and positively influences both Employee Engagement (EE) and Organizational Citizenship Behaviour (OCB). And Employee Engagement partially mediates between Employee Resilience and Organizational Citizenship Behaviour (OCB). The study findings have managerial implications; banking sector managers can implement resilience building programs and engagement enhancing strategies to cultivate a citizenship oriented, committed, and adaptable workforce, ultimately improving organizational performance and work culture.

Keywords: Employee Resilience, Organizational Citizenship Behaviour, Employee Engagement, Organizational Behaviour, Banking Sector

1. Introduction

The banking sector in India includes 22 private banks, 12 public sector banks, 46 foreign banks, and numerous cooperative banks, accounting for over half of the financial sector's assets. As of the end of fiscal year 2021, the total assets held by the Indian banking industry worth nearly to ₹ 2,480,000 million with public sector banks holding ₹ 1,602,650 million and private sector banks hold ₹ 878,560 million. By December 31, 2021, total bank deposits reached ₹ 162,410,000 million (US 2.17 trillion), while credit extended to non-food companies was ₹ 114,100,000 million (US 1.53 trillion). The banking sector plays an essential role in Indias economic development (Khairullah & Rosita, 2022).

Human Resource Management (HRM) is essential in the financial and banking sectors, as it boosts productivity, market share, and profit. Human Resource Management (HRM) plays a major role in ensuring the healthy development of the organization, aligning human resources with overall business objectives (Rajesh, 2022).

Organizational citizenship behaviour (OCB) refers to an employee's voluntary commitment to their organization that extends beyond their official responsibilities, (Kumar & Krshunan, 2024). These voluntary activities include helping coworkers, expressing loyalty, and taking responsibility for organizational problems (Mrs. V. Archana, 2023). There are five dimensions in the organizational citizenship behaviour following courtesy, altruism, civic virtue, conscientiousness, and sportsmanship, (Organ, 1988). Organizational citizenship behaviour (OCB) is crucial in the banking sector as it enhances customer service and retention, contributing to long-term viability (Panigrahi et al., 2023). In today's banking sector, voluntary commitment and a strong helping tendency have become essential for fostering positive working conditions

and a supportive organizational environment. Organizational Citizenship Behaviour (OCB) is increasingly recognized as a fundamental attribute that contributes to the development of a healthy workplace culture and promotes collaboration among employees. Encouraging OCB not only enhances interpersonal relationships but also strengthens team cohesion and overall organizational performance.

Employee engagement is a multidimensional concept including motivation, commitment and emotional connection, to organization and work (Suárez-Amaya et al., 2024). Employee engagement is a key approach to fostering emotional attachment between workers and their jobs. Engaged employees are not only emotionally attached but also highly involved in their jobs, demonstrating enthusiasm for their employer's success and often going beyond their contractual obligations (Kaur, 2023). In the Indian banking sector marked by accelerated digitization, high customer expectations, and intense competition employee engagement plays a vital role in improving service quality, reducing turnover, and fostering organizational citizenship behaviour (OCB). As organizations seek to build resilient, loyal, and high-performing workforces, enhancing employee engagement is not just a human resource function but a strategic imperative.

Employees resilience is essential for improving work engagement and adjusting to change. It can be developed as a personal resource, impacting the connection between work engagement and sustainable HRM practices (Trunk Širca et al., 2024). Employee resilience is described as a set of individual level behavioural ability that can be developed, especially through effective leadership. It involves successfully using, learning from experiences, networks and adapting to change, which are important for navigating complex public management environments. Resilience enables individuals to explore, learn from mistakes, and grow from challenges (Franken et al., 2022). It enables employees to be emotionally balanced, stay focused, and performance-focused even in the face of uncertainty and high workloads. In the Indian banking sector characterized by strong competition, digital transformation and regulatory pressures resilience is not only essential for individual well-being but also plays a major role in sustaining organizational performance. Resilient employees are more likely to engage in proactive behaviour, remain committed, and contribute positively to the work environment, including through discretionary behaviours such as Organizational Citizenship Behaviour (OCB). As such, fostering resilience has become a strategic priority for organizations aiming to build a sustainable and adaptable workforce.

The purpose of the current research is to examine how Employee Resilience influences Organizational Citizenship Behaviour, with a specific aim on the mediating role of Employee Engagement in the Indian banking and financial sectors. The study is designed around the following objectives: (1) to examine how Employee Resilience (R) affects Organizational Citizenship Behaviour (OCB); (2) to investigate how Employee Engagement (EE) mediates the connection Employee resilience (EE) and Organizational Citizenship Behaviour (OCB); and (3) to analyze the direct impact of Employee Engagement (EE) on Organizational Citizenship Behaviour (OCB). By understanding these relationships, this research aims to provide valuable insights into how psychological strengths such as resilience, when combined with high levels of engagement, can foster proactive, cooperative, and extra-role behaviours that are essential for improving organizational culture and effectiveness in a competitive banking environment.

2. Literature Review, Theory & Hypotheses

Conservation of Resources (COR) Theory

Employee resilience is grounded in the positive organizational behaviour theory, which highlights the improvement of measurable, manageable and developable psychological abilities that contribute to organizational performance as well individual (Luthans, 2002). As a key personal resource, resilience allows workers to effectively manage workplace challenges, maintain psychological stability, and adapt to change with a positive attitude. Not like fixed personality traits, resilience is gradually recognized as a dynamic capability that can be fostered through supportive organizational practices, leadership and training (Robertson et al., 2015).

From a Conservation Of Resources (COR) Theory perspective (Stevan E. Hobfoll, 1989), resilience performs as a vital resource that helps individuals prevent resource loss and promote resource gain. Employees who are resilient are better equipped to manage job stressors, which allows them to conserve their emotional and cognitive resources, maintain performance, and engage more positively with their work environment. This makes resilience particularly valuable in high-demand sectors like banking, where employees are frequently exposed to customer pressure, regulatory changes, and technological disruptions.

Resilient individuals tend to be displayed greater levels of emotional control, self-efficacy, and confidence, which influence their ability to remain engaged at work and contribute proactively to their teams (Kuntz et al., 2017). These positive coping mechanisms not just support individual well-being but also translate into behaviours that benefit the organization, such as improved teamwork, problem-solving, and extra-role contributions commonly referred to as Organizational Citizenship Behaviour (OCB). Thus, employee resilience is not only a protective factor against burnout and disengagement but also a driving force behind enhanced engagement and positive workplace behaviour.

In the background of the Indian banking sector, where employees operate under high pressure and constant change, resilience becomes a strategic attribute. Developing resilience among banking professionals can lead to better service delivery, lower turnover, and stronger employee involvement, particularly when aligned with engagement-enhancing HR (Human Resource) practices.

Employee Resilience and Employee engagement.

The concept of Employee Resilience (R) has been investigated in numerous respondents such as law enforcement (Arnetz et al., 2009), students (Reyes et al., 2015), immigrants (Samuels, 2015), and caregivers (Saria et al., 2017). Additionally, resilience has been investigated collectively with some other concepts like psychological growth and acculturation (Yu et al., 2017), recidivism (Fougere et al., 2015), and spirituality (George Williams, 2017) and trauma (Bonanno, 2004). Various forms of resilience like emotional, educational, and behavioural have been identified across different fields of study. Moreover, due to increasing attention from practitioners and authors, the definition of employee resilience has evolved (Bardoel et al., 2014).

Higher resilience is related with greater work engagement. Also, resilience was determined as a significant predictor of work engagement, highlighting its importance in fostering a positive work environment (Ibrahim & Hussein, 2024). Some of the studies prove that higher resilience causes higher work engagement, while lower resilience causes lower engagement (Suci Anisa et al., 2023). Another study suggests that resilience plays as a source that improves employees' engagement levels. This relationship highlights the importance of cultivating resilience within organizations to improve employee engagement and overall performance (Cantante-Rodrigues et al., 2021). And a study indicates that fostering resilience within employees can lead to improved work attachment and performance, highlighting the importance of these traits in organizational settings to maximize human resource potential (Husna & Aulia, 2024).

The concept of employee engagement (EE) is complex, as it seeks to capture how individuals connect with their organization through emotional commitment, cognitive involvement and behavioural participation (Primadi Candra Susanto et al., 2023). Enhanced work engagement contributes to reducing turnover intentions, as flexible and adaptable working conditions encourage employees to remain within the organization (Gašić & Berber, 2023). Several studies have examined Employee Engagement (EE) as a mediating variable, highlighting its role in explaining how personal and organizational factors shape outcomes like Organizational Citizenship Behaviour (OCB), job performance and organizational commitment. In this background, engagement plays as a psychological mechanism that channels individual traits such as resilience into positive work behaviours and attitudes (Bakker & Demerouti, 2008; Saks, 2006).

Employee engagement has also been examined as a mediate role in various empirical research. Researchers have found that employee engagement plays a major role in translating personal resources like resilience

into desirable workplace outcomes. For example, when employees possess high resilience, they have a higher chance to experience emotional energy and involvement in their work, which subsequently leads to increased organizational commitment, discretionary behaviour, and performance. As such, engagement acts as a psychological pathway through which resilience exerts its influence on outcomes like OCB and intention to stay (Malik & Garg, 2020; Schaufeli & Bakker, 2004).

Based on extensive reviews of prior literature, the following hypotheses are proposed.

H₁: There is a positive and strong relationship between Employee Resilience (R) and Employee Engagement (EE).

H₂: Employee Engagement (EE) positively mediates the relationship between Employee Resilience (R) and Organizational Citizenship Behaviour (OCB).

Employee engagement and Organizational Citizenship Behaviour (OCB).

The connection between Employee Engagement (EE) and Organizational Citizenship Behaviour (OCB) has garnered crucial focus in organizational behaviour literature, with several studies underscoring that engaged employees are more likely to present discretionary behaviours that go beyond their formal job responsibilities and job requirements. Several studies highlight that work engagement serves as a vital mechanism through which organizational culture positively influences Organizational Citizenship Behaviour (OCB). Higher levels of work engagement led to enhanced OCB, as employees who are fully engaged in their job and responsibilities show greater commitment and collaboration (Ramadhani & Kusuma Wardhani, 2024). Furthermore, this study indicates the importance of developing employee engagement to enhance overall organizational performance and promote behaviours that benefit the organization beyond formal job requirements. Thus, effective employee management strategies should prioritize engagement to raise OCB levels (Wardhani et al., 2020). In another study, employee engagement was used as a mediating variable, with Organizational Citizenship Behaviour (OCB) as the dependent variable. The research concluded that responsible leadership positively influences OCB, and this effect is enhanced through increased employee engagement (Akbar et al., 2024). Surprisingly a study indicates Employee Engagement (EE) has no significant effect on Organizational Citizenship Behaviour (OCB), the research conducted at Bank Mandiri, Malang, Indonesia (Sumarsono et al., 2023). Most of the existing studies conclude that there is a strong relationship between Employee Engagement (EE) and Organizational Citizenship Behaviour (OCB).

Based on extensive reviews of prior literature, the following hypotheses are proposed.

H₃: There is a positive relationship between Employee Engagement (EE) and Organizational Citizenship Behaviour (OCB).

Employee Resilience and Organizational Citizenship Behaviour (OCB).

Various research has indicated a positive and strong significant relationship between employee resilience, organizational trust and OCB (Alshaabani et al., 2021). The study noticed that resilience, along with optimism and hope, contributes positively to OCB, underscoring the importance of these psychological traits in enhancing workplace dynamics (Ogunleye et al., 2021). Similarly, the study found that higher resilience, along with leadership and interpersonal trust, positively predicts OCB, with leadership trust enhancing the connection between employee resilience and Organizational Citizenship Behaviour (OCB) (Boakye et al., 2022). Furthermore, another study suggests that encouraging a positive work atmosphere can improve OCB, especially challenges posed by remote work arrangements (Gujar et al., 2024).

From the COR Theory point of view, the proposed conceptual model can be seen as a resource-based framework that is characterized by interactions between different resources rather than individual relationships. In an unfriendly context of the Indian banking industry, staff are constantly faced with various

resource-depleting stimuli such as high customer expectations, performance pressure, IT transformation, and compliance with legislation requirements. Resilience becomes an important personal resource for people that allows one to cope with challenges and preserve psychological resources such as emotional and cognitive resources. The latter will contribute to increased engagement due to the higher level of employees' emotional commitment, dedication, and absorption in their job roles. Increased engagement in turn promotes OCB since engaged employees become more motivated to engage in OCB activities. At the same time, resilience can foster OCB since it is associated with greater adaptability, proactiveness, and ability to help coworkers in difficult circumstances. Thus, using COR Theory, resilience, engagement, and OCB should be considered as a resource gaining process wherein psychological resources of employees result in the development of positive organizational behavior.

Prior studies have found that employee resilience helps to promote a positive approach to work. They examine that employee resilience is a reactive skill that helps an individual's face challenging conditions and allows a proactive approach to job roles, responsibilities and OCB (Sadeghi et al., 2016).

Based on extensive reviews of prior literature, the following hypotheses are proposed.

H₄: There is a positive relationship between Employee Resilience (R) and Organizational Citizenship Behaviour (OCB).

Conceptual Framework

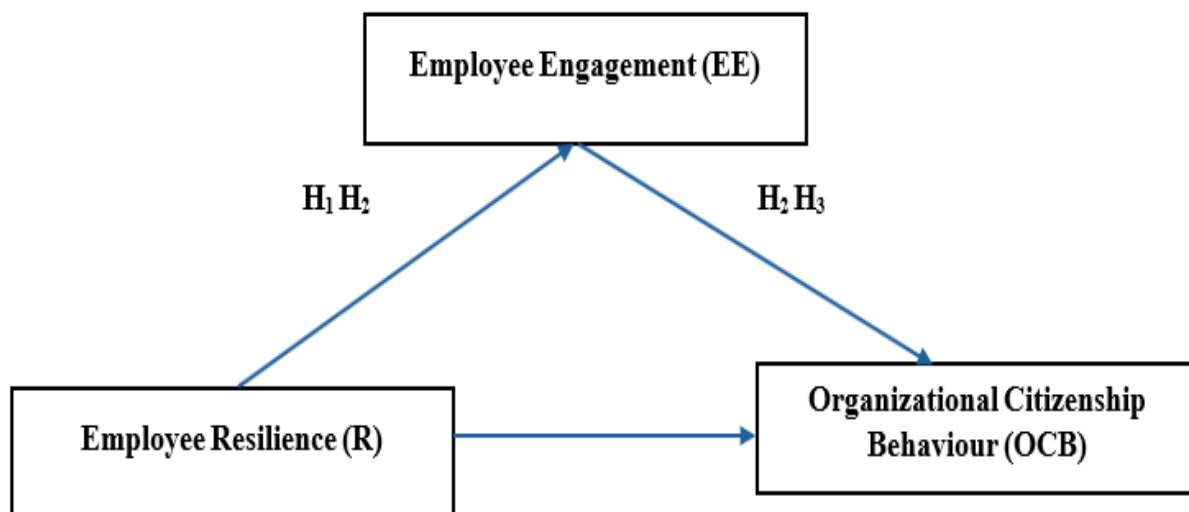


Figure 1. Research Framework

Research Questions

Based on the theoretical framework and literature review, the present study aimed to address the following research questions:

- Does Employee Resilience (R) have a significant positive and strong relationship with Employee Engagement (EE) in the Indian banking sector?
- Does Employee Resilience (R) directly influence Organizational Citizenship Behaviour (OCB)?
- Does Employee Engagement (R) have a significant positive and strong relationship with Organizational Citizenship Behaviour (OCB)?
- Does Employee Engagement (EE) serve as a mediating factor in the relationship between Employee Resilience and Organizational Citizenship Behaviour (OCB)?

3. Methods

Research Design

This present study embraced a quantitative, cross-sectional, and descriptive research design to investigate the relationships among Employee Resilience (R), Employee Engagement (EE), and Organizational Citizenship Behaviour (OCB) in the Indian banking sector. This research aimed to test the hypothesized direct and mediating effects among these variables using Partial Least Squares Structural Equation Modeling (PLS-SEM), that is suitable for predictive and theory-building studies involving complex relationships between latent constructs.

Sampling and Data Collection

The target population are employees of public sector banks and private sector banks in five major South Indian cities, i.e., Chennai, Trichy, Madurai, Coimbatore, and Bangalore. Due to practical challenges associated with accessing a comprehensive sampling frame of banking employees across multiple institutions and geographical locations, a non-probability convenience sampling approach was adopted. A total of 216 valid responses were collected with the help of a structured questionnaire filled physically and online. Respondents were officers, clerks, and managerial staff from various departments to ensure experience and perception diversity.

Instrument

Employee resilience (R) was assessed using the Polish version of the Resilience Scale (RS-14) developed by (Surzykiewicz et al., 2019). The instrument includes 14 questions (items); each rated on a five-point Likert scale ranging from 1 = (Strongly Disagree) to 5 = (Strongly Agree).

To measure OCB, the scale was developed by (Podsakoff et al., 1990) was used. The scale items were developed to capture the five dimensions of Organizational Citizenship Behaviour (OCB) as conceptualized by (Organ, 1988): courtesy; conscientiousness; altruism; civic virtue; and sportsmanship. The instrument consists of 24 questions (items); each rated on a five-point Likert scale ranging from 1 = (Strongly Disagree) to 5 = (Strongly Agree). Nine items were removed due to low standardized factor loadings (below the recommended threshold of 0.50–0.70). These items contributed minimally to the construct and adversely affected the Average Variance Extracted (AVE), which initially fell below the acceptable level of 0.50.

To measure Employee Engagement (EE) Utrecht Work Engagement Scale (UWES - 9) was used developed by (Schaufeli, 2012). The instrument includes 9 questions (items); each rated on a five-point Likert scale ranging from 1 = (Strongly Disagree) to 5 = (Strongly Agree). one item was because of a lower standardized factor loading (below the recommended 0.50–0.70 threshold). This item contributed weakly to the construct and slightly reduced the Average Variance Extracted (AVE). This refinement aligns with PLS-SEM best practices to ensure strong convergent validity and minimize measurement error (Fong & Law, 2013).

4. Results

Table 1. Measurement Model Reliability and Validity Statistics (CR & AVE)

	Cronbach's alpha (α)	Composite reliability (ρ_A)	Composite reliability (ρ_C)	AVE (Average Variance Extracted)
EE	0.918	0.919	0.934	0.637
OCB	0.937	0.939	0.945	0.532
R	0.870	0.901	0.884	0.584

Based on the reliability and validity results shown for the constructs of Employee Engagement (EE), Organizational Citizenship Behaviour (OCB), and Resilience (R), the measurement model displays

acceptable to outstanding internal consistency for most constructs. Cronbach's alpha values for Employee Engagement EE 0.918 and Organizational Citizenship Behaviour OCB 0.937 are well over the recommended limit of 0.70, indicating excellent internal consistency reliability. Likewise, their composite reliability (ρ_C) values are also high 0.934 for Employee Engagement (EE) and 0.945 for Organizational Citizenship Behaviour OCB proving effective construct reliability.

But, while Resilience (R) shows a Cronbach's alpha (α) of 0.870 and composite reliability (CR) of 0.884, indicating acceptable reliability, its Average Variance Extracted is 0.584, which is exceeding the recommended threshold of 0.50. These results confirm adequate convergent validity, suggesting that the indicators sufficiently explain the variance of their respective latent constructs. Overall, the measurement model demonstrates acceptable reliability and validity for further structural model assessment.

Table 2. Heterotrait-monotrait ratio (HTMT)

	EE	OCB	R
EE			
OCB	0.899		
R	0.728	0.747	

All Heterotrait-Monotrait (HTMT) values were found to be within the acceptable limit of 0.90, proving that each construct is empirically different. The HTMT value between Employee Engagement (EE) and organizational Citizenship Behaviour (OCB) was 0.899, that, although high, still falls within the acceptable level, showing a strong yet valid relationship. The values between Resilience (R) and Employee Engagement (EE) 0.728, and Resilience (R) and organizational Citizenship Behaviour (OCB) 0.747, further demonstrate solid discriminant validity. Overall, the results positively support the uniqueness of each construct, validating the measurement model for further structural analysis.

Table 3. Correlation Table

	EE	OCB	R
EE	1.000	0.837	0.727
OCB	0.837	1.000	0.745
R	0.727	0.745	1.000

Correlation analysis indicated positive and strong correlations among the variables under the research. Employee Engagement (EE) shows a very high correlation with Organizational Citizenship Behavior (OCB) ($r = 0.837$), that reveals higher levels of engagement are closely related with higher discretionary and cooperative behaviors on the part of employees. Employee Resilience (R) is also positively correlated with both EE ($r = 0.727$) and OCB ($r = 0.745$), indicating that resilient employees are more engaged and more likely to demonstrate citizenship behaviors in the organization. Given that all correlation coefficients are greater than 0.70 but less than 0.90, the findings affirm strong relationships without multicollinearity problems, thus validating the hypothesized links between resilience, engagement, and OCB.

Table 4. Path Coefficients Table

	Original Sample (O)	T Statistics ($ O/STDEV $)	p values	Result
EE → OCB	0.631	11.462	0.000	Supported

R -> EE	0.728	16.240	0.000	Supported
R -> OCB	0.285	4.300	0.000	Supported

The structural equation model analysis shows a significant positive relationship among the variables. Employee engagement (EE) strongly influences Organizational Citizenship Behaviour (OCB) with ($\beta = 0.631$, $t = 11.462$, $p < 0.000$). It indicates that higher level engagement in the workplace leads to greater voluntary commitment and discretionary behaviour. And organizational resilience is a strong predictor of Employee Engagement (EE) with ($\beta = 0.728$, $t = 16.240$, $p < 0.000$). It is suggesting more resilient workers likely to be emotionally and cognitively engage with their job role. Furthermore, Employee Resilience (R) and Organizational Citizenship Behaviour (OCB) are statistically significant ($\beta = 0.285$, $t = 4.300$, $p < 0.005$), proving that resilient individuals tend to go beyond their formal job requirements. Finally, these results provide empirical support for the hypothesized relationship and underscore the importance of employee resilience and engagement in enhancing positive organizational behaviours.

Table 5. Results of Structural Model Assessment

Path	B (Beta)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	p values	Percentile bootstrap 95% Confidence intervals	
					Lower	Upper
Total Effect (R -> OCB)	0.744	0.035	21.030	0.000	0.675	0.814
Direct effect (R -> OCB)	0.285	0.066	4.300	0.000	0.147	0.405
Indirect Effect (R -> EE -> OCB)	0.459	0.056	8.250	0.000	0.366	0.581

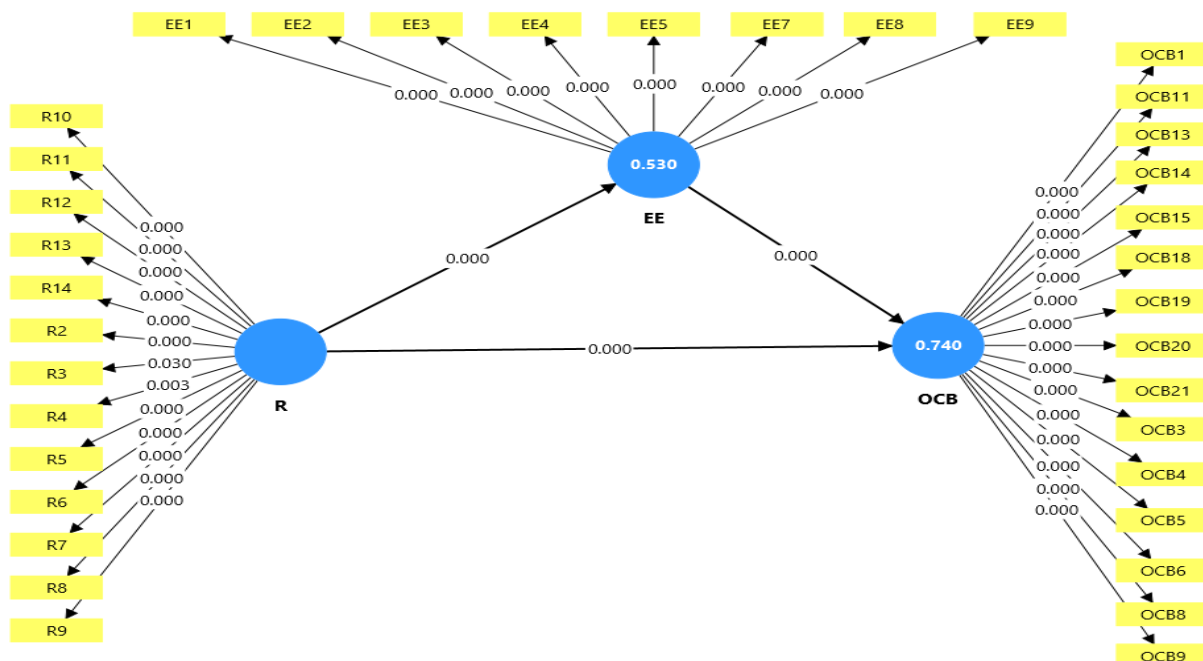


Figure 2. Structural Model

Mediating analysis was investigated to find the mediating role of employee engagement in the connection between Employee Resilience on Organizational Citizenship Behaviour (OCB). The indirect effect of Employee Resilience on Organizational Citizenship Behaviour (OCB) through employee engagement was significant ($\beta = 0.459$, $t = 8.250$, $p < 0.000$), showing that employee engagement plays a substantial mediating role. The total effect of Employee Resilience on Organizational Citizenship Behaviour (OCB) was significant ($\beta = 0.744$, $t = 21.030$, $p < 0.000$). The direct effect of Employee Resilience on Organizational Citizenship Behaviour (OCB) was significant ($\beta = 0.285$, $t = 4.300$, $p < 0.000$). The analysis revealed that both the indirect and direct effects are statistically significant, the results provide evidence of partial mediation, recommending that employee resilience influences OCB both directly and indirectly through enhanced Employee engagement.

However, despite the significant role played by employee engagement as a mediator of the connection between resilience and Organizational Citizenship Behavior, this mediation effect appears partial in nature and not total. This shows that although engagement is an important mechanism of mediation of resilience on citizenship behavior, there could be other ways for resilience to affect such behaviors outside of engagement. Resilience can lead to improved ability to regulate emotions, adaptability, confidence, optimism, and proactive behavior. As a result, in a highly stressful environment like a bank, resilient employees are likely to help their colleagues, deal with the challenges associated with serving customers, and contribute to the running of the organization irrespective of the level of their engagement. Moreover, since there is some residual direct effect, it implies that there might be other mechanisms of explaining resilience's influence on citizenship behavior outside those studied in the current research, such as organizational commitment, psychological empowerment, job satisfaction, supportive leadership, psychological safety, and perceived organizational support.

5. Conclusion

The aim of the current study to find out how Employee Resilience (R) impacts Organizational Citizenship Behaviour (OCB), and the mediate role of Employee Engagement (EE) to enhance organizational commitment and supportive work culture. The results provide strong empirical support for all proposed hypotheses. The findings ensure that employee resilience is positively significant on both employee engagement and organizational citizenship behaviour. Employee resilience plays an important role in organizational development, and it helps employees to adapt, collaboration and sustain discipline during the challenging situations in the working environment (Patrick N. & Godspower O., 2022). Previous research has displayed a significant and positive correlation between job satisfaction and work engagement, showing the important role of resilience and employee engagement in growing job satisfaction among employees. Similarly, current study reveals a strong association between Employee Resilience (R) and Employee Engagement (EE) (H1) confirming that psychologically resilient employees tend to invest both cognitively and emotionally.

Employee engagement has been identified as a mediating variable in various studies on human resource management, organizational Behaviour and workplace functions (Alzoraiki et al., 2024; Arulsenthilkumar S & N, 2024). The findings of present studies provide empirical evidence that employee engagement significant mediates between Employee Resilience (R) and Organizational Citizenship Behaviour (OCB), including partial mediation (H2). This result proves that employee resilience influencing organizational citizenship behaviour both directly and indirectly through the employee engagement, in other words, employee resilience make engage the employees deeply with their roles and responsibilities in the workplace, and this heightened engagement translates into higher discretionary efforts that benefit the organization.

Employee engagement is crucial for improving organizational performance and well-being of individuals, as it promotes motivation, productivity and improved outcomes like job satisfaction and profitability (K. Sathish & Nallawar Vamshi Krishna, 2024). Various studies indicate that greater levels of work engagement and job satisfaction lead to increased and better OCB (Meria et al., 2024). Similarly, present study proves

that Employee Engagement (EE) and Organizational Citizenship Behaviour (OCB) have a positive and strong relationship (H3), reinforcing the view that engaged employees are voluntarily involved in organizational activities beyond their formal roles and responsibilities, in other words, engaged employees can task and contribute efforts that go beyond their expected job requirements.

6. Discussion

Insights obtained from the current research are significant as they help understand the role played by employee resilience in promoting OCB in the Indian banking sector directly and indirectly, via employee engagement. Specifically, the research indicates that resilient employees are more connected to their jobs emotionally and cognitively. This, in turn, increases chances that their voluntary and discretionary actions will benefit organizational effectiveness. These insights are especially valuable for the Indian banking environment characterized by constant stress among the employees due to competitive and dynamic business conditions.

In particular, the high level of correlation between employee resilience and engagement implies that resilience can be viewed as a psychological resource which helps employees cope with stress associated with work in the Indian banks. Typically, employees working in such companies have to deal with multiple sources of stress at once – emotional labor, dealing with dissatisfied customers, adapting to technology changes, and having an increased workload. As a result, employees with higher levels of resilience find it easier to conserve emotional energy and sustain job involvement. This insight is consistent with COR Theory.

The research further shows a positive correlation between employee engagement and Organizational Citizenship Behavior (OCB). The positive relationship indicates that engaged banking employees have a tendency to be more proactive at work in terms of cooperation, helpfulness and organizational participation. Within the social and cultural context of India, the collectivistic values and interpersonal dependency among employees could also make employees perform more discretionary actions. Employees with emotional engagement at work could have a sense of responsibility towards contributing towards the organization as well as customers and other employees in the organization.

Moreover, the positive correlation between employee resilience and OCB indicates that resilient employees would show proactive behaviors at work irrespective of whether they are emotionally attached to their jobs or not. This finding is supported by several past studies that consider resilience as a behavioral trait that enables employees to show adaptability, better emotion management and improved interpersonal skills at work. While in some organizational cultures, which are mostly based in the western world, OCB is viewed as an indicator of autonomy, the Indian context could have additional factors that affect OCB.

The mediation process of engagement makes it clear that while resilience does affect OCB through psychological toughness, its effect is not limited to that alone but is also achieved through greater emotional commitment towards one's job role. Engagement serves as a key motivating factor that helps channelize individual psychological strengths to bring about positive organizational behavior. The research thus contributes to existing knowledge by explaining how resilience-based resource protection affects positive employee behavior.

7. Practical Implications

The finding of the study holds numerous practical implementations for managers and HR practitioners especially in the Indian banking sectors. First, the strong relationship between employee resilience and employee engagement and organizational citizenship behaviour recommend that organizations and banking sectors should give more importance to build resilience among the employees. It can include stress management workshops, resilience training programs and mentoring systems that support employees to develop managing strategies to handle workplace challenges effectively.

Next, given employee engagement mediating the connection between resilience and organizational citizenship behaviour, manager and HR practitioners should focus on an engaging working environment. This can be done through clear communication of organizational goals, opportunities for skill development, reward systems and recognition, and fostering an inclusive culture where employees feel valued and supported. Employee engagement is an enhancing strategy not only for voluntary and discretionary effort but also contribute to greater job satisfaction and retention.

Third, since OCB directly contributes to service quality, teamwork and overall organizational effectiveness, managers should actively recognize and encourage citizenship behaviours. It can include OCB into celebrating acts of collaboration, performance appraisals, and promoting a supportive climate where employees are motivated to go beyond formal job requirements.

Finally, the result reinforces the importance of strategic HR policies that integrate resilience-building and engagement-enhancing initiatives into organizational culture. Banking institutions can cultivate a workforce that is adaptive, committed, and willing to contribute to organizational success even in the face of high-pressure demands and rapid industry changes.

8. Theoretical Implications

This study gives empirical validation of Conservation of Resources (COR) Theory (Stevan E. Hobfoll, 1989), which asserts that individuals aim to gather, preserve, and utilize resources that manage stress and achieve desired outcome. Resilience is known as an important psychological resource that requires employees to use resources to continuously adapt and flourish at work, even in the face of adversity (Kuntz et al., 2016). This positive and strong connection between Employee Resilience and Employee Engagement adapts in this study and supports the idea of individual people who hold a greater level of psychological resource are more interested in engaging with organization both emotionally and cognitively. This suggests COR Theory's concept of resource gain, when a person accesses a resource (Resilience) it enables the development or enhancement of another resource (Employee Engagement), in requiring work conditions.

Employee Engagement mediates the association between employee resilience and engagement; it supports theoretical understanding by demonstrating how internal sources change into value adding workplace behaviour. Engagement plays as a motivational state that channels personal resilience into cooperative, proactive and extra role behaviours key components of Organizational Citizenship Behaviour (OCB). This reinforces COR Theory's proposition that individuals utilize their resources to protect themselves from potential losses while also striving to create conditions for further resource gain. By using these theoretical insights to the Indian banking context, the study adds to the growing literature on positive organizational behaviour (Luthans, 2002), showing how resource-based models can explain employee performance and well-being in high-pressure service industries.

9. Limitations of the Study

The research utilized a cross-sectional design that restricts the ability to draw causal inferences between variables. Further research could use experimental or longitudinal designs to better capture changes in resilience, engagement, and OCB over time. The study sample was restricted to employees in five cities: Chennai, Trichy, Madurai, Coimbatore, and Bangalore within the Indian banking sector. It may limit generalizability to other industries or regions.

Since the study adopted a non-probability convenience sampling approach, caution should be exercised in generalizing the findings to the entire Indian banking workforce. Future studies may employ probability-based sampling techniques or larger multi-regional samples to improve generalizability.

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