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Role of Culture on the Relationships between Trust, Commitment and Corporate Citizenship

Serhat Sureyya CETIN¹, Salih GUNEY²

Abstract

This research is a quantitative study. Insurance industry has been targeted and questionnaire method has been used. The sample size determined as 382. However, 320 questionnaires have been included in the analysis because of missing values in some questionnaires. The results showed that the trust of employees working in the insurance sector in the organization is at a high level, and that this reliance has an effect on organizational commitment and organizational citizenship behavior. However, among the employees, the opinion that managers do not create a positive work environment for them is common. Another important result of the research is that organizational commitment and organizational citizenship behaviors of the employees in the insurance sector are at a high level and their organizational commitment has a positive effect on organizational citizenship behaviors. It has also been revealed that organizational culture has a negative and statistically significant effect on organizational citizenship behavior.

Keywords: organizational culture, organizational trust, organizational citizenship behavior, organizational commitment, insurance sector

Introduction

Globalization and increasing consumer expectations in today's business world have made the employee factor vitally important for companies. From this point forth, the transition from traditional management approach, which directs the behavior of the employees and which does not attach too much importance to human factor, to strategic human resources management has started. Indeed, achieving success in businesses seeking to perform their activities under the conditions of constant change is directly proportional to their employee's activities which are conducted beyond formal work requirements. It is believed that, employees working in businesses with strong organizational culture tend to be more

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likely to exhibit “Organizational Citizenship Behavior”, which is called as participation in organizational processes and voluntary actions beyond work requirements. This phenomenon, which emphasizes the importance of organizational culture, indicates that culture is both “social glue” and it corresponds with the belief that it is in the organization members’ mental activities.

Organizational culture is a concept that has an effect not only on organizational citizenship behavior but also on all other factors of the business. Organizational commitment is also included among these factors that are mentioned. Organizational commitment is, in general, defined as that the person shows much more performance for the success of the business by finding the purpose and objectives of the business meaningful and sees himself/herself as a part of the business by identifying himself/herself with the business entity. In many studies, the existence of a meaningful relationship between these two concepts and the effect of organizational culture on organizational commitment have been revealed. Similar to these results, organizational trust concept is also included among the factors on which organizational culture has an effect. In this regard, the main purpose of this research is was determined as to investigate the role of organizational culture in the relationship between organizational trust, organizational commitment and organizational citizenship behavior. The focus of this research is on the insurance sector.

The insurance sector is highly important especially in developing countries in order to minimize the risks that may arise in sectors such as industry, exports and agriculture. This sector, which is directly related to economic growth and stability, needs to be provided with correct and smooth functioning so that economic activities can be carried out in a safe environment. In the insurance sector, which has such an important place in the economy, the role of the employees should not be ignored. From this point of view, it is important to investigate the role of organizational cultures in the relationship between organizational trust, organizational commitment and organizational citizenship behavior in enterprises.

Literature review

Organizational Trust

The concept of trust in sociology is “an effective communication message that reduces the complexity of the social world” (Celik, 2007, p. 69). Numerous researchers (Hosmer, 1995, p. 379) suggest that trust is important and necessary for understanding of interpersonal and group behavior, managerial efficiency, economic changes and social or political stability. In this sense, trust forms the basis of the following main issues (Gokalp, 2003, p. 163): (1) Social Systems; (2) Personal Life; (3) Economic Structures; (4) Democratic development.

From an organizational point of view, it has critical importance in terms of trust, reducing uncertainty, risks and operating costs, improving employee loyalty and productivity, facilitating organizational learning, information sharing, creativity and innovation (Zanini, 2007; Pucetaite, Novelskaite & Markunaite, 2015: 11). Organizational trust is significant for the continuity of the organization and for the content and satisfaction of the members of the organization (Koc & Yazicioglu, 2011, p. 47, quoted from Cook & Wall, 1980). Organizational trust is a unity consisting of the trust in the manager or leader and the trust in the organization, which are different but interrelated concepts (Demircan & Ceylan, 2003, p. 142, quoted from Nyhan & Marlowe, 1997). In this regard, organizational trust, which expresses the trust in the co-workers and administrators as well as trust in the organization, forms the basis of all relations within the organization (Demircan & Ceylan, 2003, p. 142, quoted from Mishra & Morrissey, 1990).

Organizational Commitment

Meyer and Allen (1997) defined organizational commitment as a psychological situation which defines the relationship between the employee and the organization and which contains the decision regarding the continuation of membership in the organization.

It is possible to list the areas where organizational commitment is positive in terms of employees and organizations as follows: (1) In terms of employees; career life, reward-promotion-salary recovery, continuity of labor contract, job satisfaction and private-business life balance; (2) In terms of organizations; organizational performance, the continuity of the talented and experienced workforce, the motivation of employees, the turnover of rates, intention to leave work and organizational citizenship behaviors. The model, developed by Meyer and Allen (1991), which still maintains its popularity and validity, contains three different types of commitment. These are; emotional commitment that expresses the emotional interest and commitment of the individual to the organization and that is based on how long the individual wants to stay in the organization; attendance commitment that changes depending on organizational membership, such as retirement, location change, self-investment and that is also based on the profits, interests and the awareness of the losses to be caused by leaving the organization; and lastly normative commitment that is based on the motivation to conform to the social norms and sense of obligation to stay in the organization (Top *et al.*, 2013: 221).

Steers (1977), examined the variables affecting organizational commitment by classifying them in three categories as following; personal characteristics (such as age, gender, personality and educational status, etc.), job characteristics (difficulty, scope and variety of the job etc.) and work experiences (such as leadership, communication, organizational support, organizational justice, human resources

practices, etc.). In addition to these categories, Mowday, Porter and Steers (1982) identified the role-status (role ambiguity, role conflict, role surplus, etc.) as factors affecting organizational commitment (Krishna, 2008, p. 36). Caldwell, Chatman, and O'Reilly (1990), as a result of their research on formers of organizational commitment, listed the variables that influence organizational commitment as personal characteristics, job specifications, work experiences, structure and size of the organization, and role-related factors.

Organizational Citizenship Behavior

Organ (1997) defined the concept of organizational citizenship behavior by changing this definition to “performance supporting the social and psychological environment in which task performance takes place,” in other words, “behaviors that support and contribute to the performance of the task in the social and psychological context” (Harper, 2015: 2). Research has shown that organizations that focus on organizational citizenship behaviors are sturdier and more successful than other organizations (Amintojjar, Shekari & Zabihi, 2015, p. 146). According to Organ (1988), who brings forward the most common classification in organizational citizenship literature, the dimensions of the model are expressed as follows (Dash & Pradhan, 2014: 19): (1) *Altruism*: involves, as it has previously been defined, helping others (colleagues, managers, affiliated personnel, etc.) in a work-related issue or in problem solving, or else in other words, involves worrying about the welfare of others without egoism and selfishness; (2) *Conscientiousness*: refers to going beyond the minimum role requirements that the organization has set, showing performance above expectations, and paying attention and strictly adhering to the rules and regulations of the organization while doing that; (3) *Sportsmanship*: means to be willing to endure the unwanted or unfavorable situations without complaining, to show tolerant and consistent attitudes and behaviors even in such situations, and to emphasize positive aspects of the organization; (4) *Courtesy*: expresses constructive movements to prevent problems, willingness to solve business problems, sharing information before proceeding, and respectful and civilized behavior; (5) *Civic virtue*: includes active and intensive interest and proactive contribution to organizational survival, order and development.

It is possible to say that, at the individual level, organizational citizenship has a positive relationship with employee performance and the awards obtained, on the other hand it has a negative relationship with absenteeism of employees and intention to leave the job. It is also possible to say that, at the organization level, it has a positive relationship with indicators which measure organizational effectiveness (productivity, efficiency, profitability) and employee and customer satisfaction; on the other hand has a negative relationship with costs (Podsakoff *et al.*, 2009: 131).

Organizational Culture

According to Hofstede (1980), culture is a collective programming of the collective thought of the mind that makes a difference between the members of one group and other groups. Since culture is a difficult phenomenon to be imitated, it provides a significant competitive advantage for institutions with the presence of a particularly strong organizational culture, facilitating organizations' ability to be distinguished from their competitors (Kok & Ozcan, 2012: 117). This is because organizational culture ensures that the members of the organization, who have the most important role in realizing these determined strategies and objectives, are committed to the organization and work in cooperation and harmony in line with the goals of the organization.

Organizational culture has started to be used as a tool to make organizations successful and to increase their performance. Hofstede (1980) whose work on cultural dimensions in the 1970s was first published in 1980, first categorized organizational cultures into four dimensions, using data obtained from IBM employees in more than 50 countries.

These dimensions include "Power Distance", which expresses the relationship degree between the employees and management; "Individuality", which expresses the degree to which employees can make a difference between the organization and their personal interests; "Avoiding the Ambiguity," which expresses willingness of individuals to reduce the ambiguity and their level of tolerance to ambiguity, and "Masculinity", which expresses the level of identification of success with ambition and competition (Shahzad *et al.*, 2012: 978).

Method

This research has been designed as a quantitative research. In this sense, in the research, it is aimed to determine the relationships between the variables with statistical methods. The main purpose of this study is to investigate the role of organizational culture in relation to organizational trust, organizational commitment and organizational citizenship behaviors.

The sub-objectives of the research can be listed as follows: (1) To determine the relationship between organizational culture and organizational trust; (2) To determine the relationship between organizational culture and organizational commitment; (3) To determine the relationship between organizational culture and organizational citizenship behavior; (4) To determine the relationship between organizational trust and organizational commitment; (5) To determine the relationship between organizational trust and organizational citizenship behavior; (6) To determine the relationship between organizational commitment and organizational citizenship behavior.

Models and Hypotheses of the Research

The organizational items covered in the research are trust, organizational commitment, organizational citizenship behavior and organizational culture. In this research, the concept of trust will be examined in three sub-dimensions as trust in the organization, trust in the manager and trust in colleagues. Organizational commitment, on the other hand, will be examined in three sub-dimensions as emotional commitment, attendance commitment, and normative commitment. Organizational citizenship behavior planned to be examined within the scope of the research has 5 sub-dimensions as altruism, sportsmanship, civic virtue, courtesy and conscientiousness. Organizational culture will be examined in 4 sub-dimensions as femininity/masculinity, individualism/collectivism, power distance, and avoiding the ambiguity. These sub-dimensions and the diagram showing the analyzing method of the organizational items to be examined in the research can be seen in *Figure 1*.

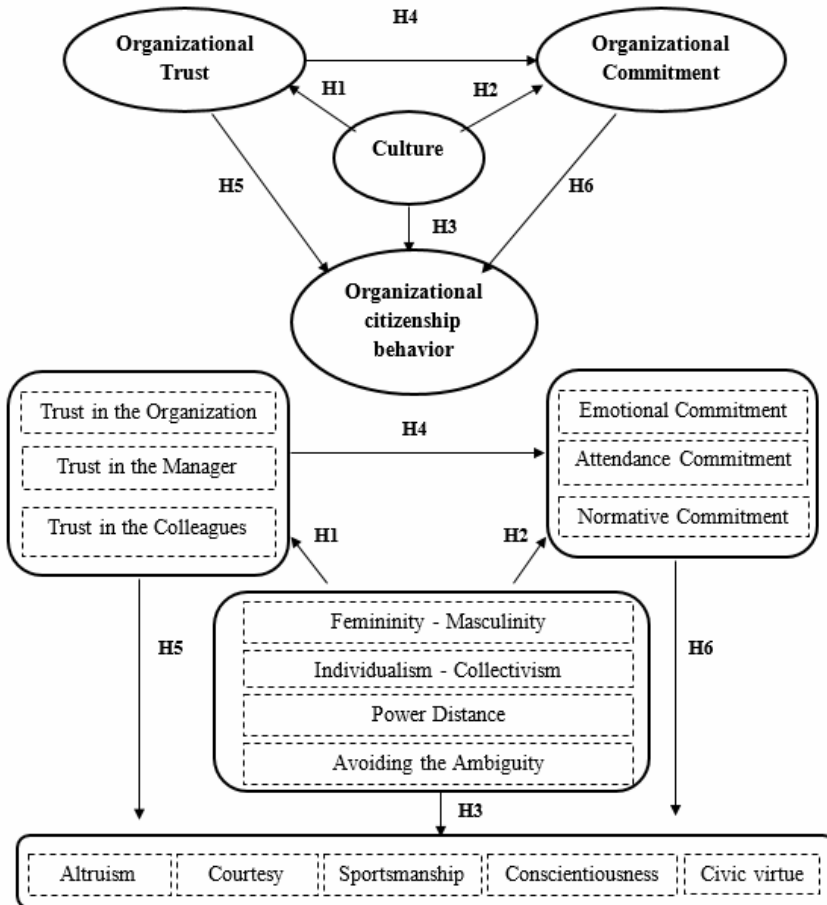


Figure 1. Model of the study

The hypotheses created according to this model are as follows:

H₁: There is a positive relationship between organizational culture and organizational trust

H₂: There is a positive relationship between organizational culture and organizational commitment

H₃: There is a positive relationship between organizational culture and organizational citizenship behavior

H₄: There is a positive relationship between organizational trust and organizational commitment

H₅: There is a positive relationship between organizational trust and organizational citizenship behavior

H₆: There is a positive relationship between organizational commitment and organizational citizenship behavior

Population and Sampling

The number of employees working in insurance, reinsurance and personal pension companies in Turkey is 19,305 at the end of 2014; and it is estimated that this number is actually over 80 thousand when considered together with other brokers, actuaries, mediators and agencies. In this regard, the figure of 80 thousand will represent the population of this work, although there is no clear number of employees in the sector. The number of samples has been determined within internationally accepted principles. Considering the pessimistic scenario in the questionnaire studies, the number of samples has been calculated estimating that 50% of the individuals would respond to the asked questions correctly. For this reason, the conditional probability has been calculated as 0.50. The main population, N, is 80,000 persons, the table value for the probability of error of 5% is 1.96 and the margin of error is 5%, and the sample has been chosen as 382 persons. In this sense, 382 questionnaires have been sent to the employees of the sector via e-mail and all of them have been taken aback. However, some of the questionnaires have been found not to be completely filled out, so 320 questionnaires are included in the questionnaire in total.

Introducing Data Collection Tools

Questionnaire method has been used among data collection methods. The questionnaire consists of 5 sections and 110 questions together with the Personal Information Form. The five point Likert system (“1-Totally Disagree, 2-Disagree, 3-Neither Agree / Nor Disagree, 4- Agree and 5-Totally Agree”) has been used for the scales used in the questionnaire sections outside the one where the demographic characteristics would be determined (*Table 1*).

Table 1. Scales Used in the Questionnaire

Parameters in the Model	Base scales and researchers	Number of Questions in the Questionnaire
Trust (Trust in the Organization, Trust in the Manager, Trust in the Colleagues)	The scale prepared by Tokgoz (2012) using the managerial reliability model of Whitener et al. (1998)	8
	The scale prepared by Tokgoz (2012) using the trust model of Mayer et al. (1995)	10
	The scale prepared by Tokgoz (2012) using the interpersonal trust scale of McAllister (1995)	9
Organizational Commitment (Emotional Commitment, Attendance Commitment, Normative Commitment)	The Organizational Commitment (Meyer and Allen, 1990)	18
Organizational Citizenship Behavior (Altruism, Courtesy, Sportsmanship, Conscientiousness, Civic Virtue)	Organizational Citizenship Behavior Scale (Podsakoff et al., 1990)	24
Organizational Culture (Femininity / Masculinity, Individualism / Collectivism, Power distance, and Avoiding the Ambiguity)	Organizational Culture (Hofstede, 1980)	30
Personal Information Form		11
Total		110

According to the Cronbach Alpha reliability test results above, it can be seen that Cronbach Alpha values of all 4 scales are higher than the 0.70 and that all scales have high reliability (Table 2).

Table 2. Results of Reliability Analysis of the Scales

	Cronbach Alpha Value	Number of Questions
Organizational Trust	.901	27
Organizational Commitment	.881	18
Organizational Citizenship Behavior	.792	24
Organizational Culture	.737	30

Analysis Methods Used

Firstly, in the survey, descriptive statistics of each scale have been given. Following that, the role of organizational culture in the relationship between organizational trust, organizational commitment and organizational citizenship

behavior has first been identified by correlation analysis and then regression analysis has been carried out.

Findings

Demographic Characteristics of the Participants

Demographic characteristics of the participants can be found in *Table 3*.

Table 3. Demographic Characteristics of Participants

Variable		Percentage	Variable		Percentage
Title of the company	Joint stock company	%100	Having Employees	Yes	%42
				No	%58
Age	20-30	%24	Number of the Employees	No Answer	%89
	31-40	%52		13-20 persons	%11
	41-50	%20			
	51-60	%3			
	61-70	%1			
Sex	Female	%51	Total Duration of Presence in Business Life	Less than 1 year	%1
				Male	%49
		5-10 years			
		10-15 years		%18	
		More than 15 years		%38	
Educational Status	High School	%10	Total Duration of Working in the Existing Business	Less than 1 year	%9
	Associate Degree	%10		1-5 years	%44
	University	%65		5-10 years	%23
	Master Degree	%14		10-15 years	%11
	Doctor's Degree	%1		More than 15 years	%13
Position	Officer/ Assistant Specialist/Specialist	%66	Total Duration of Working with the Manager	Less than 1 year	%25
	Assistant Manager (Director)/ Manager	%28		1-3 years	%45
	Executive	%6		3-7 years	%21
Duration of Presence in the Position	Less than 1 year	%16		More than 7 years	%9
	1-3 years	%35			
	3-7 years	%29			
	More than 7 years	%20			

Descriptive Findings on Trust, Commitment, Citizenship, Culture Scales

Mean, median, standard deviation analyzes have been applied to evaluate the descriptive findings. When the results are examined on the basis of organizational trust, it can be seen that organizational trust of employees in the insurance sector is at a good level (average score is over 3.50). The question which has the lowest average score (2.97) in the scope of organizational trust scale is “my manager creates a positive work environment”. However, the most important conclusion to be drawn from this scale is that employees think that their managers do not create a positive work environment for them. In this regard, the managers need to develop this point and thus prevent the lack of trust in the organization. The level of trust between managers and employees is the highest scored question with an average of 4.37. It can be seen that trust between managers and employees is at a high level. When standard deviations are examined, it is seen that the question to which the most different answers have been given is about the manager’s helpfulness.

When the results are examined on the basis of organizational commitment, it can be seen that organizational commitment of employees in the insurance sector is at a very high level (average score is over 3.70). It is seen that the questionnaire participants have a high desire to complete their careers in their existing institutions. However, respondents having few options to consider leaving the institution have the lowest average.

When the results are examined on the basis of organizational citizenship behavior, it can be seen that organizational citizenship behaviors of employees in the insurance sector is at a good level (average score is over 3.50). It is the question of having regular attendance and active participation in the in-house meetings which has the lowest average score and the highest standard deviation. It is seen that participants obey the business rules and regulations, even under no inspection.

On organizational culture scale, the opinion that conflicts can be solved by struggling and fighting has the highest average score. The fact that uncertainty is dangerous and should be reduced with respect to the work carried out in institutions has the lowest average score. The most different score is that the employee-manager relationship is based on mutual interests. In this question, it seems that people have different opinions.

Relationship Analysis of All Scales with Each Other

Correlation analysis has been applied to examine the relationship of the scales between each other.

Table 4. Results of the Correlation Analysis Between the Scales

		Organizational Trust	Organizational Commitment	Organizational Citizenship Behavior	Organizational Culture
Organizational Trust	Pearson Correlation	1			
	Sig. (p)				
	Number	320			
Organizational Commitment	Pearson Correlation	.414	1		
	Sig. (p)	.000			
	Number	320	320		
Organizational Citizenship Behavior	Pearson Correlation	.568	.362	1	
	Sig. (p)	.000	.000		
	Number	320	320	320	
Organizational Culture	Pearson Correlation	.011	-.012	-.132	1
	Sig. (p)	.841	.836	.018	
	Number	320	320	320	320

According to the results of the correlation analysis, there is a positive and statistically significant relationship between organizational commitment and organizational trust; and between organizational citizenship behavior, organizational trust and organizational commitment. In other words, as organizational commitment increases, so does organizational trust; and as organizational citizenship behavior increases, so do organizational trust and organizational commitment. On the other hand, there is a negative and statistically significant relationship between organizational culture and organizational citizenship behavior.

Regression analysis has been made to understand the effects of the scales on each other.

Table 5. Results of the Regression Analysis

	R ²	β	S.E.	P
Organizational Commitment ← Organizational Trust	.171	.414	.54	.000
Organizational Citizenship ← Organizational Trust	.323	.568	.036	.000
Organizational Citizenship ← Organizational Commitment	.131	.362	.039	.000
Organizational Citizenship ← Organizational Culture	.017	-.132	.053	.018

According to the results of the regression analysis, organizational trust has a positive effect on organizational commitment; organizational trust has a positive effect on organizational citizenship behavior; organizational commitment has a positive effect on organizational citizenship behavior; and organizational culture has negative and statistically significant effects on organizational citizenship behavior.

Table 6. Regression Results Regarding Sub-Dimensions

	R ²	β	S.E.	P
Emotional Commitment ← Trust in the Colleagues	.347	.579	.049	.000
Attendance Commitment ← Trust in the Colleagues	.532	.727	.039	.000
Normative Commitment ← Trust in the Manager	.026	.114	.052	.050
Altruism ← Trust in the Colleagues	.342	.575	.050	.000
Sportsmanship ← Trust in the Manager	.464	.675	.043	.000
Conscientiousness ← Trust in the Organization	.524	.668	.038	.000
Conscientiousness ← Trust in the Manager	.524	.147	.025	.000
Civic Virtue ← Trust in the Colleagues	.030	-.144	.082	.010
Altruism ← Emotional Commitment	.986	1.009	.010	.000
Altruism ← Attendance Commitment	.986	-.021	.011	.040
Civic Virtue ← Normative Commitment	.027	.135	.069	.016
Conscientiousness ← Power Distance	.021	-.133	.074	.029
Civic Virtue ← Avoiding the Ambiguity	.029	-.172	.136	.003

When examined as sub-dimensions, the results shows that trust in colleagues has positive effects on the emotional attachment; trust in colleagues has positive effects on attendance commitment; trust in the manager has positive effects on normative commitment; trust in the colleagues has positive effects on altruism; trust in the manager has positive effects on sportsmanship; trust in the organization has positive effects on the conscientiousness; normative commitment has positive effects on civic virtue and emotional commitment has positive effects on altruism. Apart from these, trust in the colleagues has negative effects on civic virtue; attendance commitment has negative effects on altruism; power distance has negative effects on conscientiousness; avoiding the ambiguity has negative and statistically significant effects on civic virtue.

Hypothesis Testing

Table 7. Hypothesis Testing Table

Hypothesis	Relationship
H ₁ : There is a positive relationship between organizational culture and organizational trust	No/ No relationship
H ₂ : There is a positive relationship between organizational culture and organizational commitment	No/ No relationship
H ₃ : There is a positive relationship between organizational culture and organizational citizenship behavior	No/ A Negative Relationship
H ₄ : There is a positive relationship between organizational trust and organizational commitment	Yes
H ₅ : There is a positive relationship between organizational trust and organizational citizenship behavior	Yes
H ₆ : There is a positive relationship between organizational commitment and organizational citizenship behavior	Yes

Discussion and Conclusion

It has been determined that the main purpose of this research is to investigate the role of organizational culture in the relationship between organizational trust, organizational commitment and organizational citizenship behavior. This research has been designed as a quantitative research.

In this sense, in the research, it is aimed to determine the relationships between the variables with statistical methods. 382 questionnaires have sent to the employees of the sector via e-mail and all of them have been taken aback. However, some of the questionnaires have been found not to have been completely filled out, so 320 questionnaires are included in the analysis.

The results of the study showed that there is no positive relationship between organizational culture and trust in the organization. On the contrary, trust in colleagues has positive effects on the emotional attachment; trust in colleagues has positive effects on attendance commitment; trust in the manager has positive effects on normative commitment; trust in the colleagues has positive effects on altruism; trust in the manager has positive effects on sportsmanship; trust in the organization has positive effects on the conscientiousness. Although there is no positive relationship between organizational culture and trust in the organization, when the sub-dimensions of the research are analyzed, it can be predicted that developing a confidential organizational culture will especially increase the employees' commitment to the organization.

Indeed, organizational trust is considered as the most important element for the organizational productivity and commitment. That organizations develop an organizational culture in which they expand their employees' responsibilities and jurisdictions, they have included them in their decision-making processes and they provide an effective communication with bi-directional information flow, improves the trust in the organization. Thus, by minimizing the level of conflict and stress, organizational efficiency and success can be sustained with employees with high motivation and performance (Halis, Gokgoz & Yaşar, 2007: 188). When it is considered that the most important problem of insurance companies is the employee cycle, it is clear how important is a confidential organizational culture. However, as stated in the literature, it is not enough to build trust. In terms of organizations, it is of utmost importance to maintain the trust as well as to build it (Demirel, 2008: 180).

Indeed, the results of this research shows that although there is no direct relationship between organizational culture and organizational commitment, a confidential organizational culture enhances organizational commitment. According to the results, trust in colleagues has positive effects on the emotional attachment and on attendance commitment; and trust in the manager has positive effects on normative commitment. Accordingly, for insurance companies that try

to increase the commitment, establishing a confidential organizational culture is a very important phenomenon. Organizational culture, whose effects on organizational trust and organizational commitment have been asserted by various studies however, a negative and statistically significant relationship between organizational culture and organizational citizenship behavior has been found in this research. This shows that organizational culture can both positively and negatively influence organizational citizenship behavior.

Paine and Organ (2000), who examined the global applicability of organizational citizenship behaviors, found, as a result of a survey conducted by participants from twenty-six countries, that behaviors within the scope of altruism, conscientiousness and courtesy somehow take place in all countries. But cultural differences affect the meaning and the conditions of these behaviors (Becton & Field, 2009: 1652). In this study, when the relationship between organizational culture and sub-dimensions of organizational citizenship behaviors is examined, power distance has a negative effect on conscientiousness; avoiding the ambiguity has a negative effect on civic virtue.

In this sense, as stated in the literature, the effect of organizational culture on organizational citizenship can vary from culture to culture. A similar result has also been demonstrated with the research by Farh, Zhong and Organ (2004). Within the scope of their research in which they compared organizational citizenship behaviors of the employees in China to the West, Farh *et al.* (2004) found that, in cultures with higher level of individualism, lower power distance, improved legal infrastructure, and higher role specificities (such as Northern America and Northwestern Europe countries), a quite wide range of freedom and tolerance is given to individuals and that they are expected to interact more with other employees in the context of their organizational role. In these cultures, individuals assist other employees in the task-related issues in order to develop and sustain systems and processes, which in turn affect organizational citizenship behavior positively. On the other hand, in cultures where collectivism, high power, and dispersed roles are noteworthy, groups and society are more important than individuals, and it is expected that they should receive the approval of their superiors or groups before realizing their actions and contributions. This affects organizational citizenship behavior in a negative way. Because even though the individual demonstrates his desire to give an outstanding performance, it may not be accepted by his superiors.

This research also concluded that the power distance has a negative effect on conscientiousness, that is, sense of mission. Because as the power gap between the employee and the manager increases, the employee will consult the manager in almost all the work he/she does, and his or her willingness to show a higher performance will disappear. Again, according to this study, avoiding the ambiguity has a negative effect on civic virtue, i.e. on fulfilling the required responsibilities. Indeed, in an environment with increasing ambiguity, it will be difficult to

determine one's responsibilities and in this sense, there will be a negative effect on civic virtue which is one of the sub-dimensions of organizational citizenship behavior.

In this sense, it has been revealed that organizational culture may have different effects on organizational citizenship behavior. Considering that Turkey is in the collectivist culture group, it can be said that the results of this research are related with the literature. What is important in this regard is to work for the removal the applications that might have negative consequences. Accordingly, minimizing the level of conflict and stress by improving trust will increase motivation and performance; and thus, organizational efficiency, success and organizational citizenship behavior will be sustained (Halis *et al.*, 2007: 188).

Similarly, organizational culture is a factor that fosters the concept of job security. Job security, which also expresses the expectation to maintain a job, includes not only being safe and healthy in the physical sense but also the feelings related to the disappearance of desirable job characteristics such as career or promotion opportunities and the loss of current working conditions or the job. For this reason, work safety is an important factor for employee commitment. In this study, a positive relationship has been found between organizational commitment and organizational trust. Furthermore, when organizational commitment and sub-dimensions of the trust are examined, it has been observed that trust in colleagues has positive effects on the emotional attachment and on attendance commitment; and trust in the manager has positive effects on normative commitment. According to this, employees working in the insurance companies in Turkey are attached emotionally to their organizations and also their attendance to work is increasing, as long as they trust their colleagues. He / she also needs trusting the managers to exhibit moral and correct behaviors in order to achieve organizational goals. Basically, the results reveal the fact that Turkey has a collectivist culture.

Schokley-Zalabak, Morreale and Hackman (2010) strongly argue that organizational trust is not only critically important, but a fundamental and crucial element for organizations' success. This study also supports this prediction. Again, this study reveals a positive relationship between organizational citizenship behavior and organizational trust. Again, as a result of this trust, organizations with high levels of trust tend to produce higher quality products and services with lower costs, owing to the highly-motivated employees. Employees in these organizations are more likely to take pleasure in their work, do their job properly, make their own decisions, take risks, be creative, adopt the vision, mission and values of the organization and exhibit organizational citizenship behavior (Starnes, Truhon & McCarthy, 2005: 6).

Within the scope of this research, positive relationship between organizational citizenship behavior and organizational trust has been determined, and relations have also been found when organizational citizenship behavior and organizational

trust sub-dimensions have been examined. According to this, it is observed that trust in manager has positive effects on sportsmanship and conscientiousness; and that trust in the organization has positive effects on conscientiousness. In this sense, if employees trust the managers, they can overlook the negativities that may arise within the organization and they can also tend to conform more to the rules. Similarly, employees who trust in the organization will have a higher tendency to conform to the rules. Interestingly, the results of this study reveal that trusting colleagues has a negative effect on civic virtue. This is an example of the cases that may arise in collectivist societies. In collectivist societies, groups can affect individual behaviors both negatively and positively. In this sense, as employees' trust in their colleagues increases, the motivation to act together can also increase, which may cause negative behaviors to be displayed in groups.

It is obvious that the existing relationship will have an impact on the success of the organizations when it is thought that the concept of organizational citizenship is the best way to show performance. It is also clear that organizational commitment of the employee showing the best performance will also be high. In this study, this situation has statistically been revealed and a positive relationship has been found between organizational citizenship behavior and organizational commitment. This situation is supported by the literature. For example, Huang and You (2011) suggest, within the scope of their research where they have examined the effect of organizational commitment types on organizational citizenship behaviors, that organizational commitment has a significant effect on in-role behaviors and both individual-oriented and organization-oriented organizational citizenship behaviors.

On the basis of findings, organizational trust should be examined, for future researches, in detail in insurance businesses. As a result of this research, organizational trust in insurance companies has been emphasized. In this sense, that the factors constituting the trust elements are revealed with a qualitative study will contribute to the development of the right human resources strategies.

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