

## An Empirical Study of Factors Affecting Organizational Commitment in Banking Sector

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**Abstract**— Organizational Commitment refers to the employee's emotional attachment to, identification with, and involvement in a particular organization. In today's globalised world it has become very difficult to retain talented employees. Organizations often try to foster commitment in their employees to achieve stability and reduce costly turnover. This research helps in exploring the key factors which contribute in predicting Commitment level of employees working in banking sector. Data were collected from 100 managerial and non-managerial employees of Private and Public Sector Banks using convenient sampling. Factor Analysis was used to identify the factors which are contributing in Organizational Commitment. Factor analysis was adopted to capture the factors that affect Organizational commitment of Managerial and Non managerial employees of Bank employees. The result of the study reveals that employees are not much concerned about 'flexibility in management style'. Their focus is mainly on 'job security'. The outcome of this research is beneficial for policymakers, planners and development economists to formulate effective strategy of human resource development in Banking sector and other similar sectors.

**Keywords**— Commitment, Job Security, Human Resource Development.

### I. INTRODUCTION

In today's competitive world, the biggest challenge which the organizations are facing is to retain talented employees. Job satisfaction is necessary to promote functional employee behaviours in the organization. For the organization, job satisfaction of its workers means a work force that is motivated and committed to high quality performance. The integral part of any management process is to manage the people at work. A well managed organization sees worker as the root cause of quality and productivity. An effective organization will always promote a sense of commitment and satisfaction among its employees. The significance and importance of the concept of Organizational Commitment in terms of leading to beneficial organizational and desirable outcomes such as increased productivity, reducing absenteeism and turnover, has been documented by many studies.

Organizations often try to foster commitment in their employees to achieve stability and reduce costly turnover. It is commonly believed that committed employees will also work harder and be more likely to "go the extra mile" to achieve organizational objectives. Research has consistently

demonstrated that commitment does indeed contribute to a reduction in turnover. Motivated employees are needed in our rapidly changing workplaces. Motivated employees help organizations survive. Motivated employees are more productive. To be effective, managers need to understand what motivates employees within the context of the roles they perform.

Organizational Commitment has been the focus of much research for a multitude of reasons. Highly important is its ability to predict specific outcomes – employee turnover, job performance, and extra-role (or pro-social) behaviours, for example – in the workplace, which is of practical importance and interest to both researchers and employers. Within this concept researchers have developed and employed numerous methods for measuring Organizational Commitment. Both global and multi-dimensional models have been used to obtain measures of Organizational Commitment.

The concept of commitment in the workplace is still one of the most challenging and researched concepts in the fields of management, organizational behaviour and HRM (Cohen, 2003; Cooper-Hakim and Viswesvaran, 2005; Morrow, 1993). A great deal of research has been devoted to studying

the antecedents and outcomes of commitment in the work setting. The conceptual and operational development of Organizational Commitment has affected the conceptualization and measurement of other commitment forms such as commitment to the occupation, the job, the workgroup, the union and the work itself (Cohen, 2003; Gordon, Philpot et al., 1980; Morrow, 1993).

As the employees' attitude to organization, Organizational Commitment does treat as the core predictors of turnover behaviour, withdraw tendency and organizational citizen behaviour (Mathieu and Zajac, 1990; Morrow, 1993; Sinclair and Wright, 2005). For OC evolution has developed over 50 years from Becker (1960) one-side-bet theory, Porter (1974) affective dependence theory, O'Reilly and Chatman (1986). Meyer and Allen (1984, 1990) multi-dimension period till today's Cohen (2007) two-dimension and Somers (2009) combined theory, each of which had a strong impact on the current state of OC.

## II. LEVELS OF ORGANIATIONAL COMMITMENT

There are different levels of Organizational Commitment which are related to the individual's development of the individual's Organizational Commitment. Figure 1 depicts the levels of commitment when it is increasing and when it is decreasing. Employee's level of commitment may move from a low level to a moderate level and continue to develop to a higher level of commitment (Reichers, 1985).

The following is a description of the levels of Organizational Commitment:

### A. Higher Level

A high level of Organizational Commitment is characterized by a strong acceptance of the organization's values and willingness to exert efforts to remain with the organization (Reichers, 1985). Miller (2003) states that "high Organizational Commitment means identifying with one's employing organization". The "will to stay" suggests that the behavioural tendencies at this level relate closely with affective dimension of commitment, where individuals stay because they want to.

### B. Moderate Level

The moderate level of Organizational Commitment is characterized by a reasonable acceptance of organizational goals and values as well as the willingness to exert effort to remain in the organization. This level can be viewed as a reasonable or average commitment, which implies partial commitment. The willingness to stay is an attribution of a moral commitment associated with the normative dimension of commitment (Meyer and Allen, 1997). The individuals stay in the organization because they should do so.

### C. Lower Level

The low level of Organizational Commitment is characterized by a lack of neither acceptance of

organizational goals and values nor the willingness to exert effort to remain with the organization. The employee who operates on this level must be disillusioned about the organization; such an employee may stay because he or she needs to stay as associated with the continuance dimension (Meyer and Allen, 1997). Given an option they will leave the organization.

**An increasing level of commitment**      **A decreasing level of commitment**

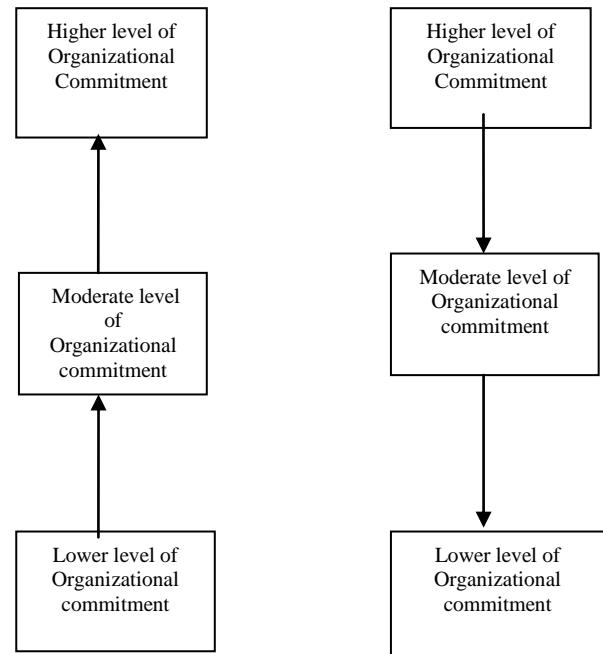


Figure 1. Levels of Organizational Commitment

## III. FACTORS AFFECTING ORGANIZATIONAL COMMITMENT

### A. Role Stress

Dysfunctions in role performance have been associated with a large number of consequences, almost always negative, which affect the well being of workers and functioning of organizations. An individual's experience of receiving incompatible or conflicting requests (role conflict) and/or the lack of enough information to carry out his/her job (role ambiguity) are causes of role stress. Role ambiguity and conflict decrease worker's performance and are positively related to the probability of the workers leaving the organization. Role conflict and ambiguity have been proposed as determining factors of workers' job satisfaction and Organizational Commitment.

### B. Empowerment

Empowerment in the workplace has had several different definitions over the years. It has been considered 'energizing followers through leadership, enhancing self efficacy by reducing powerlessness and increasing intrinsic task

motivation.' A psychological view of empowerment describes it as 'a process of intrinsic motivation, perceived control, competence, and energizing towards achieving goals.' There are two prominent concepts of empowerment. The first is Structural Empowerment which comes from the Organizational/Management Theory and is described as the ability to get things done and to mobilize resources. The second is Psychological Empowerment which comes from Social Psychological models and is described as psychological perceptions/attitudes of employees about their work and their organizational roles. A study done by Ahmad et al. (2010) found support for the relationship between empowerment and job satisfaction and job commitment. The study looked at nurses working in England and nurses working in Malaysia. Taking cultural context into consideration, the study still showed a positive correlation between empowerment and job satisfaction/commitment.

#### C. Job Insecurity and Employability

In a study conducted by research found that workers who were on fixed-term contracts or considered "temporary workers" reported higher levels of job insecurity than permanent workers. Job insecurity was found to negatively correlate with job satisfaction and affective Organizational Commitment in permanent workers. The study also found that job satisfaction and Organizational Commitment were highly correlated with being a permanent worker.

#### D. Distribution of Leadership

A study conducted by Hulpia et al. (2009) focused on the impact of the distribution of leadership and leadership support among teachers and how that affected job satisfaction and commitment. The study found that there was a strong relationship between Organizational Commitment and the cohesion of the leadership team and the amount of leadership support. Previously held beliefs about job satisfaction and commitment among teachers were that they were negatively correlated with absenteeism and turnover and positively correlated with job effort and job performance. This study examined how one leader (usually a principal) affected the job satisfaction and commitment of teachers. The study found that when leadership was distributed by the 'leader' out to the teachers as well workers reported higher job satisfaction and Organizational Commitment than when most of the leadership fell to one person. Even when it was only the perception of distributed leadership roles workers still reported high levels of job satisfaction/commitment.

### IV. LITERATURE REVIEW

Kamasey et.al (2014, have examined the impact of sex and managerial status on occupational stress and organizational commitment in Ghanaian banking sector. The result exhibited that the male workers have higher level of

commitment than female workers. On the other hand, there was no significant difference found between managers and non- managers regarding organizational commitment.

Balay et.al (2010), in his research also implied that the effect of gender on the perceived level of organizational commitment. The marital status of the employees also plays a vital role in influencing the level of organizational commitment. Married people have more committed to their working organizations due to more family obligations and responsibilities. (Shah et al, 2010) have examined that marital status is positively associated to the organizational commitment.

Velnamphy and Aravinthan (2013) exhibited that organizational commitment in private banks were positively correlated with the variables of occupational stress except physical environment. The study examined that occupational stress is correlated with continuance type of commitment.

HafizAZ(2017), in his research investigated the relation of dimensions of organizational commitment and employee's performance in banking sector of Lahore. About 213 questionnaires were collected from employees of private and public banks located in Lahore. Regression analysis was used to know the results and it is found that affective, normative, and continual commitment are positively related with employee's performance separately and jointly.

### V. RESEARCH METHODOLOGY

#### A. Research Type

The study is exploratory in nature and tries to find out the factor which contributes in Organizational Commitment between Managerial and Non Managerial employees of Nationalized Banks in Indore (MP).

#### B. Sample Size

A sample size of 100 respondents was taken for research purpose, out of which 50 respondents were Managerial and 50 were Non Managerial from Nationalized banks of Ajmer (Rajasthan).

#### C. Sampling Techniques

The sampling technique followed for the study was Convenience Sampling.

#### D. Tools for Data Collection

To fulfill the objectives of study, primary data was collected from field with the help of scale of Anukool M. Hyde and Rishu Roy (2006) and was used which contains 30 variables. The split-half reliability coefficient was found to be 0.89. The reliability index was calculated, which indicated high validity on account of being 0.94.

E. Tools for Data Analysis

Data was analyzed using statistical techniques.

VI. RELIABILITY TEST

After the testing of questionnaire we have tested reliability of whole data on all factors. Reliability test has been made on whole 100 samples for testing the reliability of Organizational Commitment. With the help of Coefficient (Cronbach Alpha); we have tested the reliability of factors. Reliability of 100 samples for Organizational Commitment has Cronbach's Alpha (.862) (see Annexure 1) which is excellent, according to different theory of reliability value above 0.6 is appropriate, low value below the 0.5 implies that reliability may not be appropriate. No items have been removed from the questionnaire.

Table 1. Reliability Test

Cronbach's Alpha	Cronbach's Alpha Based on Standardized	Items N of Items
.862	.879	30

VII. RESULT AND DISCUSSION

Factor analysis was adopted to capture the factors that affect Organizational commitment of Managerial and Non managerial employees of Nationalized Banks. Table 2 summarizes the results of the factor analysis which was run using the Principal Component Approach with a varimax rotation. Bartlett's test of sphericity and Kaiser-Olkin (KMO) measure are adopted to determine the appropriateness of data set for factor analysis. High value (between 0.5 to 1) of KMO indicates that the factor analysis is appropriate, low value below the 0.5 implies that factor analysis may not be appropriate. In this study, the result of Bartlett's test of sphericity (0.00) and KMO (0.645) indicates that the data are appropriate for factor analysis.

Table 2. KMO and Bartlett's Test

KMO and Bartlett's Test <sup>a</sup>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.645
Bartlett's Test of Sphericity	Approx. Chi-Square	1.102E3
	df	435
	Sig.	.000

a. based on correlations

A. Factors Affecting Organizational Commitment in Nationalized Banks

In this study, factor analysis was carried out in two stages. In stage one; known as the factor extraction process, objective was to identify how many factors to be extracted from the data. Using principal component analysis, 30 items were extracted by nine factors. Only the factors having latent roots or eigen value greater than 1 were considered significant; all factors having eigen value less than 1 were considered insignificant and were discarded. In the second stage, all the factors were interpreted and labeled. Items having factor loading more than 0.5 were included in the interpretation. More detailed descriptions of the factors are presented in the next section.

Table 3. Rotated and Rescaled Component Matrix

	Rescaled Component									
	1	2	3	4	5	6	7	8	9	10
VAR00014	.741	.005	.252	.015	.057	.321	.065	.147	.022	.076
VAR00030	.711	.014	.130	.224	.189	.236	.017	.057	.056	.120
VAR00015	.566	.321	.070	.353	.028	.204	.138	.501	.029	.115
VAR00013	.477	.255	.069	.033	.327	.355	.139	.135	.041	.156
VAR00001	.009	.794	.033	.024	.052	.221	.109	.076	.024	.007
VAR00002	.078	.521	.242	.256	.312	.090	.037	.116	.033	.030
VAR00019	.015	.517	.248	.204	.246	.109	.484	.010	.034	.108
VAR00007	.444	.513	.398	.225	.089	.237	.010	.066	.184	.032
VAR00017	.019	.469	.376	.148	.180	.330	.189	.432	.024	.365
VAR00009	.021	.100	.799	.013	.015	.005	.045	.005	.105	.025
VAR00028	.200	.050	.685	.055	.134	.260	.212	.066	.046	.091
VAR00025	.053	.087	.488	.109	.172	.202	.192	.280	.052	.257
VAR00003	.010	.027	.027	.905	.026	.060	.003	.113	.174	.021
VAR00004	.320	.288	.074	.601	.195	.054	.149	.121	.097	.011
VAR00008	.185	.039	.245	.565	.087	.313	.142	.194	.139	.215
VAR00020	.001	.047	.080	.088	.727	.068	.178	.142	.115	.020
VAR00021	.415	.113	.076	.284	.567	.133	.162	.318	.199	.086

VAR00026	.277	.042	.218	.010	.550	.062	.162	.099	-	.045
VAR00006	-	.460	-	.280	.515	.050	-	-	.284	.070
VAR00022	.097	.128	-	.177	.331	.212	.224	.025	.193	-
VAR00024	-	.058	.090	-	.056	.817	-	.025	.040	-
VAR00023	.288	.130	.168	.125	-	.723	.101	.042	-	.048
VAR00018	.028	.105	.025	-	.094	-	.805	-	.115	.045
VAR00016	-	-	-	-	.295	-	.693	.391	-	-
VAR00012	.160	.231	-	.198	-	.173	.382	.232	.022	.136
VAR00029	.188	-	.224	-	.177	.136	-	.772	.099	-
VAR00011	.259	.102	.197	.181	.010	.180	.054	.017	-	.053
VAR00005	.284	.245	-	.227	.236	.134	.089	.037	.504	-
VAR00010	.143	.256	.296	-	.071	-	.204	.188	.494	.152
VAR00027	.056	-	.161	.073	.020	-	.044	-	-	.930

#### Factor 1 – Belongingness (Table 3)

Belongingness is defined by the item 14, 30, 15. These items are “I give priority to my organizational work rather than personal work”, “I believe in sacrificing myself for the betterment of the organization, “I don’t mind if I have to stay for longer period (after office hours) in my organization”. People need to feel a sense of belonging in order to find meaning in their work and to engage the power of their emotions. The more employees discover links between personal ideals, a meaningful organizational mission or intention, and larger social values, the greater their commitment to their goals. Fostering the sense of belonging may be one of a leader’s most powerful levers. Used properly it elevates the nature of work with a sense of purpose that brings people together for common cause and encourages them to bond with one another in the work they do.

#### Factor 2 – Participative Management (Table 3)

Participative Management is defined by the items 1, 2, 19, 7. These items are “I believe that the relationship is developed through the employee’s involvement in decision making”, “I feel that organization policies play an important role in increasing the commitment level of the employees”, “I feel contented when my organization achieves its goals”, “I believe that loyalty gets increased when organization thinks about the welfare of the employees”. Participative

Management refers to as an open form of management where employees are actively involved in organization’s decision making process. The concept is applied by the HR managers who understand the importance to human intellect and seek a strong relationship with their employees. They understand that the employees are the facilitators who deal directly with the customers and satisfy their needs. To beat the competition in market and to stay ahead of the competition, this form of management has been adopted by many organizations. They welcome the innovative ideas, concepts and thoughts from the employees and involve them in decision making process.

#### Factor 3 – Flexibility (Table 3)

Flexibility is defined by the items 9, 28. These items are “I believe that my commitment tends to increase if flexible work schedules are practiced”, “I do not mix my feelings, emotions and personal problems in my professional work”. Flexibility is about an employee and an employer making changes to when, where and how a person will work to better meet individual and business needs. Flexibility enables both individual and business needs to be met through making changes to the time (when), location (where) and manner (how) in which an employee works. Flexibility should be mutually beneficial to both the employer and employee and result in superior outcomes.

#### Factor 4 – Commitment (Table 3)

Commitment is defined by the items 3, 4, 8. These items are “I feel that working in this organization is by choice not by fate”, “I am willing to take initiative for any new assignment”, “My commitment is due to my perception of my emotional attachment towards my organization”. The success or failure of an organization is closely related to the effort and motivation of its employees. The motivation of employees is often the product of their commitment towards their job or career. Work commitment is an extremely important topic for organizations to understand. The level to which an employee engages in his or her work (job involvement), commits to and believes in the organization's goals and purpose (organizational commitment), desires to work (work ethic), and commits to a specific career or profession can all have an impact on an organization. In today's economy, where organizations are expected to do more with less resources (i.e., people and money), it is extremely important for organizations to retain their highly productive employees. "Employees who are engaged in their work and committed to their organizations give companies crucial competitive advantages - including higher productivity and lower employee turnover".

#### Factor 5 – Strong Bonding with the Organization (Table 3)

Strong Bonding with the Organization is defined by the items 20, 21, 26, 6. These items are “I believe that my

organization's image is my image", "I will not change my current organization if I am offered better working conditions and safety in some other organization", "I encourage my subordinates to complete the assignment timely with full dedication and accuracy as it increases my organization productivity", "I believe that my commitment tend to increase if my seniors have positive mental health". For any business, employee bonding may be a critically important element of workplace productivity. Working environment, where employees actively feel part of a team, morale will likely be higher and the quality of work better than in an atmosphere of "everyone for themselves." But simply throwing a group of people together in a large work area does not constitute employee bonding.

#### *Factor 6 – Career Growth (Table 3)*

Career Growth is defined by the items 24, 23. These items are "I feel lucky to have this organization for my career", "My family members are helping-hands, whenever I get an assignment from the organization".

#### *Factor 7 – Supportiveness (Table 3)*

Supportiveness is defined by the items 18, 16. These items are "I get support of my seniors in achieving the goals of an organization", "I dislike those who hamper the image of my organization". Supportiveness improves the employees' performance and commitment. While Managers can motivate someone for a time, establishing a supportive organizational culture with an equally supportive management is the foundation upon which long-term employee satisfaction is based. The supervisors act as agents of the organizing and evaluating the employees. The employees will therefore show effort and commitment. The employees will in turn treat customers well as they are treated well.

#### *Factor 8 – Friendly Peers (Table 3)*

Friendly Peers is defined by the items 29. The item is "I feel that my peers are like my friends". Building healthy relationships with your co-workers is an important part of having a successful career. Co-workers spend ample amounts of time together, and sometimes develop personal relationships on top of their professional ones. This can be good for businesses because it can help companies create higher performance in the workplace. Good working relationships give us several other benefits: our work is more enjoyable when we have good relationships with those around us. Also, people are more likely to go along with changes that we want to implement, and we're more innovative and creative.

#### *Factor 9 – Superior's Support (Table 3)*

Superior's Support is defined by the item 5. The item is "My commitment tends to increase if I feel that my superiors are like my friends". Superior's Support refers to the interactions between organizational leaders and their subordinates and

how they work together to achieve personal and organizational goals. Satisfactory upward and downward communication is essential for a successful organization because it closes the gap between superior and subordinates by increasing the levels of trust, support, and the frequency of their interactions.

#### *Factor 10 – Continuance Commitment (Table 3)*

Continuance Commitment is defined by the item 27. The item is "If I am given a chance, I would like to work even after the retirement in the current organization". Strong associations have been found between the predictive ability of broad, positive retirement attitude and intended retirement age: people who expect to enjoy retirement are more likely to retire earlier than those who expect to be bored in retirement. It is defined as willingness to remain in an organization because of personal investment in the form of non transferable investments such as close working relationships with co-workers, retirement investments and career investments, acquired job skills which are unique to a particular organization, years of employment in a particular organization, involvement in the community in which the employer is located, and other benefits that make it too costly for one to leave and seek employment elsewhere.

## VIII. CONCLUSION

Indian employees are not much concerned about 'flexibility in management style'. Their focus is mainly on 'job security'. The reason is very simple. In India, development of Nationalized sector was based on the philosophy of 'social development' so in the initial days of development process, focus of Nationalized sectors area more on 'social security' and 'social development' instead of 'profit making'. Situation changed now when new industrial policy unveiled. Surrounding situation changed but the core psychology of Indians about government job has not been changed. As a result 'commitment' seems to be higher in Nationalized banking sector organization as 'job security' is higher.

## IX. LIMITATION OF STUDY

Empirical findings in the current study can be more pragmatic provided the data is collected from more diverse organizations other than engineering ones. Since it was not possible to mark all the cities of Rajasthan, so generality of the findings is not warranted. Moreover, as there is no specific study has been done on this issue until now, so generalization of results is not merited with other studies.

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