

## A DESCRIPTIVE STUDY ON THE INDICATORS AND STRENGTH OF ORGANISATIONAL COMMITMENT AMONG THE BANKING SECTOR EMPLOYEES

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### ABSTRACT

*Human resource with varied levels of knowledge, technological interface and skill sets has been a unique characteristic of service sector. The service sector has profound levels of competition. In the wake of such a situation professional and technical replacements, should be foreseen and the organisations must be prepared. Hence it is imperative to assess the levels of commitment among the employees. Organisational commitment is defined as a warm desire to stay as an employee of a particular organisation and trust in, and accept the measures and objectives of his/her organisation. This has a significant impact on the individual and organisational performance. The study attempts to explore a comparison of commitment levels among different category of employees with a sample size of 65 across different banks using statistical techniques such as t Test and ANOVA. To add, a correlation between various aspects showcasing the commitments levels have been brought forth. The findings of the study are focussed towards understanding the levels and the variables that attribute to the commitment.*

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**Keywords:** Banking Sector, Public & Private Sector Banks, Factors Affecting & Types of Commitment.

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### Introduction

With the advent of the fast pace technological upgradation, there is a strategic shift in the mindset of employment seekers. Today's workforce, unlike yester years spend a lot of time empowering themselves and be adept with the technological advancements to take up challenging tasks. Several organisations have been supporting the employees to take up innovative projects in their own workspace. This enable them to work individually and overcome the transition from one organisation, job, sector to the other with ease. Consequent to the exit of an employee, The organisations must be prepared to look for quick replacements and keep the work going. It is in the light of this, the commitment levels of employees at different levels have to be assessed by present day organisations..

Organizational commitment plays a pivotal role in determining whether an employee will stay with the organization for a longer period of time and work passionately towards achieving the organization's goal. (Abdul Haeba Ramli, Siti Mariam,2020).Raju and Srivastava (1994) described organizational commitment as the factor that promotes the attachment of the individual to the organization. Non-monetary and monetary benefits play an essential role for employee commitment in an organization. (Hafiz AZ)

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Organizational commitment predicts work variables such as turnover, organizational citizenship behavior, and job performance. In the previous studies, some of the factors such as role stress, empowerment, job insecurity and employability, and distribution of leadership have been shown to be connected to a worker's sense of organizational commitment. It is substantial to consider organisational commitment in a company because it will boost job performance, organisational performance and lower turnover (Chen, Z. X. and Francesco, A. M., 2003). Cetin (2006) mentions that organisation's productivity is highly important which is determined on the basis of levels of job satisfaction and commitment. HRM practices enhance the employee ability and sense of commitment towards organization (Dr. T. Narayana Reddy, P. Suresh, 2017). Employee's perception concerning the extent to which the organization values their contribution and cares about their well-being is termed as Perceived Organizational Support (POS). It has been found to have important consequences on employee performance and well-being. (Eisenberger, Huntington, Hutchison, & Sowa, 1986).

Meyer and Allen's research configures three types of commitment namely Affective commitment, continuance commitment and Normative commitment. A sense of professional commitment is added to test variable to understand the affinity toward the same sector while seeking employment progression. Homogeneous groups with similar opinion can be found. (Kam, Morin, Meyer & Topolnytsky, 2013; Sinclair, Tucker, Cullen & Wright, 2005). The assumption is that empirical findings may not apply uniformly to all sampled respondents (Meyer, Stanley & Vandenberg, 2013)

#### **Affective Commitment**

Affective Commitment is defined as the employee's positive emotional attachment to the organization. (Rego and Souto, 2004; Reinert, Maciel and Candatten, 2011) This indicates his "desire" to stay on in coherence with organisational goals. (Mowday, Steers and Porter, 1982). This commitment may be influenced by many different demographic characteristics: age, tenure, sex, and education.

#### **Continuance Commitment**

Continuance commitment is the "need" component or the gains versus losses of working in an organization. "Side bets", or investments, are the gains and losses that may occur should an individual stay or leave an organization. (Powell and Meyer, 2004) Economic costs like pension and social costs like loss of friendship ties necessitates one to stay on. (cf. Becker's 1960 "side bet theory").

#### **Normative Commitment**

The individual commits to "oblige". For example, the training imparted, supported for an educational program, leave for personal needs, etc. who then feels a 'moral' obligation to put forth effort on the job and stay with the organization to 'repay the debt'. (Chen and Francesco, 2003) This creates a feeling of loyalty. Normative pressure is also assumed to be born from the organisational culture.

#### **Professional Commitment**

The commitment in the form of sticking and remaining, in the same industry may be forced, where in the employees do not switch to other sectors while seeking employment.

#### **Review of Literature**

**Haeba Ramli Abdul, Mariam Siti (2020)** investigated the predisposition of work environment and organisational commitment on job performance in banking industry and discover which factors have the most effect on job performance. The results of hypotheses testing suggest that work environment predisposes organisational commitment and job performance, organisational commitment does not predispose job performance, and work environment does not predispose job performance with organisational commitment as a mediator.

**Rajeswari Madey<sup>1</sup>, Dr. S. Anitha Devi (2018)** in their article evaluate the OC among male and female, married and single employees among public and private sector bank. The findings of the study recommend that single employees must be motivated to be attached to the organisation.

**Manish Suri, Pawinee Petchsawang (2018)** investigations revealed a positive correlation between job satisfaction and organisational commitment. The study also catered to the research question of whether the demographic variables led to the job satisfaction.

**Renuka Mehra, Monica Bedi (2018)** assessed the effect of emotional labour on organizational commitment in Indian Banking sector. A multiple regression model, correlation and Independent sample T test was used to study the influence of various factors like deep acting, suppression, surface acting etc. on organisational commitment. The study was to help the managers to exhibit better job performance, effective interpersonal interactions and manage diverse person-environment relationships.

**K. R. Sowmya, N. Panchanatham (2018)** attempt to study the factors affecting Organisation commitment among the employees of Public sector and Non-Public sector banks. Principle component method in Factor analysis was used to bring out how the affective, normative and continuance commitment attribute to organisational commitment.

**Dr. T.Narayana Reddy, P.Suresh (2017)** examine the impact of HRM practice variables arrived at using a secondary research on organisational commitment. The HRM practices identified were namely selection, Training and development, performance appraisal, promotion and rewards, information sharing, job security etc.

**Hafiz AZ (2017)** state through regression analysis that affective, normative, continual commitment are positively related with employee performance jointly and separately. The assessment of the types of commitment on performance has been made.

**Misbah Hayat Bhatti, Muhammad Hasnat Bhatti, Muhammad Umair Akram, Muhammad Hashim Zubair Akram (2016)** identify a negative relationship between job stress and organisational commitment. A regression of 17% is explained between job stress and organisational commitment. Stress management initiatives to be taken by the bank as job stress is attributed to hierarchical relationships, nature of work, long sitting working hours, dealing with financial entries etc.

**Manivannan, M. and Dr. Kathiravan, C.(2016)** The Study community consists of all the managerial levels in public and private banks. Stratified random sampling was used to select 200 respondents. Chi- Square, ANOVA, Correlation are used. The age group and level of commitment was found to have no association. The three types of commitment were found to have positive correlation.

**Shweta Mittal & Vivek Mittal (2015)** have found in their study that the commitment is higher in private sector bank than public sector bank. T-test was used to compare the prominent components of commitment among these types of banks.

**Richa Aishwarya Jogi 1, Dr. A.K. Srivastava (2015)** A comparison has been done between private and public sector banks in assessing the outcomes of employee engagement.

**Dr. Ajay Suneja1, Swati (2015)** have revealed in their study that gender has no relevance in determining organisational commitment as it was found to be the same. Whereas married respondents were found to be more committed than single respondents.

**Maria Batool, Raza Ullah (2013)** mention that there is a negative relationship between job stress and organisational commitment. As the stress levels at workplace are managed, the employees tend to show high productivity, lower turnover and improved performance.

**Inderpreet Gandhi, Anukool M. Hyde(2013)** carried out a study to establish the association of factors like work environment, job security, pay satisfaction and participation in decision making with organizational commitment of the employees, working in nationalized banks. Experience and gender did not show any significant change in commitment level of employees working in Nationalized Banks. This implies that Organizational Commitment is stronger among employees who have spent longer period of time with the same organization. Age and tenure seemed to affect the commitment of employees, with higher commitment shown for higher age and tenure.

**Ismail Hakki Armutlulua, Fatma Noyanb (2011)** analyse both individual and organizational level commitment to examine the relationship between job satisfaction and organizational commitment. The study revealed that job satisfaction is antecedent to OC.

### Research Gap

Several studies have been conducted in Organisational commitment among different sectors and some banking sector in particular and a connect between job satisfaction, commitment, employee engagement, productivity, performance, stress levels etc. have been established. Very few studies are done to assess the different categories of employees and types of commitment. An assessment of several parameters indicating the strength of relationship of variables on commitment levels of bankers in Chennai city can be quoted as the uniqueness of this study.

### Objectives of the Study

- **Primary Objective**

To examine the indicators and strength of organisational commitment among the banking sector employees

- **Secondary Objectives**

- To bring out the basic descriptive and profile of the banking sector employees like age, qualification, gender, type of organisation, total job experience, experience in the current organisation
- To understand if there is any statistically significant difference in commitment levels between different genders and different types of banking sector employees
- To examine and compare the commitment levels in different hierarchical levels of management
- To find the strength and direction of relationship between stay in the organisation, years of experience, age, salary, etc.
- To arrive at the overall indicative statements and the strength of commitment levels

- **Limitations of the Study**

- Chennai banking staff is selected for the study. Hence the results cannot be generalised.
- An exhaustive sample size could not be reached because of the current pandemic situation.

- **Research Design**

The current study has been restricted to employees of public sector and private sector banks in Chennai. A structured questionnaire has been administered among 65 bank employees across different cadres using Non-probability convenience sampling, Primary data required for the study has been on demographics and a modified measurement instrument with scale developed by Allen and Meyer in 1991 on a five point scale ranging from 1-5 (strongly disagree-strongly agree)

- **Demographic Summary**

- The average age of respondents is found to be 37.5 years and number of customers handled 172(avg)
- 43(66%) and 22(33%) is male to female composition of respondents.
- About 50% of respondents belong to private sector and the remaining in public sector banks.
- 18 respondents belong to higher cadre, 34 to middle level, 13 to lower level
- Average work experience and stay in the present organisation stood at 13 years and 10 years respectively.
- The respondents were in the same organisational position for an average of 3 years.
- Income levels revealed by the respondents were in the range of minimum Rs. 2,50,000 and maximum Rs. 30,00,000 on a yearly basis.

- **Hypotheses Testing**

An Independent sample test was performed to identify the differences in gender groups and commitment levels and also type of the bank and commitment levels. The relevant hypotheses are as follows:

**H<sub>0</sub>:** There is no significant difference between gender groups and the commitment levels

**H<sub>1</sub>:** There is significant difference between gender groups and the commitment levels

Out of a pile of 15 statements on Affective commitment levels, there is significant difference in gender perception, only about satisfaction with work culture( $p=0.015$ ). In terms of Continuance commitment, there is a significant difference in the approach of employees with respect to stay longer for the sake of the team( $p=0.015$ ) and stay for the sake of growth in the career ladder( $p=0.012$ )(6 statements). In terms of Normative commitment with 10 statements, there is a perceptual difference about feeling guilty to leave an organisation. ( $p=0.001$ ). In terms of professional commitment highlighted in 4 statements, which states the affinity towards a particular industry, both the genders have similar opinion.

**H<sub>0</sub>:** There is no significant difference between type of bank and the commitment levels

**H<sub>1</sub>:** There is significant difference between type of bank and the commitment levels

There is a significant difference between the employees' levels of commitment based on Private sector vis a vis Public sector bank only on the aspects mentioned below:

Satisfaction in work culture( $p=0.031$ ), feeling of moral obligation to give back to the organisation because of training imparted ( $p=0.010$ ), Feeling of job insecurity a reason to leave an organisation ( $p=0.026$ ), specific reason to stay in the organisation ( $p=0.032$ ), staying longer to tap positions in career ladder( $p=0.044$ ). Regarding the professional commitment, there is a difference in acceptance to work in the same profile in other organisation.

One way ANOVA was applied to test the following hypothesis:

**H<sub>0</sub>:** There is no significant difference between commitment levels perceived by different levels of management employees

**H<sub>1</sub>:** There is significant difference between commitment levels perceived by different levels of management employees.

At an asymptotic significance level of 0.05, of the 35 statements examining the four types of commitment, the opinion on commitment by different levels of management varied on the following:

- Ability to take up further tasks because of extensive exposure( $p=0.005$ )
- Tendency to give back to the organisation( $p=0.002$ )
- Initiation in other programs and outreach activity of the organisation( $p=0.027$ )
- An understanding that the employees would stay for the sake of the team ,is different in different levels of management.(0.012)
- The acceptance levels to work for same profile in another organisation with the same enthusiasm (0.044)

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
AC 1	Between Groups	1.068	2	.534	1.107	.337
	Within Groups	29.917	62	.483		
	Total	30.985	64			
AC2	Between Groups	1.953	2	.976	1.176	.315
	Within Groups	51.493	62	.831		
	Total	53.446	64			
AC3	Between Groups	1.143	2	.572	.923	.403
	Within Groups	38.395	62	.619		
	Total	39.538	64			
AC4	Between Groups	2.312	2	1.156	2.432	.096
	Within Groups	29.472	62	.475		
	Total	31.785	64			
AC5	Between Groups	3.109	2	1.554	2.159	.124
	Within Groups	44.645	62	.720		
	Total	47.754	64			
AC6	Between Groups	.566	2	.283	.782	.462
	Within Groups	22.449	62	.362		
	Total	23.015	64			
AC7	Between Groups	1.345	2	.672	1.174	.316
	Within Groups	35.517	62	.573		
	Total	36.862	64			
AC8	Between Groups	2.677	2	1.339	5.788	.005
	Within Groups	14.338	62	.231		
	Total	17.015	64			
AC9	Between Groups	14.638	2	7.319	7.002	.002
	Within Groups	64.808	62	1.045		
	Total	79.446	64			
AC10	Between Groups	7.172	2	3.586	3.846	.027
	Within Groups	57.812	62	.932		
	Total	64.985	64			
AC11	Between Groups	.505	2	.252	.744	.480
	Within Groups	21.034	62	.339		
	Total	21.538	64			
AC12	Between Groups	.874	2	.437	.895	.414
	Within Groups	30.265	62	.488		
	Total	31.138	64			

AC13	Between Groups	.385	2	.193	.493	.613
	Within Groups	24.230	62	.391		
	Total	24.615	64			
AC14	Between Groups	1.749	2	.875	1.179	.314
	Within Groups	46.005	62	.742		
	Total	47.754	64			
AC 15	Between Groups	.124	2	.062	.091	.913
	Within Groups	42.337	62	.683		
	Total	42.462	64			
CC1.	Between Groups	.328	2	.164	.399	.673
	Within Groups	25.426	62	.410		
	Total	25.754	64			
CC2	Between Groups	2.251	2	1.126	.921	.403
	Within Groups	75.749	62	1.222		
	Total	78.000	64			
CC3	Between Groups	.683	2	.341	.288	.751
	Within Groups	73.564	62	1.187		
	Total	74.246	64			
CC4	Between Groups	3.293	2	1.646	.716	.493
	Within Groups	142.492	62	2.298		
	Total	145.785	64			
CC5	Between Groups	11.998	2	5.999	4.765	.012
	Within Groups	78.064	62	1.259		
	Total	90.062	64			
CC6	Between Groups	4.394	2	2.197	2.387	.100
	Within Groups	57.052	62	.920		
	Total	61.446	64			
NC 1	Between Groups	1.328	2	.664	.925	.402
	Within Groups	44.518	62	.718		
	Total	45.846	64			
NC2	Between Groups	1.623	2	.812	1.171	.317
	Within Groups	42.992	62	.693		
	Total	44.615	64			
NC3	Between Groups	.362	2	.181	.367	.694
	Within Groups	30.500	62	.492		
	Total	30.862	64			
NC4	Between Groups	.096	2	.048	.049	.952
	Within Groups	60.519	62	.976		
	Total	60.615	64			
NC5	Between Groups	.152	2	.076	.118	.889
	Within Groups	39.695	62	.640		
	Total	39.846	64			
NC6	Between Groups	.036	2	.018	.030	.970
	Within Groups	36.518	62	.589		
	Total	36.554	64			
NC 7	Between Groups	3.817	2	1.908	1.614	.207
	Within Groups	73.322	62	1.183		
	Total	77.138	64			
NC8	Between Groups	.984	2	.492	.939	.396
	Within Groups	32.463	62	.524		
	Total	33.446	64			
NC9	Between Groups	.665	2	.333	.478	.622
	Within Groups	43.119	62	.695		
	Total	43.785	64			

NC10	Between Groups	.211	2	.105	.138	.871
	Within Groups	47.235	62	.762		
	Total	47.446	64			
PC1	Between Groups	10.850	2	5.425	3.280	.044
	Within Groups	102.534	62	1.654		
	Total	113.385	64			
PC2	Between Groups	1.953	2	.976	.893	.415
	Within Groups	67.801	62	1.094		
	Total	69.754	64			
PC3	Between Groups	2.060	2	1.030	.696	.503
	Within Groups	91.786	62	1.480		
	Total	93.846	64			
PC4	Between Groups	1.692	2	.846	1.030	.363
	Within Groups	50.923	62	.821		
	Total	52.615	64			

A Correlation strength has been assessed with 1) Age of the respondent 2) Total work experience 3) Experience in the present position 4) Experience in present organisation 5) No. of customers handled 6) Yearly income. These indicators show the commitment levels based on the age, experience, loyalty due to longer stay in the organisation, salary etc.

**H<sub>0</sub>:** There is no relationship between the commitment indicators chosen

**H<sub>1</sub>:** There is relationship between the commitment indicators chosen

**Correlations**

		Age (completed)in years	Total work Experience (in years)	Experience in Present position (in years)	Experience in Present Organisation (in years)	No. of customers (internal/external communication) you handle per week(approx)	Yearly Income (approx)
Age (completed)in years	Pearson Correlation	1	.925**	.265*	.761**	.333**	.704**
	Sig. (2-tailed)		.000	.037	.000	.007	.000
	N	65	35	65	65	65	65
Total work Experience (in years)	Pearson Correlation	.925**	1	.251*	.803**	.300*	.677**
	Sig. (2-tailed)	.000		.044	.000	.015	.000
	N	65	35	65	65	65	65
Experience in Present position (in years)	Pearson Correlation	.265*	.251*	1	.204	-.097	.173
	Sig. (2-tailed)	.037	.044		.103	.442	.168
	N	65	35	65	65	65	65
Experience in Present Organisation (in years)	Pearson Correlation	.761**	.803**	.204	1	.385**	.414**
	Sig. (2-tailed)	.000	.000	.103		.002	.001
	N	65	35	65	65	65	65
No. of customers (internal/external communication) you handle per week(approx)	Pearson Correlation	.333**	.300*	-.097	.385**	1	.188
	Sig. (2-tailed)	.007	.015	.442	.002		.134
	N	65	35	65	65	65	65
Yearly Income(approx)	Pearson Correlation	.704**	.677**	.173	.414**	.188	1
	Sig. (2-tailed)	.000	.000	.168	.001	.134	
	N	65	35	65	65	65	65

\*\* Correlation is significant at the 0.01 level (2-tailed).

\* Correlation is significant at the 0.05 level (2-tailed)

- At 0.05 level age and experience in present position, total work experience and number of customers handled have been found strongly correlated.
- At 0.01 level of significance strong correlation is found in Age-work experience, present organisation experience, customers handled, Income levels etc. Income levels and position is based on the total experience. A high degree of correlation is evident between experience in present organisation and the customers handled and the yearly income.

Experience in present position and the number of customers handled were found to be negatively correlated.

### Discussion and Conclusion

The restructuring of banking system has resulted in paradigm shift from traditional to customer centric banking. The challenge of increasing competition, high end customer centric approach, complete shift to technology backed services gives a feeling of insecurity among the employees. Hence the banks should also reinforce the employee morale and ensure commitment. On the other hand, an empowered employee may quit and look for promising career elsewhere. Hence an organisation needs to strategise on retaining the best and the committed workforce. These warrant the need for the study.

The study focussed on identifying differences gender wise and types of banks in commitment levels. Men may look for more career aspects and growth, whereas women may be more into comfort zone and a better settled work life balance in a city like Chennai with residents having a mixed, orthodox and cosmopolitan culture. Obvious differences were found in the aspects of career growth, work culture, loyalty and personal preferences as a reason to stay in Private vs public sector bank. There was a dislike to move to the same profile in other organisation. The higher experience and service in a bank does not determine the ability of a banker to handle more customers.

Further studies are recommended to consider BFSI and other sectors..In addition, more attributes such as organizational support, job satisfaction, work environment, emotional attachment can be studied in order to have a comprehensive evaluation of employees' behaviour in commitment to their organizations. Studying only Chennai banking sector, which is a mix of traditional and cosmopolitan culture might limit the generalization of the results to employees in other cities The scope of the study can further be extended to bank employees in other cities or be limited to only one level of management

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