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Job commitment in public and private banks: A comparative study

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Abstract

Organizational commitment is the most studied factor in organizational research. It has become the most researched job approach in recent years. It is the core interpreter of employees' attitudes toward their job and the organization. Another reason is that the impact of commitment is related to organization turnover, employee absenteeism, motivation, and performance. It is strongly related to job performance, employee withholding, and their will to leave the job. Individual views toward the workplace are shaped by gender, and the significance of these sentiments is interpreted by gender. Organizational commitment in the Indian banking sector has received inadequate focus thus the purpose of the current study was to find out the difference between organizational commitment in public and private banks. The research was conducted on the Private and Public Bank employees of the Delhi-NCR region. The quantitative data were collected by randomly distributing 150 standardized questionnaires. The tool used for the study was A Three-Component Organizational Commitment Questionnaire developed by Natalie Allen and John Meyer. The data was analyzed using SPSS. It has been illustrated from the results that employees working in a private bank are more committed to their organization when compared to the employees working in a public bank.

Keywords: Affective commitment, continuance commitment, normative commitment, employee turnover, employee absenteeism

Introductions

Employees are a company's most valuable asset and the cornerstone of the business. They are the people who make a significant contribution to an organization's success. They put up great effort to offer their best work and meet the specified goals within the time range. Without personnel, no company can survive on its own. The workplace or the company's culture has a significant impact on employee behavior and mental health. As the age of the knowledge worker develops, employee retention is becoming an increasingly crucial concern for businesses. The workplace in the twenty- first century is characterized by record levels of talent mobility as people strive to meet their own unique needs, causing employers to become increasingly concerned about retaining talented employees. Organizations are increasingly declaring that their most valuable asset is their people, and as a result, they are continuously striving to establish an employment brand that is appealing to both current and potential employees, all while engaging in a "war for talent" (Glen 2006) [23]. As a result, experts have emphasized the need of examining the elements that influence people's job satisfaction and organizational commitment (Lumley 2010) [36]. Working conditions and employment relationships differ between public and private sector employees. As a result, their attitudes regarding their jobs and organizations, as well as their interpersonal interactions, are likely to differ.

In order to maintain and attract a well-qualified talent pool, an organization's commitment is essential. Organizational commitment has risen in significance in management discourse, owing to its importance in achieving organizational goals, innovating, and maintaining stability. It increases trust among employees, managers, owners, units, and other stakeholders in any company. As a result, it enhances the organizational atmosphere and develops healthier superior-subordinate interactions. Organizational development, growth, and survival may be aided by greater and more widespread commitment (Awamleh, 1996) [9]. As a result, in many countries, organizational commitment has become a top priority. Therefore, there has been significant growth in the development of public policies and initiatives targeted at resolving the problem, as well as a large number of empirical research on the topic (Joolideh and Yeshodhara, 2009) [28].

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The growing interest in the field has exacerbated the lack of agreement on what constitutes an organizational commitment. Many definitions of organizational commitment have been described and researched in the past. Some of these definitions deal with various aspects of organizational commitment (Falkenburg and Schyns, 2007)^[21]. Commitment has three dimensions, according to Meyer and Allen (1991), namely affective, normative, and continuation commitment. Affective organizational commitment, according to them, is defined as the proportionate strength of an individual's identification with and devotion to a company. According to Cohen (1992)^[17], the concept of "organizational commitment" has gotten a lot of attention lately, owing to the negative correlation between absenteeism, employee turnover, and commitment. Low absenteeism and better work performance have been linked to greater organizational commitment. Organizational commitment has become one of the most researched subjects in the organizational literature due to its links to these crucial outcomes (Sikorska, 2005)^[54]. Mowday *et al.* (1982)^[45] defined it as the degree to which an individual identifies with and participates in a specific organization.

A number of studies have been done in recent decades based on this assumption in order to examine the elements that contribute to the development of this bond, as well as the expected repercussions of its establishment. Employee commitment can be a significant tool for firms to improve their performance. The high rate of stress in most organizations leads to poorer satisfaction and, as a result, low organizational commitment (Elangovan, 2001)^[20]. Higher levels of communication in the workplace resulted in higher levels of commitment and, as a result, higher performance (Chen, Silverthorne & Hung, 2006)^[14].

The research on organizational commitment in the Indian Banking Industry will find whether the employees are committed. The present study aims to address that void by assessing the level of employee commitment in the Indian banking industry. Employees must be engaged in something, as the opposite of dedication is ineffective.

Organizational commitment is seen as the loyalty and attitude of an employee towards his/her employer (Muchinsky, 2007)^[46]. In this study, we looked at Allen and Myer's (1996)^[4] three components of job commitment: affective, continuation, and normative commitment. Working for an organization because you want to, because you agree with it, and because you want to stay there is known as affective commitment. It is people's ardent attachment to their using affiliations (Leroy, Palanski, and Simons, 2012)^[35]. Working for the organization because you can't afford to quit is referred to as a continuance commitment. It can be viewed as a vital link to the business, in which a person's relationship with the company is determined by the value of money-related favors received (Beck and Wilson, 2000)^[11]. It is an honorable attachment of an individual from the standpoint of the employee who follows normative commitment, and a level of commitment and motivating attachment is determined to be directly proportionate (Balassiano & Salles, 2012)^[10]. Reciprocal obligation states that the person who receives the benefit, in one form or another, has a strong normative obligation to repay the benefit in some way. You're staying with the company because you ought to (McDonald & Makin, 2000)^[39].

Chew and Chan (2008)^[15] suggested that committed employees devote their time and effort to various tasks within

the firm, resulting in a significant boost in employee efforts and productivity. Fiorito *et al.* (2007)^[22] suggested that organizational commitment stems from the process of gaining employee trust in a company. Employees who have faith in a company are less impacted by decisions to hunt for other jobs, and as a result, they have fewer distractions that could affect their performance. Building organizational commitment is a crucial step that can result in improved employee performance and productivity (Bryson & White, 2008; Chew & Chan, 2008; Fiorito *et al.*, 2007; Wright & Kehoe, 2007)^[13, 15, 22, 60].

Individual views toward the workplace are shaped by gender, and the significance of these sentiments is interpreted by gender. Many authors have documented various empirical evidence on the disparities in organizational commitment. According to one set of studies, men had a higher level of organizational commitment than women (Aranya *et al.*, 1986; Baird *et al.*, 1998; Dodd-McCue and Wright, 1996; Kaldenberg *et al.*, 1995)^[7, 19, 29]. Matthieu and Zajec (1990) claim that women are more committed, a finding that is supported by Marsden *et al.* (1993)^[37] and Wahn (1998)^[57]. Gender and commitment were found to be unrelated in a meta-analysis by Aven, Parker, and McEvoy (1993)^[8]. Savicki, Cooly, and GJesvold (2003)^[53] also discovered no gender differences in organizational commitment in their research. Al-Ajmi (2006)^[3] discovered that there was no significant association between genders and organizational commitment and concluded that both men and women are equally committed to their organizations. Ngo and Tsang (1998)^[47] also discovered that gender has no effect on organizational commitment.

Khalili and Asmawi (2012)^[31] suggested that men had a higher level of affective commitment, continuance commitment, and overall organizational commitment than women. Females, on the other hand, display a higher level of normative commitment to the organization than males. These findings are consistent with those of Kaldenberg *et al.* (1995)^[29], Dodd-McCue, and Wright (1996)^[19].

There was no evident relationship between age and gender. As a result of their enormous financial obligations to their immediate and extended families, male workers appear to have larger expectations from the organization than female workers, which is consistent with African culture. Furthermore, older employees were happier because their long service had accrued several perks that younger employees did not have access to (Iroegbu, M.N., 2015)^[27]. Since the global workforce is aging (OECD, 2005)^[48], little is known about the influence of age on job commitment, job satisfaction, employee turnover, work engagement, employee performance, practices, and individual worker outcomes. Results of several studies (Meyer and Allen, 1984)^[40], Mowday and McDade, 1980)^[44] suggest that affective commitment declines in the first year of employment. A reasonable explanation for this is that newcomers enter organizations with unrealistically high expectations (Wanous, 1980)^[58]. Though there are exceptions, affective commitment to the organization has been shown to be positively correlated with age and tenure in several studies (Adler and Aranya, 1984)^[2]; Angle and Perry, 1983)^[6]; Brief and Aldag, 1980)^[12]. Although affective and normative commitment grows with employee age, increases in continuance commitment are more strongly associated with increases in organizational and positional tenure, according to the findings. Ogba (2008)^[49] suggested that older bank

employees are more committed than younger employees, and high-income employees are less committed than low-income employees. At every stage of an employee's career, Kaur and Sandhu (2010) ^[30] observed no difference between the three types of commitment, namely affective, continuous, and normative commitment. Khan and Zafar (2013) ^[32] found that there is a positive relationship between affective commitment and the employees' age and tenure.

Problem

The identified problem for the current piece of research work is based on a conceptual grasp of the concepts and an examination of the literature that is available: Job Commitment in Public and Private Banks: A Comparative Study.

Objectives

- To determine the difference between organizational commitment in private and public bank employees.
- To determine the difference between organizational commitment in gender.
- To determine the difference between organizational commitment in the age group 20-30 years and 31-50 years.

Hypothesis

- There would be a significant difference between organizational commitment in private and public bank employees.
- There would be a significant difference between organizational commitment in gender.
- There would be a significant difference between organizational commitment in the age group 20-30 years and 31-50 years.

Methodology

Sample: A sample of 150 employees in the age range 20 to 50 years was collected using a simple random sampling technique. The educational qualification of the participants was categorized into four strata i.e. intermediate, undergraduate, graduate, and post-graduates. The study was conducted in the private and public banks of the Delhi/NCR region from a population that belonged to the three socio-economic statuses i.e. low, middle, and high. The sample comprises 50% male and 50% female.

Research design: The goal of the study was to see if there was a difference between private and public bank workers' organizational commitment. It was a quantitative study with the tool of a three- part organizational commitment questionnaire as well as demographic information. The current study used a between-groups research design.

Tool: Following tool was used to collect the data

- **Organizational commitment measure:** A Three-Component Organizational Commitment Questionnaire developed by Natalie Allen and John Meyer was used. It has 24-items divided into three dimensions consisting of 6 items each. The items were measured on 7-point Likert scale, 7=strongly agree and 1=strongly disagree. The reliabilities of all the commitment scales were above .60. These organizational commitment types included: (i)

- Affective commitment (ii) Continuance commitment (iii) Normative commitment

Results

Table 1: Showing Mean and SD of Private and Public Organizations on Job Commitment

Type of Organization		Affective Commitment	Continuance Commitment	Normative Commitment
Private	Mean	36.50	34.21	35.50
	Std. Deviation	7.50	5.88	7.00
Public	Mean	36.02	36.00	34.97
	Std. Deviation	6.53	5.60	5.90

Table 1 indicates the mean score of Job commitment in the participants (N=150). It is clearly evident from table 1 that the mean score of affective commitment is higher than continuance and normative commitment in private organizations. Similarly, in public organizations, the mean score of affective commitment is higher than continuance and normative commitment. Also, it is concluded that participants working in private organizations scored higher in affective and normative commitment when compared to participants working in public organizations.

Table 2: Showing mean, SD and t-test for Gender on Job Commitment

Variables	Gender	Mean	Std. Deviation	t -ratio
Affective Commitment	Male	35.69	6.43	0.89
	Female	36.69	7.24	
Continuance Commitment	Male	34.60	5.94	1.07
	Female	35.61	5.64	
Normative Commitment	Male	34.16	5.59	2.05*
	Female	36.30	7.10	
Job Commitment Total	Male	1.82	21.22	1.02
	Female	1.79	21.29	

**p<.01, *p<.05

Results found in Table no. 2 illustrate that female participant scored higher on all domains of job commitment in comparison to male participants. Further, the table also indicates that a significant difference was found between both genders on normative commitment where the mean for female participants was 36.30 and for male participants was 34.16.

Table 3: Showing mean, SD and t-test for Age on Job Commitment

Variables	Age	Mean	Std. Deviation	t -ratio
Affective Commitment	20-30	35.41	6.04	1.45
	31-50	37.05	7.59	
Continuance Commitment	20-30	33.93	5.44	2.64**
	31-50	36.40	5.93	
Normative Commitment	20-30	36.11	5.66	1.75
	31-50	34.25	7.15	
Job Commitment Total	20-30	1.82	21.24	1.09
	31-50	1.79	21.24	

**p<.01, *p<.05

It is evident from Table no. 3 that participants under the 31-50 years age group scored higher on affective and continuance commitment in comparison to participants under the 20-30 years age group. Further, the table also indicates that a significant difference was found between both age

groups on continuance commitment where the mean for the 31-50 years age group was 36.40 and for the 20-30 years age group was 33.93.

Table 4: Showing mean, SD, and t-test for Type of Organization on Job Commitment

Variables	Type of Organization	Mean	Std. Deviation	t ratio
Affective Commitment	Private	36.36	7.189	0.29
	Public	36.02	6.53	
Continuance Commitment	Private	34.21	5.88	1.90
	Public	36.00	5.60	
Normative Commitment	Private	35.49	7.00	0.49
	Public	34.97	5.90	
Job Commitment Total	Private	21.36	1.77	2.37*
	Public	20.50	1.85	

** $p < .01$, * $p < .05$

It is evident from the results of Table no. 4 that participants working in private organizations scored higher on affective, normative, and overall job commitment in comparison to participants working in public organizations. Further, the table also indicates that a significant difference was found between both private and public organizations on total job commitment where the mean for private bank employees was 21.36 and for the public bank employees was 20.50.

Discussion

The writing on organizational commitment is enormous, with many studies taking into account numerous explanatory factors, including age. Results of table no. 4 show that participants working in private organizations scored higher on job commitment in comparison to participants working in public organizations. Public sector workers are partly portrayed as highly motivated and with relatively altruistic values, and partly as lazy and opportunistic. In the New Public Management movement, on the other hand, public employees are regarded as basically self-interested (Aberbach and Christensen, 2003) ^[1] – not necessarily more so than private-sector employees, but certainly not less. In a contradictory study to the present research, it was found that the employee commitment of public sector banks is better than private banks (Mittal and Mittal, 2015 ^[41]; Cura, 2014) ^[18].

Results from table 2 show that females have a higher normative commitment than males. It is argued that dissonance-reduction processes lead women to place greater value on the positions they hold than would men in comparable circumstances. Marsden and Kalleberg (1990) reason that employed women displayed higher commitment levels than comparable men. Similarly, Hodson (1989) ^[26] accounts for higher-than-expected levels of job satisfaction among women by positing that men and women use different comparison groups in evaluating their jobs. Mowday *et al.* (1982) ^[45] cite several studies in support of the claim that "women as a group were found to be more committed than men". Grusky's (1966) ^[25] study found that women displayed higher levels of commitment than men; Grusky relates this to the higher barriers that women must overcome, a variant of the dissonance argument discussed above.

Results from table 3 show that participants belonging to the 31-50 years age group scored higher on continuance commitment than participants under the 20-30 years age group. Researchers found that there is a significant

relationship between organizational commitment and age (Allen and Meyer, 1993; Glisson and Durick, 1988; Kushman, 1992; Mathieu and Zajac, 1990; Meyer and Allen, 1984; Morris and Sherman, 1981; Salami, 2008; Suliman and Iles, 2000) ^[5, 24, 34, 38, 40, 42, 52, 56]. Employees belonging to the 20-30 age group explore different organizations and intend to gain work experience. If they found that the organization does not match their interest they do not hesitate in changing their job. Employees at the early stage of their career, comprising the younger ones, have greater intentions of changing their job and are eager to relocate when compared to the ones of older age having more work experience (Ornstien, Cron, and Slocum, 1989; Ornstien and Isabella, 1990) ^[50, 51]. It has been predicted from various studies that there lies a stronger relationship between age and organizational commitment in the later occupation stages as compared to the early stages. These suggestions have been confirmed in a number of studies (Cohen, 1991; Meyer and Allen, 1993; Morrow and McElroy, 1987; Winter *et al.*, 2000; Kumar and Giri, 2009) ^[16, 43, 59, 33]. The study concludes that older employees have different thinking and perceptions as compared to younger employees. They give more importance to work stability and steady personal life. Older employees are more likely to familiarize themselves with the rules and regulations of the organization and make themselves comfortable in their job.

Conclusion

This study established that the three dimensions of organizational commitment are essential factors for the betterment of performance among employees working in banks. The results of the study demonstrate that dimensions of organizational commitment have an impact on the performance of the employees both independently and altogether. It may be concluded that employees working in private banks show more job commitment than employees in public banks. These employees are found to be more helpful and altruistic.

It may be illustrated that women are found to be more committed to their organization as compared to men. Whereas males score high on impression management techniques and are basically using self-promotion and intimidation techniques as a tool to impress their supervisor or colleagues. Males are meant to be more dominant and use a broader range of techniques. They are more engaged in antagonistic kinds of impression techniques.

It may be concluded that without a doubt, affective, continuance, and normative organizational commitment are associated with the professional time period of the employee when categorized on the basis of chronological age. Significant differences are found in affective, continuance, and normative organizational commitment between both age groups. It is found that as the experience grows, the employees become more committed to the organization. Among the employees belonging to the 31-50 age group, continuance commitment is found higher than employees under the 20-30 age group. This is because employees with more experience have invested more in the organization. Employee investment is referred to as his/her money, effort, and time and it will be a cost to him/her if they wish to leave the organization. Employees' commitment will vary over the time of their careers because of the differences in their perspectives towards life experiences.

Limitations

The limitation of the study included limited and small sample size due to restricted time and resource availability to the researcher. To further make a strong generalization, replication of the study on a larger sample is required. Another limitation of the study was that the assessment was done using self-report measures. This, therefore, creates the possibility of biases and errors in the classification of participants and results of the study.

Future Implications

The study has several significant implications for organizations, as the findings demonstrate that the employees working in private banks show more commitment than employees in public banks. Thus, public organizations should focus on strategies such as job design, career development, training, challenges, rewards, performance management, and employability to enhance employee commitment and thus employee performance. Individuals who focus on forming policies for the banks can consider the results of the study to design policies for committed and non-committed bank employees.

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