

JOB SATISFACTION AND JOB COMMITMENT AMONG EMPLOYEES WORKING IN SELECTED PUBLIC SECTOR BANKS IN COIMBATORE

N.R. Shandy

Research Scholar, PSGR Krishnammal College for Women,
Coimbatore, Tamilnadu, India

ABSTRACT

The term 'job satisfaction' came in vogue in 1935 with the publishing of a book "job satisfaction" by Hoppock¹. He was the first industrial psychologist to provide the concept of job satisfaction. Meyer and Allen (1991) describe behavioral commitment as a form of commitment that is very elusive and beyond conscious recognition. It relates to the process of becoming locked into an organization and how employees deal with this. The unique aspect of this study is that the researcher made an attempt to identify what are the factors leading to job dissatisfaction and also whether there is lack of affective commitment, continuance commitment and normative commitment that can influence in their job of employees working in select public sector banks in Coimbatore. Opinion survey method was used to collect data from 122 respondents. Stratified random sampling technique was used. Relevant statistical techniques like percentage analysis and weighted mean are used for the study. It is observed from the study that majority of the employees working in select public sector banks were found to be happy and satisfied with their job which also can influence their commitment level in their institutional settings.

Key words: Job satisfaction, affective commitment, continuance commitment, normative commitment.

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1. INTRODUCTION: JOB SATISFACTION AND JOB COMMITMENT

Job Satisfaction expresses the amount of agreement between one's expectations of the job and the rewards that the job provides. The term 'Job Satisfaction' came in vogue in 1935 with the publishing of a book "Job Satisfaction" by Hoppock¹. He defined it as "any combination of psychological, physiological and environmental circumstances that cause a person truthfully to say I am satisfied with the job." Misra and Srivastava² opines that, "Job satisfaction or

dissatisfaction is the result of various factors which are related to present job situations. These various factors are opportunities for career advancement, amount of tension at work, work involvement, relations with colleagues and supervisors, due recognition of merit, sufficient emoluments and good working conditions, grievances removal, feeling of fatigue and loneliness and prestige of the organization”. Meyer and Allen’s model assumed organizational commitment encompassed three conceptually and empirically distinct dimensions, labeled affective, continuance, and normative commitment. (Meyer, John P, Natalie J, & Allen, 1991)³. The differences between these dimensions (or components) were relatively straightforward, holding “employees with a strong affective commitment remain with [an] organization because they want to, those with a strong continuance commitment remain because they need to, and those with a strong normative commitment remain because they feel they ought to do so” (Meyer et al. 1993, p. 539)⁴.

2. OVERVIEW OF BANKING SECTOR

The tremendous growth in the banking sector during the last six and half decades is appreciable. The number of commercial bank branches has increased from less than 100 in 1947 to around 8,000 in 1969 to 87,152. The average population per bank credit delivery outlet works out to around 5,000. Thus, there is a banking outfit (commercial or co-operative) for about every 5,000 persons in India. Scheduled Commercial Banks in India are categorized in five different groups according to their ownership and/or nature of operation. These bank groups are (i) State Bank of India and its associates, (ii) Nationalised Banks, (iii) Regional Rural Banks, (iv) Foreign Banks and (v) Other Indian Scheduled Commercial Banks (in the private sector). All Scheduled Banks comprise Schedule Commercial and Scheduled Co-operative Banks. Scheduled Cooperative banks consist of Scheduled State Co-operative Banks and Scheduled Urban Cooperative Banks. Public Sector Banks (PSBs) are banks where a majority stake (i.e. more than 50%) is held by a government. The shares of these banks are listed on stock exchanges.

3. LITERATURE REVIEW

Saari and Judge (2004) in their study entitled “Employee Attitudes and Job Satisfaction” identified three major gaps between HR practice and the scientific research in the area of employee attitudes in general and the most focal employee attitude in particular—job satisfaction: (1) the causes of employee attitudes, (2) the results of positive or negative job satisfaction, and (3) how to measure and influence employee attitudes. Suggestions for practitioners are provided on how to close the gaps in knowledge and for evaluating implemented practices.

Anu Singh Lather *et al.* (2005) in their study entitled “Motivation and Job Satisfaction, A Study of Associates of Public and Private Sector Institutions” founded a significant positive correlation between the job satisfaction and need for autonomy and self actualization of top level managers. The significant positive correlation was found between the job satisfaction and need for self-control, monetary gains and social affiliation and conformity of middle level managers. Significant negative correlation was found between job satisfaction and need for non financial gains of middle level managers. There was a significant positive correlation between job satisfaction and need for self control of supervisors and significant positive correlation between job satisfaction and need for self control and personal growth in workers. Regression was applied to find the effect of various needs on job satisfaction at different levels. The results show that need for autonomy and self actualization is a significant positive predictor of job satisfaction for top level managers.

Rothner *et al.* (2005) in their study entitled “Psychological Well-being and Job Satisfaction of Employees in a Financial Institution” determine the relationship between psychological wellbeing (i.e. self-efficacy, positive and negative affect, and sense of coherence) and job satisfaction of employees in a financial institution. An availability sample (N = 117) was taken from employees from different levels in a financial institution. The results showed acceptable internal consistencies for all the constructs. Product-moment correlation coefficients showed significant positive correlations between self-efficacy, positive affect, sense of coherence and job satisfaction and significantly negative correlations between negative affect, self-efficacy, positive affect and sense of coherence.

Best (1994) indicates that organisational commitment as a behaviour is evident when “committed individuals enact specific behaviours due to the belief that it is [sic] morally correct rather than personally beneficial”.

Reichers (1985: 468) is of the opinion that “organisational commitment as behaviour is visible when organisational members are committed to existing groups within the organisation”. Therefore, organisational commitment is a state of being in which organisational members are bound by their actions and beliefs that sustain their activities and their own involvement in the organisation

Indridason, T. and Wang, C. L., (2008) observed that if employees are made part of the organizational decision making process, their commitment levels would increase. Moreover, commitment has been proved to be an effective predictor of job performance and citizenship behavior. Creating organizational commitment involves interaction, educational awareness, and cooperation-raising programs for the people and rewarding system in the organizations

3.1. Statement of the problem

Many researchers have conducted the study to examine the Job satisfaction leading to organizational commitment in various sectors, however, the researcher made a novel attempt considering select public sector bank employees to understand the factual. The unique aspect of this study is that the researcher made an attempt to identify what are the factor leading to job dissatisfaction and also whether there is lack of Affective commitment, Continuance commitment and Normative commitment that can influence in their job of employees working in select public sector banks in Coimbatore. Opinion survey method was used to collect data from 122 respondents working in the select public sector banks to identify the problems and suggest measures for the management to satisfy the employees and also to improve their job commitment.

3.2. Objectives of the study

- To study the job satisfaction among employees working in select public sector banks in Coimbatore.
- To find out the organizational commitment among employees of the select banks.
- To contribute suggestions for policy implications.

4. METHODOLOGY

The methodology of this study includes the description of research design, sample size, sampling technique, development and description of tool, data collection procedure and method of analysis. The study is descriptive in nature and depends upon primary data. Questionnaire was prepared for the collection of primary data. Data was collected from both Primary and Secondary sources. The objective of the study has been accomplished with the

help of primary data collected from 122 employees working in select public sector banks through a structured questionnaire. Secondary data was collected from previous researches, official statistics, articles in journals, web information etc. Stratified Random Sampling Technique was used. Relevant statistical techniques like Percentage analysis and Weighted Mean are used for the study.

5. LIMITATIONS OF THE STUDY

The present study was limited up to 8 public sector banks, hence it lacks universal applicability. Some respondents were hesitant to answer the questions hence, there may be some chances of bias.

6. DATA ANALYSIS AND RESULTS

Percentage analysis was used to compute the opinion on demographic variables. Further descriptive statistics with Weighted Average and Rank was used to measure the dimensions viz. Job Satisfaction and Job Commitment (Affective, Continuance and Normative).

6.1. Demographic Variables

The study is conducted to analyze the Job Satisfaction and Job Commitment among Employees working in select Public Sector Banks in Coimbatore District. Demographic variables of the employees' are such as age, gender, marital status, educational qualification, designation, experience and monthly income are prepared and presented hereunder.

Table 1 Demographic Variables of the Employees working in Select Public Sector Bank

Sl. No.	Demographic Variables		Respondents (122 Nos.)	Percentage (100%)
1.	Age	Below 30 years	35	28.7
		31 to 40 years	51	41.8
		Above 40 years	36	29.5
2.	Gender	Male	96	78.7
		Female	26	21.3
3.	Marital Status	Unmarried	58	47.5
		Married	64	52.5
4.	Educational Qualification	Graduates (UG/PG)	79	64.8
		Professional / Semi-Professional	23	18.9
		Others (M.Phil., Ph.D., etc.)	20	16.4
5.	Designation	Assistant Manager	27	22.1
		Officer	65	53.3
		Clerical / Sub-Staff	30	24.6
6.	Experience	Less than 5 years	41	33.6
		5 to 10 years	69	56.6
		More than 10 years	12	9.8
7.	Monthly Income	Less than Rs.30,000	43	35.2
		Rs.30,001 to Rs.40,000	55	45.1
		More than Rs.40,000	24	19.7

Source: Computed from Primary Data

It is clear that maximum (41.8%) of the employees working in select public sector banks are in the age group of 31 to 40 years, 29.5% of the respondents are in the age above 40 years and the remaining 28.7% of the employees are in the age below 30 years. It is clear that majority (78.7%) of the employees are male and 21.3% of the employees are female. It is evident that marginally more than half (52.5%) of the employees are married and little less than half (47.5%) of them are unmarried. It is clear that most (64.8%) of the employees are

graduates (UG / PG), while 18.9% of the employees are professionals / semi-professionals (CA, CWA, ACS, etc.) and the remaining 16.4% of them have other qualifications such as M.Phil. Ph.D., etc. It is clear that more than half (53.3%) of the employees are engaged as officers in the select public sector banks, 24.6% are working in clerical cadre / sub-staff cadre and the remaining 22.1% of the respondents are working as Assistant Managers. It is understood that more than half (56.6%) of the respondents are having 5 to 10 years experience, while 33.6% of the employees are having experience less than 5 years and the remaining 9.8% of the employees are having more than 10 years experience. It is clear that less than half (45.1%) of the employees are drawing income between Rs.30,001 and Rs.40,000, 35.2% of the employees are having income less than Rs.30,000 and the remaining 19.7% of the employees are having income more than Rs.40,000.

6.2. Job Satisfaction: Descriptive Statistics

Table 2 Opinion on Job Satisfaction of the Employees working in select Public Sector Banks

Opinion	Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	Wtd. Mean	Rank
The working conditions	12 0.098	36 0.590	15 0.369	37 1.213	19 0.779	3.049	5
My pay and the amount of work I do	11 0.090	26 0.426	34 0.836	42 1.377	6 0.246	2.975	6
The way my boss Handles his/her workers	0 0.000	0 0.000	14 0.344	51 1.672	54 2.213	4.230	1
The Competence of my supervisor in making decisions	13 0.107	38 0.623	35 0.861	23 0.754	10 0.410	2.754	9
The way my job provides for steady employment	5 0.041	18 0.295	27 0.664	49 1.607	20 0.820	3.426	3
The chances for advancement on this job	11 0.090	27 0.443	40 0.984	30 0.984	11 0.451	2.951	7
The way company policies are put into practice	6 0.049	19 0.311	30 0.738	42 1.377	22 0.902	3.377	4
The way my coworker get along with each other	2 0.016	16 0.262	28 0.689	49 1.607	24 0.984	3.557	2
The feeling of accomplishment I get from the job	7 0.057	41 0.672	31 0.762	31 1.016	9 0.369	2.877	8

Source: Computed from Primary Data

It is observed from the Table that rating of the employees working in select public sector banks was high with respect to the statement “The way my boss Handles his/her workers” with the mean of 4.230, followed by the statements based on the ranks highest to the least viz. “The way my coworker get along with each other”, “The way my job provides for steady employment”, “The way company policies are put into practice”, “The working conditions”, “My pay and the amount of work I do”, “The chances for advancement on this job”, “The feeling of accomplishment I get from the job” and finally, “The Competence of my supervisor in making decisions” with the mean scores of 3.557, 3.426, 3.377, 3.049, 2.975, 2.951, 2.877 and 2.754 respectively.

6.3. Job Commitment

Table 2 Opinion on Affective Commitment among employees working in Public Sector Banks

Affective Commitment	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Wtd. Mean	Rank
I would be very happy to spend the rest of my career with this organization.	8	18	48	38	10	2.803	3
	0.328	0.590	1.180	0.623	0.082		
I enjoy discussing my organization with people outside it.	12	31	42	31	6	3.098	1
	0.492	1.016	1.033	0.508	0.049		
I really feel as if this organization's problems are my own.	4	18	36	54	10	2.607	5
	0.164	0.590	0.885	0.885	0.082		
I think that I could easily become as attached to another organization as I am to this one	10	12	50	42	8	2.787	4
	0.410	0.393	1.230	0.689	0.066		
This organization has a great deal of personal meaning for me.	2	27	57	32	4	2.926	2
	0.082	0.885	1.402	0.525	0.033		

Source: Computed from Primary Data

It is observed from the Table that rating of the employees working in select public sector banks based on Affective Commitment was high with respect to "I enjoy discussing my organization with people outside it" with the mean of 3.098, followed by the second rank "This organization has a great deal of personal meaning for me" with the mean of 2.926, third rank was for the statement "I would be very happy to spend the rest of my career with this organization" with the mean of 2.803, fourth rank was for "I think that I could easily become as attached to another organization as I am to this one" with the mean of 2.787 and finally, the last rank was for the statement "I really feel as if this organization's problems are my own" with the mean of 2.607.

Table Opinion on Continuance Commitment among employees working in Public Sector Banks

Continuance Commitment	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Wtd. Mean	Rank
I am afraid of what might happen if I quit my job without having another one lined up.	24	41	17	24	16	2.730	5
	0.197	0.672	0.418	0.787	0.656		
It would be very hard for me to leave my organization right now, even if I wanted to.	14	20	31	45	12	3.172	2
	0.115	0.328	0.762	1.475	0.492		
Too much in my life would be disrupted if I decided I wanted to leave my organization now.	18	19	34	32	19	3.123	3
	0.148	0.311	0.836	1.049	0.779		
It wouldn't be too costly for me to leave my organization now.	12	29	23	40	18	3.189	1
	0.098	0.475	0.566	1.311	0.738		
Right now, staying with my organization is a matter of necessity as much as desire	8	34	42	29	9	2.975	4
	0.066	0.557	1.033	0.951	0.369		

Source: Computed from Primary Data

It is observed from the Table that rating of the employees working in select public sector banks based on Continuance Commitment was high with respect to "It wouldn't be too costly for me to leave my organization now" with the mean of 3.189, followed by the second rank

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“It would be very hard for me to leave my organization right now, even if I wanted to” with the mean of 3.172, third rank was for the statement “Too much in my life would be disrupted if I decided I wanted to leave my organization now” with the mean of 3.123, fourth rank was for “Right now, staying with my organization is a matter of necessity as much as desire” with the mean of 2.975 and finally, the last rank was for the statement “am afraid of what might happen if I quit my job without having another one lined up” with the mean of 2.730.

Table Opinion on Normative Commitment among employees working in Public Sector Banks

Normative Commitment	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Wtd. Mean	Rank
I believe that a person must always be loyal to his or her organization.	5	30	49	32	6	3.033	5
	0.041	0.492	1.205	1.049	0.246		
I believe that loyalty is important and therefore feel a sense of moral obligation to remain	5	4	12	85	16	3.844	2
	0.041	0.066	0.295	2.787	0.656		
I was taught to believe in the value of remaining loyal to one organization.	3	3	26	56	34	3.943	1
	0.025	0.049	0.639	1.836	1.393		
Things were better in the days when people stayed with one organization for most of their career	3	5	35	56	23	3.746	3
	0.025	0.082	0.861	1.836	0.943		
If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization.	7	9	26	66	14	3.582	4
	0.057	0.148	0.639	2.164	0.574		

Source: Computed from Primary Data

It is observed from the Table that rating of the employees working in select public sector banks based on Normative Commitment was high with respect to “I was taught to believe in the value of remaining loyal to one organization” with the mean of 3.943, followed by the second rank “I believe that loyalty is important and therefore feel a sense of moral obligation to remain” with the mean of 3.844, third rank was for the statement “Things were better in the days when people stayed with one organization for most of their career” with the mean of 3.746, fourth rank was for “If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization” with the mean of 3.582 and finally, the last rank was for the statement “I believe that a person must always be loyal to his or her organization” with the mean of 3.033.

7. MAJOR FINDINGS

- Maximum (41.8%) of the employees working in select public sector banks are in the age group of 31 to 40 years
- Majority (78.7%) of the employees are male
- Marginally more than half (52.5%) of the employees are married
- Most (64.8%) of the employees are graduates (UG / PG)
- More than half (53.3%) of the employees are engaged as officers in the select public sector banks
- More than half (56.6%) of the respondents are having 5 to 10 years experience,
- Less than half (45.1%) of the employees are drawing income between Rs.30,001 and Rs.40,000

- It is observed that the highest rank based on Job Satisfaction was for the statement “The way my boss Handles his/her workers” and the last rank was for “The Competence of my supervisor in making decisions”.
- It is evident that the highest rank based on Affective Commitment was for the statement “I enjoy discussing my organization with people outside it” and the last rank was for “I really feel as if this organization’s problems are my own”.
- It is clear that the highest rank based on Continuance Commitment was for the statement “It wouldn’t be too costly for me to leave my organization now” and the last rank was for “am afraid of what might happen if I quit my job without having another one lined up”.
- It is found that the highest rank based on Normative Commitment was for the statement “I was taught to believe in the value of remaining loyal to one organization” and the last rank was for “I believe that a person must always be loyal to his or her organization”.

8. SUGGESTIONS

8.1. Job Satisfaction

- It is observed from the study maximum (40.33%) of the employees of the public sector banks were dissatisfied and highly dissatisfied towards the working condition. The working condition can be improved by necessary amenities like work place convenience with proper lighting, rest room and also provision of necessary resting time and also provide proper seating arrangement and ensure proper working condition.
- It is observed that 41% of the respondents were dissatisfied with the competence of their superior on making decisions. It is recommended that coordination with senior officers before making decision will not only help the bank to pitch high in their quality aspects also helps to improve the leadership qualities of the superiors.
- Many of the employees felt dissatisfied towards the accomplishment in their job. The management shall take initiatives to identify the potential of the staff and allot the work to the strength of the individual which not only make them happy but also can extract the maximum productivity.

8.2. Affective Commitment

- It is understood that few of the respondents disagree and strongly disagree that they do not feel much happy to spend rest of their career in the organization. It is clear that the sense of commitment and attachment towards their job is much lacking due to disinterest in the job which may bring in attrition. Therefore it is recommended that the management shall take all necessary initiatives to identify the area of interest and also find the reason for their disinterest by retaining the employee in the job and utilize the resource to the maximum without lack of commitment.
- More than half of the respondents feel the problem of the organization as their own which is a good commitment shown towards the job, however, it is suggested that their job is not only their individual contribution but also collective commitment of the entire team; therefore, it is recommended that policy makers shall ensure stress free environment for any individual due to over commitment.

8.3. Continuance Commitment

- It is evident that high number of respondents agree and strongly agree about the lack of continuance commitment if they leave their job without another one line up to take over the responsibility. This is due to lackadaisical attitude of the employee. The author criticizes the management’s lack of understanding about the employee during the time of recruitment. It is recommended that certain level of compensation through monetary benefits for training another person if the respondents leave the job abruptly or make it mandatory to train another person and leave the organization. Suggestion in favour of employee shall be counseled for

the personal reasons such as family commitment, health disorders due to work stress need to be identified by the organization to help them work continuously

8.4. Normative Commitment

- It is observed from the result that the respondents lack in their normative commitment based on belief to be loyal to their organization which is not a positive attitude lead to organizational commitment. The sense of lacking commitment is not only the fault of employee but also the blame goes in favour of the management. It is suggested that the environment shall be competitive to elevate the individual career prospect and also motivate their spirit towards normative commitment. Change in job or assignment may drive the employees feel high in their job without losing interest that can improve the individual commitment and also enhance the banks prospects.

9. CONCLUSIONS

It is observed from the study that majority of the employees working in select public sector banks were found to be happy and satisfied with their job which also can influence their commitment level in their institutional settings. However, there are few areas needed immediate attention by the management and policy makers to overcome the problems related to their satisfaction level due to lack of interest and commitment towards the job may lead to attrition. Necessary policy implications by the policy makers to improve the working condition conducive and keep them motivated and also make them feel that they are part of the organization where their commitment and productivity is much needed for the individuals growth and the growth of the bank as well.

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