

# Impact of Job Satisfaction and Awareness towards Organisational Objectives and Policies on the Various Dimensions of Organisational Commitment: An Investigation among Employees of Public Sector Banks in Erode District

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## Abstract

Organisational commitment is an issue of prime importance and it directly affects employees' job involvement. Commitment is a sort of bond between an employee and the organisation he is working for and the strength of this bond depends on various factors. Organisational commitment has a strong relation with the employee behaviour. If an employee is committed to his organization, it would reduce the chances or occurrences of absenteeism and turnover. Hence, the present study aims to measure the various dimensions of organisational commitment and the impact of factors such as job satisfaction and awareness on organizational objectives and policies on organizational commitment among the employees of public sector banks in Erode district. The study has revealed that the increase in job satisfaction level of the employees resulted in emotional attachment towards their organisation. Further, of the different types of organizational commitment perceived among employees, job satisfaction was high among the 'affectively committed' employees. It is suggested that the employees' feelings of value and their sense of belonging should be nurtured through improved job design, enhanced job environment, job skills training and performance incentive plans.

**Keywords:** Affective Commitment, Continuance Commitment, Job Satisfaction, Normative Commitment

## 1. Introduction

The concept of workplace commitment is questionable in this rapidly changing globalized corporate environment. "Love your job not your organization" becomes the mantra of many people. Giving importance to the skill set of employees and ignoring their values has become a common practice. But the long term employee commitment directly leads to the success of an organisation as well as the business. In the globalization context, the working environment is highly competitive, complex but attractive. However, building employee commitment is essential for business sustainability.

## 2. Review of Literature

**Bushra Arif and Yasir Aftab Farooqi**<sup>1</sup> explored the impact of work life balance on job satisfaction and organisational commitment among teaching employees of university of Gujarat. **Tung N. Nguyen, et al.**<sup>2</sup> probed the factors affecting employees' organisational commitment in banks in Vietnam. **Ayyub Sheikhy and Forough Farzan**<sup>3</sup> reported the role of employees' personal values in customer orientation, and organisational commitment. **Emmanuel Emmanuel Affum-Osei, et al.**<sup>4</sup> examined the relationship between organisational commitment and demographic variables among bank employees in Ghana. **Saba**

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Nosheen<sup>5</sup> provided empirical evidence about the relationship between career self-management and organisational commitment. Almarshad<sup>6</sup> developed and tested a model for examining the relationship between employees' perceptions of quality of work life (QWL) and organisational commitment in the public and private sectors in Saudi Arabia. Luxmi and Ashu Vashisht<sup>7</sup> identified the effect of procedural fairness on employees' job satisfaction and organization commitment in a few public and private sector banks in and around Delhi. Sadia Khan<sup>8</sup> made an attempt to study the organisational commitment among public and private school teachers. Misbah Hayat Bhatti, et al.<sup>9</sup> checked the impact of job stress on organisational commitment in the banking sector. Low Bee Kee, et al.<sup>10</sup> examined the relationship between financial compensation and organisational commitment among workers in the banking industry, Malaysia.

However, the present study focuses on the impact of job satisfaction and awareness on organisational objectives and policies on organisational commitment.

### 3. Objective of the Study

To develop a model that relates the three dimensions of the organizational commitment, awareness on objectives and policies and job satisfaction of the sample respondents.

### 4. Methodology

Both the primary and secondary data were collected and used in the present study. Primary data was collected through a well structured questionnaire during April 2015 to March 2016.

### 4.1 Sampling Design

In the selection of sample employees working in public sector commercial banks in Erode district, a **disproportionate stratified random sampling method** was used. Erode district has been purposively selected for the study since, in the year 2015 it was found that out of 23 commercial banks, 7 banks possessed more number of branches and more number of employees when compared to other commercial banks, namely State Bank of India with 36 branches, Indian Overseas Bank with 47 branches, Corporation Bank with 12 branches, Bank of Baroda with 10 branches, Canara Bank with 44 branches, Indian Bank with 14 branches and Bank of India with 6 branches hiring on the whole 1014 employees in the district. However, the study was based on 475 sample respondents comprising clerical, officer and manager category of employees.

### 4.2 Tools of analysis

- To assess the level of awareness on bank's objectives and policies, level of job satisfaction and dimensions of organisational commitment, simple percentages were computed.
- To determine the association of bank employees' awareness on objectives and policies, and job satisfaction with that of their three dimensions of organisational commitment, Structured Equation Model was used.

### 5. Level of Awareness on Objectives and Policies of Bank- Percentage Analysis

To assess the awareness level of the bank employees, five statements have been framed to collect their opinion as displayed in Table 1.

**Table 1.** Awareness on objectives and policies of bank

| S.No. | Statement  | SA             | A              | N              | DA            | SDA          |
|-------|--|----------------|----------------|----------------|---------------|--------------|
| 1.    | Bank often conducts programmes to create awareness on organizational policies and procedures     | 129<br>(27.2%) | 172<br>(36.2%) | 102<br>(21.5%) | 46<br>(9.7%)  | 26<br>(5.5%) |
| 2.    | As a public sector undertaking the bank is accountable to the people                             | 140<br>(29.5%) | 159<br>(33.5%) | 96<br>(20.2%)  | 52<br>(10.9%) | 28<br>(5.9%) |
| 3.    | Always have a sense of social obligation to serve the society                                    | 129<br>(27.2%) | 162<br>(34.1%) | 112<br>(23.6%) | 47<br>(9.9%)  | 25<br>(5.3%) |
| 4.    | Bank operates in a highly specialized scenario with latest technology to provide better services | 215<br>(45.3%) | 110<br>(23.2%) | 78<br>(16.4%)  | 41<br>(8.6%)  | 31<br>(6.5%) |
| 5.    | Feel the bank ensures good corporate health by adopting sound management practices               | 108<br>(22.7%) | 153<br>(32.2%) | 132<br>(27.8%) | 50<br>(10.5%) | 32<br>(6.7%) |

SA - Strongly Agree; A - Agree; N - Neutral; DA - Disagree; SDA - Strongly Disagree

**Table 2.** Level of satisfaction towards job

| S. No. | Factors  | HS             | S              | N              | DS            | HDS           |
|--------|--|----------------|----------------|----------------|---------------|---------------|
| 1.     | Financial rewards  | 182<br>(38.3%) | 137<br>(28.8%) | 78<br>(16.4%)  | 43<br>(9.1%)  | 35<br>(7.4%)  |
| 2.     | Nature of work assigned  | 135<br>(28.4%) | 164<br>(34.5%) | 85<br>(17.9%)  | 50<br>(10.5%) | 41<br>(8.6%)  |
| 3.     | Opportunities for Promotion / career advancement with clarity of rules and regulations                                   | 169<br>(35.6%) | 202<br>(42.5%) | 53<br>(11.2%)  | 28<br>(5.9%)  | 23<br>(4.8%)  |
| 4.     | Inter-personal relationship  | 117<br>(24.6%) | 133<br>(28.0%) | 161<br>(33.9%) | 39<br>(8.2%)  | 25<br>(5.3%)  |
| 5.     | Superior –subordinate relationship   | 126<br>(26.5%) | 174<br>(36.6%) | 106<br>(22.3%) | 42<br>(8.8%)  | 27<br>(5.7%)  |
| 6.     | Conducive working environment  | 165<br>(34.7%) | 157<br>(33.1%) | 75<br>(15.8%)  | 47<br>(9.9%)  | 31<br>(6.5%)  |
| 7.     | Challenges in the job  | 172<br>(36.2%) | 162<br>(34.1%) | 76<br>(16.0%)  | 37<br>(7.8%)  | 28<br>(5.9%)  |
| 8.     | Opportunities to use skills and abilities  | 141<br>(29.7%) | 163<br>(34.3%) | 83<br>(17.5%)  | 49<br>(10.3%) | 39<br>(8.2%)  |
| 9.     | The way the work competence is recognized  | 188<br>(39.6%) | 131<br>(27.6%) | 87<br>(18.3%)  | 40<br>(8.4%)  | 29<br>(6.1%)  |
| 10.    | Amount of freedom to decide how to do work assigned  | 179<br>(37.7%) | 151<br>(31.8%) | 79<br>(16.6%)  | 43<br>(9.1%)  | 23<br>(4.8%)  |
| 11.    | Sponsorship by the bank for various trainings and conferences  | 176<br>(37.1%) | 137<br>(28.8%) | 75<br>(15.8%)  | 51<br>(10.7%) | 36<br>(7.6%)  |
| 12.    | Employees' acquaintance with the changing procedures and regulations of the bank through refresher / orientation courses | 195<br>(41.1%) | 121<br>(25.5%) | 83<br>(17.5%)  | 44<br>(9.3%)  | 32<br>(6.7%)  |
| 13.    | Due recognition given to the development of employees  | 148<br>(31.2%) | 187<br>(39.4%) | 79<br>(16.6%)  | 32<br>(6.7%)  | 29<br>(6.1%)  |
| 14.    | Encouragement for the employees' higher studies.   | 110<br>(23.2%) | 183<br>(38.5%) | 99<br>(20.8%)  | 49<br>(10.3%) | 34<br>(7.2%)  |
| 15.    | The adjustability and suitability of work timings  | 162<br>(34.1%) | 186<br>(39.2%) | 61<br>(12.8%)  | 38<br>(8.0%)  | 28<br>(5.9%)  |
| 16.    | Industrial Relations   | 101<br>(21.3%) | 122<br>(25.7%) | 148<br>(31.2%) | 57<br>(12.0%) | 47<br>(9.9%)  |
| 17.    | The sufficiency of fund allocation for training  | 135<br>(28.4%) | 142<br>(29.9%) | 117<br>(24.6%) | 47<br>(9.9%)  | 34<br>(7.2%)  |
| 18.    | Welfare Measures   | 107<br>(22.5%) | 144<br>(30.3%) | 161<br>(33.9%) | 38<br>(8.0%)  | 25<br>(5.3%)  |
| 19.    | Suitable incentives and social security benefits   | 97<br>(20.4%)  | 115<br>(24.2%) | 138<br>(29.1%) | 74<br>(15.6%) | 51<br>(10.7%) |
| 20.    | Participation in decision-making   | 116<br>(24.4%) | 134<br>(28.2%) | 125<br>(26.3%) | 59<br>(12.4%) | 41<br>(8.6%)  |
| 21.    | Motivation Programmes  | 121<br>(25.5%) | 171<br>(36.0%) | 106<br>(22.3%) | 46<br>(9.7%)  | 31<br>(6.5%)  |
| 22.    | Grievance Handling   | 91<br>(19.2%)  | 113<br>(23.8%) | 145<br>(30.5%) | 66<br>(13.9%) | 60<br>(12.6%) |

HS – Highly Satisfied; S–Satisfied; N–Neutral;  
DS – Dissatisfied; HDS – Highly Dissatisfied

It can be inferred from Table 1 that a maximum of 45.3 percent of the respondents strongly agreed that their 'bank operates in a highly specialized scenario with latest technology to provide better services', while in respect of other statements like 'their bank often conducts programmes to create awareness on organizational policies and procedures', 'as a public sector undertaking the bank is accountable to the people', 'always have a sense of social obligation to serve the society' and 'feel the bank ensures good corporate health by adopting sound management practices' a maximum of 36.2, 33.5, 34.1 and 32.2 percent of the sample respondents agreed respectively.

## 6. Satisfaction Level of the Employees towards their Job - Percentage Analysis

To assess the job satisfaction level of the select bank employees, 22 factors have been identified to collect their opinion as shown in Table 2.

It can be perceived from Table 2 that a maximum of 38.3, 34.7, 36.2, 39.6, 37.7, 37.1 and 41.1 percent of the respondents were highly satisfied towards the job factors like 'financial rewards', 'conducive working environment, challenges in the job', 'the way the work competence is recognized', 'amount of freedom to decide how to do work assigned', 'sponsorship by the bank for various trainings and conferences', and 'employees' acquaintance with the changing procedures and regulations of the bank through refresher/orientation courses' respectively. Whereas in respect of factors like 'nature of work assigned', 'opportunities for promotion / career advancement with clarity of rules and regulations', 'superior-subordinate relationship',

'opportunities to use skills and abilities, due recognition given to the development of employees', 'encouragement for the employees' higher studies', 'the adjustability and suitability of work timings', 'the sufficiency of fund allocation for training', 'welfare measures', and 'participation in decision-making and motivation programmes', a maximum of 34.5, 42.5, 36.6, 34.3, 39.4, 38.5, 39.2, 29.9, 30.3, 28.2 and 36.0 percent of the respondents were satisfied respectively.

## 7. Opinion of the Respondents towards Affective Commitment

Affective commitment means the employees' positive emotional attachment to the organization and it shows to what extent the employees want to stay in their current banking environment. For this, six statements have been selected from Allen and Meyer (1996)<sup>11</sup> questionnaire to collect the opinion of the respondents was displayed in Table 3.

It can be inferred from Table 3 that a majority of 51.8% of the respondents strongly agreed that 'they would be very happy to spend the rest of their career in this banking organization', while a maximum of 44.6% of them strongly agreed that 'the bank has a great deal of personal meaning for me'.

## 8. Opinion of the Respondents towards Continuance Commitment

Continuance commitment is the degree to which the employees feel the need to stay in the organisation. To find the opinion of the respondents towards continuance commitment level, six statements have been selected from

**Table 3.** Opinion of the respondents towards affective commitment

| S.No. | Statement   | SA             | A              | N              | DA             | SDA            |
|-------|---|----------------|----------------|----------------|----------------|----------------|
| 1.    | I would be very happy to spend the rest of my career in this banking organization | 246<br>(51.8%) | 102<br>(21.5%) | 68<br>(14.3%)  | 32<br>(6.7%)   | 27<br>(5.7%)   |
| 2.    | I really feel as if this bank's problems are my own.                              | 151<br>(31.8%) | 139<br>(29.3%) | 104<br>(21.9%) | 48<br>(10.1%)  | 33<br>(6.9%)   |
| 3.    | I do not feel like part of the family at my bank.                                 | 38<br>(8.0%)   | 43<br>(9.1%)   | 69<br>(14.5%)  | 143<br>(30.1%) | 182<br>(38.3%) |
| 4.    | I do not feel emotionally attached to this bank.                                  | 41<br>(8.6%)   | 73<br>(15.4%)  | 91<br>(19.2%)  | 160<br>(33.7%) | 110<br>(23.2%) |
| 5.    | The bank has a great deal of personal meaning for me.                             | 212<br>(44.6%) | 136<br>(28.6%) | 75<br>(15.8%)  | 29<br>(6.1%)   | 23<br>(4.8%)   |
| 6.    | I do not feel a strong sense of belonging to my bank.                             | 36<br>(7.6%)   | 56<br>(11.8%)  | 84<br>(17.7%)  | 155<br>(32.6%) | 144<br>(30.3%) |

Note: SA - Strongly Agree; A - Agree; N - Neutral; DA - Disagree; SDA - Strongly Disagree

**Table 4.** Opinion of the respondents towards continuance commitment

| S.No. | Statement  | SA             | A              | N              | DA            | SDA          |
|-------|--|----------------|----------------|----------------|---------------|--------------|
| 1.    | It would be very hard for me to leave my bank right now, even if I wanted to   | 170<br>(35.8%) | 116<br>(24.4%) | 112<br>(23.6%) | 43<br>(9.1%)  | 34<br>(7.2%) |
| 2.    | Too much of my life would be disrupted, If I decided to leave my bank right now  | 206<br>(43.4%) | 130<br>(27.4%) | 81<br>(17.1%)  | 32<br>(6.7%)  | 26<br>(5.5%) |
| 3.    | Right now, staying with my bank is a matter of necessity as much as desired.   | 215<br>(45.3%) | 112<br>(23.6%) | 76<br>(16.0%)  | 42<br>(8.8%)  | 30<br>(6.3%) |
| 4.    | I feel that I have too few options to consider leaving the bank  | 141<br>(29.7%) | 153<br>(32.2%) | 105<br>(22.1%) | 48<br>(10.1%) | 28<br>(5.9%) |
| 5.    | One of the few negative consequences of leaving this bank would be the scarcity of available alternative   | 131<br>(27.6%) | 145<br>(30.5%) | 124<br>(26.1%) | 43<br>(9.1%)  | 32<br>(6.7%) |
| 6.    | One of the major reasons, I continue to work for this bank is that leaving would require considerable personal sacrifice, another bank may not match the overall benefits, I have here | 185<br>(38.9%) | 125<br>(26.3%) | 103<br>(21.7%) | 35<br>(7.4%)  | 27<br>(5.7%) |

SA - Strongly Agree; A – Agree; N – Neutral;  
DA – Disagree; SDA – Strongly Disagree

**Table 5.** Opinion of the respondents towards normative commitment

| S.No. | Statement  | SA             | A              | N              | DA            | SDA            |
|-------|--|----------------|----------------|----------------|---------------|----------------|
| 1.    | I do not feel any obligation to remain with my current bank management                                       | 39<br>(8.2%)   | 135<br>(28.4%) | 85<br>(17.9%)  | 54<br>(11.4%) | 162<br>(34.1%) |
| 2.    | Even if it were to my advantage, I do not feel it would be right to leave my bank now                        | 108<br>(22.7%) | 135<br>(28.4%) | 147<br>(30.9%) | 52<br>(10.9%) | 33<br>(6.9%)   |
| 3.    | I would feel guilty if I left my bank now  | 133<br>(28.0%) | 148<br>(31.2%) | 94<br>(19.8%)  | 52<br>(10.9%) | 48<br>(10.1%)  |
| 4.    | This bank deserves my loyalty  | 212<br>(44.6%) | 133<br>(28.0%) | 66<br>(13.9%)  | 39<br>(8.2%)  | 25<br>(5.3%)   |
| 5.    | I would not leave my banking organization right now because I have a sense of obligation to the people in it | 129<br>(27.2%) | 141<br>(29.7%) | 96<br>(20.2%)  | 66<br>(13.9%) | 43<br>(9.1%)   |
| 6.    | I owe a great deal to my banking organization  | 166<br>(34.9%) | 131<br>(27.6%) | 81<br>(17.1%)  | 63<br>(13.3%) | 34<br>(7.2%)   |

SA - Strongly Agree; A – Agree; N – Neutral;  
DA – Disagree; SDA – Strongly Disagree

Allen and Meyer (1996)<sup>12</sup> constructed statements and their opinion was drawn as displayed in Table 4.

It is inferred from Table 4 that a maximum of 35.8, 43.4, 45.3 and 38.9 percent of the respondents had strongly agreed towards the continuance commitment statements like 'it would be very hard to leave their bank right now, even if wanted to', 'too much of life would be disrupted if decided to leave the bank right now,' 'right now, staying with the bank is a matter of necessity as much as desired' and 'one of the major reasons to continue to work for this bank is that leaving would require considerable personal sacrifice and another bank may not match the overall benefits enjoyed here' respectively.

## 9. Opinion of the Respondents towards Normative Commitment

Normative commitment relates to what extent the employees feel as an obligation that they should remain with their organization. For examining the normative commitment, the six statements of Allen and Meyer (1996) have been selected to draw their opinion as displayed in Table 5.

It can be perceived from Table 5 that a maximum of 44.6 and 34.9 percent of the respondents strongly agreed towards normative commitment statements like 'this bank deserves my loyalty' and 'I owe a great deal to my banking organization' respectively.

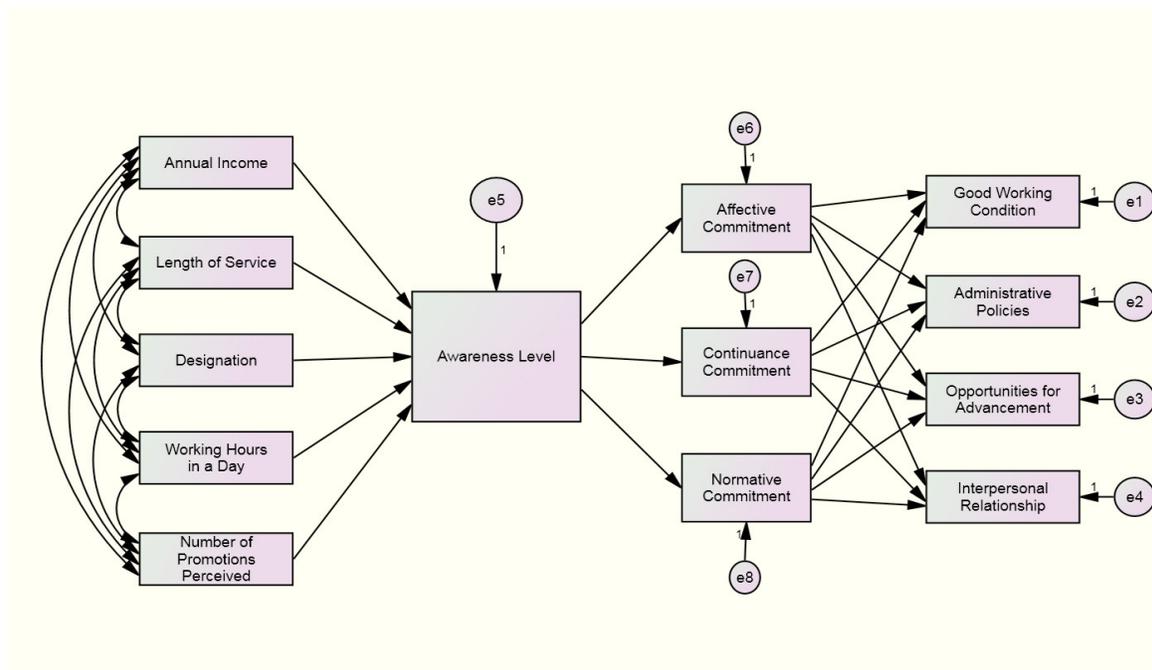


Figure 1. Hypotheses formulated model for organisational commitment, awareness level and job satisfaction of bank employees.

## 10. Mapping among Awareness, Organisational Commitment and Job Satisfaction - Structural Equation Modelling

In order to ascertain to what extent the organizational commitment in various dimensions is present among the bank employees in Erode district, the structural equation model was applied for, annual income, length of service, designation, working hours in a day, number of promotions perceived, awareness level, three dimensions of organisational commitment and four dimensions of job satisfaction.

Figure 1 reveals the hypotheses formulated model for organisational commitment, awareness level and job satisfaction of bank employees.

The confirmatory test result showed good fit of the measurement model as shown in Table 6.

Table 6. Model fit summary

| No. | Test Factor                           | Value  | Criteria* | Result   |
|-----|---------------------------------------|--------|-----------|----------|
| 1   | Chi-Square                            | 215.11 | p>0.05    | 1% level |
| 2   | Chi-Square / df (48)                  | 4.481  | 2.0-5.0   | Good Fit |
| 3   | GFI (Goodness-of-fit index)           | 0.959  | >0.95     | Good Fit |
| 4   | AGFI (Adjusted goodness-of-fit index) | 0.954  | >0.95     | Good Fit |

|   |   |       |       |          |
|---|---|-------|-------|----------|
| 5 | CFI (Comparative fit index)                     | 0.985 | >0.95 | Good Fit |
| 6 | NFI (Normed fit index)                          | 0.976 | >0.95 | Good Fit |
| 7 | TLI (Tucker-Lewis index)                        | 0.961 | >0.95 | Good Fit |
| 8 | RMSEA (Root mean square error of approximation) | 0.024 | <0.07 | Good Fit |

\* Criteria recommended by Schumacker & Lomax (2004)<sup>13</sup> Hu and Bentler (1999)<sup>14</sup>, and Hair et al., (1998)<sup>15</sup>

Table 6 discloses that the estimated value for the model is 4.481 which satisfies the required condition. Similarly, the required value of root mean square error of approximation (RMSEA) should be less than 0.07. Against this value, the estimated model value is 0.024 which highly validates the result. Similarly, model fit indices (GFI-0.959, AGFI-0.954, CFI-0.985, NFI-0.976 and TLI-0.961) for this model indicates that the model fits well.

### 10.1 Research Hypotheses

H<sub>1</sub>-H<sub>5</sub> : There is no significant association between annual income, length of service, designation, working hours in a day, number of promotions perceived and the endogenous variable 'awareness level'.

H<sub>6</sub>-H<sub>8</sub> : There is no significant association between awareness level and 3 dimensions of organisational commitment

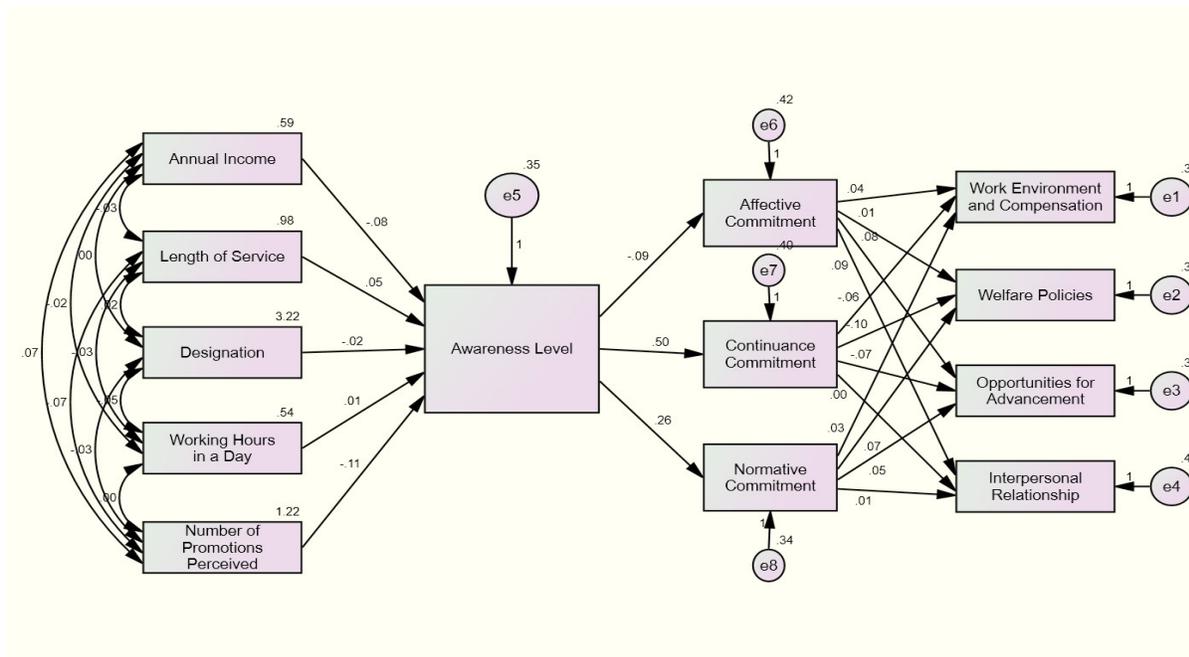


Figure 2. Resulted hypotheses model for organisational commitment and job satisfaction of bank employees.

(Affective Commitment, Continuance Commitment, Normative Commitment)

H<sub>9-12</sub>: There is no significant association between Affective Commitment and various dimensions of Job Satisfaction (Work Environment and Compensation, Welfare Policies, Opportunities for Advancement, Interpersonal Relationship).

H<sub>13-16</sub>: There is no significant association between Continuance Commitment and various dimensions of Job Satisfaction (Good Working Condition, Administrative Policies, Opportunities for Advancement, Interpersonal Relationship).

H<sub>17-20</sub>: There is no significant association between Normative Commitment and various dimensions of Job Satisfaction (Good Working Condition, Administrative Policies, Opportunities for Advancement, Interpersonal Relationship).

Regression weights between exogenous and endogenous factors are shown in figure 2, followed by Table 7.

It can be inferred from Table 7 that the hypotheses 3, 4, 16 and 20 are accepted and so there is no significant association between designation and awareness level, working hours in a day and awareness level, Continuance Commitment and Interpersonal Relationship and Normative Commitment and Interpersonal Relationship.

Further, it can be inferred that the hypotheses 1, 2 and 5 are rejected and so there is a close significant association between annual income, length of service, number of promotions of the respondents and their awareness level

towards organisational objectives and policies. However, the variables- annual income and number of promotions show negative association with the awareness level of the respondents, while the variable- length of service has positive association with the level of awareness of the respondents towards objectives and policies of their bank.

The null hypotheses 6, 7 and 8 are also rejected and so, it indicates that there is a close significant association of awareness level with affective commitment, continuance commitment and normative commitment. Among the three relationships, awareness has negative relationship with affective commitments and positive relationship with continuance commitment and normative commitment.

There is a close positive association between affective commitment and the four dimensions of satisfaction level of the bank employees due to rejection of null hypotheses 9, 10, 11 and 12. Whereas, the hypotheses 13, 14 and 15 are being rejected, there is a close negative significant association between continuance commitment and job satisfaction factors like good working condition, administration policies and opportunity for advancement. On the other hand, due to accepted hypothesis 16, there is no close association of continuance commitment with interpersonal relationship.

In analyzing the relationship of normative commitment with the four dimensions of job satisfaction factors, the null hypotheses 17, 18 and 19 are rejected and so there is close significant association between normative commitment and job satisfaction factors like good working condition,

**Table 7.** Regression Weights

| Hypothesis No.  | Measured Variable      |   | Latent Variable             | Estimate | S.E.  | C.R.   | 'p' value           |
|-----------------|------------------------|---|-----------------------------|----------|-------|--------|---------------------|
| H <sub>1</sub>  | Annual Income          | → | Awareness Level             | -0.079   | 0.035 | -2.257 | 0.025**             |
| H <sub>2</sub>  | Length of Service      | → | Awareness Level             | 0.046    | 0.017 | 2.706  | 0.006*              |
| H <sub>3</sub>  | Designation            | → | Awareness Level             | -0.017   | 0.015 | -1.133 | 0.257 <sup>NS</sup> |
| H <sub>4</sub>  | Working Hours in a Day | → | Awareness Level             | 0.011    | 0.037 | 0.297  | 0.766 <sup>NS</sup> |
| H <sub>5</sub>  | Number of Promotions   | → | Awareness Level             | -0.113   | 0.025 | -4.520 | 0.000*              |
| H <sub>6</sub>  | Awareness Level        | → | Affective Commitment        | -0.086   | 0.019 | -4.526 | 0.000*              |
| H <sub>7</sub>  | Awareness Level        | → | Continuance Commitment      | 0.501    | 0.048 | 10.438 | 0.000*              |
| H <sub>8</sub>  | Awareness Level        | → | Normative Commitment        | 0.255    | 0.044 | 5.795  | 0.000*              |
| H <sub>9</sub>  | Affective Commitment   | → | Good Working Condition      | 0.044    | 0.008 | 5.500  | 0.000*              |
| H <sub>10</sub> | Affective Commitment   | → | Administration Policies     | 0.012    | 0.003 | 4.000  | 0.000*              |
| H <sub>11</sub> | Affective Commitment   | → | Opportunity for Advancement | 0.081    | 0.041 | 1.976  | 0.048**             |
| H <sub>12</sub> | Affective Commitment   | → | Interpersonal Relationship  | 0.090    | 0.028 | 3.214  | 0.000*              |
| H <sub>13</sub> | Continuance Commitment | → | Good Working Condition      | -0.057   | 0.019 | -3.000 | 0.000*              |
| H <sub>14</sub> | Continuance Commitment | → | Administration Policies     | -0.099   | 0.039 | -2.538 | 0.011**             |
| H <sub>15</sub> | Continuance Commitment | → | Opportunity for Advancement | -0.066   | 0.018 | -3.667 | 0.000*              |
| H <sub>16</sub> | Continuance Commitment | → | Interpersonal Relationship  | 0.001    | 0.044 | 0.023  | 0.986 <sup>NS</sup> |
| H <sub>17</sub> | Normative Commitment   | → | Good Working Condition      | 0.032    | 0.005 | 6.400  | 0.000*              |
| H <sub>18</sub> | Normative Commitment   | → | Administration Policies     | 0.070    | 0.015 | 4.667  | 0.000*              |
| H <sub>19</sub> | Normative Commitment   | → | Opportunity for Advancement | 0.051    | 0.014 | 3.643  | 0.000*              |
| H <sub>20</sub> | Normative Commitment   | → | Interpersonal Relationship  | 0.006    | 0.052 | 0.115  | 0.912 <sup>NS</sup> |

**Note :** \* - Sig. at 1% level; \*\* - Sig. at 5% level; NS – Not Significant

administration policies and opportunity for advancement. On the other hand, the null hypothesis 20 is accepted and so there is no significant relationship between normative commitment and interpersonal relationship.

## 11. Key Findings

- A maximum of 45.3 percent of the respondents strongly agreed that their 'bank operates in a highly specialized scenario with latest technology to provide better services'.
- A maximum of 42.5 percent of the respondents were satisfied towards 'opportunities for promotion / career advancement with clarity of rules and regulations'.
- A majority of 51.8 percent of the respondents strongly agreed that 'they would be very happy to spend the rest of their career in this banking organization'.
- A maximum of 45.3 percent of the respondents strongly agreed that 'right now, staying with my bank is a matter of necessity as much as desired'.
- There is a close significant association between normative commitment and job satisfaction factors like good working condition, administration policies and opportunity for advancement.

## 12. Conclusion

The structural equation modelling has exposed that the variables length of service has positive significant association with the 'level of awareness of the respondents towards objectives and policies of their bank'. The change of awareness level reflects a change in affective commitment negatively, while continuance commitment and normative commitment positively. The change of affective commitment reveals the change of job satisfaction of the bank employees reciprocally. The changes in continuance commitment reflect the negative significant changes in good working condition, administration policies and opportunities for advancement. The increase in job satisfaction factors like 'good working condition', 'administration policies' and 'opportunities for advancement' increases their normative commitment level.

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