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# JOB SATISFACTION AN ANTECEDENT TO ORGANIZATIONAL COMMITMENT: AN EMPIRICAL STUDY

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**ABSTRACT**

*The purpose of this descriptive, co-relational and cross-sectional study was to gain a better understanding of the relationships between job satisfaction and organizational commitment of employees, and their impact Sales executives and operational executives in leading Indian private banks in India. Data were collected by the distribution of two questionnaires among 240 employees of three leading Indian bank in Pune city through convenience sampling. The results of the paper indicate that Bank employees are moderately satisfied with their jobs and committed to their organization. Employees' job satisfaction and organizational commitment were closely inter-related (P < 0.001). The positive correlation between the two was expected. This may be due to external factors, such as job market conditions, which may influence perceived opportunities for career advancement elsewhere. The impact of such external factors is outside the scope of this study, but will have to be investigated in further research. As job satisfaction and organizational commitment have strong correlation with turnover, it is very important to reinforce them by applying the right human resource policies.*

*Keywords: job satisfaction, organizational commitment, affective commitment, normative commitment, continuance commitment*

*JEL Classification: M12*

## INTRODUCTION

Today organizations are constantly wrestling with revolutionary trends like global competition, technological changes, product innovation, deregulation, demographic changes, and at the same moment, they must endeavor to implement trends towards a service and information age (Kane, 2000). In India, economic reforms initiated by Government about two decade ago, have changed the landscape of banking sector. This sector underwent many changes after the economic reform which affected the ownership pattern of

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bank, cost of fund as well as opportunities to earn, introduction of broad range of service and management of priority sector. Economic reforms have generated a new mix of players (public sector banks, foreign banks and foreign banks) in the banking sector. In order to remain competitive it requires recognition of the importance of customers, their need identification and fulfillment of that need through innovative product supplemented by advanced technology. Due to globalization, private banks are facing many challenges which includes market segmentation, product positioning, innovative delivery channels, cross selling etc. hence, they have to re-orchestrate their resources in the form of organized branch networks, reduction in the establishment cost, honing the skill of staff to perform multiple task.

Commercial banks have started realizing the need of motivated human capital for their survival in the face of global competition, rapid changing business environment and other upcoming challenges. Organization can gain competitive advantage through harnessing the potential available in the employee by creating a learning and positive work culture and support all employees to the organizational goal. Society has now transformed into knowledge based where human capital is considered a key resource and essential for the survival of the business entity. New paradigm organizations recognize that an important element in business management practices is the need to successfully motivate and retain skilled employees who survive organizational restructuring, reorganizing and re-engineering initiatives (Clark, 2001). Strategic staffing is now an emerging issue because the ability to hold on to talented and skilled employees can be crucial for future survival (Whitner, 2001).

To triumph over there restraint a strong and healthy bonding should be created and maintained between employer and employees. Unless and until, the internal customers are satisfied and motivated for the task accomplishment and goal achievement, hardly any bank can achieve success (Adi, 2000). In essence, human resources of any organization are the most essential part, so the need to influence and persuade them towards organizational goal becomes necessary, if not evitable. Due to lack of motivation, a number of symptoms can be seen among the employees like low morale, declining productivity, higher rate of absenteeism, decrease in output quality etc.

Organizations formulate human resource policies which genuinely reflect their beliefs and principles and the relationship between employers and employees. These policies are modified on the timely basis that can deal with the current problems or requirements. Human resource department implement certain practices that can motivate and modify the existing practices which can motivate their workforce. These motivational practices include remuneration, recognition, training and career advancement,

promotion practices, challenging task, communication etc. (Oakland and Oakland 2001).

The aim of this study is to investigate whether job satisfaction is an antecedent to organizational commitment or not. The findings of this study will help HR managers to improvise the current motivational practices so that it can reduce inter personal conflict among theses frontline executives.

## LITERATURE REVIEW

Job satisfaction has been defined in a number of ways by many researchers. According to Vroom (1964) job satisfaction is defined as the positive orientation of an individual towards the role which he or she is presently performing. Hackman and Oldham (1975) defined it as the degree to which the employee is satisfied and happy with his or her current employment. According to Spector (1997), job satisfaction includes feeling of an employee towards his or her job, consisting different factors of the job. Cranny, Smith and Stone (1992) described that job satisfaction is the reaction to a job on the basis of employees comparing actual output to be desired with the expected or deserved output. A more comprehensive definition is given by Evans (2000), it is a state of mind encompassing all those feelings determined by the extent to which the individual perceives her/his job-related needs to be being met. According to Akhtar (1994), appreciating attitude of the boss and good job experience give positive emotional stage that leads to job satisfaction. Job satisfaction is a pleasurable or positive emotional state resulting from the perception of the one's job as fulfilling or allowing the fulfillment of one's important job values, providing these are compatible with one's physical and psychological needs (McPhee & Townsend, 1992). Job satisfaction can be defined as an individual's total feeling about their job and the attitudes they have towards various aspects or facets of their job, as well as an attitude and perception that could consequently influence the degree of fit between the individual and the organization (Ivancevich & Matteson 2002). A person with high job satisfaction emerges to hold generally positive attitudes than one who is dissatisfied to hold negative attitudes towards their job (Robbins 1993).

Cherrington (1994) has identified two aspects in understanding the concept of job satisfaction while performing his studies on job satisfaction. The two aspects are facet satisfaction and overall satisfaction. A facet of job satisfaction can be described as any part of a job that produces feelings of satisfaction or dissatisfaction (Spector 1997). This perspective can be useful to organisations that wish to identify employee retention areas in which improvement is possible (Westlund & Hannon 2008). Facet satisfaction refers to the tendency for an employee to be more or less satisfied with various facets or aspects of the job (Johns, 1996) whereas Overall satisfaction focuses

on the general internal state of satisfaction or dissatisfaction within the individual. Hence, Job satisfaction is implicit as affective response to the job viewed either in its entirety (global satisfaction) or with regard to some particular aspects (facet satisfaction) i.e. pay, supervision etc. (Tett, Meyer, & John, 1993).Wallace and Schwab (1974) in their research found that pay is the most important factor linked to employee satisfaction. There are many factors like recognition, training and career development, promotion practices adopted by organization, communication, working environment, company policies, team work, leadership style adopted by the superiors etc. which can affect job satisfaction. Many researchers have correlated job satisfaction with enhanced job performance, positive work values, high levels of employee motivation, and lower rates of absenteeism, turnover and burnout (Begley & Czajka, 1993).

Many theoretical analyses have criticized job satisfaction as being too narrow conceptually (Andre Bussing *et al.*, 1999). There are generally three accepted dimension of job satisfaction. First, job satisfaction is an emotional response to a job situation. It cannot be seen; it can only be inferred. Second, job satisfaction is often determined by how well outcomes meet or exceed expectations. For example, if employees of one department feel that they are working much harder than other department but are receiving fewer rewards, they will probably have a negative attitude towards their work. They will be dissatisfied. On the other hand, if they feel that they are being treated well and are being paid fairly, they are likely to have a positive attitude towards job and will be considered as job satisfied. Third, job satisfaction represents several related attitude.

Job satisfaction can reduces the cost of operation by many ways. If the employees are satisfied with the current employment and have a chance for growth in the organization, their absenteeism will reduce. Satisfaction leads to employee motivation which results in task error. Hence the productivity per employee can be increased with the help of employee satisfaction. Attrition rate can be checked with the help of satisfied work force. Now a day's management practitioners are more focused and devising various methods for improving satisfaction among their employees. Greater job satisfaction equates to both a better quality of life and better physical health, and thus potentially greater performance and productivity (Cranny et al., 1992). Work is an important aspect of people's lives as most people spend a large part of their lives at work place, an understanding of the factors involved in job satisfaction is very much crucial to improving employee's performance and productivity. Furthermore, apart from the importance of job satisfaction, it has been seen that satisfied employees have better health and live longer. Satisfaction at the workplace carries over to the employee's life outside the life. For management satisfied work force translates into higher productivity due to less interruption caused

by absenteeism or core employee quitting the organization, as well as into lower medical costs (Saimir and Jonida, 2013). Job satisfaction can be assessed by summing the satisfaction reported for many different aspects of the job and the work condition. Such an assessment will give an accurate picture of the employee's total job satisfaction (Falkenburg and Schyns, 2007).

## ORGANIZATIONAL COMMITMENT

According to Porter, Steers, Mowday and Bouline (1974) organizational commitment is a strong belief in and acceptance of the organization's goal and values, willingness to exert considerable effort on behalf of the organization. In the definition of organizational commitment values plays a vital role. If an individual's value matched up with the operating values of the organization, then the individual would be more committed towards the organization than the individual whose personals value differed from the organizational goal. Organizational contract is a psychological contract between employee and employer. It describes an individual perception regarding the terms and condition of shared exchange agreement between the employee and employer (Robinson and Rousseau, 1994). Psychological contract should establish a balance between employee's contribution (effort an employee put into an organization) and the inducements (returns from the organization) they receive from the organization. Any imbalance between the two above stated factors can have adverse effect on the commitment of an individual towards an organization. Employees will agree to do many things for their organization if they perceive that their employing organization is also committed towards their personal values (Eisenberger *et al.*, 1986).

According to Katz and Kahn (1978), employees who are committed to their organization may show more willingness to participate in extra-role activities. These employees are supposed to be more innovative and creative which provides organization a competitive edge over their competitors. Mathieu and Zajac (1990) belives that developing a better perception of the progression associated with the organizational commitment has a positive effect on employee. Organizational commitment is a psychological contract between employee and employer which focuses on the employee-employer exchange relationships. Employees reciprocate the employer treatment by enhancing their attitudes, engaging in organizational supportive behaviour or both (Roehling, 1996). Employees will offer their commitment to the organization in reciprocation for the perceived organizational support (POS) there are getting from their employing organization. Perceived organizational support (POS) describes the extent to which employees believe that the organization value their contribution and cares about their well being (Eisenberger *et al.*, 1986).

According to Meyer and Allen (1993) who have proposed the three component model of organizational commitment, organizational commitment can be conceived with the help of three core themes namely affective, continuance and normative commitment. Commitment can be seen as an affective point of reference towards the organization (affective commitment), acknowledgement of the consequences of leaving the organization (continuance commitment), and an ethical responsibility to stay with the organization (normative commitment) (Meyer and Allen, 1993).

**AFFECTIVE COMMITMENT**

According to Meyer and Allen (1997), individual's psychological or emotional connection, their identification in the organization and their participation refers to the affective commitment. It describes employee's emotional attachment to the organization. Employees who are attached to an organizational at an emotional level usually remains with the continuing organization because they find their individual employment relationship is in harmony with the goals and values of the organization. Affective commitment development among employees involves recognition with the organization and internalization of the organizational principles and standards (Beck and Wilson, 2000). Affective commitment among employees increases when employees accumulate positive work experience with the employing organization. Researchers suggest that when an employee develops positive work experience, their affective commitment towards the organization increase significantly.

**CONTINUANCE COMMITMENT**

Continuance commitment is based on the employee's awareness of the cost associated with leaving the organization (Meyer and Allen, 1997). Because of the individual's awareness or the consideration of the expenses and threats linked to leaving the organization, continuance commitment is considered to be calculative (Meyer and Allen, 1997). In Continuance commitment individual remains with the employing organization because of the money they earn as a result of the time spent in the organization. Continuance commitment differs from affective commitment where individuals remain with an organization because they are emotionally ties with the organization's principles. Organization having high level of Continuance commitment may keep an employee tied with them but it is unlikely to produce a high level of performance from them.

**NORMATIVE COMMITMENT**

Normative commitment can be explained as a sense of employee's responsibility to continue with his or her employment with a specific

organization (Meyer and Allen, 1997). The normative element is seen as the commitment individual consider normally appropriate regarding their enduring with a specific organization, irrespective of how much status improvement or fulfillment the organization provides the individual over the years (March and Mannari, 1977). Normative commitment is also considered as an employee's feeling of obligation to remain with the organization. Feeling of obligation to remain with the employing organization can be developed from familial and societal norms. Development of the normative commitment can develop from organizational socialization. Organization that values loyalty and that systematically and consistently communicates that value to the employee can develop normative commitment among their employee.

Among the various types of commitment, affective commitment is considered as the most desirable and beneficial for an organization (Meyer and Allen, 1997). Mathieu and Zajac (1990) found that antecedents to affective commitment can be categorized as personal characteristics, job characteristics and organizational characteristics. Personal characteristics relate to age, gender, marital status job tenure and educational level. Job characteristics focus on skill variety, task autonomy and job challenge. Organizational characteristics include organizational policies, recognition to their employees, effective communication and a healthy working environment. An organization can therefore exhibit commitment to its employees in many ways. They can provide fair and ample compensation, recognize their employee for their achievement, providing training and development for career advancement, a high level of job satisfaction and share its profit.

## JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT

Many researchers have found a positive correlation between job satisfaction and organizational commitment (Mathieu & Zajac, 1990). According to William and Hazer (1986) there is a direct link between job satisfaction and organizational commitment. According to them job satisfaction is an antecedent of organizational commitment. Job satisfaction and organizational commitment have been associated with various outcomes of organization like performance and turn over intention. Job satisfaction and organizational commitment are positively related to performance (Benkhoff, 1997) whereas they are negatively related to turnover (Clugston, 2000) and turnover intention (Lum, Kervin, Clark, Reid & Sirola, 1998). The vast majority of research indicates that there is a positive relationship between job satisfaction and work commitment.

In the light of new business environment that includes downsizing, lay off, merger and acquisition, globalization and diversity, job satisfaction and

organizational commitment have resurfaced as an important topic of study. Many research studies and the field of organizational behavior in general treat satisfaction and organizational commitment as different attitude. For example, employees who are satisfied with their jobs may not like the highly bureaucratic organization for which they work for. After globalization there are many opportunities available for the educated and potential employee. There may be many employees who like their job but are not loyal towards their organization. They are searching for the new opportunities which are available for them.

Job satisfaction is mainly concerned with the employee's attitude towards the job but commitment is considered at the level of organization. There are number of factors which can distinguish job satisfaction from organizational commitment. Organizational commitment is more universal, reflecting a general affective response to the organization as a whole while job satisfaction reflects one's response either to one's job or to certain aspects of one's job (Mowday *et al.*, 1979). Hence, in job satisfaction specific task environment where an employee perform his or her duty is taken into consideration whereas in organizational commitment focus is given to the attachment to the employing organization as a whole. Organizational commitment is a slow process it develops consistently over time whereas job satisfaction is quite dynamic in nature. Any change in the work environment or organizational polices can affect job satisfaction. Furthermore, job satisfaction and work commitment may not necessarily occur simultaneously. It is possible that an employee may exhibit high levels of job satisfaction without having a sense of attachment or obligation to remain in the organization. Similarly, a highly committed employee may dislike the job he or she is doing (exhibiting low levels of job satisfaction) (McPhee & Townsend, 1992).

Job satisfaction is an antecedent of organizational commitment (Van Scotter 2000). According to the investigation, carried out by Aydogdu and Asikgil (2011), on the employees working in the service and production industry, a significant relationship is discovered between affective commitment and internal and external job satisfaction. Similar to this finding, it is realized that there is also a significant relationship between normative commitment and external and internal job satisfaction. Whereas a negative relationship was found out between internal job satisfaction and normative commitment; contrary to the expected findings, they found out a significant and positive relationship between external job satisfaction and continuance commitment. Dirani and Kuchinke (2011) investigated the relationship between job satisfaction and organization commitment in five Lebanese banks. Results of the research showed that satisfaction and commitment were significantly correlated and satisfaction was a good predictor of commitment. Ahmad and Oranya (2010) aimed to examine the

relationship between nurses job satisfaction and organizational commitment in culturally and developmentally different societies, Malaysia and England. According to results, there was a positive and significant correlation between job satisfaction and total organizational commitment for both countries.

## Statement of the Hypotheses

### Employee Satisfaction is positively related to organizational commitment

## METHODOLOGY

Survey research design method was used in this study. It involves using a questionnaire having statements for the independent variables and the dependent. Cross sectional study was used for this study. There are 21 private sectors bank operating in India. The list of banks is taken from the website of Indian Banks' Association (IBA). Out of which 20 private sector banks have their branches in the Pune district. Nanital Bank Ltd. has no branch operating in Pune city. Quota sampling technique, a form of non probability sampling was used for the study. From the 20 Indian banks operating in Pune city, three banks were chosen for the study. These banks had more number of branches in Pune city. Banks selected for the study are ICICI Bank, HDFC Bank and Axis Bank. They have 51, 47 and 45 number of branches respectively in Pune city. The ratios between the branches were 1.13:1.04:1 which is equivalent 1:1:1. Sampling elements are the basic units of population. They can be individuals, households, housing units, parts of an organization etc. the sampling units chosen for this study are the sales and operational executives whose tenure are in between one to five years in the same organization. Employees having less than one year are excluded from the study because they are on probation period and are not entitled to get all the benefits of the bank.

The questionnaire was divided into two sections A and B, section A consisted of general information like name of the bank, tenure, base salary etc. based on nominal and ordinal scaling, while section B contained questions relating to motivational practices adopted by Indian private bank, job satisfaction and work commitment, based on five point Likert scale. In this study sales executives and operational executives, both frontline executives having same qualification but works under different department with different role and responsibilities are taken as a sample.

## PROCEDURES FOR DATA ANALYSIS

All the statistical analysis has been done at the research centre of Padmashree Dr. D.Y.Patil Institute of Management Studies. The researcher and the supervisor were involved in planning of data collection and execution

of the same in the form of data analysis. In this study regression analysis was used to examine the relationship between job satisfaction and organizational commitment for the frontline employees who are having same qualification but works under different department with different role and responsibilities.

**HYPOTHESIS TESTING AND DISCUSSION**

This section of the study deals with the statistical testing of the hypotheses and also interpreting the result making use of regression analysis.

**Hypothesis: Employee Satisfaction is positively related to organizational commitment**

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .695[a] | .484 | .481 | .35275 |

a. Predictors: (Constant), satisfaction

**ANOVA[b]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 27.735 | 1 | 27.735 | 222.893 | .000[a] |
| | Residual | 29.615 | 238 | .124 | | |
| | Total | 57.350 | 239 | | | |

a. Predictors: (Constant), satisfaction
b. Dependent Variable: commitment

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | .578 | .164 | | 3.514 | .001 |
| | satisfaction | .772 | .052 | .695 | 14.930 | .000 |

a. Dependent Variable: commitment

Regression analysis was performed on the organizational commitment of both sales and operational executives as the dependent variable and their job satisfaction as the independent variable. Results of the regression analysis indicate much of the variation in the dependent variable is explained with adjusted $R^2$ of 0.481 and F- value 222.893 (p = 0.000) with Job satisfaction. The figure reveals that 48.1% of the total variance of organizational commitment is explained by employees' job satisfaction.

Regression coefficient ($\beta$ = 0.772) was significantly different from zero (t=14.930; p = 0.000) at the 5% significance level. Therefore, results of

regression analysis support the fifth hypothesis. Thus null hypothesis is not accepted and its alternative hypothesis that Employee Satisfaction is positively related to organizational commitment supported by the data collected for this study. hence it is concluded that job satisfaction is an antecedent to organizational commitment.

## LIMITATIONS OF THE STUDY

There are numerous uncontrolled extraneous factors like personal traits of the respondents', family background; individual differences etc. which could influence the model variance however these are excluded from the study. In this study primary focus is laid on the impact of motivational practices on two different samples (sales executives and operational executives) and the relation between employees' job satisfaction and their commitment towards the organization. Like all field research this study has its own limitation. During data collections many respondents seem to hesitate fill the questionnaire with an apprehension that they may lose their job if they reveal their actual perception subjecting this study to personal bias. In order to minimize the effect of biasness, personal identity of the respondents has been kept secret.

Private Banks taken for this study mostly prefers local employees with vernacular background as front line executives for the post of sales executives so that they can generate more business for the banks with personal contact. Local people consider English as a foreign language. Hence their consideration of English as a foreign language could have affected the affect of the response. To conquer this problem, the questions in the questionnaire are well explained to the respondents before they rate it.

Although 240 respondents from three different banks have been taken for this study, this sample is not large enough to reflect the factual image of the private bank functioning across in India. In addition, only three banks that have more number of branches in Pune city are considered as sample for this study. Other private banks, public sector banks and co-operative banks were not part of this study. Therefore, the findings of this study may not be generalized for the entire banking sector. There are some shortcomings in selecting the sampling unit. The recruitment policy varies from bank to bank. Employees of the grade such as sales executives and operational executives in Axis Banks and ICICI banks are hired by the bank themselves. These employees are on the bank pay roll from the day of induction whereas employees of these grade in HDFC banks are outsourced from HBL global private limited who are devoid of the benefits given to them by the bank. Hence in order to overcome this limitation public bank officers and sales manager of HDFC bank are taken as sample in this study.

**FUTURE DIRECTIONS AND RESEARCH**

Longitudinal research can be a complementary to this study. The facts and findings and some of the arguments can be used as a starting point for such research. Longitudinal studies are helpful to establish causal direction among the relationships investigated during this study. During longitudinal studies, it may be possible to observe over a time if employees' job satisfaction and their organizational commitment measured at one point of time are associated with negative beliefs and outcomes at another set of time. This will help HR managers to redesign their motivational practices. With the help of longitudinal studies, it would be possible to examine further, the changing nature of job satisfaction and organizational commitment throughout an employee's tenure, with emphasis on the motivational practices adopted by the Indian private banks and reaction to maintain equity and transparency in the exchange agreement.

This study restricts itself to the banking sector and only to three private banks that have higher number of branches in Pune city. Further research can be done by taking banks of co-operatives and public sector. Future research will need to confirm to what extent the linkage between motivational practices with job satisfaction and organizational commitment does also exist for other industries. Further, future empirical studies should include psychological linkage and extend the investigation to distinguish the dimensions of job satisfaction and organizational commitment. Study also restricts itself to certain grade of employees in bank.

**CONCLUSION**

This study has gone a substantial way towards meeting its main objectives, which was to study the relationship between job satisfaction and organizational commitment Therefore; this study addressed the gap in the literature in relation to private sector banks. Findings of this study will be helpful to describe job satisfaction was positively related to organizational commitment. Commitment. Hence findings and suggestions of this study will be helpful to HR managers to examine various motivational practices which are currently implemented by them. Furthermore, HR manager can modify the currently used motivational practices to minimize the negative impact on frontline executives.

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