IMPACT OF PSYCHOLOGICAL CLIMATE, LEARNING CULTURE ON JOB SATISFACTION: AN EMPIRICAL STUDY IN INDIAN PRIVATE BANKS

Jagadeeswara Reddy[*] and D BhanuSree Reddy[**]

Abstract: Indian Private Banks are confronting significant difficulties in creating user interface framework for better customer service. In this procedure employees encountering high pressure to meet their objectives and are less happy with their employments, there are numerous studies substantiating this. Literature review reveals that relationship between psychological climate and learning culture, and job satisfaction has been studied individually. In this manner, the present study tries to recognize the variables impacting job satisfaction. The components considered in the study are psychological climate and organisational learning culture. The sample consisted of 320 employees of 4 private banks. The study looks at the influence of psychological climate on job satisfaction when mediated by learning the culture. The study found that there is a critical connection between psychological climate and learning culture, and job satisfaction. The outcomes have accommodated partial mediation of organisation learning culture in explaining the relationship between psychological climate and job satisfaction.

Keywords: Psychological climate, Organisation learning culture, Job Satisfaction.

INTRODUCTION

India has opened the avenues for banking industry post LPG policy (liberalisation, privatisation & globalisation). India has seen reliable development rate above 5 % for as far back as two decades. The world has begun taking a gander at India because of its robust financial growth policies. Banks assumes a real part in it. Indian Banking frameworks comprise of "scheduled commercial banks" and "non-scheduled commercial banks". Scheduled commercial banks further categorised into "public sector banks, private sector banks (old and new) and foreign banks" (Dwivedi and Charyulu, 2011). From the evidence of literature review private banks are development driven (Singh & Kohli, 2006), technological advanced (Jha, et al., 2008), decent pay, promotion purely based on merit (Malik et al., 2010) and less job security due to poor performance (Thakur, 2007). The move of innovative evolution has conveyed more difficulties to representatives of managing an account part, which has brought about more work pressure, which in the long run prompt less job satisfaction (Shrivastava & Purang, 2009). To get accustomed to updated technology employee needs to undergo several training programs. Subsequently, prompts more workload result in less job satisfaction. Employee's satisfaction is a key prioritizing element for the organisation success (Meena and Dangayach 2012). Research

* Research Scholar, VIT B-School, VIT University, Tamil Nadu, India. *Email: Jsirigireddy9@ gmail.com, Corresponding Author*

** Senior Professor, VIT B-School, VIT University, Tamil Nadu, India. *Email: dbhanusreereddy@ vit.ac.in*

outline to measure the employee satisfaction levels with help of psychological climate and learning culture in the Indian private banks. There are numerous studies relating to consequences to psychological climate and organisation learning culture. There is hardly any literature available that has examined relationship between psychological climate, organisation learning culture and job satisfaction. The present study uncovers the relationship by portraying organisation learning culture as a mediating variable that strengths the relationship between psychological climate and job satisfaction with special reference to banking domain. The literature for the same follows.

LITERATURE REVIEW

Job Satisfaction

Marcson (1960) has said that making job environment requesting and testing was the most ideal approach to expanding the worker efficiency. Dunnette, and Jorgenson (1972) set forth that underpayment will bring about less productivity and low execution. Spector's Job satisfaction survey was utilized to measure the level of job satisfaction (Spector, 1997). Locke (1976) embodies job satisfaction as a "pleasurable or positive excited state happening on account of the assessment of one's job or job experiences". Job satisfaction can be noted as a mentality, which Porter et al., (1974) perceived as conduct that may be "rapidly formed" and a "transitory" "work attitude" generally connected with correct and broad parts of the work atmosphere. Job satisfaction may conceivably be marked as a multi-dimensional gather comprising of both intrinsic and additionally extrinsic job components (Howard and Frick, 1996; Card et al, 2012). The certain requirement for job satisfaction is pointed predominantly on account of its impact upon worker duty (Agho et al., 1993). Panghal and Bhambu (2013), Hossain (2014) have demonstrated that organizational contextual elements for occasion pay, development openings, job security, among others, affect a representative's comprehension of job satisfaction. Banking sector job satisfaction has been concentrated altogether by searching for the relationship between employee, relationship amongst representatives and managers, hierarchical progressive system, pay and advancement openings (Sowmya and Panchanatham, 2011). Few employees are generally satisfied with their job while others are prone to frustration and dissatisfaction (Aamodt, 2013). Saleem et al., (2013) completed a study to distinguish the effect of variables, for example, enrollment and determination, nature of work, job stretch, identity and correspondence on job satisfaction of representatives in managing an account industry. Bowra and Nasir (2014) and Jeet and Sayeeduzzafar (2014) has considered the connection and effect of execution evaluation on representative inspiration and job satisfaction. They held that reasonableness of execution

examination on job satisfaction and inspiration are interrelated with regards to banking sector.

Psychological Climate

Psychological climate has been on the other hand characterized as "a set of perceptions that describe how an individual cognitively appraises the environment, based on personal experience" (Barkhi & Kao, 2011, p. 125). Psychological climate is typically comprehended to be the genuinely resilient nature of the inside environment of the association as see by its individuals (James et al., 1990). Climate, contingent upon whether authoritative or psychological, keeps on being customarily operationalized in connection to people's responses to the assessment of their regular job environment (Litwin and Stringer, 1968; D'Amato and Zijlstra, 2008). In this relationship, it must be observed that in light of the fact that the edge of reference with regards to psychological climate is the individual, it will be therefore a totally special develop from organizational climate (Swift and Campbell, 1998). As a result, furthermore they conceptualized psychological climate as an individual's experiential reflection of his/her customary experiences at their work environment, besides resulting sense-production of the same (James et al., 1990, Alexandrov et al., 2007). In such association, literature review of psychological climate signifies that individual convictions together with practices are its basic outcomes (James et al., 1978). Psychological climate was beneficial to the present research predominantly in light of the fact that its association with job satisfaction could offer administration with valuable knowledge to evacuating the obstructions to inspiration. Some normal workplace concerns connected with climate are the simply the same as those for satisfaction, particularly, high turnover, absenteeism, duty, and profitability (Meglino et al., 1989). This climate is the employee's perspective on the workplace vibe inside the association. Making out of authoritative factors, the workspace environment has the ability to influence employee's discernment identifying with possible motivating forces together with circumstances (Woodard et al., 1994). Climate is entirely not like organization culture. Culture refers to the more profound, unknowingly captured beliefs that guide work force inside any association (Schein, 1985). Psychological climate components have been utilized to decide the subjective representations of the hierarchical environment. These elements create importance and additionally essentialness on an individual level (James and James, 1989, Ginu George, 2015).

Organizational Learning Culture

Organizational learning culture is under steady development, "moving along an infinite continuum towards a harmonious learning environment" (Graham & Nafukho, 2007, p. 282). Organizational learning culture (OLC) is considered as a

fundamental segment that would increment organizational commitment (Joo, 2010). Thus, organization's dedication to learning can be seen as the ability to change existing practices by imparting new practices (Calisir, F et al., 2013). Establishments which have organized learning and advancement have found expanded employees' job satisfaction, effectiveness, furthermore gainfulness Watkins and Marsick (1993). Organizational learning is a complicated approach that speaks to the development and advancement of new information furthermore may maybe change conduct (Slater and Narver, 1995). Firms that has built up a hearty learning culture are extraordinary at making, obtaining and exchanging information, alongside improving conduct to uncover new understanding and knowledge (Huber, 1991). Senge (1990) comprehended organizational learning as 'a predictable improvement of skill and even its change into information organization combined with pertinent to their central goal', notwithstanding the way that Huber (1991) watched it similar to a mix of four procedures: data securing, data appropriation, data elucidation and organizational memory. Chiva and Alegre, (2009) were a great deal less constrained in their definition by announcing that organizational learning gets to be evident with regards to organizations secure data (information, understandings, know-how, strategies and methods) of any sort by any methods. Dimovski (1994) gave a general thought of past examination furthermore revealed four unique perspectives on organizational learning. His model could combine instructive, interpretational, key and behavioral techniques to organizational learning and sketched out it as a component of data procurement, data and actualities elucidation and resulting behavioural and psychological alterations which will, thusly, be reflected in organizational execution. Strong organizational learning culture ought to unquestionably infer that an organization learns and acts quicker and is therefore great in dealing with its development forms (Skerlavaj et al., 2010) Earlier studies here outline that organizational learning culture incredibly upgrades learning results at individual level, group/bunch level joined with at organizational level and thusly affect organizational achievement (Egan et al., 2004; Yang et al., 2004). Hung et al., (2010) in the meantime, put it that the effect of organizational learning culture on organizational viability is circuitous.

Psychological Climate and Job Satisfaction

Job satisfaction is predicated generally on the psychological climate of any organization (Ang and Koh, 1997). Eisenberger et al., (1990) recorded that a productive relationship exists between employees' perspectives of being esteemed and thought about and (a) reliability in executing set up job duties; (b) verbalized association in the organization; and (c) advancement in backing of the organization, maybe without quick reward or individual acknowledgment. The employees' conviction is vital for organization to comprehend since they attempt to build

up a climate that cultivates great dispositions identifying with one's job (M. E. Schneider and Reichers, 1983). Swift and Campbell (1998) investigated the basics of job satisfaction and psychological climate in connection to deals directors. Burke et al., (2002) fortified this indistinguishable approach while deciding 41 diverse job atmosphere qualities that clarify the individual's psychological climate. Untangled characteristics thusly affect the levels of job satisfaction experienced. The timeframe furthermore exertion that is positively advanced at the working environment depends upon the psychological climate saw by the employees. In the event that administration is strong, considering that employees can render beneficial commitments to the organization, levels of job satisfaction will develop regarding the psychological climate. Sizable research throughout the years has been done on the capacity and flow of psychological climate – characterized as 'the implications that individuals ascribe to their jobs, co-workers, creators, pay, execution desires, open doors for advancement, value of treatment,and so forth' (James et al., 2008).

Organizational Learning Culture and Job Satisfaction

Organizational learning culture stands a decent positive impact on employee job satisfaction (Sabir and Kalyar, 2013). However, another observational study concentrating on data innovation employees exhibited that an organizational learning culture gave extensive impacts on job satisfaction alongside the inspiration to exchange learning (Egan et al., 2004). The components of a learning organization have the certain impact on job satisfaction, there are absolutely a number of studies on job satisfaction connected with distinctive traits of the learning organization. Mikkelsen, et al (2000) distinguished a positive association between learning climate and job satisfaction. Keller et al. , (1996) uncovered that work climate substantially affects job satisfaction and even group profitability, particularly interest, participation, and work significance. Rowden (2002) arrived at the conclusion that work environment learning encouraged a hoisted level of job satisfaction among employees. Chiva and Alegre (2008) recognized that organizational learning potential by a method for an empowering workplace has outcomes in making employees proficiencies together with job satisfaction.

Psychological Climate and Organisation Learning Culture

Employee states of mind have been found to associate with environmental factors that impact job satisfaction and turnover intention (Gaertner, 2000). Employee inspiration to exchange learning shows up additionally to be affected by organizational learning situations (Kontoghiorghes, 2001). Regardless of these related discoveries, very few accessible studies have investigated cooperations among these factors, particularly about Learning culture.
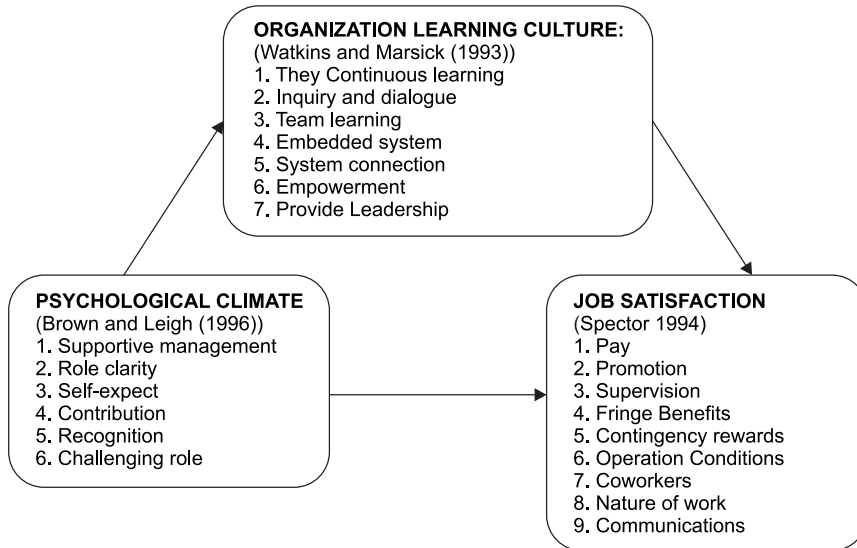
Proposed Model and Hypothesis

ORGANIZATION LEARNING CULTURE:
(Watkins and Marsick (1993))
1. They Continuous learning
2. Inquiry and dialogue
3. Team learning
4. Embedded system
5. System connection
6. Empowerment
7. Provide Leadership

PSYCHOLOGICAL CLIMATE
(Brown and Leigh (1996))
1. Supportive management
2. Role clarity
3. Self-expect
4. Contribution
5. Recognition
6. Challenging role

JOB SATISFACTION
(Spector 1994)
1. Pay
2. Promotion
3. Supervision
4. Fringe Benefits
5. Contingency rewards
6. Operation Conditions
7. Coworkers
8. Nature of work
9. Communications

Figure 1: Proposed conceptual frame work

Objectives of the Study

Primary point of this examination to analyze the relationship between psychological climate, organizational learning culture and job satisfaction among Indian Private Banks employees. This exploration plots relationship among variable and give valuable proposals to Indian private Bank employees. The main objective of the examination are:

1. To examine the relationship between psychological climate and job satisfaction in private banks employees in India.
2. To look at the relationship between organization learning culture and job satisfaction in private bank employees in India.
3. To examine the relationship between psychological climate and organization learning culture in private bank employees in India.
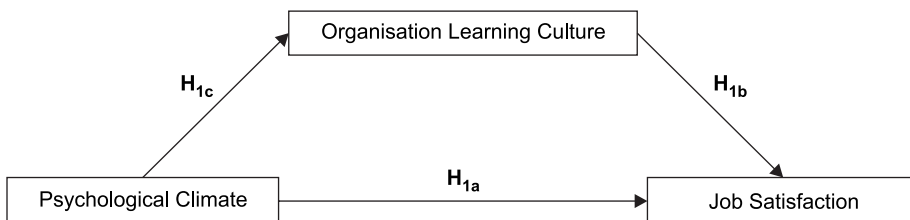
Hypothesis

Organisation Learning Culture

H_{1c}

H_{1b}

Psychological Climate

H_{1a}

Job Satisfaction

Figure 2: Hypothesised model

Main Hypothesis

H1: There is a significant impact of Psychological climate on Job satisfaction with mediation effect of Organizational learning Culture**.**

Sub Hypothesis

H1a: There is a significant impact on Psychological climate and job satisfaction.
H1b: There is a significant influence on organizational learning culture and job satisfaction.
H1c: There is a significant influence on Psychological climate and organizational learning culture.

Research Methodology

The research data was gathered from four banks from the private sector. The study adopted convenience sampling method. The banks chose for the current study are the main banks which have their central command in India with different branches spread all over India.

Participants

The sample comprised of 320 employees from four private banks situated in India. Every one of the respondents decided for the study were middle-level managerial staff. The purpose behind picking front end staff since they are known be well-versed with bank strategies and practices. The respondents were mostly aged between 25-35 years (85%) and rest between 35-50 years (15%). Survey was appropriated to target respondents by meeting them face to face. The objective respondents are connected with a portion of the reputed banks in South India.

Measurement & Reliability

Job Satisfaction is measured with 36 items of Job Satisfaction Survey (JSS) created by Spector (1994). Psychological Climate is measured by 21 items developed by Brown and Leigh (1996), Organization Learning Culture measured by utilizing 21 items formulated by Watkins and Marsicks (1997). The 5 point Likert scale was ranging from 1 = strongly disagree; 2 = disagree; 3 = neither agree nor disagree; 4 = agree; 5 = strongly agree. Reliability of the constructs was tested by using SPSS (version 22.0). Reliability statics provided in Table 1

DATA ANALYSIS

Partial Least Square method used to concentrate on the proposed conceptual model (Ringle et al., 2005). Andersen and Gerbing (1998) two stage technique was utilized to test the measurement model and structural model. Examination of data

was finished with the assistance of smart PLS version 2.0.M3. Statistical package for social science (SPSS) Version 22 used to import information and illuminate the descriptive statistics. Boot Strapping Method (re samples) used to test the criticalness of way co-efficient.

RESULTS AND DISCUSSION

Demographic

The respondents in this study are 25-35 (85%) and 35-50 (15%) years old. In this current study gender distribution is quite higher for male. Of the 320 respondents, 220 respondents (68.75 %) are male and 100 (31.25%) are female. Majority of the respondents 250 (78.125%) are found married while the remaining 70 (21.875%) of the respondents are unmarried. Respondents are also requested to mention their job type where 180 (56.25%) respondents are found as manager,140 (43.75%) are working as a senior manager and role in the organization. Average work experience is found 10.8 years where the maximum is 25 years and the minimum is 1 year.
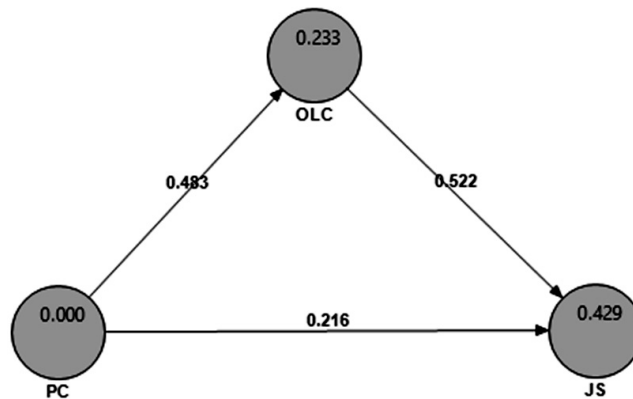
Model Testing using Smart PLS

Figure 3: Proposed Model with path-coefficients and Regression Weights.

Convergent Validity

TABLE 1: INTERNAL CONSISTENCY AND CONVERGENT VALIDITY OF THE INSTRUMENT

	AVE	Composite Reliability	R Square	Cronbach's Alpha
JS	0.5123	0.9013	0.4286	0.8948
OLC	0.5344	0.9124	0.2331	0.9065
PC	0.5787	0.9085	0	0.9008

*PC = psychological climate, *OLC = organsiation learning culture, *JS = job satisfaction

With the help of convergent validity researchers analyse measurement model. Hair et al. (2013) recommended average variance extracted value (AVE) to be greater than 0.5 for establishing convergent validity. From the table 1 it can be noticed that average variance extracted values (AVE) are greater than 0.5. This deliberating the convergence validity of all the proposed variables.

Discriminant Validity

Discriminant validity explains how one construct is distinct from the other construct in the model Churchill (1979). Discriminant validity calculated by assessing the correlations between constructs and the square root of AVE for that construct. The square root of AVE (there is one for each latent construct) should be larger than any correlation between any pair of latent constructs. Table 2 shows the discriminant validity of this study (the square root of the AVE is higher than the correlations values in the row and the column).

TABLE 2: LATENT VARIABLE CORRELATIONS WITH SQUARE ROOT OF AVE

	JS	*OLC*	*PC*
AC	**0.715751**	0	0
OLC	0.6267	**0.731027**	0
PC	0.4685	0.4828	**0.760723**

*PC = psychological climate, *OLC = organsiation learning culture,
*JS = job satisfaction

Discussion on Proposed Model

The result of present research has looked into the mediating role (refer Figure 3) played by the organisation learning culture with psychological climate in supporting towards job satisfaction. Empirical analysis shows that psychological climate accounted for 28.6% ($r^2 = 0.286$) variance with job satisfaction, therefore psychological climate significant impact upon job satisfaction, hence hypothesis 1a proved. Upon the inclusion of organisation learning culture the path co-efficient (β) reduced from 0.534 to 0.216. Likewise, the r^2 value has increased from 28.6 % (0.286) to 42.9 % (0.429), thus explaining mediation effect of organisation learning culture between psychological climate and job satisfaction, hence main hypothesis and sub hypothesis (H1a, H1b & H1c) are proved. The mediations was conformed by sobels test

From the table 3 path co-efficents are found to be significant. The path from pschological climate to organasitional learning culture and organasitional learning culture to job satisfaction are significant at $p = 0.01$ (99 % CI). The path from psychological climate to job satisfaction is significant at $p = 0..05$ (95% CI).
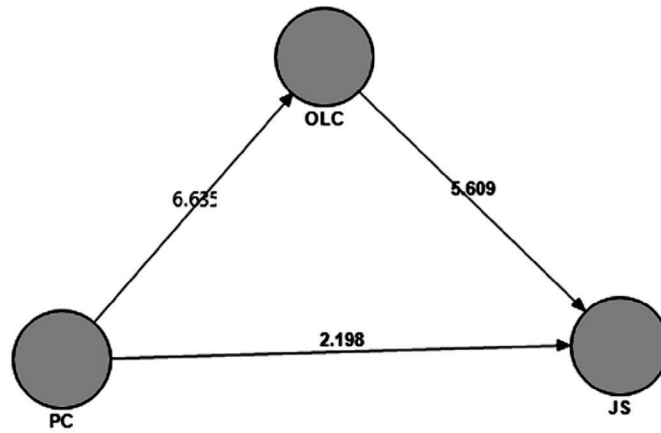
Figure 4: Picture representing *t*-values after boot strapping

TABLE 3: SIGNIFICANCE OF PATH CO-EFFICIENTS

Path	β path coefficient	t-values	p-value
PC- OLC	0.483	6.508	0.01
OLC-JS	0.522	7.333	0.01
PC-JS	0.216	2.139	0.05

*PC = psychological climate, *OLC = organsiation learning culture,
*JS = job satisfaction

DISCUSSION

Present research fills the gap that is unexplored by past studies. Previously, a few scientists have distinguished different precursors of job satisfaction. Be that as it may, very few studies accessible in the written works have considered organization learning culture as a mediator of psychological climate and job satisfaction. The present study stresses on the relationship between psychological climate and job satisfaction. Past studies have officially distinguished and set up a critical relationship between job satisfaction and psychological climate. The outcomes acquired in the present study are in accordance with the results of Baltes et al., (2009) and Along these lines inferring that Organization could pick up favorable position if the employee's psychological climate is guaranteed which would prompt job satisfaction. In addition the study also establishes the relationship between organisation learning culture and job satisfaction. Results have shown that they are positively significant, and their relationship is backed by studies of Egan et al., (2004)and Lee-Kelley et al.,(2007). Current study has acclimated a significant relation between psychological climate and organisation learning culture. There are

very few past studies accessible to clarify the connection between these factors. The study draws attention on to the mediating role of organisation learning culture between psychological climate and job satisfaction. The study offers a new insight to the private banking domain to focus on psychological climate and organisation learning culture so that employees stays with the organization, which is a definite consequence of job satisfaction.

Limitations and Directions for Further Research

Like other studies, this study also having several limitations. The current study has considered only 4 private bank employees as the respondents from the Banking industry which cannot ensure whether the results obtained can be generalized for this industry and other industry in India.

CONCLUSIONS

Employees' plays keyrole of the success of the organization it applies to banking sector which interims falls under service sector domain country. Many literatures has cited that satisfied workforce particular in service sector contribute to improving the organisation performance. To achieve this satisfaction variables like psychological climate and organisation learning culture place a crucial role in service oriented organisations. Thus it becomes a mandate for the banking industry to focus on elements contributing to psychological climate and organisation learning culture. It is important for the private banks to have the committed and work force. The perception of the employees about the organization climate and learning holds key. Employee performance in the organization will improve if they find that organization are more concerned about the satisfaction of their employees and our findings reveal the same with appropriate literature support. Therefore emphasizing on need to focus on psychological climate, organisation learning culture and job satisfaction. Hence the present study suggests providing better psychological climate and learning culture would enhance the level of satisfaction of the employees. The reason being satisfied employees are responsible enhancing organizational performance. The current study has empirically tested the proposed model bringing out a constructive inference to the private banking domain.

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