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**DIFFERENCES IN ORGANIZATIONAL COMMITMENT IN PRIVATE AND PUBLIC SECTOR BANK EMPLOYEES****DR. SARITA SOOD****LECTURER****P. G. DEPARTMENT OF PSYCHOLOGY****UNIVERSITY OF JAMMU****JAMMU****DR. ARTI BAKHSHI****HEAD****P. G. DEPARTMENT OF PSYCHOLOGY****UNIVERSITY OF JAMMU****JAMMU****SHIKHA SHARMA****STUDENT****P. G. DEPARTMENT OF PSYCHOLOGY****UNIVERSITY OF JAMMU****JAMMU****ABSTRACT**

*This study was carried out with an objective to assess the difference in organizational commitment in bank employees. Data was collected from 70 government and 70 private bank employees. Simple random sampling technique was employed for data collection. Organizational Commitment scale by Allen and Meyer was used. Data was analyzed using SPSS 17. Independent sample t test revealed difference in over all organizational commitment in bank employees from two different set ups. There was significant difference in continuance and normative commitment as well. The overall results revealed that the bank employees in government sector were higher on organizational commitment. Further gender differences were explored and significant differences were obtained on the sub component affective commitment. Female employees were higher on affective commitment.*

**KEYWORDS**

Affective Commitment, Continuance Commitment, Normative Commitment, Organizational Commitment.

**INTRODUCTION**

Organizational Commitment has been defined in a variety of ways in the organizational literature. It may be referred to as an employee's psychological attachment to the organization. It is the extent to which an individual identifies and feels to be involved with his or her organization and shows unwillingness to leave the set up. Organizational Commitment is best measured by the items tapping respondents' willingness to work hard to improve their company, the fit between the firm's and the worker's values, reluctance to leave, and loyalty toward or pride taken in working for their employers (Maume, 2006). Three components of Organizational Commitment are identified namely affective commitment, continuance commitment and normative commitment.

- **Affective Commitment**:- It is the strength of a person's desire to continue working for an organization because he or she agrees with it and wants to do so, i.e. individual's emotional attachment to the organization.
- **Continuance Commitment**:- It is the strength of a person's desire to continue working for an organization because he or she needs to do so and cannot afford to do otherwise i.e. the perceived costs associated with leaving the organization.
- **Normative Commitment**:- It is the strength of a person's desire to continue working for an organization because he or she feels obligations from others to remain there.

All three types of commitment have been studied in both the public, private, and nonprofit sector, though there is much more research completed on employees in the private and public sector. Research on the distinctive features of private and public sector organizations can be found in organizational behavior and management studies, as well as in work and organizational psychology research. These reveal the differences between the sectors' organizational contexts which influence the attitudes and work behaviors of managers and employees alike (Boyne 2002; Cho & Lee 2001; Goulet & Frank, 2002). However, only a few studies have looked into either job satisfaction or organizational commitment with respect to the form and type of employment. Sharma and Bajpai (2010) examined differences in organizational commitment in 250 employees of managerial and non managerial staff of public sector and private sector organizations in Indian context. The results revealed that employees in the public sector organization have greater degree of organization commitment in comparison to private sector organizations. Markovits, Davis, Fay and Dick (2010) explored the satisfaction-commitment link with respect to differences between private and public sector employees and concluded that extrinsic satisfaction and intrinsic satisfaction are more strongly related to affective commitment and normative commitment for public sector employees than for private sector ones.

In the light of studies conducted earlier this study was carried out to assess the difference in organizational commitment in bank employees with reference to the type of employment i.e. government and private sector. The gender differences were also analyzed in organizational commitment and its sub dimensions.

**HYPOTHESES**

To test variables it was hypothesized that:

- H1: There will be no difference between government and private bank employees on overall organizational commitment.  
 H2: There will be no difference between government and private bank employees on affective commitment.  
 H3: There will be no difference between government and private bank employees on continuance commitment.  
 H4: There will be no difference between government and private bank employees on normative commitment.  
 H5: There will be no gender differences on overall organizational commitment in bank employees.  
 H6: There will be no gender differences on affective commitment in bank employees.  
 H7: There will be no gender differences on continuance commitment in bank employees.  
 H8: There will be no gender differences on normative commitment in bank employees.

**METHODOLOGY****Sample**

A sample of 70 employees was selected from banks in Jammu (Jammu & Kashmir, India) of which 35 employees were taken from government banks. Two nationalized banks contacted for data collection were, State Bank of India and Punjab National Bank. Thirty five employees were taken from three private banks i.e. ICICI, HDFC and AXIS Bank. Of the 70 employees 36 (51.42 %) were male and 34 (48.57%) were female. The age range of the sample was 20-60 years with the mean age 31.54.

**Tool Used**

The organizational commitment scale developed by Meyer and Allen (1997) was used. The scale comprises of 18 items and three dimensions (affective commitment, continuance commitment & normative commitment). Each dimension is measured by six statements. Coefficient alpha values ranged from 0.77 to 0.88 for affective commitment (AC), from 0.65 to 0.86 for normative commitment (NC), and from 0.69 to 0.84 for continuance commitment (CC). Confirmatory analysis has revealed discriminant validity among affective organizational commitment, career commitment and continuance organizational commitment.

**Scoring:** The organizational commitment scale that was used is a seven point likert type scale. The possible responses are Strongly Disagree (1), Moderately Disagree (2), Slightly Disagree (3), Neither Disagree nor Agree (4), Slightly Agree (5), Moderately Agree (6), Strongly Agree (7). There are four negative items in the scale (3, 4, 6 and 13), so scoring pattern for these items was different from those of positive items i.e. reverse scoring was done for negative items.

**Procedure**

Simple random sampling technique was employed for the collection of data. The organizational commitment scale was administered on 70 employees working in both government and private banks. Purpose of study was explained and the consent of prospective participants was obtained. Appointments were sought and the employees were contacted on the scheduled day. Before filling the scale, proper instructions were given to the participants. Researcher distributed the questionnaires among employees and took them back after completion. Care was taken that all the forms were filled in and no blanks were left. The scoring was carried out as per the scoring key. The data was subjected to statistical analysis. Mean, standard deviation was calculated. Independent samples *t* test was employed to find out the differences in both groups.

**RESULTS AND DISCUSSION****TABLE 1: DIFFERENCE IN LEVEL OF ORGANIZATIONAL COMMITMENT BETWEEN PRIVATE AND GOVERNMENT BANK EMPLOYEES**

Dimensions	Govt. Bank		Private Bank		t Value
	Mean	S. D.	Mean	S.D	
<b>Organizational Commitment</b>	91.885	17.058	82.028	10.670	2.898**
<b>Affective Commitment</b>	32.257	7.496	29.942	5.334	1.467
<b>Continuance Commitment</b>	28.457	6.46	24.571	6.817	2.844**
<b>Normative Commitment</b>	30.485	5.79	27.514	4.298	2.402*

\*Significant at 0.05 level \*\*Significant at 0.01 level

Mean score and standard deviation score of the employees were calculated. Results from independent samples *t* test indicated that government bank employees ( $M=91.885, SD=17.058$ ) scored much higher on overall organizational commitment than the employees from private banks ( $M=82.028, SD=10.670$ ),  $t(68)=2.89, p>0.01$ . Independent samples *t* test reveal that there is significant difference in the level of organizational commitment between government and private bank employees (Table 1). This leads to rejection of null hypothesis H1: There will be no difference between government and private bank employees on overall organizational commitment.

Table 1 shows Mean, S.D & *t* value of organizational commitment (dimension wise) between public and private banks, and the results revealed that there is significant difference in continuance commitment in private bank employees ( $M=24.571, SD=6.916$ ) and government bank employees ( $M=29.142, SD=6.526$ ),  $t(68)=2.84, p>0.01$ . The government bank employees are higher on continuance commitment. This leads to rejection of hypothesis H3: There will be no difference between government and private bank employees on continuance commitment. Similarly differences in normative commitment emerged out of this study in bank employees from government and private sector. Private bank employees ( $M=27.514, SD=4.361$ ) were lower on normative commitment than their counterparts in government banks ( $M=30.485, SD=5.878$ ),  $t(68)=2.40, p>0.05$ . The hypothesis H4: There will be no difference between government and private bank employees on normative commitment is rejected here. Non-significant difference in affective commitment between government and private bank employees was obtained (Table 1). Though the mean score is higher for affective commitment in government bank employees but it is non-significant showing no difference between gov. and private bank employees. In the light of the results obtained we could safely accept null hypothesis H2: There will be no difference between government and private bank employees on affective commitment.

**TABLE 2: GENDER DIFFERENCE IN LEVEL OF ORGANIZATIONAL COMMITMENT BETWEEN BANK EMPLOYEES**

Dimensions	Male (n=36)		Female (n=34)		t Value
	Mean	S. D.	Mean	S.D	
<b>Organizational Commitment</b>	83.611	13.049	90.500	16.213	1.964
<b>Affective Commitment</b>	29.472	6.087	32.823	6.881	2.161*
<b>Continuance Commitment</b>	26.083	6.921	27.676	7.218	0.943
<b>Normative Commitment</b>	28.055	5.199	30.000	5.404	1.534

\*Significant at 0.05 level

Independent samples *t* test for gender differences on scores obtained for organizational commitment and its three sub dimensions were calculated and results are presented in Table 2. Male employees ( $M=29.472, SD=6.087$ ) were found to be lower at affective commitment than their female counterparts ( $M=32.823, SD=6.881$ ),  $t(68)=2.16, p>0.05$ . Non significant gender differences were found on overall organizational commitment and also on two sub dimensions namely continuance commitment and normative commitment. The null hypothesis H6: There will be no gender differences on affective commitment in bank employees is rejected. Non significant differences in male and female became evident in this study on continuance, normative and overall organizational commitment. The results obtained for gender differences on these variables lead us to acceptance of null hypotheses H5, H7 and H8.

The research compared organizational commitment of employees in government and private sector banks in Jammu. The results reveal that overall organizational commitment differs in employees of banks in government and private sector. It is evident that government bank employees are more committed to their banks than their counterparts. This may be due to greater job security and influence of other job characteristics in government banks. The private bank employees have less job security and are under constant pressure to deliver more and better. They do not involve so much in their organization and do not internalize the value of the organization as they do not know when they are going to leave the organization and join the newer one. Similar results were obtained in a study conducted on government and private sector organizations (Sharma and Bajpai, 2010). Government sector showed greater organizational commitment in employees in comparison to private sector organizations. Government organizations feel generally more secured and they have an advantage of permanent livelihood and remuneration which make them a bit more committed to their organization.

**CONCLUSION**

Differences in overall organizational commitment, continuance commitment and normative commitment became evident in private and government bank employees. There were gender differences in affective commitment in bank employees.



**SUGGESTIONS**

To overcome this problem of lesser organizational commitment in private bank employees steps should be taken to enhance organizational commitment such as job enrichment, aligning the interest of the organization with those of the employees, recruiting and selecting those employees whose values match with that of the organization.

Due to the constraints of time this study was restricted to the relatively small sample of employees. The findings based on banks cannot be generalized on other organizations. Future research in this field may attempt to identify the factors influencing organizational commitment while taking larger sample under consideration.

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