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ORGANIZATIONAL COMMITMENT OF MANAGERS OF PUBLIC SECTOR BANKS IN INDIA: AN EMPIRICAL STUDY

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JALANDHAR

ABSTRACT

The paper makes a detailed investigation into the affective, continuance and normative organizational commitment of bank managers in relation to personal and role-related variables. The study is based on a sample of 334 managers working in ten public sector banks located in the state of Punjab (north India). The data were checked for reliability using Cronbach alpha. Exploratory factor analysis was performed to validate the factor structure of Meyer, Allen and Smith's (1993) Organizational Commitment Scale. Pearson's Product Moment Correlation, t-test and Analysis of Variance were carried out for analysis. Results of the study revealed that among personal variables, age had positive relation with both affective and normative commitment, but the relationship was stronger for normative commitment than affective commitment. Educational qualification of the respondents was another personal characteristic that had been related to continuance organizational commitment only. No significant difference has been found in affective, continuance, and normative commitment between married and unmarried, and male and female managers. In terms of role-related factors, neither managerial scale nor positional tenure had any effect on the organizational commitment of bank managers but there was significant difference in the organizational commitment of branch managers and non-branch managers. The findings of the study have positive and useful implications for HR systems in public sector banks in an era of extensive globalization and privatization.

KEYWORDS

Organizational Commitment, Affective Commitment, Continuance Commitment, Normative Commitment, Public Sector Banks.

1. INTRODUCTION

Organizational Commitment is viewed as an attitude of attachment to the organization, which has been shown to be positively related with certain outcome variables like organizational turnover, attendance at work, job performance, employee well-being, and organizational citizenship behaviour (Meyer and Allen, 1991; Porter et al, 1974; Reichers, 1985; Riketta, 2002). Because low job performance, high turnover, and absenteeism are costly to the organizations, organizational commitment is a desirable quality that needs to be fostered in employees.

Public sector banks in India have been created by four bouts of nationalization. These banks together make up the largest category in the Indian banking system. There are currently 27 public sector banks in India. However, the 1991 Government policy of tectonic economic liberalisation, coupled with metamorphic liberalised policy in financial sector in synchronization with Narasimham Committee recommendations have brought cataclysmic structural reforms in Indian economic system (Srivastava and Nigam, 2009). These reforms have led to complete overhaul of Indian economy and its financial sector. Regulated market has been replaced by liberalized market, over administered banking industry has been granted greater degree of operational autonomy, entry barriers to the banking sector have been lifted resulting into entry of new players (domestic and foreign). All these forces of change are posing a challenge to the existence of established public sector banks. These banks are enduring enormous pressures to change the way they do business in order to remain competitive. These changes impinge most vitally upon the behaviour of the personnel, both in their individual self and in relation to others inside and outside the bank. It is through such behaviours that the banks' efforts to translate business into concrete action are evident. An important ingredient for the success of a bank in the competitive globalized environment is, therefore, the guarantee of organizational behaviour that makes the new goals and objectives attainable. Committed human resource is necessary to bring radical changes in the public sector banks to enable them to face challenging competitive situations. It is in this perspective that the investigation of the level and antecedents of organizational commitment of managers of public sector banks in India assumes importance and hence the study was initiated.

Given the complexity of managerial role contexts, the paper incorporates personal and role-related variables in relation to affective, continuance, and normative organizational commitment of bank managers. Once the relationship between antecedents and organizational commitment of bank managers is established, the paper attempts to find out which and how the different dimensions of organizational commitment can be strengthened.

2. LITERATURE REVIEW

There is little consensus concerning the definition of the concept of organizational commitment or its measurement. Most researchers conceive of commitment as involving some form of psychological bond between people and the organization. Organizational commitment has been researched in terms of a single and a multidimensional perspective. The most prominent single-dimensional approach to organizational commitment is the attitudinal approach of Porter et al., 1974. Porter et al. (1974: p 604) define commitment as a 'strong belief in and acceptance of the organization's goals and values, a willingness to exert considerable effort on behalf of the organization, and a definite desire to maintain organizational membership.' This desire to maintain affiliation to the organization is caused by different factors which Meyer and Allen (1991) describe as multi-dimensional organizational commitment.

Meyer and Allen (1984) initially proposed that a distinction be made between affective and continuance commitment, with 'affective commitment' denoting an emotional attachment to, identification with, and involvement in the organization and 'continuance commitment' based on Becker (1960) "side-bet" theory, denoting the perceived costs associated with leaving the organization. The third dimension normative commitment based on the work of Weiner (1982) was defined as the employees' feelings of obligation to remain with the organization. Weiner (1982: p421) sees commitment as the 'totality of internal normative pressure to act in a way that meets organizational goals and interests.' According to their model, employees can experience varying degrees of all three forms of commitment simultaneously. Each component develops as the result of different experiences and has different implications for on-the-job behavior.

The literature search indicates that organizational commitment is linked to various antecedents ranging from personal, structural, role related variables, and organizational characteristics. Buchanan (1976) in his study determined that organizational experience has greater impact on a manager's organizational commitment. Mcgrath (1976) pointed that various aspects of organizational roles could influence an individual's behaviour in the organization. Stevens et al. (1978) and to some extent, Morris and Sherman (1981) found role related factors to be very important predictors of commitment. Luthans et al. (1987) showed that demographics, such as age, education, and tenure, had a significant impact on organizational commitment. Bycio et al. (1995) found two types of factors as antecedents of organizational commitment, factors attributed to the individual, and factors attributed to the work task.

According to Meyer and Allen (1997), affective commitment is developed through work experience like job challenge, degree of autonomy, the variety of skills used by the employee, knowing the role that the employee plays in his or her company, and also the relationships between the employee and his or her co-workers and supervisor. Continuance commitment is developed by assessing the perceived transferability of the employee's skills and education to other organizations, and the individual's perception of his job opportunities outside the current organization. Normative commitment develops as the result of

socialization experiences that emphasize the appropriateness of remaining loyal to one's employer that create within the employees a sense of obligation to reciprocate.

Despite these differences in conceptualization and the increasing consensus that organizational commitment is a multi-dimensional construct, much of the empirical research that has explored antecedents or determinants of employee commitment have predominantly focused on affective/ psychological commitment (Buchanan, 1974; Cook and Wall, 1980; Dunhum et al., 1994; Gaertner and Nollen 1989). The reason for greater emphasis on affective commitment has been mostly due to the evidence that it has been found to have the strongest and the most consistent relationship with desirable outcomes. However, it is also possible that the interest in affective commitment and albeit to a lesser extent, a calculative view of commitment is a function of the fact that much of the research has been conducted in the individualistic north American context, where attitudes and cost benefit calculations, rather than norms, are the primary determinant of social behaviour (Triandis, 1995). Meyer and Allen (1997) have proposed that normative commitment may be a better predictor of job outcomes in collectivistic contexts which emphasize strong social ties and obligations. So the overall function of commitment cannot be fully understood, if we do not use a multidimensional perspective.

The present study attempts to make a detailed investigation into the affective, continuance, and normative organizational commitment of bank managers, with the hope that the results of the study will provide useful inputs to the banking administration to design appropriate recruitment, selection and development policies to attract and retain talent in public sector banks.

3. DATABASE AND RESEARCH METHODOLOGY

3.1 SAMPLE DESCRIPTION

Data collection of a total of 334 subjects, who participated in the study, was undertaken from April to September 2009. The survey was administered individually on site on one to one basis. The subjects included managerial staff working in different branches and administrative offices of ten public sector banks located in the state of Punjab. By studying the demographic profile of the respondents from table 1, it is clear that the sample represented managers from junior management (scale I), middle management (scale II and III), and senior management (scale IV). 36 percent of the respondents were heading branches as branch manager. 86 percent of the respondents were above 35 years of age. Only five percent of the total sample consisted of women managers, which clearly indicates that managerial positions in these banks are primarily occupied by men. Most of the respondents were married. Graduates composed 62 percent of the total sample.

TABLE 1: SAMPLE PROFILE

Demographics	Frequency	Per cent
Age(in years)	48	14.37
≤ 35	286	85.63
> 35		
Gender	316	94.61
Male	18	5.39
Female		
Marital status	315	94.31
Married	19	5.69
Unmarried		
Educational level	208	62.27
Graduate	87	26.05
Post-graduate (non-MBA)	39	11.68
MBA		
Managerial grade	147	44.01
Scale I	117	35.03
Scale II	56	16.77
Scale III	14	04.19
Scale IV		
Position occupied	120	35.93
Branch manager	214	64.07
Non-branch manager		

3.2 RESEARCH INSTRUMENT

Organizational Commitment Scale (Meyer et al., 1993) was used to measure affective, continuance, and normative organizational commitment. The scale comprises of 18-items: Responses to each item were made on a 7-point scale with six items for each of the three factors - Affective, Continuance, and Normative Organisational Commitment. anchors labeled (1=strongly disagree, and 7=strongly agree). The psychometric properties of the instrument have been validated in number of studies. Median reliabilities for the affective, continuance, and normative commitment scales, reported by the authors are 0.85, 0.79, and 0.73, respectively (Meyer and Allen, 1997). Three items in 'Affective Commitment Scale' contain negative statements which were reversed scored. One item in 'Normative Commitment Scale' has negative statement which was reversed scored. The scores for the six items in each scale provide a total and a mean score for each one of the scales indicates the level of affective, continuance, and normative organizational commitment.

3.3 HYPOTHESES DEVELOPMENT

3.3.1 Level of Organizational Commitment

The public sector bank is the entity which provides many of the economically based side-bets described by Becker (1960), especially job security, pension etc. Role and exchange theory advanced by Becker and supported by Hrebiniak and Alluto (1972), and Rusbult and Farrel (1983) contend that commitment is an exchange and accrual phenomenon, dependent on accumulation of side-bets or investments in the employing organization, and the employees' perception of the ratio of inducements to investments. Therefore, the level of organizational commitment should be expected to be high. On the contrary, Bourantas and Papalexandris (1992) have reported that employees in public sector had lower levels of organizational commitment due to large gap between perceived and desired culture. Zeffane (1994) found that employees at service industries have lower levels of organizational commitment due to increased job opportunities elsewhere. Though the arguments for low or high level of commitment are equivocal, yet considering the demographic profile of respondents, it is hypothesized that:

H1: Level of affective, continuance, and normative organizational commitment of managers of public sector banks is high.

3.3.2 Personal Variables and Organizational Commitment

The personal variables to be examined in this study are: age, gender, marital status, and educational level.

Age

Organizational commitment and age have been found to be positively related (Glisson and Durick, 1988; Kushman, 1992; Luthans et al., 1987; Mathieu and Zajac, 1990; Meyer and Allen 1984; Meyer and Smith, 2000; Sharma and Singh, 1991; Sommer et al., 1996; Stevens et al., 1978). Age has also been found to be positively correlated with calculated or continuance commitment because older employees view their past years of service to the organization as an investment and have the psychological barrier that it would be more difficult for them to shift from one job to another (Hackett et al., 1994; Hrebiniak and Alutto, 1972; Meyer et al., 1993). Meta-analysis by Meyer et al.(2002) reported that age correlated more strongly with continuance commitment in studies conducted outside North America ($r = .20$ vs.12). The reverse was true for the correlations with normative commitment, where age correlated less strongly outside North America

($r = 0.07$ vs. 0.15). Many studies have not confirmed the relationship of age with organizational commitment (Camilleri, 2002; Chughtai and Zafar, 2006; Kwon and Banks, 2004).

Gender

Gender as a topic in organizational commitment literature has been approached from both the gender model and the job model. The gender approach to the study of women and organizational commitment subscribe to the basic belief that, 'women accept family roles as chief source of their identity and fulfillment, leading to a different orientation to work from men, for whom work is paramount' (Loscocco, 1990, p. 155). In contrast, proponents of the job model argue that there are no differences in the work attitudes of women and men and that work attitudes of both sexes develop in similar ways (Loscocco, 1990).

Aranya et al. (1986) conducted a study to test the commitment level of women in a male-dominated profession of chartered accountancy, and concluded that female accountants demonstrated less organizational commitment than male accountants. A review of 14 studies involving gender and organizational commitment covering 7,420 subjects by Mathieu and Zajac suggested that women tend to be more committed to organizations than men, although the statistical relationship is not strong (Mathieu and Zajac 1990). On the other hand, a meta-analysis of studies of the relationship between gender and organizational commitment done by Aven et al. (1993) negated the argument that there are gender differences with regard to commitment. They concluded that similar commitment can be won from both males and females when organizations treat all employees fairly. Using Allen and Meyer's (1993) Continuance Commitment Scale, Wahn (1998) found that women reported higher levels of continuance commitment than men.

Marital Status

Marital Status has emerged as a consistent predictor of organizational commitment. Findings reported by Hrebiniak and Alutto (1972), John and Taylor (1999) indicated that married people were more committed to their current organization than their unmarried counterparts because they have more family responsibilities and need more stability and security in their jobs.

Education

Level of education has been found to have a negative relationship with organizational commitment because people with low level of educations generally have more difficulty changing jobs and consequently show greater commitment to their organization. This inverse relationship may, also result from the fact that more educated individuals have higher expectations than the organizations may be able to meet. Highly educated employees have more job opportunities waiting for them. Hence, they tend to be less committed and therefore tend to change from one organization to another in order to advance at a faster pace (Glisson and Durick, 1988; Mowday et al., 1982; O'Reilly and Cadwell, 1981; Steers, 1977). Meta-analytical study by Mathieu and Zajac, 1990 showed that the magnitude of the relationship between education and commitment was significantly stronger (i.e. more negative) for attitudinal as compared to calculative commitment.

Based on the preceding evidence, the following specific hypotheses are formulated;

H2: Older managers have higher affective, continuance, and normative organizational commitment than younger managers.

H3: Women managers score higher on continuance commitment and lesser on affective and normative commitment than men.

H4: Married managers score higher on all dimensions of organizational commitment.

H5: More educated managers have lower affective, continuance, and normative organizational commitment than lesser educated managers.

3.3.3 Role-related Variables and Organizational Commitment

Role-related variables included in this study are position occupied in the organizational hierarchy, positional tenure, and managerial grade. Role variables include more dynamic aspects of the job situation that may make staying with a given organization more or less attractive at a given point in time. Higher position occupied in managerial hierarchy, higher managerial grade may tend to promote commitment, while too much time in any one position may be perceived as career stagnation and have an adverse effect on commitment (Stevens et al., 1978).

Position Occupied in the Organizational Hierarchy

Managers who have attained a high position in the organizational hierarchy tend to view it as an investment, and hence tend to be more committed to the current organization. It is also contended that once an employee reaches a high position, the opportunities available in alternative organizations are reduced, and it becomes difficult for the employee to obtain a higher position or accept an equal or lower post in another organization. Moreover, higher positions are perceived as a reward from the organization which enhance the employees' identification with the organization (Sheldon, 1971), thus lead to higher level of commitment to the organization.

Position Tenure

Mathieu and Zajac (1990) have found positional tenure to be more positively related to attitudinal commitment. On the contrary, too much time in any one position may be perceived as career stagnation by the employee and may have an adverse effect on his continuance commitment. It may also affect the employee's obligation to reciprocate.

Managerial Scale

Position grade has been shown to have positive relationship to continuance commitment because of the sunk costs involved with leaving the organization. Moreover, it also has the effect on affective and normative commitment due to better job satisfaction.

In the light of preceding arguments, the following specific hypotheses are formulated;

H6: Branch managers will score higher on affective, continuance, and normative organizational commitment than non-branch managers.

H7: Longer the positional tenure, lesser will be the affective, continuance, and normative organizational commitment.

H8: Higher the managerial scale, higher will be the affective, continuance, and normative organizational commitment.

3.4 CLASSIFICATION OF VARIABLES

The sample was divided into two groups on the basis of age, those over 35 (coded 2) and under 35 years of age (coded 1). Gender was coded men (1) and women (2). Marital status was coded single (1) and married (2). Educational qualification was coded as graduates (1), PG-non MBA (2), and PG-MBA (3). A separate category was created for MBAs because they have more job opportunities than simple post-graduates. Positional tenure represents the number of years respondents have been working on the same position. Seven years have been taken as the cut off point for positional tenure because it normally takes 5-7 years to move from one position to another as per the internal promotion policy of these banks.

3.5 STATISTICAL TECHNIQUES

To test the internal consistency reliability of the organizational commitment scale, Cronbach alpha was calculated. Exploratory factor analysis choosing Principle Component Analysis with Varimax rotation was performed to validate the factor structure of organizational commitment construct. Descriptive statistics were employed to ascertain the level of affective, continuance, and normative organizational commitment of the respondents. Pearson's correlation coefficient has been calculated to study the pattern of correlation between selected variables. T-test and one-way analysis of variance (ANOVA) was carried out to compare means between groups of categorical variables. In case one-way analysis of variance (ANOVA) resulted in the rejection of null hypothesis of equal means, Turkey's Honestly Significant Difference of multiple comparisons (post-hoc) has been employed to determine the precise nature of differentiation between groups (Hair et al., 2005). SPSS (15.01) version has been used for data processing.

4. RESULTS AND ANALYSIS

Internal consistency for the construct in this study was checked by calculating Cronbach alpha. The alpha coefficients showed values 0.86 for affective commitment, 0.70 for continuance commitment, and 0.79 for normative commitment scale. However, alpha in case of continuance commitment scale could improve to 0.79 by deleting one item from it. So to get the refined scale, the item 'if I had not put so much of myself into this bank, I might consider working elsewhere' was deleted. Thus, reliability coefficients for organizational commitment scale exceed 0.06 criterions which, according to Nunnally and Bersnstein (1994) is an acceptable level of reliability for social sciences.

TABLE 2: ORGANIZATIONAL COMMITMENT CONSTRUCT: PRINCIPAL COMPONENT FACTOR ANALYSIS WITH VARIMAX ROTATION

Items	Factor 1	Factor 2	Factor 3
Affective Commitment			
AC1	.799	.274	.021
AC2	.767	.165	.084
AC3	.847	.118	.020
AC4	.846	.206	-.048
AC5	.747	.220	.019
AC6	.777	.242	.047
Normative Commitment			
NC1	.258	.597	.114
NC2	.091	.605	.259
NC3	.109	.832	-.044
NC4	.262	.668	.052
NC5	.174	.747	-.103
NC6	.301	.526	.102
Continuance Commitment			
CC2	.025	.073	.731
CC3	.089	.082	.766
CC4	.068	.096	.791
CC5	-.035	-.015	.699
CC6	-.017	.030	.692
Eigen Value	5.47	2.77	1.68
Percentage of Variance Explained	32.22	16.31	9.88

Factor analysis (table 2) was performed to validate the factor structure of organizational commitment construct. Principle component analysis with varimax rotation indicated 3-factor solution which accounted for 58.41 per cent variance in organizational commitment. A minimum factor loading of 0.30 (Nunnally, 1978) was used as a yardstick for considering an item to load on a particular factor. As may be observed from table 2, there was minimum problem with double loading of factors which clearly demonstrate the dimensions as being distinct and separate.

TABLE 3: CORRELATION MATRIX

Variables	1	2	3	4	5	6	7	8	9	10
1. AC	(.89)									
2. NC	.51**	(.79)								
3. CC	.07	.15**	(.79)							
4. Age	.21**	.34**	-.02							
5. Gender	-.07	.01	-.01	-.24**						
6. Marital status	.01	.06	.04	.45**	-.13*					
7. Education	-.01	-.08	-.13*	-.05	.08	-.03				
8. Position tenure	.03	-.01	-.02	.40**	-.07	.16**	.09			
9. Managerial grade	-.07	-.06	-.09	.25**	-.12*	.11*	.09	-.00		
10. Position occupied	.15**	.00	.085	.16**	-.12*	.15**	-.00	-.01	.39*	

** p<0.01, * p<0.05

Figures in parentheses denote Cronbach alpha

AC- Affective Commitment, CC- Continuance Commitment,

NC- Normative Commitment

Table 3 presents the pattern of correlations among affective commitment, continuance commitment, normative commitment, and other variables in the study. Affective commitment scale has strong positive correlation with normative commitment (r=0.51, p<.01) and weak positive but non significant relationship with continuance commitment. Meyer et al., (2002) in their meta-analysis, reported substantial corrected correlation (r= .63) between affective and normative commitment. Though the correlation between affective and normative commitment scales is high, yet both are separate and distinguishable constructs as has been indicated by factor analysis (table 2). It allows for the possibility that factors that contribute to strong affective commitment also contribute, albeit less strongly, to a feeling of obligation to reciprocate (Meyer et al., 2002). Small correlation coefficient between normative and continuance commitment (r = 0.15, p<0.01) is an unusual finding as normative and continuance organizational commitment are typically negatively or not related (Meyer and Allen, 1997), whereas the high correlation between affective and normative organizational commitment has been observed in many studies (Meyer and Allen 1997).

Age is highly correlated with continuance commitment with (r = 0.34, p<0.01) and less strongly to affective commitment (r = 0.21, p<0.01) but it bears no relationship to normative commitment. Educational level of the respondents bears significant negative relationship (r = -0.13, p<0.05) to continuance commitment only. Gender and marital status have not been found to affect any of the dimensions of organizational commitment. Position occupied by the manager in the organizational hierarchy has significant positive but weak(r= 0.15 p<0.01) relationship with affective commitment. Size of the bank shows significant positive though weak correlation with continuance(r = 0.15, p<0.01), and normative commitment(r = 0.17, p<0.01) but not with affective commitment.

TABLE 4: DESCRIPTIVE STATISTICS

Variables	Mean	Std. Deviation
Affective commitment	5.14	1.12
Normative commitment	5.24	1.04
Continuance commitment	5.25	1.27
Age	46.64	9.11
Gender	1.05	0.22
Marital status	1.95	0.22
Educational level	1.49	0.69
Positional tenure	7.33	7.42
Managerial grade	1.80	0.84
Position occupied	1.36	0.48

Table 4 presents descriptive statistics (mean and standard deviations) of study variables. Descriptive statistics indicate that level of continuance and normative commitment is fairly high with (Mean= 5.25, SD=1.27) and (Mean= 5.24, SD=1.04) the score on affective commitment (Mean=5.14, SD=1.12) is lesser than normative commitment or continuance commitment. Thus, hypothesis 1 is supported.

Table 5 sets out the statistical analysis of hypothesis 2, 3, 4 and 5.

TABLE 5: PERSONAL VARIABLES AND ORGANIZATIONAL COMMITMENT

Variable	N	Affective Commitment			Normative Commitment			Continuance Commitment		
		\bar{X}	SD	t	\bar{X}	SD	t	\bar{X}	SD	t
Age										
≤ 35 years	48	4.63	1.27		4.43	1.12		5.18	1.30	
> 35 years	285	5.23	1.07	-3.05**	5.38	0.96	-5.55***	5.26	1.28	-.41
Gender										
Male	315	5.16	1.11		5.24	1.04		5.25	1.28	
Female	19	4.81	1.32	1.27	5.28	1.02	-0.15	5.24	1.18	.01
Marital Status										
Married	317	5.15	1.13		5.26	1.04		5.26	1.27	
Unmarried	17	5.07	1.09	-0.27	4.94	1.08	-1.23	5.02	1.41	.75
Education										
Graduates	208	5.10	1.15		5.32	1.07		5.40	1.18	
PG-non MBA	87	5.34	1.02	F 2.44	5.12	0.98	F 1.39	5.00	1.40	F 3.75*
MBA	38	4.90	1.15		5.12	1.02		5.01	1.36	

** p <.01, * p<.05

The sample was divided into two groups on the basis of age, those over 35, and under or equal to 35 years of age. T-test of sample showed that, at a 1% significance level, older group (those over 35) and younger group (≤ 35 years) differed significantly in terms of affective and normative commitment (t=-3.05, p<.01) and (t=-3.05, p<.01), respectively. Thus, hypothesis 2 is partially supported.

Hypothesis 3 that females tend to have a higher degree of organizational commitment is rejected for all the dimensions of organizational commitment. The two tail significance test shows no significant difference between gender classes. Similarly no significant difference in organizational commitment has been found between married and unmarried managers, causing rejection of hypothesis 4.

In order to determine whether levels of affective, continuance and normative commitment differed across different educational categories, one-way ANOVA was undertaken. Table 5 presents the descriptive statistics for affective, continuance, and normative organizational commitment across graduates, MBAs, and other post graduate managers. Examination of the results of the analysis indicates that there was significant difference in continuance organizational commitment across educational categories with F ratio (3.75, p<.5). Thus, hypothesis (5) was partially supported in the current study. Although one-way analysis of variance (ANOVA) resulted in the rejection of null hypothesis of equal means for the continuance organizational commitment, this did not indicate where exactly the differences between the groups lie. To determine the precise nature of the differentiation between groups, Turkey's Honestly Significant Difference test was undertaken as a post-hoc measure to determine the precise nature of the differentiation between groups.

TABLE 5b: TURKEY'S HONESTLY SIGNIFICANT DIFFERENCE TEST OF MULTIPLE COMPARISONS IN RESPECT OF CONTINUANCE ORGANIZATIONAL COMMITMENT ACCORDING TO EDUCATIONAL QUALIFICATION

(I) Group	(J) Group	Mean Difference (I-J)
1. Graduates	2 Post-graduates (non-MBA)	.39*
	3 MBA	.38
2. Post-graduates (non- MBA)	1 Graduates	-.39*
	3 MBA	-.01

* The mean difference is significant at the .05 level.

Pair-wise comparison (presented in Table 5b) indicated that managers who were graduates with (Mean = 5.60, SD= 1.19) were significantly more committed (Mean = 5.40, SD= 1.18) to the bank on continuance dimension of organizational commitment than those who were simple post-graduates with (Mean= 5.00, SD=1.40). However, there is no significant difference in the continuance commitment of managers who are graduates and managers with MBA qualification. Similarly, no significant difference has been found in the continuance commitment of managers who are simple post-graduates or managers with MBA qualification. So hypothesis 5 is partially supported.

TABLE 6: ROLE-RELATED FACTORS AND ORGANIZATIONAL COMMITMENT

Variable	N	Affective Commitment			Normative Commitment			Continuance Commitment		
		\bar{X}	SD	t	\bar{X}	SD	t	\bar{X}	SD	t
Position Occupied										
B. M.	120	5.36	1.18	-2.68**	5.25	1.12	-0.05	5.40	1.12	1.56
Non-B.M	214	5.02	1.07		5.24	0.99		5.17	1.35	
Positional Tenure										
Up to 7 years	203	5.18	1.06	0.87	5.31	0.99	1.63	5.30	1.28	0.86
> 7 years	131	5.07	1.20		5.12	1.10		5.17	1.28	
Managerial Grade										
Scale I	147	5.19	0.99		5.32	0.95		5.36	1.22	
Scale II	117	5.21	1.17		5.25	1.04		5.21	1.31	
Scale III	56	4.80	1.32	F 2.07	4.95	1.23	F2.23	5.15	1.35	F1.21
Scale IV	12	5.27	1.05		5.61	1.07		4.91	1.26	

B. M. - Branch manager

In order to test hypotheses 6 and 7, t- test was applied to compare means between the groups. Table 6 shows statistically significant difference in affective commitment of branch managers (Mean= 5.36, SD=1.18) and non branch managers (Mean= 5.02, SD=1.07). Branch managers score higher on affective commitment dimension than non-branch managers, may be due to the organizational or managerial prerogatives that are attached to an attained organizational office or position. Hypothesis 6 is partially supported.

No significant difference in affective, continuance, or normative organizational commitment has been on the basis of positional tenure of managers. Hence, hypothesis 7 is rejected.

Analysis of variance was applied to test the significance of difference in affective, continuance and normative commitment of managers categorized on the basis of managerial scale they were getting. F-ratio for all the dimensions of organizational commitment is non-significant. The hypothesis 8 is, thus rejected.

5. DISCUSSION AND CONCLUSION

This study set out to explore the organizational commitment of managers of public sector banks in India. Organizational commitment was viewed as a multidimensional concept, and had been measured by Meyer et al.'s (1993) Organizational Commitment Scale. It was hypothesized that there would be significant difference in affective, continuance, and normative commitment of bank managers based on personal factors. Results of the study showed that older managers felt both a stronger obligation, and a stronger need to stay within the employing bank than younger employees. The study indicated that the mindset of the older employees was different from those of younger employees. Though age had positive relation with both affective and normative commitment, yet the relationship was stronger for normative commitment than affective commitment. Older employees were more likely to adapt to norms and procedures of the organization and make themselves comfortable in their job. They felt stronger need to reciprocate than their younger colleagues. Results are consistent with the findings of Allen and Meyer, 1993 that age has positive relation with affective and normative commitment. No significant difference has been found in the need to stay within the employing bank between older and young managers. The findings are inconsistent with the results of (Hackett et al., 1994; Meyer et al., 1993; Meyer et al., 2002) that age is positively correlated to continuance commitment. The findings do not support the Meyer and Allen (1984) argument that younger employees might have more commitment because they are aware of the fact that with less work experience, they often have fewer job opportunities elsewhere. As they get more experience, however, alternate employment opportunities may increase, thus decreasing the magnitude of one important cost of leaving, that of having no job.

No significant difference has been found in affective, continuance, and normative commitment between married and unmarried, and male and female managers. Educational qualification of the respondents was another personal characteristic that had been related to continuance organizational commitment only. Pair-wise comparison indicated that managers who were graduates were significantly more committed to the bank on continuance dimension of organizational commitment than those who were simple post-graduates. However, there was no significant difference in the necessity to stay of managers who were graduates and managers with MBA qualification. Similarly, no significant difference had been found in the continuance commitment of managers who were post-graduates with or without MBA qualification. Though it was hypothesized that managers with MBA degree will score lower on continuance dimension of organizational commitment because they have more job opportunities in private banks, yet no support has been found for this hypothesis. Reason for this can be the job security which the employees of public sector banks enjoy.

In terms of role-related factors, neither managerial scale nor positional tenure had any effect on the organizational commitment of bank managers but there was significant difference in the organizational commitment of branch managers and non-branch managers. This finding clearly suggests that autonomy and prerogatives in decision making which a manager enjoys being head of the branch are considered more important than simply getting higher scale.

The findings of the study assume importance for the top management of these banks to unpack and then repack those HR policies which foster and optimize the level of organizational commitment among younger employees. Reinforcing the younger managers' sense of self worth and providing a supportive environment may tend to be more effective strategy for ingraining a strong sense of organizational commitment among young managers. This finding has significant implication for the top management of these banks to formulate appropriate promotion and development policies which satisfy the need for autonomy and decision making of these managers. To achieve goals of globalization and counteract the competition from private banks, it is necessary to consider many areas not only high technological issues but also satisfied and committed employees who become a reckoning force for the success of these banks.

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