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ORGANIZATIONAL COMMITMENT AND OCCUPATIONAL STRESS OF EMPLOYEES IN PUBLIC SECTOR BANKS: A COMPARATIVE STUDY OF SBI AND PNB BANKS

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ABSTRACT

Organizational commitment has been defined as a psychological state that characterizes an employee's relationship with an organization and has implications for the decision to continue membership of the organization. Occupational stress can occur when there is a discrepancy between the demands of the environment/workplace and an individual's ability to carry out and complete these demands. The present is a comparative study of organizational commitment and occupational stress level of employees of State bank of India and Punjab National bank. The sample consisted of 168 employees from the different branches of selected banks of which 92 were from SBI (State Bank of India) and 76 from PNB (Punjab National Bank). Assessment of Organizational Commitment was done using Organizational Commitment Scale by Allen & Mayer and Occupational Stress is assessed by Occupational Stress Index developed by A.K. Srivastva and A.P. Singh. The obtained data was analyzed using the statistical techniques of Independent t-test to see the difference among employees of SBI & PNB on the Organizational Commitment and Occupational Stress level. The result indicates that the employees of SBI & PNB do not differ significantly on Organizational Commitment scale but employees of SBI are more stressful as compare to PNB.

KEYWORDS

Organizational Commitment, Occupational Stress, Punjab National Bank, Public Sector Banks, State Bank of India.

INTRODUCTION

In the era of globalization, organizations of market economies face strong pressures to be both efficient and produce value added outputs. The goal of efficiency and competitiveness can be attained if organizations possess the right people with the right attitudes and skills. That is why organizations, across the business landscape, are being seen battling out for workforce share in a way they battle for market share. Organizations have realized that their survival largely depends upon their ability to attract, motivate, and retain the key talent needed to meet aggressive business goals and gain competitive edge. While the factors, such as capital, equipment and other resources are important for organizational success and flourish, the human factor appears to be the most important one since it is the people who have to use all other resources. Without the productive efforts and full-hearted engagement of workers, the material and other resources of the organization would be of no use. Not even the latest technologies would be able to produce the targeted results for the organization without the right people with the right attitudes to utilize them. But except this during the past decade, the banking sector had undergone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption.

Organizational commitment has gained the attention of sociologists and psychologists in the past decade as one such variable. Porter (1947) has suggested that Organizational Commitment may be a construct which has the potential of establishing reliable linkages between behavior and other attitudes. Organizational Commitment has grown recently and as such studies on this construct have been concerned with developing the measures of Organizational Commitment and identifying the performance and outcome of it. On the other hand, the World Health Organization says that stress is a worldwide epidemic. A United Nations report labeled job stress as "the twentieth-century disease." According to the National Institute for Occupational Safety and Health (NIOSH), one-fourth of employees view their jobs as the number one stressor in their lives and, three-fourths of employees believe that the worker has more on-the-job stress than a generation ago (NIOSH, 1999).

CONCEPT OF ORGANIZATIONAL COMMITMENT

Organizational commitment in the fields of Organizational Behavior and Industrial/Organizational Psychology is, in a general sense, the employee's psychological attachment to the organization. It can be contrasted with other work-related attitudes, such as job satisfaction, defined as an employee's feelings about their job, and organizational identification, defined as the degree to which an employee experiences a 'sense of oneness' with their organization. Organizational commitment has been defined as "a psychological state that characterizes an employee's relationship with an organization and has implications for the decision to continue membership of the organization" (Meyer and Allen 1991).

According to Cook and Wall (1980), too, organizational commitment has three interrelated components: (1) pride in the organization and internalization of its goals; (2) willingness to invest personal efforts for the sake of organization, and (3) affection for and attachment to the organization and a wish to remain a member of the organization. In the context of this definition, organizational commitment embraces the following three elements. These are (a) the acceptance of organizational goals and a strong belief in these goals (b) willingness to perform substantial efforts on behalf of the organization (c) having a definite desire to maintain organizational membership (Chen et al., 2002; Allen & Meyer, 1990; Agarwal et al., 1999; Nijhof et al., 1998; Uygur, 2004).

Employees with high level of organizational commitment have significant contributions to the achievement of the organization under competitive conditions (Feldman & Moore, 1982). Commitment of employees to the organization and using all his/her skills and expertise for the advancement of the organization concerned is a significance issue. Establishment may have a preference to work with those with high level of organizational commitment. The reason for this is the belief that challenges encountered on the way to reaching goals may be overcome with such employees. Attributes of employees in terms of organizational commitment is the key guide for the success of the business.

CONCEPT OF OCCUPATION STRESS

Occupational stress is stress involving work. Stress is defined in terms of its physical and physiological effects on a person, and can be a mental, physical or emotional strain. It can also be a tension or a situation or factor that can cause stress. Occupational stress can occur when there is a discrepancy between the demands of the environment/workplace and an individual's ability to carry out and complete these demands.

Steers (1981) indicate that, "Occupational stress has become an important topic for study of organizational behaviour for several reasons." 1. Stress has harmful psychological and physiological effects on employees, 2. Stress is a major cause of employee turnover and absenteeism, 3. Stress experienced by one employee can affect the safety of other employees, 4. By controlling dysfunctional stress, individual and organisation can be managed more effectively.

REVIEW OF LITERATURE

REVIEW OF RESEARCH CONTRIBUTION ON ORGANIZATIONAL COMMITMENT

A review of the theoretical literature on the organizational commitment construct shows that very little consensus exists among the scholars and researchers on how the construct can be defined conceptually. As the construct develops and evolves over the years, scholars from the various disciplines give their own conceptual definitions as to how the construct should be conceptually defined.

Becker (1960) referred 'commitment to occupation' as that if, for instance, a person refuses to change his job, even though, the new job offers him a high salary and better working conditions, one should suspect that his decision is the result of commitment. **Kanter (1968)** referred it as a process through which individual's interests become attached to carrying out socially organized patterns of behaviours which are seen as fulfilling those interests and as expressions of the nature/ needs of the person. Commitment is an attitude on the part of the employee towards the organization where he/she is working. It is often defined as a strong desire to remain in a particular organization, a willingness to exert high levels of effort on behalf of the organization, and a definite belief in, and acceptance of the value and goals of the organization. In other words, this is an attitude reflecting employees' loyalty to their organization (**Luthans, 2002**). **Gupta et. al. (1971)** in their study scientist and their commitment to organizational goals found the more harmonious the researcher- supervisor relations, the greater is the commitment. The study also indicates that people with both high experience & low experience need recognition to maintain their commitment to organization goals. **Buchanan (1974)** viewed commitment as an enthusiast, affective attachment to the goals and values of the organization, to one's role in relation to goals and values of, and to the organization for its own sake, apart from its instrumental worth. **Somers (1995)** used a three component model of organizational commitment to study job withdrawal intentions, turnover and absenteeism. Affective commitment emerged as the most consistent predictor of these variables and was only view of commitment related to turnover and to absenteeism. In contrast, normative commitment was related only to withdrawal intentions while no direct effects for continuance commitment were observed. Continuance commitment, however, interacted with affective commitment in predicting job withdrawal intentions and absenteeism. **Tripathi et.al. (2000)** examined the components of organizational culture and its relationship with organizational commitment in ten different organizations (five each in public and private sectors) of an industrial city in northern India with a sample of 200 respondents from lower and middle level managers, found two dimensions of organizational culture , participative and manipulative. In manipulative culture the goal is pore attainment by hook or by crook. On the other hand, in a participative culture the goal is self actualization in harmony with others. It may be assumed that if an organization develops Participative Culture then its members will feel involved too, on the other hand if an organization has the quality of Manipulative Culture people will be loyal toward the organization, but this loyalty in the lack of total involvement, cannot lead the organization to the path of success. Loyalty without identification and involvement puts a question mark on the guarantee of success for the organization. **Kassahun (2005)** explored level of organizational commitment in selected organizations in Delhi and revealed that all the organizational practices and personal characteristics (expect education) established a direct association with organizational commitment. Of these, perceived job autonomy, procedural justice, organizational support and employee age came out as most important predictors of organizational commitment. It was further observed that employees seem to value most freedom in connection to their job followed by procedural fairness, continuous support from management desk, and equity in the distribution of work- related outcomes. **Sowmya & Panchanatham (2011)** in a study on organizational commitment identified the factors influencing organizational commitment of banking sector employees in Chennai. He found that in banks, organizational commitment depends upon the optimistic and affirmative commitment of the employees. It shows a positive signal of the employees revealing the commitment and attachment of employees to the organization. It was also found that the bank employees are enthusiastic in reflecting their continuance commitment in their work environment to provide maximum service to their customers. The organizational commitment of the bank employees is also emphasized through their normative commitment to their organizational goals. It has been assumed by organizational behavior research that individuals who express high commitment in their jobs are likely to be more productive, have higher satisfaction and have less likely to resign than employees with low commitment. **Mangaleswaran & Srinivasan (2012)** compared organizational commitment of employees in public sector banks in India and Sri Lanka. The result revealed that employee commitment differs between PSBs in India and PSBs in Sri Lanka. It is Indian PSBs employees are more committed to their Banks than their counter parts. This may be due to the demographic variables such as age, gender, marital status, academic qualifications and tenure etc.

Review of research contribution on Occupational Stress

According to Douglas (1980) stress is defined as any action or situation that places special physical or psychological demand upon a person.

Van Fleet (1988), stress is caused when a person is subjected to unusual situations, demands, extreme expectations or pressures that are difficult to handle. There is growing body of evidence from the studies in various organizational setting suggesting that occupational stress has been increasing implicated in the etiology of poor mental health and psychosomatic diseases (House, McMichael, Wells, Kaplan, & Landerman, 1979), as well as coronary heart disease (Cumming & Cooper, 1979); Friedman & Roseman, 1974; House, 1974). **Rajeshwari (1992)** in a study of bank employees found that level of stress of employees was independent of the position occupied and sex. The study revealed negative relationship between stress and work experience, stress and income, stress and age and family members. The structural rigidity, poor physical working conditions and extra organizational factors to be potent stressors, inducing stress in employees. **According to Pant & Bhardwaj (1992)** work stress found at all the managerial level with different coping strategies. And Indian public sector managers were not high on the workaholics scale but managers at all the levels were committed to their work organization. **Biswas (1998)** conducted a study on life style stressors, Organizational Commitment, Job Involvement and perceived Organizational Effectiveness across job levels to examine the effects of six life style stressors i.e. performance, threat, boredom, frustration, bereavement and physical on organizational commitment, job involvement and perceived organizational effectiveness. It was found that performance, threat, frustration were the predictors of organizational commitment whereas none of the stressors predict job involvement. Perception of organizational effectiveness has a high positive correlation with organizational commitment and job involvement.

The present study attempts to make a caparison into organizational commitment & occupation stress level of employees of SBI and PNB bank, 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 and to adopt some strategy for stress management.

OBJECTIVES OF THE STUDY

1. To compare the Organizational Commitment level of employees of SBI & PNB banks.
2. To compare the Occupational Stress level of employees of SBI & PNB banks.

HYPOTHESES

H01: There is no significant difference in the Organizational Commitment level of employees of SBI & PNB banks.

H02: There is no significant difference in the Occupational Stress level of employees of SBI & PNB banks.

RESEARCH METHODOLOGY

RESEARCH DESIGN

The present study is descriptive and comparative in nature in context of employees working in different branches of SBI and PNB banks located in Haryana. Researcher contacted 250 employees to whom the questionnaires were distributed, out of which 168 were received complete in all respects. An effort has been made to compare the organizational commitment and occupational stress level through standardized questionnaire. Organizational Commitment Scale developed by Natalie J. Allen and John P. Meyer and Occupational Stress Index developed by A.K. Srivastva and A.P Singh were used.

TABLE NO. 1: COMPONENTS OF ORGANIZATIONAL COMMITMENT IN THE ORGANIZATIONS UNDERSTUDY

Sr.	Factors/Components	Organizational Commitment Scale Statements	Total
1	Affective Commitment	1,2,3,4*,5*,6*,7,8*	8 Statements
2	Continuance Commitment	9*,10,11,12*,13,14,15,16	8 Statements
3	Normative Commitment	17,18*,19*,20,21,22,23,24*	8 Statements
	Organizational Commitment		24 Statements

*Negative key items.

The scale consists of 24 items and out of 24 items 15 are 'Positive – Keyed' and 9 are 'Negative – Keyed'. The items relate to all components of the organizational commitment such as affective commitment, continuance commitment and normative commitment.

TABLE NO. 2: COMPONENTS OF OCCUPATIONAL STRESS IN THE ORGANIZATIONS UNDERSTUDY

Sr.	Factors/Components	Occupational Stress Index Statements	Total
1	Role Overload	1,13,25,36,44,46	6 Statements
2	Role Ambiguity	2,14*,26,37	4 Statements
3	Role Conflict	3,15*,27,38,45	5 Statements
4	Group and Political pressures	4,16,28,39	4 Statements
5	Responsibility for persons	5,17*,29	3 Statements
6	Under-participation	6*,18*,30*,40*	4 Statements
7	Powerlessness	7*,19*,31*	3 Statements
8	Poor-Peer Relations	8*,20,32*,41*	4 Statements
9	Intrinsic impoverishment	9,21*,33*,42	4 Statements
10	Low Status	10*,22*,34	3 Statements
11	Strenuous Working Conditions	12,24,35,43*	4 Statements
12	Unprofitability	11,23	2 Statements
	Occupational Stress		46 Statements

*Negative key items

The scale consists of 46 items and out of 46 items 28 are 'Positive – Keyed' and 18 are 'Negative – Keyed'. The items relate to all components of the occupation stress such as role overload, role ambiguity, role conflict, group and political pressures', responsibility for persons, under participation, powerlessness, poor-peer relations, intrinsic impoverishment, low status, strenuous working conditions and unprofitability.

RESULT AND DISCUSSION

Organizational Commitment Scale developed by Natalie J. Allen and John P. Meyer and Occupational Stress Index developed by A.K. Srivastva and A.P Singh were analyzed using descriptive statistics (Mean and Standard Deviation). Mean scores of Organizational Commitment Occupational Stress are presented in Table No-3 and the same is discussed in the following.

TABLE NO 3: DESCRIPTIVE STATISTICS OF EMPLOYEES OF SBI & PNB BANKS

	Bank	N	Mean	Std. Deviations	Std. Error Difference
Organizational Commitment	1	92	.7018	.10453	.01090
	2	76	.7059	.09687	.01111
Occupational Stress	1	92	3.6604	.87215	.09093
	2	76	3.3264	.60395	.06928

Where 1= SBI bank, 2= PNB bank

Analysis of Components of Organizational Commitment Scale

- Organizational commitment as indicated by the mean score, for employees of both banks understudy shows a good organizational commitment. The organizational commitment level employees of both banks SBI bank (.7018) and PNB bank employees (.7059) was almost same.
 - Occupational stress level of employees of SBI bank (3.66) was high than the employees of PNB (3.32) bank. The employees of SBI bank were more stressful.
- Comparative Analysis of Organizational Commitment Level

TABLE NO. 4: INDEPENDENT SAMPLES TEST

t-test for Equality of Means					
	T	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
Equal OC variances assumed	-.263	166	.793	-.0041	.01568

T-test for equality of means (independent sample) is used to compare the level of organizational Commitment among employees of SBI & PNB banks. In table No 4 the p-value (sig.) of .793 is greater than the alpha.05; there for the null hypothesis 1 that *there is no significant difference in the Organizational Commitment level of employees of SBI & PNB banks* is accepted. This shows that the employees of selected banks (SBI &PNB) are equally attachment to organization.

Comparative Analysis of Occupational Stress Level

TABLE NO. 5: INDEPENDENT SAMPLES TEST

t-test for Equality of Means					
	T	df	Sig.(2-tailed)	Mean Difference	Std. Error Difference
Equal OS variances assumed	2.824	166	.005	.33394	.11823

The table-5 indicates the comparison the level of Occupational Stress among employees of SBI & PNB banks. T-test for equality of means (independent sample) is used to compare the occupational stress level of employees of SBI & PNB banks. The p-value (sig.) of .005 is less than the alpha.05; there for the null

hypothesis 2 that *there is no significant difference in the Occupational Stress level of employees of SBI & PNB banks* is rejected. The mean score indicate that employees of SBI banks are more stressful than the employees of PNB.

CONCLUSION

Occupational stress and organizational commitment are the two extremely important factors which affect productivity and efficiency of an employee at a workplace. This research compared Organizational Commitment and Occupational Stress level of employees of SBI & PNB banks. From the above analysis it can be concluded that equal level of organizational commitment exists in the bank employee's understudy. Employees with high level of organizational commitment have significant contributions to the achievement of the organization under competitive conditions. On the other hand, employees of SBI bank are more stressful as compare to PNB. It has been assumed by organizational behavior research that individuals who express high commitment in their jobs are likely to be more productive, have higher satisfaction and have less likely to resign than employees with low commitment. And individuals who have high stress in their jobs have less productivity.

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