

Organizational Commitment: A Comparative Study of Public and Private Sector Bank Managers

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ABSTRACT: *In spite of an increasing number of studies on organizational commitment, no unifying work focused on the measurement of organizational commitment of managers of banking sector. Organizational commitment is a feeling of one's dedication towards the employing organization, his/her willingness to work hard for that organization, and the intention to remain with that organization. There are various factors that affect the employees' commitment towards the organization. This study was carried out to establish the association of banking sector (public/private) and managerial levels with the organizational commitment among bank employees. Data was collected from 633 managers of banking sector using questionnaire method. Organizational commitment scale developed by Allen and Mayer (1990), was used as a tool for data collection. Regression analysis, t-test and one way ANOVA were used as statistical tools for data analysis. The results from the t-test of the study revealed that the public sector bank managers were more committed towards the organization than the private sector bank managers. The affective, continuance and normative commitment are high in public sector bank managers than private sector bank managers. Also, the ANOVA-test revealed that the top levels managers had the highest organizational commitment than the middle and the lower level managers. The affective, continuance and normative commitment of top level bank managers are higher than the middle and lower level managers. The t-test analysis results also, revealed that organizational commitment, affective commitment, continuance commitment of middle level bank managers is higher and significant than that of lower level bank managers. The difference of normative commitment between middle level and lower level managers is not statistically significant.*

Keywords: *Organizational commitment, managers, private sector, public sector.*

I. INTRODUCTION

Organizations are continuously upgrading their technology, process and systems to cope with competition and challenging environment. Organizational commitment is defined as an individual identification with and involvement in the organization characterized by strong beliefs in and acceptance of the organization.

While there is agreement among scholars that the concept of organizational commitment indicates the link of an employee to an organization, there has been a controversy over the nature of organizational commitment.

Commitment is the function of inherent sincerity of an individual, which develops the capacity to work hard and give good results even in poor and adverse circumstances. The concept of organizational commitment has attracted considerable interest in an attempt to understand and clarify the intensity and stability of an employee's dedication to the organization (Lumley 2010). In the context of the present study, organizational commitment is regarded as an attitude, as it relates to individuals' mindsets about the organization (Allen & Meyer 1990). Organizational commitment has been used to refer three aspects of staff attitudes that indicate the extent to which the employee demonstrate a strong desire to remain the member of the organization, the degree of willingness to exert high level of efforts for organization and belief of acceptance of the measures, goals and value of the organization (Mowday et.al 1982). Organizational commitment refers to an employee's belief in the organization's goals and values, desire to remain a member of the organization and faithfulness to the organization (Mowday et al., 1982). Organizational commitment is an effective response to the whole organization and the degree of attachment or loyalty employees feel towards the organization. The construct of commitment has been viewed in the main as a composite of three main components representing affective, normative and continuance aspects of commitment (Coyle-Shapiro et al., 2006). In fact affective, continuance and normative commitment represent psychological states that have implications on whether an employee remains with an organization. There is a need to understand a link between individuals and organizations in terms of conceptual framework of organizational commitment. Organizational commitment is widely described in the management and behavioral sciences literature as a key factor in the relationship between individuals and organizations. Raju and Srivastava (1994) described organizational commitment as the factor that promotes the attachment of the individual to the organization. Employees are regarded as committed to an organization if they

willingly continue their association with the organization and devote considerable effort to achieving organizational goals (Raju and Srivastava, 1994). Types of Organizational Commitment are Affective Commitment, Continuance Commitment and Normative Commitment. Affective commitment can be defined as the individual's psychological or emotional connection to, identification with and participation in the organization (Meyer & Allen 1997). Employees who are affectively committed to the organization will probably carry on working for the organization because they want to (Meyer & Allen 1991). Individuals that are dedicated at an emotional level usually remain with the organization because they see the harmony of individual employment relationship with the goals and values of the organization for which they are currently working. Continuance Commitment is regarded as an awareness of the costs associated with leaving the organization (Meyer & Allen 1997). Because of the individual's awareness or consideration of expenses and threats linked to leaving the organization, continuance commitment is considered to be calculative (Meyer & Allen 1997). This differs from affective commitment, where individuals remain with an organization because they want to and because they are familiar with the organization and its principles. Normative commitment can be explained as a sense of responsibility to continue employment with a specific organization (Meyer & Allen 1997). The internalized idea of responsibility and commitment allows employees to continue membership that is appreciated by a specific organization (Allen & Meyer 1990).

Organizational commitment focuses on employees' commitment to the organization. Meyer & Allen (1997) refer to Morrow & McElroy's (1993) statement that organizational commitment is the most maturely developed of all the work commitment constructs.

Meyer and Allen (2007) divide organizational commitment into three dimensions: **affective, continuance, and normative commitment**.

(a) **Affective commitment** refers to employees' emotional attachment, identification with, and involvement in the organization. Employees with a strong affective commitment stay with the organization because they want to.

(b) **Continuance commitment** refers to employees' assessment of whether the costs of leaving the organization are greater than the costs of staying. Employees who perceive that the costs of leaving the organization are greater than the costs of staying remain because they need to.

(c) **Normative commitment** refers to employees' feelings of obligation to the organization. Employees with high levels of normative commitment stay with the organization because they feel they ought to.

A wide variety of definitions and measures of organizational commitment exists.

Organizational Commitment can be defined as strength of feeling of responsibility that an employee has towards the mission of the organizations

According to Salancik (1997), Commitment is "a state of being in which an individual becomes bound by his actions and it is these actions that sustain his activities and involvement".

According to Allen and Meyer (1996), Organizational commitment is commonly defined as a "psychological link between the employee and his/her organization that makes it less likely that employee will voluntarily leave the organization

According to North, Craft, and Neale (1996), "Commitment is an attitude reflecting an employee's loyalty to an organization and an ongoing process through which organizational members express their concern for the organization and its continued success and well being".

According to Porter et al. (1974) organizational commitment is "a strong belief in and acceptance of the organization's goals, a willingness to exert considerable effort on behalf of the organization, and a definite desire to maintain organizational membership".

Organizational commitment focuses on employees' commitment to the organization in three areas:

- 1) **Affective commitment**- exists when employees stay with the organization because they want to,
- 2) **Continuance commitment**- exists when employees stay with the organization because they need to, and
- 3) **Normative commitment**- exists when employees stay with the organization because they feel they ought to. (Meyer & Allen, 1997).

Affective commitment results in better performance and more meaningful contributions, followed by normative commitment, and continuance commitment (Meyer & Allen, 1997).

Variables in organizational commitment:

1. Affective commitment
2. Continuance commitment
3. Normative commitment

II. REVIEW OF LITERATURE

Jackson and Rothmann (2006) conducted a study on organizational commitment. The findings of the study revealed that although organizational commitment had major effects on physical and psychological ill-health, it only moderated the effect of one occupational stressor, namely, job insecurity, on physical and psychological health of educators.

Kazlauskaite, Buciuniene and Turauskas (2006) stated that the levels of both organizational commitment and organizational empowerments in Lithuanian upscale hotels were rather low, while the correlation between them was rather strong. This implies that improvement of conditions that foster empowerment would lead to a higher level of employee organizational commitment, especially the level of affective commitment that was of greater importance for the organization, as in this case commitment rested on common values and stimulates emotional attachment to the organization.

Tella, Ayeni and Popoola (2007) found that positive correlations existed between perceived motivation, job satisfaction & commitment, but the correlation between motivation and commitment was negative. They also found that no relationship existed in the organizational commitment of library personnel based on their years of experience.

Brammer, Millington, and Rayton (2007) conducted a study to investigate the relationship between organizational commitment and employee perceptions of corporate social responsibility (CSR). A sample of 4,712 employees of a financial services company was used to collect the data. The results of the study emphasizes the importance of gender variation and suggest that external CSR was positively related to organizational commitment and also the contribution of CSR to organizational commitment was at least as great as job satisfaction.

Gubryuz, et.al (2008) in their research work found that job satisfaction was a mediator between emotional intelligence and organizational commitment.

Warsi, Fatima, and Sahibzada (2009) aimed at analyzing the relationship between work motivation, overall job satisfaction and organizational commitment among Pakistani workforce. The focus of their study was towards analyzing the general behavior of the private sector employees towards work motivation and job satisfaction which may build higher levels of organizational commitment. The sample of 191 males and female employees was randomly selected for the study. The collected data was analyzed by the application of statistical tests i.e., Pearson correlation and multiple regression using SPSS 13.0. The results of the study showed a positive and significant relationship between work motivation, overall job satisfaction and organizational commitment. Also, both independent variables (Job satisfaction and work motivation) were strongly associated with organizational commitment, the impact of job satisfaction on organizational commitment was relatively stronger than that of the work motivation on organizational commitment.

Kmec and Gorman (2010) raised some questions about gender role on organizational commitment such as do men and women differ in the extent to which they work beyond the level require by their jobs. Does this gender difference vary across national contexts? The result of their study showed no gender difference among the employees with regards to organizational commitment. So it was concluded that both male and female bank employees committed to their organization at the same level.

Yousaf, et. al (2011) in their research work found that there was no remarkable difference in organizational commitment between males and females, also, the organizational commitment increased with the age, the persons having age more than 38 years found out to be more committed than the persons in between 25-33.

Ambad and Bahron (2012) conducted a study to investigate the relationship between organizational commitment and psychological empowerment among the employees in the construction sector in Kota Kinabalu area. The findings of the study revealed that the employees were more committed to their organization when they feel empowered. Also, the study revealed that the education level and the length of the service of the employees did not moderate the relationship between organizational commitment and psychological empowerment.

Lamba and Choudhary (2013) investigated the impact of HRM practices on Organizational commitment of Employees in various sector in India. The study revealed that HRM practices provided an edge to employee's commitment towards an organization goal in the global competitive market, also, it was found that HRM practices influenced the Organizational Commitment of Employees.

Bhardwaj, Chouhan and Meena (2014) conducted a study to explore the job satisfaction and organizational commitment among the government and private sector organizations. The results of their study revealed a significant difference between engineers of government and private sector organizations on organizational commitment and job satisfaction.

Haq, et al. (2014) in their study investigated the factors affecting organizational commitment among bank officers in Pakistan. The data for the study was collected through personally administered questionnaire on

a sample of 147 probationary officers working in different branches of banks in Lahore. The data was analyzed using SPSS version 20. The results revealed a higher correlation between different supporting factors and organizational commitment among bank officers, also, the regression results showed that all factors (rewards, support from supervisor, promotion opportunities, work-family support, and favorable conditions of the job) significantly predicted organizational commitment.

Denise, et al. (2015) in a study found that the recruitment and selection of employees was both a time consuming and expensive process. Knowing the characteristics that were most relevant to test in order to select employees who were likely to have high organizational commitment might reduce turnover as well as the expense of ongoing recruitment.

Yousef (2016) investigated the direct and indirect relationships among job satisfaction, organizational commitment, and attitudes toward organizational change and their dimensions. The results of the study indicated that employees in the investigated departments were highly satisfied with supervision and coworkers, whereas they were slightly satisfied with work conditions and job security, but had low satisfaction with pay and promotion facets of the job. Further, the results demonstrated that employees in the investigated departments were remained with their current departments either because they wanted to do so, or because they had to do so, but not because they felt they ought to do so.

III. RESEARCH OBJECTIVES AND HYPOTHESES

Objectives:

1. To measure the difference between public and private sector bank managers on organizational commitment.
2. To measure the difference between public and private sector bank managers on affective commitment, continuance commitment, and normative commitment.
3. To study the organizational commitment with respect to three different managerial levels (top level, middle level and lower level) of banks.
4. To study the affective commitment, continuance commitment, and normative commitment with respect to three different managerial levels (top level, middle level and lower level) of banks.
5. To assess the difference between middle level bank managers and lower level bank managers on organizational commitment.
6. To investigate the difference between middle level bank managers and lower level bank managers on affective commitment, continuance commitment, and normative commitment.

Hypotheses:

Ha1: The organizational commitment among public sector bank managers is higher than the private sector bank managers.

Ha2: The affective commitment, continuance commitment, and normative commitment among public sector bank managers are higher than the private sector bank managers.

Ha3: The organizational commitment among top level managers is higher than that of middle and lower level bank managers.

Ha4: The affective commitment, continuance commitment, and normative commitment among top level managers are higher than that of middle and lower level bank managers.

Ha5: The organizational commitment among middle level bank managers is higher than the lower level bank managers.

Ha6: The affective commitment, continuance commitment, and normative commitment are likely to be higher in middle level bank managers than the lower level bank managers.

IV. RESEARCH METHODOLOGY

Population for the study:

The target population for the present investigation consisted of all the three managerial level employees (lower, middle and top) of public and private sector banks functioning in Uttar Pradesh region.

The sample:

The respondents in the present study belonged to public and private sector banks located in various cities of Uttar Pradesh. A sample of 600 respondents was taken. Demographic characteristics of the respondents are presented in the following table:

Table 1. Participants Demographic Characteristics:

	Characteristics	Frequency	Percentage
Sector	Public	300	50
	Private	300	50
Gender	Male	470	78.3
	Female	130	21.7

Age	Below-30 Yrs	184	30.7
	31-40 Yrs	187	31.2
	41-50 Yrs	120	20.0
	51- Above Yrs	109	18.2
Marital Status	Single	162	27.0
	Married	438	73.0
Designation	Lower level	240	40
	Middle level	240	40
	Top level	120	20
Experience	Below- 10yrs	266	44.3
	11-20yrs	157	26.2
	21-30yrs	114	19.0
	31yrs-Above	63	13.3
Educational Qualification	Graduation	219	36.5
	Post-Graduation	369	61.5
	Diploma	12	2

Table 1 above presents the demographic of the respondents. Out of 600 respondents who participated in the study, 470 or 78.3% of them are males while the remaining are females (21.7%). The public and private sector have equal number of respondents i.e. 300 (50%) each. In terms of age, the highest percentage is from age between 31-40 years (31.2%), and followed by below- 30 years (30.7%), 41-50 years (20.0%) and 51-Above years (18.2%). As for the marital status, the highest percentage is for married which is 438 (73.0%) followed by single by 162 (27.0%). The highest academic qualification is a Post-graduation Degree with 369 (61.5%) respondents followed by a Graduate Degree with 219 respondents (36.5%) and Diploma with only 12 respondents (2%). Majority of respondents have work experience more than five years years (44.3%) followed by 11-20 years (26.2%), 21-30 years (19.0%) and 31-above years (13.3%). Also, in terms of designation, our sample consist of 40% lower level managers (240), 40% middle level managers (240) and 20% top level managers (120).

Sampling Method:

The stratified random sampling was used for selecting the sample for the study.

The Tools used for data Collection:

The study used the Allen and Meyer questionnaire (1990) with 18 items on 5 point likert-scale. The reliability of the questionnaire was found using cronbach’s alpha (=0.906). For sampling adequacy the KMO and Bartlett’s test (=0.897) was used.

V. DATA ANALYSIS AND INTERPRETATION

Table 2. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.313 ^a	.098	.095	10.96965

a. Predictors: (Constant), designation, sector

In the table 2, the “R” column represents the value of the multiple correlation coefficients. The R value is 0.313 indicating a moderate level of prediction of organizational commitment. The independent variables (sector and designation) explain 9.8 % of the variability of organizational commitment.

Table 3. ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7817.763	2	3908.881	32.484	.000 ^b
	Residual	71838.897	597	120.333		
	Total	79656.660	599			

a. Dependent Variable: Organizational Commitment

b. Predictors: (Constant), designation, sector

From the above table 3, F-ratio shows that the independent variables (sector and designation) statistically significantly predict the dependent variable i.e. organizational commitment, F=32.484, p<.005 (i.e. regression model is a good fit of the data).

Table 4. Group Statistics

	sector	N	Mean	Std. Deviation	Std. Error Mean
oc1	public	300	3.7072	.61582	.03555
	private	300	3.4406	.63823	.03685

Table 5. Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
OC 11	Equal variances assumed	2.623	.106	5.208	598	.000	0.26667	0.05120	0.16610	0.36723
	Equal variances not assumed			5.208	597.238	.000	0.26667	0.05120	0.16610	0.36723

Table 5. represents that there is significant difference between public and private sector bank managers in terms of their organizational commitment, $t=5.208$, $p=0.000$. Table 4. shows that the public sector bank managers (mean=3.7072, SD=0.61582) are more committed to that of private sector bank managers (mean=3.4406, SD=0.63823).

Table 6. ANOVA

Organizational Commitment					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.683	2	6.842	17.593	.000
Within Groups	232.170	597	.389		
Total	245.854	599			

Table 6, depicts that there is significant difference between organizational commitment of different managerial level, $F=17.593$, $p=0.000$. Table 7, shows that the top level managers have high organizational commitment (mean=3.8409, SD=0.55886) than middle level managers (mean= 3.5750, SD=0.62780), and the

Table 7. Descriptives

Organizational Commitment								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Lower	240	3.4252	.65717	.04242	3.3417	3.5088	1.17	5.00
Middle	240	3.5910	.62009	.04003	3.5121	3.6698	1.33	5.00
Top	120	3.8370	.55801	.05094	3.7362	3.9379	1.89	5.00
Total	600	3.5739	.64066	.02615	3.5225	3.6253	1.17	5.00

lower level managers (mean=3.4167, SD=0.66238) among the three managerial levels (top, middle and lower).

Table 8. Group Statistics

	Sector	N	Mean	Std. Deviation	Std. Error Mean
ac	Public	300	3.8250	.80598	.04653
	Private	300	3.5067	.79922	.04614
cc	Public	300	3.5478	.69259	.03999
	Private	300	3.2006	.75849	.04379
nc	Public	300	3.7489	.74230	.04286
	Private	300	3.6144	.69549	.04015

Table 9. Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ac	Equal variances assumed	.552	.458	4.858	598	.000	.31833	.06553	.18963	.44703
	Equal variances not assumed			4.858	597.958	.000	.31833	.06553	.18963	.44703
cc	Equal variances assumed	5.262	.022	5.855	598	.000	.34722	.05930	.23076	.46369
	Equal variances not assumed			5.855	593.128	.000	.34722	.05930	.23076	.46369
nc	Equal variances assumed	.139	.710	2.289	598	.022	.13444	.05873	.01911	.24978
	Equal variances not assumed			2.289	595.481	.022	.13444	.05873	.01910	.24978

Table 9, represents that there is significant difference between public and private sector bank managers in terms of their affective commitment ($t=4.858$, $p=0.000$), continuance commitment ($t=5.855$, $p=0.000$), and normative commitment ($t=2.289$, $p=0.000$).

Table 8, shows that the public sector bank managers (mean=3.7072, SD=0.61582) have more affective committed to that of private sector bank managers (mean=3.4406, SD=0.63823). It can clearly be seen from the table 8, that the continuance commitment of public sector banks managers (mean=3.5478, SD=0.69259) is higher than that of private sector bank managers (mean=3.2006, SD=0.75849). The table8 also interprets that the public sector banks managers (mean=3.7489, SD=0.74230) have higher normative commitment than that of the managers of private sector banks (mean=3.6144, SD=0.69549).

Table 10. ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
ac	Between Groups	14.902	2	7.451	11.538	.000
	Within Groups	385.515	597	.646		
	Total	400.416	599			
cc	Between Groups	11.615	2	5.807	10.770	.000
	Within Groups	321.912	597	.539		
	Total	333.527	599			
nc	Between Groups	16.654	2	8.327	16.827	.000
	Within Groups	295.433	597	.495		
	Total	312.087	599			

Table 11. Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	
					Lower Bound	Upper Bound			
ac	lower	240	3.5000	.83549	.05393	3.3938	3.6062	1.00	5.00
	middle	240	3.7028	.83373	.05382	3.5968	3.8088	1.33	5.00
	top	120	3.9236	.66453	.06066	3.8035	4.0437	1.50	5.00
	Total	600	3.6658	.81760	.03338	3.6003	3.7314	1.00	5.00
cc	lower	240	3.2188	.77917	.05030	3.1197	3.3178	1.00	5.00
	middle	240	3.4257	.68670	.04433	3.3384	3.5130	1.17	5.00
	top	120	3.5819	.73399	.06700	3.4493	3.7146	1.50	5.00
	Total	600	3.3742	.74619	.03046	3.3143	3.4340	1.00	5.00
nc	lower	240	3.5569	.69115	.04461	3.4691	3.6448	1.17	5.00
	middle	240	3.6444	.71542	.04618	3.5535	3.7354	1.00	5.00
	top	120	4.0056	.70378	.06425	3.8783	4.1328	2.17	5.00
	Total	600	3.6817	.72181	.02947	3.6238	3.7395	1.00	5.00

Table 10, shows a significant difference on affective commitment ($F=11.538$, $p=0.000$) continuance commitment ($F=10.770$, $p=0.000$), and normative commitment ($F=16.827$, $p=0.000$) among the managers of different managerial levels. Table 11, interprets that the top level managers have high affective commitment (mean=3.9236, SD=0.66453) than middle level managers (mean= 3.7028, SD=0.83373), and the lower level managers (mean=3.5000, SD=0.83549) among the three managerial levels (top, middle and lower). The

continuance commitment of top level managers (mean=3.5819, SD=0.73399) is higher than middle level managers (mean= 3.4257, SD=0.68670), and the lower level managers (mean=3.2188, SD=0.77917). The table also shows that the top level managers (mean= 4.0056, SD=0.70378) have high normative commitment than middle level managers (mean= 3.6444, SD=0.71542), and the lower level managers (mean=3.5569, SD=0.69115) among the three managerial levels (top, middle and lower) of bank managers.

Table 12. Group Statistics

	designation	N	Mean	Std. Deviation	Std. Error Mean
oc1	middle	240	3.5910	.62009	.04003
	lower	240	3.4252	.65717	.04242

Table 13. Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
oc1	Equal variances assumed	1.477	.225	2.842	478	.005	.16574	.05832	.05114	.28034
	Equal variances not assumed			2.842	476.397	.005	.16574	.05832	.05114	.28034

Table 13, represents that there is significant difference between middle level bank managers and lower level bank managers in terms of their organizational commitment (t=2.842, p=0.005). Table 12, shows that the middle level bank managers (mean=3.5910, SD=0.62009) have more organizational commitment to that of lower level bank managers (mean=3.4252, SD=0.65717).

Table 14. Group Statistics

	designation	N	Mean	Std. Deviation	Std. Error Mean
a1	middle	240	3.7028	.83373	.05382
	lower	240	3.5000	.83549	.05393
c1	middle	240	3.4257	.68670	.04433
	lower	240	3.2188	.77917	.05030
n1	middle	240	3.6444	.71542	.04618
	lower	240	3.5569	.69115	.04461

Table 15. Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
									Lower	Upper	
a1	Equal variances assumed	.075	.784	2.661	478	.008	.20278	.07619	.05307	.35249	
	Equal variances not assumed			2.661	477.998	.008	.20278	.07619	.05307	.35249	
c1	Equal variances assumed	5.756	.017	3.087	478	.002	.20694	.06704	.07521	.33868	
	Equal variances not assumed			3.087	470.569	.002	.20694	.06704	.07521	.33868	
n1	Equal variances assumed	.006	.937	1.363	478	.174	.08750	.06421	-.03867	.21367	
	Equal variances not assumed			1.363	477.432	.174	.08750	.06421	-.03867	.21367	

Table 15, represents that there is significant difference between middle level bank managers and lower level bank managers in terms of their affective commitment ($t=2.661$, $p=0.008$), continuance commitment ($t=3.087$, $p=0.002$). There is no significant difference between middle level bank managers and lower level bank managers in terms of their normative commitment ($t=1.363$, $p=0.174$).

Table 14, shows that the middle level bank managers (mean=3.7028, SD=0.83373) have more affective committed to that of and lower level bank managers (mean=3.4257, SD=0.68670). It can clearly be seen from the table 14 that the continuance commitment of middle level banks managers (mean=3.4257, SD=0.68670) is higher than that of lower level sector bank managers (mean=3.2188, SD=0.77917). The table 14, also, interprets that the middle level banks managers (mean=3.6444, SD=0.71542) have higher normative commitment than the managers of lower level (mean=3.5569, SD=0.69115), but the difference is insignificant as depicted from table 15.

VI. DISCUSSION AND CONCLUSION

The study has been conducted to determine the level of organizational commitment among public and private sector bank employees as well as amongst the lower, middle and top level bank employees. This study contributes to the growing body of literature related to the concept of organizational commitment.

The research findings revealed that the organizational commitment level among the bank managers is affected by the various reasons, ranging from personal problem to work problems. To analyze the data for this study, the independent sample t-test, Regression Analysis and ANOVA tests were used.

From the regression analysis it is found that the sector (public and private) and designation (lower level managers, middle level managers, top level managers) statistically significantly predicted the organizational commitment { $F(2, 630) = 33.741$, $p < 0.01$ }.

Organizational commitment is very important to researchers and organizations because of the desire of the organization to retain strong workforce. On the basis of the mean scores and t-value presented in independent sample t-test analysis table, the first, second hypotheses have been accepted. The public sector bank employees are more committed and have high affective, continuance and normative commitment than the private sector bank employees, this is due to the fact that private sector bank employees have cited high targets and also the pressure to achieve them, harmful office politics, job insecurity while public sector bank employees are free of such things. Commitment can be defined as a sort of bond between employee and his/her organization. The employees' organizational commitment attitude is determined by a number of organizational (the leadership style of one's supervisor and the job design) and personal (age of the employee, tenure in the organization, dispositions such as positive or negative affectivity, or external or internal control attribution) variables. Some non-organizational factors such as the availability of alternatives after making the initial choice to join an organization also affects the subsequent commitment among the employees (Fred Luthans, 2002). The present study is supported by the research conducted by Bhardwaj et al. (2014) who revealed that the engineers in the government organization were more committed than the private sector engineers; this happens because of the fact that due to varied roles, qualification and manifestation the engineers perceived organization differently.

From the mean scores and F-value presented in the One-Way Anova table, { $F=18.958$, $p=0.000$ }, it has been found that top level managers have higher level of organizational commitment than that of middle and top level managers, so our third hypothesis has been accepted. Therefore, we can say that with increasing managerial level, the organizational commitment among the employees' increases. From the mean scores and F-

value presented in the One-Way Anova tables, it has been found that top level managers have higher level of affective, normative and continuance commitment than that of middle and lower level managers, so the fourth hypothesis has been accepted. Therefore, we can say that with increasing managerial level, the affective, continuance as well as normative commitment among the employees' increases.

The t-test analysis tables revealed that middle level bank managers have high organizational commitment, affective commitment, and continuance commitment than the lower level bank managers. But the middle level bank managers and lower level managers do not show any significant difference on normative commitment. So, the fifth hypothesis is accepted and the sixth hypothesis is partially accepted.

From the above findings and discussion, it can be concluded that lower level managers of banking sector have the lowest level of the organizational commitment among the top, middle and lower level of managers while the top level managers have the highest level of organizational commitment. Also, the public sector bank employees are more committed than the private sector bank employees.

VII. IMPLICATIONS FOR FUTURE RESEARCH AND LIMITATION OF THE STUDY

The success of any organization is largely affected by the commitment among the employees towards their organization. Hence, organization must seriously think about adopting major measures to increase organizational commitment among the employees. The findings of this study would be of interest to bank officers of both the public-sector and private-sector. The study can help the banks to assess the level of organizational commitment among different managerial levels of the banking sector in both public and private. Using methods such as providing proper rewards and guidelines to the employees help them to increase their organizational commitment. Hence, it is suggested that banks' human resource department should try to increase the positive environment and their interest by providing various facilities to their employees to increase their organizational commitment via conducting proper training and holding workshops, this surely can lead to the increase in the interest of the staff in the banks and their more energized commitment. This study has been conducted only in one sector, i.e. banking sector and include only one demographical variable i.e. managerial level (top, middle and lower) of the respondent. For the purpose of generalizing the results of this study future research should be replicated in other sectors/industries as well. Taking different demographic variables into consideration is also suggested for future research.

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