

## RESEARCH NOTES

# The Relationships between Organizational Commitment and Job Satisfaction Among Bank Employees

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**Abstract:** *This study examines the relationship between organizational commitment and job satisfaction among employees in the banking sector. The banking sector is vital to the economy, and understanding the determinants of employee behaviour, including organizational commitment and job satisfaction, is imperative for enhancing productivity and minimising turnover. The study sample comprised 300 employees from government and private banks across various districts of Haryana. The employees' range in age from 30 to 45 years, have service experience ranging from 5 to 10 years, and may work in both service jobs and the same banks. The results indicate that Affective Commitment and Organizational Commitment exhibit stronger positive correlations with job satisfaction, whereas Normative Commitment and Continuance Commitment reveal weaker, albeit statistically significant, correlations. Hence, these findings emphasise the significance of emotional attachment and overall commitment to the organisation in improving job satisfaction, revealing weaker correlations between job satisfaction and the sense of obligation or the costs associated with leaving the organisation.*

**Keywords:** Job satisfaction, Organizational commitment, Affective Commitment, Normative Commitment

## INTRODUCTION

Today, banks operate in a rapidly changing and competitive environment. To succeed, they depend heavily on their employees to provide good service, satisfy customers, and help the organisation perform well. Employees in the banking sector are often exposed to high-performance expectations, regulatory pressures, technological changes, and intense customer interaction. In such circumstances, assessing the psychological and attitudinal elements that shape employee performance is crucial. Two of the most widely studied constructs of organizational behaviour that directly affect employee effectiveness are job satisfaction and organizational commitment.

Organizational commitment (OC) refers to the emotional bond individuals possess with their organisation. An employee with a high level of commitment embraces the company's values, exerts an effort to achieve its objectives, and possesses a strong inclination to stay with the organisation. Organizational commitment (OC) is defined as "the strength of an individual's identification with and involvement in an organisation, encompassing three components: affective, normative, and continuance commitment". Affective commitment signifies emotional bonding and alignment with the organisation's objectives, normative commitment stems from a sense of moral duty to stay, and continuance commitment arises from the perceived costs of leaving. Meyer and Allen (1997) identified human resource management practices, leadership styles, and intra-organizational trust as important organizational variables connected to organizational commitment. Research indicates that OC is crucial for retaining skilled personnel and is influenced by various personal factors, including age, gender, and job tenure (Porter et al., 1974; Meyer and Allen (1984).

Research indicates that scholars have primarily concentrated on organizational outcomes and the correlates of commitment. Recently, scholars have begun exploring individual-level factors linked to affective commitment (Meyer et al., 2002). The current study reflects this shift in focus, given the frequent implementation of work-life programs aimed at enhancing these individual-level factors. Job satisfaction pertains to an individual's emotional state or mindset regarding the nature of their employment. Numerous factors, including the quality of the relationship with one's supervisor, the condition of the physical work

environment, and the level of job satisfaction, can influence it. The nature of adjustments and interactions experienced in the workplace influences an individual's job satisfaction. Job satisfaction is a significant factor affecting employee performance, turnover, and retention and is categorised into intrinsic (satisfaction from the work itself) and extrinsic (satisfaction from external rewards).

Adjustment is defined as the effective adaptation of an individual to both internal and external environments, encompassing conformity with group norms, values, and related aspects. Individuals who have held employment understand that a lack of rapport with colleagues renders their jobs unsatisfactory. Internal marketing significantly positively affects job satisfaction and organizational commitment among bank employees (Bailey et al. 2016). Job satisfaction is positively related to organizational trust and various forms of organizational commitment among bank employees. (Mohamed et al., 2012). Higher organizational commitment has been associated with lower turnover intentions, reduced absenteeism, improved job performance, and enhanced organizational citizenship behaviours (Meyer & Allen, 1997). In the banking sector, elevated perceived organizational support and higher job satisfaction are directly linked to greater organizational commitment (Hakkak et al., 2014).

Mobey and Locke (1970) expressed their opinion again. The perceived correlation between expectations and actual job outcomes, along with the significance or value assigned to those outcomes, determines job satisfaction and dissatisfaction. Job satisfaction denotes the amalgamation of the positive and negative emotions that employees experience regarding their employment. Job satisfaction denotes the degree to which expectations align with rewards.

## REVIEW OF LITERATURE

Hashmi and Naqvi (2012) investigated the connections between job satisfaction and organizational commitment among bank employees in Pakistan and found that job satisfaction significantly and positively influences organizational commitment among bank employees in Pakistan. The results reveal that both intrinsic and extrinsic satisfaction predict commitment, with intrinsic satisfaction having a stronger effect. The high correlation supports social exchange and affective commitment theories, underlining that satisfied employees are more emotionally attached and loyal to their banking organisations.

Ipek Kalemci Tuzun (2009) examine the connections between Organizational Identification, Job Satisfaction and Organization Commitment among 578 bank employees. The study reveals positive associations: organizational identification correlates with job satisfaction ( $r = 0.36$ ), identification with commitment ( $r = 0.55$ ), and commitment with job satisfaction ( $r = 0.56$ ). This validates the connection between commitment and satisfaction: employees who feel committed are typically more content in their jobs, and those who are satisfied tend to be more committed.

The study conducted by Presetio et al. (2017) examined the connections between organizational commitment, job satisfaction, and organizational citizenship behaviour. The results found that organizational

commitment mediates the relationship between job satisfaction and organizational citizenship behaviour with both direct and indirect effects observed. This suggests that Organizational Commitment was confirmed as a mediator in this relationship.

Eslami and Gharakhani (2012) examined the link between organizational commitment and job satisfaction using a sample of 280 Iranian employees. Their findings revealed that all three dimensions of job satisfaction—promotion, personal relationships, and favourable working conditions—positively and significantly influenced organizational commitment.

Ragel (2017) showed a clear link between job satisfaction and organizational commitment among bank employees. The study which was based on 120 workers from 13 Sri Lankan banks, found high levels of both satisfaction and commitment. The findings prove that job satisfaction boosts commitment.

## Objective

1. To assess the relationship between organizational commitment and job satisfaction.
2. To measure how different dimensions of organizational commitment (affective, normative, and continuance) affect job satisfaction.

## Hypothesis

1. There is a positive relationship between organizational commitment and job satisfaction.
2. Job satisfaction is a significant predictor of organizational commitment.

## METHODOLOGY

### Sample

The current study involved 300 bank employees, encompassing both private and public sector workers in Haryana. All participants were aged between 25 and 45 years, with professional experience ranging from 5 to 10 years.

### Tools

The following tools were used to collect the data for the study

### Organizational Commitment Scale

Developed by Allen and Meyer (1990), this 18-item scale assesses three dimensions of organizational commitment: affective, continuance, and normative. Each dimension includes six items rated on a 7-point Likert scale.

### Job Satisfaction Scale:

Muthayya developed the Job Satisfaction Scale in 1973. The job satisfaction scale comprises 34 items. Each item had four potential responses: agree, disagree, not sure, and not applicable. A key included in the manual served as the foundation for scoring. The score ranged from 0 to 68. A higher score indicates a diminished level of job satisfaction. The scale exhibited a reliability coefficient of 0.81, according to its psychometric properties. The validity of the items was determined by correlations between the items and the scale. Only items exhibiting exceptionally high

correlations to the scale were retained. It was concluded that each item possessed substantial discriminatory power.

**RESULTS**

To address the objectives of the study, the measured variables were analysed using a range of statistical techniques. The findings derived from these analyses are presented in the subsequent sections of this paper. Specifically, in sequential order, Pearson’s product-moment correlations and multiple regression analyses were conducted to examine and clarify the relationships between the variables under investigation.

**Table-1**

Correlation Coefficient of Organizational Commitment and Job Satisfaction

| Variables        | OC    | AC    | NC   | CC    |
|------------------|-------|-------|------|-------|
| Job Satisfaction | .24** | .34** | .10* | .14** |

\*\*significant at 0.01 probability level and \* significant at 0.05 probability level

Note: NC, normative commitment; AC, affective commitment; CC, continuance commitment; OC, organizational commitment.

Correlation analysis showed strong positive links between job satisfaction and various types of organizational commitment. Overall, organizational commitment moderately correlates with job satisfaction ( $r = .24, p < .01$ ), suggesting that higher satisfaction fosters greater commitment among employees. Among the commitment components, affective commitment showed the strongest association with job satisfaction ( $r = .34, p < .01$ ), reflecting that employees’ emotional attachment and identification with the organisation significantly enhance their job satisfaction. This supports the findings of Moshabi (2024) and Hedayat et al. (2018), who also reported affective commitment as the most influential factor in fostering job satisfaction.

Normative commitment ( $r = .10, p < .05$ ) and continuance commitment ( $r = .14, p < .01$ ) have weaker but significant relationships with job satisfaction, suggesting that feelings of obligation or perceived costs of leaving contribute to satisfaction, although less intensely than affective ties do. This aligns with research indicating that while normative and continuance commitments aid retention, they are less effective in generating intrinsic satisfaction (Morais, 2024). Collectively, these results reinforce the importance of cultivating affective commitment through supportive leadership and meaningful work to boost job satisfaction and organizational loyalty, echoing the conclusions of contemporary studies in this field.

**Table 2**

Summary of Stepwise multiple regression analysis

Dependent Variable: job satisfaction

| Variable | R   | R <sup>2</sup> | R <sup>2</sup> Change | F     | $\beta$ | Significance |
|----------|-----|----------------|-----------------------|-------|---------|--------------|
| AC       | .34 | .11            | .11                   | 53.57 | .34     | .001         |

Note: AC-Affective Commitment.

Regression analysis shows that affective commitment (AC) is a significant positive predictor of job satisfaction. The model indicates a moderate relationship ( $R = .34$ ), where AC explains 11% of the variance in job satisfaction ( $R^2 = .11$ ). The effect was statistically significant ( $F = 53.57, p < .001$ ), with a standardised beta value ( $\hat{\beta} = .34$ ), confirming that higher emotional attachment to the organisation leads to greater job satisfaction. Although AC alone accounts for a modest proportion of the variance, it highlights the importance of fostering employees’ emotional commitment, while acknowledging that other factors also contribute to overall job satisfaction.

**DISCUSSION**

This study aims to assess the relationship between organizational commitment and job satisfaction among bank employees in Haryana. The first objective of this study was to assess the relationship between organizational commitment and job satisfaction. The results found significant positive relationships between job satisfaction and forms of organizational commitment. The results align with those of previous studies (Mohamed et al., 2012; Danesfard & Exvaniyan, 2012; Eslami & Gharakhani, 2012; Lovely, Afzal, & Alam, 2019; Paramita et al., 2020). Therefore, the first hypothesis, “There is a positive relationship between organizational commitment and job satisfaction,” is accepted in the context of job satisfaction.

The results for the second objective show that stepwise multiple regression confirms affective commitment (AC) significantly and positively predicts job satisfaction, showing that deeper emotional connections to the organisation boost satisfaction. The present study supported by some earliest studies i.e. conducted by Meyer and Allen’s (1991); Cooper-Hakim and Viswesvaran’s (2005); Agarwal (2008). Hence, the second hypothesis, that is, “Job satisfaction is a significant predictor of organizational commitment”, was accepted.

**CONCLUSION**

This study’s results show that job satisfaction positively correlates with different types of organizational commitment, although the intensity of these links differs. A modest but significant positive association exists between overall organizational commitment and job satisfaction, reinforcing that satisfied employees tend to develop stronger ties with their organisation. The moderate correlation observed between job satisfaction and affective commitment underscores the strong influence of job satisfaction on emotional attachment to the organisation. In contrast, the weak correlations between job satisfaction and normative commitment and continuance commitment suggest that these forms of commitment are less strongly tied to job satisfaction. Normative commitment is influenced more by external factors, such as social norms, while continuance commitment is often driven by practical considerations, such as job security. Overall, the study highlights the varying impacts of job satisfaction on different forms of organizational commitment and suggests that factors such as leadership quality and organizational climate also play a critical role in shaping commitment levels.

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