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#### “A STUDY OF JOB SATISFACTION AND ORGANISATIONAL COMMITMENT IN RELATION TO JOB STRESS IN SERVICE SECTOR”

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#### ABSTRACT

*As one of the aspects of organizational behaviour, occupational stress has emerged as a thrust area of research. In an organizational framework, occupational stress is also recognized as job stress or work stress. When abilities of personnel, their approach, skills and expertise cannot deal with or are not as per their work pressures and demands, this creates presence of occupational stress. Consequently, this causes a decrement in ability of staff to regulate and maintain job stress as an individual as well as whole group's motivation and productivity gets majorly influenced. Therefore, there is a need for organisations to adapt a strategy for reduction in staff's stress level and improvement in their job satisfaction level and this will make them more committed towards their work and organization Work stress is not similar to other prevailing kinds of stress. Jobholders spend most of the time at their working place and stress related to workplace known as job stress. It has distinct elements namely, individual, organizational and job related elements..*

**Keyword:** Jon Satisfaction, Job stress, Work Culture, Orgnaization policy.

#### I. INTRODUCTION

National Institute for Occupational Safety and Health (2002) defined work stress as harmful physical and emotional responses that occur when the requirement of job do not match the capabilities, resources, or needs of the workers". When workplace conditions affect an individual's performance negatively, it provokes a persistent disorder of stress; it also affects overall wellbeing of person's mind and body. Job stress is confirmed by one or more of physical and mental illnesses. Job stress can be disabling in some cases. In recurring cases, usually a psychiatric consultation is needed for validation of cause and extent of stress related to work.

Organisational commitment has grown in importance due to the fact as it has been identified as pertinent variable which one is required for the continued existence and growth of the organization (Allen and Mayer, 1996). Management and behavioural sciences literature have characterized organizational commitment as a key instrument of liaison among individuals and their organizations. Therefore, it is essential to perceive the association between individuals and organizations in the term of theoretical ground of organisational commitment (Gandhi and Hyde, 2013). The concept of organizational commitment has been receiving considerable attention from HR professionals in recent years due to its role in organizational performance, absenteeism and turnover. Moreover, it involves both attitudinal and behavioural commitments and gives a platform for understanding the emergence of linkages between working staff and organizations. If an individual works sincerely, he/she will be more committed and will be capable of heavy working and giving better results even when circumstances are

not adequate and fortunate.

One of the most critical work-related attitudinal outcomes is organizational commitment. As per Nikolaou & Tsaousis (2002) and Velnamphy & Aravinthan (2013), “Job stress and organisational commitment have become common and mutual subjects in organisational sciences and many researches are eager to investigate the relationship between the two variables”. “Job stress negatively affects individual behaviour leading to poor attendance, poor performance, poor health and lack of confidence (Ivancevich and Matteson, 1980).” A study of “Vakola and Nikolau (2005) established that employees who experienced stress at work exhibits decreased organizational commitment.” Further, Bhatti et al. (2016) have established that “job stress and organizational commitment are inversely related which states, greater the level of work stress, lesser will be organizational commitment”. Also, Siu (2002) described that, “Employees who perceive high level of job stress are less committed to their organisations.” Interchangeably, have found that, “Employees perceiving low job stress are highly committed to their organisation.” Additionally, a study by Rothmann (2008) believed that, “Employees perceive job aspects, work relationship and job control as a huge source of stress resulting in reduced commitment towards the organisation.” Furthermore, as per a study conducted by, “Occupational stress is associated with low organisational commitment and occupational stress` s and organisational commitment are inversely related (Viljoen and Rothmann, 2009)”. In another research done by Khatibi et al. (2009) indicated, “A negative significant relationship between job stress and affective commitment & normative commitment, and insignificant relationship between job stress and continuance commitment”. Whereas, Vongai (2016) reported “significant positive relationship between job stress and affective commitment, significant positive relationship between job stress and continuance commitment and negative insignificant relationship between job stress and normative commitment”. Oznur and Neslin (2019) explored that, “job stress has a weak positive impact on organisational commitment. In addition, it was also seen that the impact of stress on organisational commitment vary (positive or negative) according to the sector that employees work in”.

## II. RELETED WORK

**Yadav and Sekarwar (2018)** explored the specific reasons for job stress among banking employees, what factors are being focused to reduce their stress and also if stress is managed then what is the impact on employees’ performance. Data were collected from 172 banking employees in Gwalior and Indore region. Results revealed that role expectation conflict, co-worker support, organizational climate and work stress are important components that contributed to job stress. Further, stress can be managed by managing co-worker support, time, and interpersonal relationships at work and also if their stress is managed then employees are able to improve their contextual performance and counter-productive behaviour at work place resulting in better employee performance. **Kumari and Kaur (2019)** examined the association between occupational stress and organizational commitment. The sample for the study includes teacher educators working in Punjab University, Chandigarh. The study revealed a significant distinction between “male and female teachers” with respect to occupational stress and organizational commitment. Female educators face more stress and remain less committed to organisation as compare to male educators.

**Oznur and Neslin (2019)** tested the nexus of stress and organizational commitment in workforce with the assistance of meta-analysis. The outcomes of twenty two researches from different sectors are investigated and affect of stress on organisational commitment is measured. The analysis determined that organizational commitment is weakly but positively impacted by stress. Also, stress found positive and little association with continuous and normative commitment. On the other hand, inverse and small liaison reported between stress and affective commitment. Lastly, it recommended that affect of stress on organisational commitment differ (positive or negative) as per area that workforce work in.

## III. OBJECTIVES

The present investigation is carried out to accomplish the following objectives:-

- a) To measure the extent and causes of job stress, job satisfaction and organisational commitment across

- the staff employed in selected banks.
- b) To compare the significance difference in level of job stress, job satisfaction as well as organisational commitment among staff working in public and private banks.
  - c) To compare the significance difference in level of job stress, job satisfaction and organisational commitment among staff employed in different selected banks.
  - d) To assess the impact of job stress on job satisfaction across the employees working in the selected banks.
  - e) To assess the impact of job stress on organisational commitment of staff working in selected banks.
  - f) To assess the impact of job satisfaction on organisational commitment of staff working in selected banks.
  - g) To assess and compare the level of job stress, job satisfaction as well as organisational commitment on the basis of socio demographic variables among the staff working in selected banks.
  - h) To recommend the workable suggestions for enhancing the job satisfaction and organizational commitment and trimming down the level of job stress across the employees working in banking sector.

### Hypothesis

- Ho (1) The level of job stress among working staff in public and private banks does not differ significantly.
- Ho (2) Job satisfaction level among working staff in public and private banks does not differ significantly.
- Ho (3) Organisational commitment level among working staff in public and private banks does not differ significantly.
- Ho (4) Job stress level among working staff in selected banks does not differ significantly.
- Ho (5) Job satisfaction level among working staff in selected banks does not differ significantly.
- Ho (6) Organisational commitment level among working staff in selected banks does not differ significantly.
- Ho (7) Job stress's impact on job satisfaction amidst working staff of selected banks is not statistically significant.
- Ho (8) Job stress's impact on organisational commitment amidst working staff of selected banks is not significant.
- Ho (9) Impact of job satisfaction on organisational commitment amidst working staff of selected banks is not statistically significant.
- Ho (10) Job stress, job satisfaction and organisational commitment level do not differ due to socio-demographic variables.

### IV. DATA ANALYSIS

After collecting the primary data through questionnaire, in order to get meaningful inferences regarding the hypothesis composed for the present study, various statistical techniques were applied to analysis the data. Firstly, the reliability of the collected data tested by using "Cronbach's Alpha ( $\alpha$ )". Secondly, data is analyzed by mean, standard deviation, independent t test, one way analysis (ANOVA), Karl Pearson's correlation, linear and multiple regression analysis.

The present investigation is a research work based on different tests applied depending upon the information required for meeting the objectives. Here is a brief review of the statistical techniques applied for the present study for gaining some meaningful results.

- Cronbach Alpha is applied to checking the "internal consistency" of the standardized scales.
- Descriptive statistics of all the variables of job stress, job satisfaction and organisational commitment is calculated to measure the extent.
- Independent sample t-test is used to test whether two independent sample means significantly differ or not. In the present investigation, it is used to determine the significant difference between average means of two groups i.e. public and private sector banking staff on account of job stress, job satisfaction and organisational commitment. It also determined whether a significant difference exist on the basis of gender, marital status, academic qualification and number of promotions or not, among banking staff regarding these variables.
- One way ANOVA is an important technique to be used when researcher wants to compare sample mean of more than two independent samples. It is a procedure for determining whether significant difference exists between more than two means. In the present study, one way analysis of variance (ANOVA) is used to compare the occupational stress, job satisfaction as well as organizational commitment level of employees of six selected banks (HDFC, ICICI, AXIS, PNB,

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BOB and SBI). It also examined whether significant difference exist among employees on the basis of age, work experience, 12 income and social background or not, according to the perceptions of job stress, job satisfaction and organisational commitment.

- Karl Pearson's correlation is used to analysis the association between two or more variables. In the present investigation, it is used to analysis the liaison between occupational stress & job satisfaction and occupational stress & organisational commitment and also job satisfaction & organisational commitment.
- Linear regression is the most widely used when there is only one independent variable. The main purpose of linear regression is to examine association and variation in dependent variable due to independent variable. Present investigation explains the variation in job satisfaction and organisational commitment (as the dependent variables), based on the variation in job stress (as the independent variable).
- Multiple Regression analysis is the most widely used statistical method for analysing the associative relationship between dependent and independent variables. This method is adopted, when there is more than one independent variable and the researcher is interested to examine the dependence among independent and dependent variables. Present investigation explains the variation in job satisfaction and organisational commitment (as dependent variables), based on the variations in all the twelve dimensions of job stress viz. "role overload, role ambiguity, role conflict, group & political pressure, responsibility of persons, under participation, powerlessness, poor peer relation, low status, intrinsic improvement, strenuous working condition and unprofitability" (independent variables). The study also examines the variation in organisational commitment (dependent variable) due to variations in all five dimensions of job satisfaction viz. "job security, compensation, growth opportunity, social satisfaction and supervisory relation" as independent variables.

## V. SECTION – A

### SOCIO-DEMOGRAPHIC PROFILE OF RESPONDENTS

In this section, an overview of bank-wise composition and socio-demographic profile of respondents has been presented. It included "employee bank name, age, gender, marital status, social background, qualification, work experience, monthly income and number of promotions" in organisation. Table 4.1 and Table 4.2 present bank-wise composition and socio-demographic profile of the study sample which consists of 532 employees working in different banks in Haryana.

Table 4.1: Frequency distribution of the respondents Bank-wise

	Bank Name	Frequency	Percentage
Public Sector Banks	SBI	92	17.29
	PNB	87	16.36
	BOB	94	17.67
<b>Total Public Sector Respondents (I)</b>		<b>273</b>	<b>51.32</b>
Private Sector Banks	HDFC	92	17.29
	ICICI	82	15.41
	AXIS	85	15.98
<b>Total Private Sector Respondents(II)</b>		<b>259</b>	<b>48.68</b>
Total Number of Respondents(I+II)		532	100.00

Source: Survey Report

Table 4.1 depicts the bank-wise proportion of respondents. The employees working in public sector constitutes 51.32 percent of sample and 48.68 percent of sample are the employees working in private sector banks. The individual bank-wise percentages of employees are 17.29 percent of SBI, 16.36 percent of PNB, 17.67 percent of BOB, 17.29 percent of HDFC, 15.41 percent of ICICI and 15.98 percent of AXIS bank.

**Table 4.2: Frequency distribution of respondents Socio- demographic characteristic**

Socio-Demographic Profile	Number of Respondents		Proportion of Samples	
	Public sector Bank	Private Sector Bank	Total Number of Respondents	Percentage
<b>Age of Employees</b>				
20-30 years	139	136	275	51.69
31-40 Years	65	110	175	32.89
41-50 Years	29	9	38	7.15
51-60 Years	40	4	44	8.27
Total	273	259	532	100.00
<b>Gender</b>				
Male	201	150	351	65.98
Female	72	109	181	34.02
Total	273	259	532	100.00
<b>Marital Status</b>				
Single	84	80	164	30.83
Married	189	179	368	69.17
Total	273	259	532	100.00
<b>Social Background</b>				
Urban	217	180	397	74.63
Rural	29	33	62	11.65
Semi-urban	27	46	73	13.72
Total	273	259	532	100.00
<b>Academic Qualification</b>				
Graduation	140	80	220	41.35

Post Graduation	133	179	312	58.65
Total	273	259	532	100.00

<b>Working Experience (Years)</b>				
< or equal to 5	119	104	223	41.92
6-10 Years	88	136	224	42.10
11-15 Years	7	16	23	4.32
> 15 Years	59	3	62	11.65
Total	273	259	532	100.00
<b>Income of the Respondents (Rs.)</b>				
20,000-40,000	100	145	245	46.05
40,001-60,000	74	64	138	25.95
> 60,000	99	50	149	28.00
Total	273	259	532	100.00
<b>Number of Promotions</b>				
< or equal to 2	237	138	375	70.49
> 2	36	121	157	29.51
Total	273	259	532	100

Source: Survey Report

Table 4.2 summarizes the socio- demographic profile of the respondents. It depicts that fifty one percent of respondents i.e. 275 of them, are between the age group of 20-30 years. Among public sector banks, respondents between the age of 20-30 years are 139 (50.92%) followed by 65 (23.81%) in age group of 31-40 years, 40 (14.65%) between the age group of 51-60 years and the remaining 29 (10.62%) are in the age of 41-50 years. In private sector banks, 136 (52.5%) respondents are in the age group of 20-30 years, followed by 110 (42.5%) in age group of 31-40 years, 9 (3.5%) in the age of 41-50 years and only 4 (1.5%) in the age of 51-60 years. As gender wise diversity is concerned, out of total sample, 351 (65.98%) respondents are males and 181 (34.02%) are females. In public sector banks, 201 (73.63%) respondents are males and 72 (26.37%) are females and in private sector banks, out of 259 respondents, 150 (57.92%) are males and 109 (42.08%) are females. It also exhibits the marital status of respondents and the majority of respondents are married 368 (69.17%) among all selected bank. Out of 273 respondents of public sector banks, 189(69.23%) are married and only 84 (30.77%) are unmarried. As well as, 179 (69.11%) are married and 80 (30.89%) are unmarried respondents in private sector banks.

As residential status-wise diversity is concerned, 397 (74.63%) respondents belong tourban area. Out of which 217 (54.66%) respondents are from public banks and remaining 180 (45.34%) are from private banks. The sample depicts that the respondents from semi urban area are 73 (13.72%), followed by 62 (11.65%) from therural area. Majority of respondents belong to urban area. As far as education wise diversity is concerned, 312 (58.65%)

respondents are post-graduate and 220 (41.35%) respondents are graduates. The respondents from public banks, 133 (48.72%) are post-graduate and 140 (51.28%) are graduates and in private banks the majority number of respondents are post graduate i.e. 179 (69.11%) whereas only 80 (30.89%) respondents are graduate. The survey also shows that out of total respondents, 223 respondents (41.92%) have experienced less than 5 years. In public banks 119 (43.59%) respondents have experienced less than or equal to 5 years, 88 (39.46%) respondents have experienced of 5-10 years followed by only 7 (2.56%) respondents are of 11-15 years of experience and lastly 59 (21.62%) respondents have experienced more than 15 years. In private sector banks, 104 (40.2%) respondents have experienced of job less than or equal to 5 years, 136 (52.5%) have experienced 6-10 years, whereas 16 respondents (6.2%) have experienced 11-15 years and only 3 (1.2%) respondents have experienced more than 15 years.

As seen from table, most of respondents' (46.05) income is between Rs. 20,000 to 40,000. Among all the respondents of public sector banks, 100 (36.6%) respondents having monthly income between Rs. 20000 to 40000, followed by 99 (36.3%) respondents' monthly income more than Rs. 60,000 and 74 (27.1%) respondents' monthly income is between Rs. 40001 to 60000. In private sector banks, 145 (56%) respondents' monthly income is between Rs. 20000 to 40000, 64 (24.71%) respondents monthly income between Rs. 40001 to 60000, followed by 50 (19.31%) respondents having income more than Rs. 60000. As per number of promotions diversity is concerned, 375 (70.49%) have taken less than or equal to two promotions and respondents taking more than two promotions are 157 (29.57%). Further, in case of public sector banks the majority of respondents taking less than or equal to two promotions i.e. 237 (86.81%) and the respondents taking more than two promotions is less i.e. 36 (13.19%) whereas 138 (53.28%) have taken less than or equal to two promotions and 121 (46.72%) have taken more than two promotions among all the respondents of private sector banks.

In nutshell, we can say that maximum number of respondents working in public as well as private banks are of young generation and they are aged between 20 to 40 years and also exhibits that maximum number of respondents are male working in selected banks but in private banks number of female respondents are higher (greater) as compared to public sector banks. It also reveals that maximum number of respondents is married, post graduated, earn monthly income between Rs. 20,000 to 60,000, having experience of 10 years and availed two promotions. The least number of respondents are from the rural area in case of both sector banks due to limited branches in rural areas.

## VI. SECTION – B DESCRIPTIVE ANALYSIS

The first objective of the investigation is to measure the extent and causes of “job stress, job satisfaction as well as organisational commitment” among the staff working in chosen banks of Haryana. Means and standard deviations are calculated to determine the level of “job stress, job satisfaction and organisational commitment” of staff working in selected banks.

### JOB STRESS

To determine the extent of job stress among staff working in banking sector, the adaptive version of “occupational stress index” developed by “A.K. Srivastva and A.P. Singh” (1981) has been used. This scale measures twelve different variables of job stress i.e. “role overload, role ambiguity, role conflict, group & political pressure, responsibility of persons, under participation, powerlessness, poor peer relation, low status, intrinsic improvement, strenuous working condition and unprofitability.” The mean summated score was calculated based on the 46 items related to 12 dimension of job stress. Five-points “Likert Scale” that specifically ranged from “strongly agree (5) to strongly disagree (1)” used for the respondents' observations and after that the outcome of mean summated scores were between 1 to 5. These scores assembled in to three classes including “low (1 to 2.5), moderate (2.6 to 3.5) and high (3.6. to 5)”. The resulting scores are shown in Table 4.3.

Table 4.3: Level of the job stress

Variable /Level of Job Stress	Frequency percentage	Mean	SD
Job Stress		3.371	.60
Low (1- 2.5)	3.80		
Moderate (2.6-3.5)	65.90		
High (3.6-5)	30.30		

Source: Results Compiled on the Basis of Primary Data

The research results allow us to state that job stress of majority of the respondents (65.9%) was in moderate level, 30.3% were experienced high level and only 3.8% perceived low level stress. It can be concluded that majority of staff employed in banks experience “moderate stress”.

In order to determine the causes of job stress, the mean summated score was calculated based on 12 dimensions of stress. The calculated results are exhibited in table 4.4.

Table 4.4: Perception of banking staff regarding job stress dimensions

Sr. No.	Job Stress Dimensions	Mean (summated)	SD
1.	Role Overload	3.7444	0.75208
2.	Role Ambiguity	3.2570	0.88022
3.	Role Conflict	3.2387	0.76855
4.	Group & Political Pressure	3.2918	0.80049
5.	Responsibility of Person	3.7343	0.73334
6.	Under-Participation	3.5395	0.72719
7.	Powerlessness	3.4524	0.78543
8.	Poor Peer Relation	2.8806	0.93533
9.	Intrinsic Improvement	3.1607	0.90120
10.	Low Status	3.1084	0.94908
11.	Strenuous Working Conditions	3.3078	0.78087
12.	Unprofitability (salary, incentives, rewards)	3.7453	0.97337
Overall Job Stress (N=532)		3.3717	0.60872

Source: Results Compiled on the Basis of Primary Data

Result shows that among all the factors of job stress “unprofitability (Mean= 3.74), role overload (Mean= 3.74), responsibility of person (Mean= 3.73), under participation (Mean= 3.53), powerlessness (Mean=3.45), strenuous working condition (Mean=3.30)” secure the higher mean score, which depicts that staff working in selected banks considered these variables as major causes of stress. Also, it is followed by “group & political pressure (Mean=3.29), role ambiguity (Mean=3.25), role conflict (Mean=3.23), intrinsic improvement (Mean=3.16), low status (Mean=3.10), poor peer relation (Mean= 2.88)” respectively. Lastly, the mean of job stress is 3.37, it shows

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that staff working in banks experience moderate stress.

### JOB SATISFACTION

To assess the extent of job satisfaction level among the staff working in selected banks, the scale suggested by “Hachman and Odham (1975)” is used. This scale measures the five factors of job satisfaction viz. Job security, compensation, growth opportunities, social satisfaction and supervisory relation. The mean summated score was calculated based on the 14 items related to 5 dimension of job satisfaction. Five-points “Likert Scale” that specifically ranged from “strongly agree (5) to strongly disagree (1)” used for the respondents’ observations and later the outcome of mean summated scores were between 1 to 5. These scores assembled in to three classes including “low (1 to 2.5), moderate (2.6 to 3.5) and high (3.6 to 5)”. The resulting scores are demonstrated in Table 4.5.

Table 4.5: Level of the job satisfaction

Variable /Level of Job Satisfaction	Frequency percentage	Mean	SD
Job Satisfaction		3.305	.83
Low (1- 2.5)	23.7		
Moderate (2.6 -3.5)	29.1		
High (3.6 -5)	47.2		

Source: Results Compiled on the Basis of Primary Data

The results for level of job satisfaction indicates that 47.2% respondents experience high level of job satisfaction, 29.1% has moderate and 23.7 % has low level of job satisfaction. However, the mean of job satisfaction is 3.305 which reported moderatelevel of job satisfaction among the respondents of banking sector.

Table 4.6: Perception of bank employees regarding job satisfaction dimensions

Sr. No.	Job Satisfaction Dimensions	Mean	SD
1.	Job Security	3.6560	0.87500
2.	Compensation	3.0047	1.09333
3.	Growth Opportunity	3.1955	0.98151
4.	Social Satisfaction	3.3427	1.04678
5.	Supervisory Relation	3.3271	1.06258
Overall Job Satisfaction (N=532)		3.3052	0.83826

Source: Results Compiled on the Basis of Primary Data

Table 4.6 exhibits the perception of banking staff on five factors of job satisfaction. The highest mean value of the

factor job security (Mean= 3.65) and the second highest mean is the social satisfaction (Mean= 3.34). Further, it is followed by supervisory relation (Mean=3.32), growth opportunity (Mean= 3.19) and compensation (Mean= 3.00). Also, at overall level staff working in selected banks is moderately satisfied with their job with mean value 3.30. It can be concluded that job security, social satisfaction and relation with supervisor are perceived as major factors of job satisfaction.

### ORGANISATIONAL COMMITMENT

Organisational commitment of employees has gained importance as an important variable of organisational existence. To determine the perception of bank employees regarding organizational commitment, the scale suggested by "Allen & Meyer (1990)" is used. This scale measures three different components of commitments i.e. "Affective Commitment, Continuance Commitment and Normative Commitment", which are somewhat different in nature and have the different dynamics for commitment. In order to determine the level of organisational commitment, the mean summated score was calculated based on the 24 items related to 3 dimension of organisational commitment. Five-points "Likert Scale" that specifically ranged from "strongly agree (5) to strongly disagree (1)" used for the respondents' observations and after that the outcome of mean summated scores were between 1 to 5. These scores assembled in to three classes including "low (1 to 2.5), moderate (2.6 to 3.5) and high (3.6. to 5)". The resulting scores are exhibited in Table 4.7

Table 4.7: Level of organisational commitment

Variable /Level of Organisational Commitment	Frequency percentage	Mean	SD
Organisational Commitment		3.24	.39
Low (1- 2.5)	1.1		
Moderate (2.6-3.5)	70.7		
High (3.6-5)	28.2		

Source: Results Compiled on the Basis of Primary Data

As indicated in table 4.7, the results for level of organisational commitment depicts that majority of respondents (70.7%) experience moderate level of commitment, 28.2

% experience high level and 1.1 % experience low level of commitment. The overall mean of commitment (3.24) shows moderate level of commitment of workers across the banking sector.

**Table 4.8: Perception of bank employees regarding organisational commitment**

Sr. No.	Organisational Commitment Dimensions	Mean	SD
1.	Affective Commitment	3.0721	0.89585
2.	Continuous Commitment	3.4485	0.59246
3.	Normative Commitment	3.2223	0.61006
Overall organisational commitment (N=532)		3.2477	0.39317

Source: Results Compiled on the Basis of Primary Data

Table 4.8 depicts that the bank employees are more committed to their organisation due to “continuous commitment (Mean= 3.44)”. Further, it is followed by “normative commitment (Mean= 3.22) and affective commitment (Mean= 3.07)” respectively. The mean of organisational commitment is 3.24, which depicts that banking staff is moderately committed to their organisation. It can be presumed that staff working in the banks are more aware of the cost associated with leaving the organisation and have feelings of obligation to continue employment.

## VII. FINDING AND FUTURE SCOPE

### MAJOR FINDINGS OF THE STUDY

The investigator has succeeded in drawing certain logical findings on the basis of analysis and interpretation of collected data. Major findings, which have emerged out from the study, are as under.

- The finding of the present study clearly indicates that employees working across the banking sector experienced moderate job stress in their working. 30.3 percent employees have high stress and 65.90 percent have moderate stress. The study affirmed “role overload, unprofitability, responsibility of person, under participation, powerlessness and strenuous working conditions” as the main factors of job stress.
- The job satisfaction level also found as high and moderate. 47.2 percent experienced high satisfaction and 29.1 percent moderate satisfaction. “Job security, social satisfaction and supervisory relation” have found major factors of job satisfaction. 70.7 percent of staff working in banks has moderate level of organisational commitment and 28.2 percent have high level of commitment with their organisation. “Continuance commitment” has emerged as major component of commitment followed by “normative and affective commitment”.
- The staffs working in private sector is excessively stressed as compared to public sector banks. But no significant difference is found in overall level of stress between banks of both groups. Only five variables out of twelve i.e. “role ambiguity, group and political pressure, responsibility for persons, intrinsic improvement and unprofitability” have found the causes of significant difference in stress level. Individually, significant difference found in stress level of ICICI, SBI and BOB. The staff working in public banks shows higher satisfaction level as compared to private sector. “Job security, compensation and social satisfaction” factors contribute in satisfaction level of employees. Furthermore, the satisfaction level of SBI, PNB and BOB found significantly differ with the satisfaction level of ICICI and HDFC. 15
- The analysis confirmed that the perception of both sector banks is significantly differs on account of “affective, continuous, normative commitment”. “Continuous commitment” is one of the three components that mostly contribute to organisational commitment and staff working in private sector showed lesser commitment towards their organisation as compared to public sector. The difference in commitment level of ICICI, HDFC and AXIS as compare to SBI, PNB and BOB banks found significant.
- The findings of the study indicate negative significant correlation of job stress with job satisfaction and organisational commitment. Whereas a positive and significant correlation has found between job satisfaction and organisational commitment.
- The finding of study affirmed job stress as significant predictor of job satisfaction and organisational commitment and found 72.4% variation in job satisfaction and 36.7% variation in organisational commitment due to twelve variables of job stress. Furthermore, job satisfaction also found as a significant predictor of organisational commitment and reported 44.3% variation in organisational commitment due to five variables of job satisfaction.
- The results admitted that perception regarding factors related to job stress and organisational commitment is indifferent of staff working in banking sector on the basis of “gender, marital status, educational qualification, social background and number of promotions”. But the significant difference is found in the perception of employees regarding “job satisfaction” based on “marital status and number of promotions”.
- The level of “job stress, job satisfaction and organisational commitment” found significantly differ on the basis of age. Age found negative relation with job stress and positive relation with job satisfaction and organisational commitment. The employees of age group of 20-30 years experienced more stress as compare to employees of age between 51-60 years. The old age group of 51-60 years found more satisfied and committed to organisation as

compare to employees of 20-30 years age group.

- The perception of banking staff regarding “job stress, job satisfaction and organisational commitment” found significantly distinct on the basis of length of service. Employees having less than or equal to 5 years experience face more job stress and having more than 15 years experience feel more satisfaction and commitment level. Employees with more work experience found more satisfied and committed to organisation and lessen the level of job stress.
- The level of “job stress, job satisfaction and organisational commitment” found significantly differ on the basis of income. The employees of income group of Rs. 20,000- 40,000 have more stress as compare to employees of income group of more than Rs. 60,000. The employees of higher income group (> Rs. 60,000) found more satisfied and committed to their organisation. Income found positive relation with job satisfaction and organisational commitment and contrarily connection with job stress. SUGGESTIONS The banking industry is a service industry which provides its services to the customers. Banking is concerned about managing operations and building relationship with the clients. The development of many new private and foreign banks has led to cut throat competition. Many innovations have emerged due to technological changes in banking industry. Hence, the ultimate objectives of the banks are improving the efficiency of available resources, increasing the return on investments, enhancing the productivity, and profitability of their organization. Human resources play crucial role in the banking organizations in fulfilling these objectives. The “job stress, job satisfaction and organizational commitment” are the primary drive areas that concern with developing skills of employees, motivating them and ensuring that they will continue to maintain their commitment and will not leave their organization. Moreover, the present investigation concluded that entire banking staff is facing job stress at some level regardless of doing job in different banks and job satisfaction and organisational commitment are significantly negatively affected by job stress. So, the study recommends that increment in satisfaction and commitment level by reduction in job stress is very important. Followings are the suggestions to the management and individuals to overcome and manage the stress:
  - The investigation has bought out the major cause of job stress is workload. So, the management of public sector banks should try to reduce the workload of their employees. They should ensure that employees get reasonable time for their domestic life and should have efficient time to carry out assignments to their own satisfaction level.
  - Results indicate that staff working in both public and private banks feels stress due to compensation policy and also not satisfied with compensation practices followed in their respective banks. In this way, banks should taken consideration of compensation management. Incentive should be kept as factor and rewards given to the staff that is performing better than others. Investigation indicates that the level of affective commitment in both sectors is significantly low. For expanding the level of affective commitment in both sectors, organisation should be periodical audits of strategies and if required their suggestions should be implemented. In this way, the essential alterations can be made by changing situation of the organisation. So that they feel like family and more emotionally attached to the organisation.
  - While conducting survey, it was observed that young, lower income and less experienced staff feel higher stress and less satisfied and committed towards organisation. The organisation should provide monetary and non monetary benefits, which impact positively on their performance.
  - Staff meetings in all the branches ought to be urged to build up a feeling of belongingness towards the organisation and furthermore to analysis the problems. It will improve the organisational climate. Banks try to lessen the high substance of monotonous, routine and repetitive activities. Viable HR practices like continuous training, job rotation and providing conductive and challenging work conditions would be useful in lessening stress as well as absenteeism and slackness of the staff.
  - Management should give explicit and feasible objectives to the banking staff and should improve communication to clarify what, when and how to tackle job to lessen stress because of role ambiguity and role conflict.
  - Existing researches have mentioned certain coping measures to manage stress and cleared that both yoga and meditation are the most remarkable stress management technique and relieved several stress related diseases.
  - Banking institution should organize counselling programme for their employees to deal with the stress. Thus, the administration should welcome the psychologists for advising of their employees by organizing courses or

workshops arranging seminars or workshops to make their employees to comprehend the wellspring of stress and potential approaches to lessen it.

- Management should acknowledge great work and provide necessary information and resources at the right time so that proficiency and morale of the working staff can be expanded and organisational objectives can be achieved.

### FUTURE SCOPE

The present study contributes in the available literature and proves that the standardised scales are valid and reliable for future research. It provides the guidelines for future research to focus on the strengths and to dismiss the shortcomings. The limitations of the investigation have prompted scope for the further research as listed below: This study is limited to relative investigation of public and private banks; but can be extended to foreign banks. In addition to selected variables i.e. job stress, job satisfaction, and organizational commitment, other behavioural variables may be taken up for future research. It is restricted to banking industry only but other relevant service sectors i.e. education, IT, insurance sector etc. can be explored. Only one state i.e. Haryana has been taken up for this research but future research can be done in other states of India as well.

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