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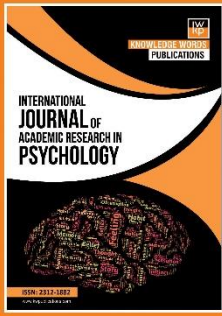
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Job Insecurity and Job Satisfaction as Correlates of Organizational Commitment in Middle-level Executives of Public and Private Sector Banks

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Abstract

The purpose of the present study was to investigate the difference between middle level executives in public and private banks on organizational commitment, job insecurity and job satisfaction. It also ascertained the contribution of job insecurity and job satisfaction in organizational commitment of middle-level executives in public and private sector banks. For this purpose a sample of 100 employees was taken from Delhi and NCR on incidental basis. Among them 50 were taken from private banks and 50 were taken from public banks. The Organizational Commitment Questionnaire (OCQ) of Allen and Meyer, Job Insecurity Scale (JIS) developed by Ashford, Lee, and Bobko and Job Satisfaction scale devised by Singh and Sharma were administered. In order to find out the difference between means of executives of public and private banks on different variables, t-test was applied. Separate regression analysis were run to find out the percentage of variance contributed by job insecurity and job satisfaction in organizational commitment of executives of public and private sector banks. Results of t-test showed significantly greater organizational commitment and job insecurity but lesser job satisfaction for middle executives of private sector banks than those of public sector banks. Result of regression analysis showed that 10% of variance in organizational commitment of middle level executives of public sector banks was contributed together by job insecurity and job satisfaction. However, in the individual analyses, only job satisfaction emerged as significant predictor of organizational commitment and contributed 29% variance in executives of public sector banks, but neither together, nor individually the two predictors contributed significantly to the organizational commitment of middle level executives of private sector banks.

Keywords: Organizational Commitment, Job Insecurity, Job Satisfaction, Public Sector Banks, Private Sector Banks.

Introduction

Working life has been subject to dramatic change over the past decades as a result of economic recessions, new information technology, industrial restructuring and accelerated global competition (Hartley, Jacobson, Klandermans & van Vuuren, 1991; Hellgren, Sverke, & Isaksson, 1999). Indicators to this economic strain include job instability, economic unaffordability, job insecurity and economic strain. As a consequence, organizations have been forced to engage in various adaptive strategies in order to tackle new demands and remain vigorous in this unpredictable environment. They have two options to become more profitable; they can either increase their gains or decrease their costs, often by reducing the number of employees (Burke & Cooper, 2000; Tetrick & Quick, 2003).

Organizational commitment in organizational behavior and industrial and organizational psychology, is defined as the individual's psychological attachment to the organization. The basis behind many studies related to it was to find ways to improve how workers feel about their jobs so that these workers would become more committed to their organizations. Organizational commitment can be contrasted with other work-related attitudes, such as job satisfaction, defined as an employee's feelings about their job, and organizational identification, defined as the degree to which an employee experiences a 'sense of oneness' with their organization. Organizational scientists have also developed many nuanced definitions of organizational commitment, and numerous scales to measure them. Exemplary of this work is Meyer and Allen's model of commitment, which was developed to integrate numerous definitions of commitment that had been proliferated in the literature.

Meyer and Allen's (2007) three-component model of commitment was created to argue that commitment has three different components that correspond with different psychological states. Meyer and Allen's research indicated that there are three "mind sets" which can characterize an employee's commitment to the organization: Affective Commitment is defined as the employee's positive emotional attachment to the organization. Continuance Commitment is the "need" component or the gains versus losses of working in an organization. Normative Commitment makes the individual to commit and to remain with an organization because of feelings of obligation. These feelings may derive from a strain on an individual before and after joining an organization.

Job insecurity has been defined as the employee's "perceived powerlessness to maintain desired continuity in a threatened job situation" (Greenhalgh & Rosenblatt, 1984, p. 438). It has also been described as the worry experienced by an individual in relation to the continuation of the present job (De Witte, 1999; Hartley et al., 1991; Sverke & Hellgren, 2002; Rosenblatt & Ruvio, 1996; Heaney, Israel & House, 1994).

Job insecurity decreases commitment and impacts negatively on performance (Apisakkul, 2000; Ashford, Lee & Bobko, 1989; Sverke & Hellgren, 2002; Van Vuuren et al., 1991). Moses (1998) refers to workplace depression as a modern epidemic. The opposite of depression is excitement, anticipation, and joy, which is lacking in today's organisations. Greenhalgh and Sutton (1991) found that job insecurity inhibits change readiness because of fear of the future. It also holds negative consequences for industrial relations because of mistrust, blame, and general dissatisfaction (Greenhalgh & Sutton, 1991). Job insecurity weakens the quality of human relations and perceived efficacy in the organisation (Kinnunen et al., 2000).

Many look at job security as a component of job satisfaction which is an important element in an organization because of its relationship with work behavior. When a worker is not satisfied with his job he will start looking for other jobs and be less committed to the organization. And when he gets the opportunity elsewhere he tends to leave the organization. Job insecurity will also contribute to the psychological stress experienced by the workers which includes depression, sadness, relationship problems, becoming alcoholic, drug abuse and low physical health (Jahoda, 1982) which will affect their well-being. In this context the instability in the economy has effect on the health and well-being of the society (Anom, 2009).

Job satisfaction is simply how content an individual is with his or her job. Scholars and human resource professionals generally make a distinction between affective job satisfaction and cognitive job satisfaction. Affective job satisfaction is the extent of pleasurable emotional feelings individuals have about their jobs overall, and is different to cognitive job satisfaction which is the extent of individuals' satisfaction with particular facets of their jobs, such as pay, pension arrangements, working hours, and numerous other aspects of their jobs. Locke and Latham (1976) have given a comprehensive definition of job satisfaction as pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. Job satisfaction is a result of employees' perception of how well their job provides those things that are viewed as important. According to Mitchell and Lasan (1987), it is generally recognized in the organizational behaviour field that job satisfaction is the most important and frequently studied attitude.

Job satisfaction is so important that its absence often leads to lethargy and reduced organizational commitment (Moser, 1997). Lack of job satisfaction is a predictor of quitting a job (Alexander, Lichtenstein and Hellmann, 1997; Jamal, 1997). Sometimes because of this workers may quit from public to the private sector and vice versa. At the other times the movement is from one profession to another that is considered a greener pasture. This later is common in countries grappling with dwindling economy and its concomitant such as poor conditions of service and late payment of salaries (Nwagwu, 1997). In such countries, people tend to migrate to better and consistently paying jobs (Fafunwa, 1971). Explaining its nature some researcher (Armentor, Forsyth, 1995; Flanagan, Johnson and Berret, 1996; Kadushin, and Kulys, 1995) tend to agree that job satisfaction is essentially controlled by factors described in Adeyemo's (2000) perspectives as external to the worker. From this viewpoint satisfaction on a job might be motivated by the nature of the job, its pervasive social climate and extent to which workers peculiar needs are met. Working conditions that are similar to local and international standard (Oshagbemi, 2000), and extent to which they resemble work conditions of other professions in the locality. Other inclusions are the availability of power and status, pay satisfaction, promotion opportunities, and task clarity (Bolarin, 1993; Gomez-Hernandez, Max, Kosier, Paradiso and Robinson, 1997). Other researchers (e.g. MacDonald, 1996; O'Toole, 1980) argue in favour of the control of job satisfaction by factors intrinsic to the workers. Their arguments are based on the idea that workers deliberately decide to find satisfaction in their jobs and perceive them as worthwhile. Factors influencing job satisfaction are environmental factors such as communication overload and under load, strategic employee recognition and individual factors such as emotion, genetics and psychological well-being etc.

Much of the literature on the relationship between commitment and satisfaction with one's job indicates that if employees are satisfied they develop stronger commitment to their work. Lincoln & Kalleberg (1990) studied work attitudes of workers in the USA and Japan and found a correlation of 0.73 between job satisfaction and organizational commitment of workers in Japan and a higher significant correlation of 0.81 among Americans. A study conducted by Dirani and Kuchinke (2011) produced results indicating a strong correlation between job commitment and job satisfaction and that satisfaction was a reliable predictor of commitment.

Review of Literature

McArdle, Waters, Briscoe and Hall(2007) found that individuals who were adaptable were more likely to plan for unstable jobs and proactively identify employment opportunities before job loss occurred (Fugate et al. 2004). Perceptions of adaptability are also related to an individual's perceptions of control over his or her career, which are related to perceptions of job insecurity (Silla et al. 2009). Moreover, individuals with a career-focused career concept are likely to view their career as independent from an organization (McArdle et al. 2007). They may be better able to cope with perceptions of job insecurity than those with organisation-focused career identity, as perceptions of job insecurity are not directly affecting their career self-concept (McArdle et al., 2007). The literature on the relationship between commitment and satisfaction with one's job indicates that if employees are satisfied they develop stronger commitment to their work.

Lincoln and Kalleberg (1990) studied work attitudes of workers in the USA and Japan and found a correlation of 0.73 between job satisfaction and organizational commitment of workers in Japan and a higher significant correlation of 0.81 among American workers.

Azeem (2010) investigated the nature of relationships of demographic factors (age and job tenure) and job satisfaction facets with organizational commitment. The study also sought to determine the impact of demographic factors and job satisfaction facets on organizational commitment. A sample consisted of 128 employees from service industry were selected randomly. They were given a Job Descriptive Index (JDI) questionnaire and the Organizational Commitment Questionnaire (OCQ). Pearson's product moment correlation coefficient and multiple regression analyses were used to analyze the data. The results of the study show that the mean values of job satisfaction and organizational commitment are at moderate side. A moderate significant positive relationship was found among job satisfaction facets, demographic factors, and organizational commitment. Supervision, pay, overall job satisfaction, age, and job tenure were the significant predictors of organizational commitment.

Sverke, Hellgren and Naswell (2002) proposed that the relationship between employment security and well-being will be more positive when the workers feel that they have some other alternatives regarding chances of getting other jobs. Employment security can decrease the negative impact of job insecurity. Individuals' vision of their career prospect in the labor market and employment security can influence their reaction towards job insecurity. Guest (1991) concludes that high organizational commitment is associated with lower turnover and absence, but there is no clear link to performance. It is probably wise not to expect too much

from commitment as a means of making a direct and immediate impact on performance as it is not the same as motivation. Commitment is a broader concept and tends to withstand transitory aspects of an employee's job. It is possible to be dissatisfied with a particular feature of a job while retaining a reasonably high level of commitment to the organization as a whole. While creating a commitment strategy, Armstrong(1999) asserts that "it is difficult to deny that it is desirable for management to have defined strategic goals and values. And it is equally desirable from management point of view for employees to behave in a way that support those strategies and values". Creating commitment includes communication, education, training programmes, and initiatives to increase involvement and ownership and the development of performance and reward management systems.

Adeyemo and Aremu (1999) in their study of 319 human service organization workers analyzed the effects of multiple predictors (job, organization, and worker characteristics) on satisfaction and commitment. They showed that skill variety and role ambiguity are best predictors of satisfaction, while leadership and the organization's age are the best predictors of commitment. Ellemer, Gilder, and Heuvel (1998) found that background variables as gender, level of education, or team size were not clearly related to three forms of commitment. On the issue of gender, Mathieu and Zajac (1990) reported its relationship to organizational commitment. Similarly, it was found by Irving, et.al. (1997) that the men in their sample had higher level of commitment than the women.

Against the backdrop of above discussion, the present study was conducted to examine whether organizational commitment is related to perceived job insecurity and job satisfaction among middle level executives of public and private banks and also whether the two types of employees differ on these variables.

Methods

Participants: A total of 100 middle level executives were taken on incidental basis, of which 50 were from the public banks and 50 were from the private banks of Delhi and NCR.

Measures

1.) **The Organizational Commitment Questionnaire (OCQ) of Allen and Meyer (1990a)** was used to measure organizational commitment. It consists of 18 items to be rated on a 5-point Likert type scale (1= strongly disagree, 5 = strongly agree). McDonald and Makin (2000), in their study of the organizational commitment of temporary staff in a UK organization, found a reliability coefficient of 0.84. Allen and Meyer state that inter-item correlations between different samples were often above 0.90, which shows that the combined factor is congruent. Meyer and Allen (1997) mention that median reliability estimates for the affective, continuance, and normative commitment scales respectively, are .85, .79, and .73.

2.) The **Job Insecurity Scale (JIS)** developed by Ashford et al. (1989) was used to measure job insecurity. In this study, short version measure of the original 57-item, which consisted of 18 items was used. The scale has two subscales: the importance of the total job changes (9 items) and the likelihood of change to total job (9 items). Participants are asked to rate total job items using a 5-point Likert-type scale for each subscale, where 1= very unimportant to 5= very important for measuring the importance of total job changes and, 1 = very unlikely to

5 = very likely for measuring the probability or likelihood of changes to total job was used. The JIS – Total Job can be scored in term of each subscale or as a total score (Ashford et al. 1989). Coefficient alphas of the two subscales of the JIS were $\alpha = .74$ and $\alpha = .75$ respectively (Ashford et al. 1989). In the present study a Cronbach alpha of .83 was found for importance, and .81 for probability respectively.

3.) The **Job Satisfaction Scale** devised by Singh, Amar and Sharma (1986) was used to measure the job satisfaction of people among different professions. This scale includes 5 dimensions with a total of 30 items. The dimensions are: 1) Job Concrete dimension includes the aspects relating to excursions, place of posting, working conditions, etc. 2) Job Abstract dimension includes the aspects such as cooperation, democratic functioning, etc. 3) Psycho-Social dimension includes the job aspects such as social systems etc. 4) Economic dimension includes the job aspects such as salary, perks, allowance and other incentives. 5) National/Community includes the job aspects relating to quality of life, national, and economy. Responses to these items are made on 5 point scale i.e. from 4,3,2,1,0. For totaling of the scores, reverse scoring is done from 0,1,2,3,4 for item numbers for 4,13,20,21,27,28. Scores on items of a dimension are summed to obtain total scores of a dimension and total scores of each dimensions are added together to obtain composite or total scores of respondents. Higher scores indicate higher job satisfaction. The reliability of the scale with test-retest method was found to be 0.98 while the test is also found to have concurrent validity of 0.74 and Correlation Coefficient of 0.78.

Results

Obtained data were analyzed by t-test and multiple regression. Results are presented in the following tables:

Table 1: Results of t-test:

S.No.	Variables	Sector	Mean	Standard deviation	t-value	Significant value
1.	Organizational commitment	Public	52.12	10.14	5.170	<.05
		Private	70.32	15.65		
2.	Job insecurity	Public	45.32	23.54	4.406	<.01
		Private	84.15	25.04		
3.	Job satisfaction	Public	40.28	18.23	2.16	<.05
		Private	31.76	24.02		

Table 1 shows that mean organizational commitment of public and private managers were 52.12 and 70.32 respectively and their standard deviations were 10.14 and 15.65 respectively. The t-value obtained was 5.17 which was significant at .05 level of significance.

It is evident from table 1 that the mean values of job insecurity of public and private managers were 45.32 and 84.15 respectively and their standard deviations were 23.54 and 25.04

respectively. The same table shows that the t ratio between the means of two groups was 4.406 which was significant beyond .01 level of significance.

It is also evident from table 1 that the mean values of job satisfaction of managers of public and private banks were 40.28 and 31.76 respectively. The standard deviations of managers were 10.14 and 15.65 respectively. The same table shows that the t ratio between the means of two groups was 5.17 which was significant at .05 level.

TABLE 2: Summary of multiple regressions for organizational commitment in executives of public sector banks.

Variables	Standard coefficients	t	Sig.
	Beta		
Job insecurity	-.148	-1.072	>.05
Job satisfaction	.295	2.128	<.05

$R^2 = .103$, $F = 2.711$, $p = .077$

Table shows that a total of 10% variance in organizational commitment of middle level executives of public sector was contributed together by job insecurity and job satisfaction. To make it more meaningful individual contribution of each of the two predictors were found out with the help of standardized beta coefficients. The beta coefficient shows that out of two predictors only job satisfaction counted significant 29% variance which was significant at .05 level of significance. Thus, out of the two only job satisfaction emerged as the significant predictor of organizational commitment among in public sector.

TABLE 3: Summary of multiple regressions for organizational commitment in executives of private sector banks.

Variables	Standard coefficients	t	Sig.
	Beta		
Job insecurity	.090	.617	>.05
Job satisfaction	.058	.400	>.05

$R^2 = .013$, $F = .300$, $p = .742$

A look at table 3 shows that job insecurity and job satisfaction together contributed only 1% variance in job commitment of private sector employees. Their individual contribution of job insecurity was 9% and that of job satisfaction was 5%. Both values were non-significant. Thus, neither together nor individually job insecurity and job satisfaction is significantly contributed to organizational commitment in private sector banks.

Discussion

Organizational commitment is the individual's psychological attachment to the organization. Results in Table1 show that the mean values of middle-level executives working in public banks had significantly lesser mean commitment score than those working in private banks. This means that public sector middle level executives are significantly less committed to their organization as compared to private sector. The reason may be that everything is fixed in public sector in terms of work task, rules, schedules etc. and there is no chance for employees

to further explore in their jobs. The employees may not see their jobs as much challenging and thereby are also less motivated in their work. Above all, the executives in private banks might have job insecurity and in order to remain in the job, they exhibit greater commitment. Hence public sector middle managers are less committed to their organization in comparison to private.

It seems that three components given by Meyer and Allen(2007) lack in public sector employees because of above reasons than in private sector employees. Studies also reveal the similar kind of results. Zeffane (2000) measured organizational commitment and perceived management styles of employees from both public and private sector organizations, operating in Australia. Comparisons between the two groups of employees revealed higher commitment among private sector employees. These differences were consistent with differences in perceived management styles.

Job insecurity can be defined as the “sense of powerlessness to maintain desired continuity in a threatened job situation. Results shown in Table1 reveal the mean job insecurity score of middle-level executives working in private banks was significantly higher than that of executives working in public banks. It means that executives of private sector banks feel more insecure than executives of public sector banks. It is important to note that employees of private organizations feel threatened of being ousted because of downsizing from economic disturbances and crises, loss of banks, economic policies etc. They are also often overburdened with work overload and long working hours. Thus, middle level executives of private banks are though more committed but at the same time they are also more insecure than the executives of public banks. According to Guest (1991), it is possible to be dissatisfied with a particular feature of a job while retaining a high level of commitment to the organization as a whole. And also creating commitment includes communication, training programs and initiatives to increase involvement, which might be lacking in public banks. Studies also reveal the similar kind of results. De Cuyper and De Witte (2007) in their study among permanent staff and non-permanent staff in Belgium found permanent staff showed higher job security compared to non-permanent staff.

Job satisfaction is how content an individual is with his or her job. Results as shown in Table 1 indicate that middle level executives of public banks were significantly more satisfied with their job than executives of private banks. The reason might be that the public sector employees have more job security in terms of permanency of their job, loss of job, work-family relations etc, pay scale and facilities provided to them which are as per their status, hence public bank managers are more satisfied with their job. Also they are not overburdened by work-load and can properly schedule their time between work and family. They can care for their children and fulfill their family needs in a better way in comparison to private sector employees.

Studies also reveal the similar kind of results. Paramer and East (1993) have discussed job satisfaction research among Ohio academic library support. The respondents indicated general satisfaction among females with less experience who worked in public services. Tregone (1993) tried to determine the levels of cooperation of media specialists and public librarians. A significant correlation was shown between the level of satisfaction and the type of library, although librarians in public libraries showed greater satisfaction. Job satisfaction is so important that in its absence often leads to lethargy and reduces organizational commitment (Moser, 1997). Lack of job satisfaction is a predictor of quitting a job (Alexander,

Litchenstein and Hellmann, 1997; Jamal, 1997). Sometimes workers may quit from public to the private sector and vice versa. At the other times the movement is from one profession to another that is considered a greener pasture. The phenomenon is common in countries grappling with dwindling economy and its commitment, such as poor conditions of service and late payment of salaries (Nwagwu, 1997). In such countries, people tend to migrate to better and consistently paying jobs (Fafunwa, 1971).

The regression table-2 showed value of $R^2 = .103$ for executives of public sector banks which explained about 10% of the variance in the study which was found to be almost significant ($F=2.711, p<.07$). Further in the beta table job satisfaction emerged as the significant positive predictor of the organizational commitment meaning thereby that out of the variables used in this study, satisfaction with one's job is the sole predictor of the organizational commitment of the public sector employees. According to Hiltrop (1996) decrease in job satisfaction decreases one's commitment towards the organization. Sadri (1996) emphasized the importance of security of job in fostering perceptions of commitment. The results of the regression analysis shown in table-3 indicated an insignificant overall contribution of job insecurity and job satisfaction in organizational commitment of executives of private sector banks ($R^2 = .013; F = .303; >.05$). Thus, private sector bank executives being more of insecure and less satisfied with their job, exhibit low correlation of job insecurity and job satisfaction with job commitment.

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