



University of Warsaw

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**ORGANISATIONAL COMMITMENT OF FRONTLINE
SALES MANAGERS IN PUBLIC AND PRIVATE BANKS
IN INDIA: A COMPARATIVE STUDY**

Doctoral Dissertation

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Abstract

The present Indian banking sector is characterized by highly competitive environment on account of factors such as high work pressure, poor work life balance and lower job satisfaction. This has led to lower motivation and commitment among employees towards the organisation, hence causing higher turnover rates which is affecting profitability and productivity of sector adversely. As a result, banks in India have started to lay increasing emphasis on the concept of organisational commitment in order to achieve professional and organisational goals majorly by aligning the mission and vision of organisation with that of individual employees. This study focuses on understanding the concept of organisation commitment among sales employees and managers in public and private banks of India. In order to achieve this both survey and interview approaches were used. The survey included 200 front line sales employees from whom quantitative data was collected based on a close ended questionnaire. On the other hand for the purpose of interview 8 sales managers were considered from whom qualitative data was collected based on a set of open ended questions. Correlation and regression tests were applied in order to analyze the quantitative data, while the qualitative data was analyzed using thematic analysis. The correlation and regression analysis pointed out the importance of organisation commitment, its antecedents, along with also addressing the impact of affective, normative and continuance commitment on managers. Further the strategies for increasing organisational commitment were highlighted while analyzing the impact of work stress on organisational commitment. The interview data on other hand helped to understand the term organisational commitment, its importance, types of organisational commitment, factors that affect organisational commitment. Consequently, the strategies or practices to increase organisational commitment were recommended.

Key words

Public Bank, Private Bank, Commitment, Motivation, Culture, Empowerment, Autonomy, Rewards, Performance, Communication, Teamwork, Job security

<Analiza porównawcza zaangażowanie menedżerów sprzedaży indyjskich publicznych i prywatnych banków>

Abstract in Polish

Obecny indyjski sektor bankowy charakteryzuje się wysoce konkurencyjnym otoczeniem uwzględnianiem czynników, takich jak wysoka presja w pracy, słaba równowaga między życiem zawodowym i prywatnym oraz mniejsza satysfakcja z pracy. Doprowadziło to do obniżenia motywacji i zaangażowania pracowników wobec organizacji, a tym samym do wyższych wskaźników rotacji, co niekorzystnie wpływa na rentowność i produktywność sektora. W rezultacie banki w Indiach zaczęły kłaść coraz większy nacisk na koncepcję zaangażowania organizacyjnego, aby osiągnąć cele zawodowe i organizacyjne głównie poprzez dostosowanie misji i wizji organizacji do wizji poszczególnych pracowników. Niniejsze badanie koncentruje się na zrozumieniu koncepcji zaangażowania organizacji wśród pracowników sprzedaży i menedżerów w publicznych i prywatnych bankach Indii. W tym celu wykorzystano zarówno podejście ankietowe, jak i wywiady bezpośrednie. W badaniu wzięło udział 200 pracowników pierwszej linii sprzedaży, od których zebrano dane ilościowe na podstawie zamkniętego kwestionariusza. Z drugiej strony na potrzeby wywiadu wzięto pod uwagę opinie kierowników sprzedaży, od których zebrano dane jakościowe na podstawie zestawu pytań otwartych. Do analizy danych ilościowych zastosowano testy korelacji i regresji, natomiast dane jakościowe poddano analizie tematycznej. Analiza korelacji i regresji wskazała na znaczenie zaangażowania organizacji, jego poprzedników, a także zajęła się wpływem zaangażowania afektywnego, normatywnego i kontynuacji na menedżerów.

Następnie, podczas analizy wpływu stresu w pracy na zaangażowanie organizacyjne, podkreślono strategię zwiększania zaangażowania organizacyjnego. Z drugiej strony dane z wywiadów pomogły zrozumieć pojęcie zaangażowania organizacyjnego, jego znaczenie, rodzaje zaangażowania organizacyjnego, czynniki wpływające na zaangażowanie organizacyjne. W związku z tym zalecono strategię lub praktyki zwiększające zaangażowanie organizacji.

Key words in Polish (Słowa kluczowe)

Bank publiczny, Prywatny bank, Zobowiązanie, Motywacja, Kultura, Wzmocnienie, Autonomia, Nagrody, Występ, Komunikacja, Praca zespołowa, Gwarancja zatrudnienia

Table of Contents

Table of Contents	5
INTRODUCTION	9
Background of the study	9
An introduction to organisational commitment	9
An introduction to India's banking industry	12
Performance of India's banking industry	14
Organisational commitment among sales personnel	15
Problem statement	17
Aim and objectives	19
Significance of the study	19
The structure of the dissertation	21
Summary	22
Chapter: 1 LITERATURE REVIEW	23
1.1 Organisational commitment	23
1.1.1 Meaning and definition	23
1.1.2 Types of organisational commitment and their effect	26
1.1.3 Antecedents of organisational commitment	40
1.1.4 Strategies for improving organisational commitment	47
1.2 Banking industry of India	50
1.2.1 Evolution and present scenario	50
1.2.2 Work stress in the banking industry	53
1.2.3 Causes of Work stress in the banking industry	54
1.2.4 Impact of work stress on organisational commitment of employees in banking industry	57

1.2.5	Cultural difference in public and private banks in India.....	59
1.2.6	Role of sales manager in banking industry	61
1.2.7	Comparison of public and private sector banks in India.....	63
1.3	Empirical review	65
1.3.1	Organisational commitment in Indian banks	65
1.3.2	Role of cultural dimension in organisational commitment in Indian banks	74
1.3.3	Affective, continuance and normative commitment in Indian banks	82
1.4	Conceptual framework	91
Chapter: 2	RESEARCH METHODOLOGY.....	93
2.1	Introduction	93
2.2	Research paradigm	93
2.3	Research philosophy	94
2.4	Research design.....	95
2.5	Research approach.....	96
2.6	Research questions	98
2.7	Research hypotheses	98
2.8	Sampling plan.....	100
2.8.1	Sample selection criteria	102
2.8.2	Sampling method	103
2.8.3	Sample size	104
2.9	Data collection instrument	105
2.10	Data collection procedure.....	106
2.11	Data analysis process	106
2.11.1	Tools used for analysis.....	106
2.11.2	Analysis method/approach.....	107

2.11.3	Data validity and reliability	107
2.12	Ethical considerations.....	108
2.13	Summary.....	109
Chapter: 3	DATA ANALYSIS.....	110
3.1	Introduction	110
3.2	Quantitative analysis	110
3.2.1	Descriptive analysis	111
3.2.2	Background analysis	113
3.2.3	Inferential analysis	117
3.2.4	Impact of affective, normative and continuance commitment on frontline sales managers	126
3.2.5	Strategies for improving organisational commitment.....	1299
3.2.6	Effect of work stress on organisational commitment of employees	133
3.3	Qualitative Analysis	136
3.3.1	Demographic analysis.....	137
3.3.2	Thematic analysis.....	139
3.4	Summary	145
	DISCUSSION AND CONCLUSION	146
	Introduction.....	1466
	Key findings.....	147
	Qualitative analysis.....	14848
	Quantitative analysis.....	150
	Conclusion	155
	I) What is the importance of organisational commitment in the contemporary workplace, particularly in Indian public and private sector banks?	155

II) Defining the level of commitment of sales people Indian public and private sector banks and the factors affecting them?	155
III) Does the cultural difference between the public and private banks impact organisational commitment among the frontline sales managers?	156
IV) To understand the term work stress and faced by frontline sales managers in public and private banks and what are its consequences for organisational commitment?.....	157
V) What is affective, continuance and normative commitment and how does it influences frontline sales managers of public and private banks?	158
VI) What are the best practices that can be used to enhance the organisational commitment among the sales people of Indian public and private sector banks?	159
Recommendations	160
Limitations of the study	162
Suggestions for future research	163
References	164
LIST OF FIGURES	1944
LIST OF TABLES	1955
LIST OF WEBSITES USED	1966
APPENDIX A	1977
APPENDIX B	2077

INTRODUCTION

Background of the study

An introduction to organisational commitment

An employee's commitment towards his/her organisation is one of the most critical factors determining their workplace productivity. Organisational commitment plays an instrumental role in the performance of a firm. In the absence of commitment, influence experienced is minimal while the barriers become complex to manage. It also results in loss of innovation, impact, and opportunities.

This concept of organisational commitment as a predictor of employee retention has gained widespread attention in recent years and has brought it under the lens of business managers around the globe. It has become imperative for managers to understand the factors that are affecting the employee commitment and then make use of that knowledge in order to leverage employee retention and increase their productivity levels (Dabir and Azarpira, 2017). The term 'organisational commitment' can be defined as the degree of pledging of an employee to a set of behavior and that motivates one to act (Kiesler, 1971). Hence when an individual's identification with an organisation increases, it is likely that they will become more concerned with the broader interests of the organisation and will care about its reputation, survival and continued success that enables the organisation to generate activity and resource exchange. Further organisational commitment also fosters an energized workforce with high performance level that enables them to deliver product and service that provides organisation with a sustainable competitive advantage.

It has been identified that there are three types of organisational commitment which includes affective, continuance and normative commitment (Meyer, Allen and Meyer, 1997). Further another additional type of commitment is alienative commitment, which refers to the commitment that occurs when an individual feels that they have little or no control and would like to leave the job. Such employees usually have low level of commitment (Drucker, 2005). It is commonly acknowledged that employee commitment can be based on attitudinal and behavioral perspectives.

Attitudinal perspective is related with identification of events that will led to development of commitment. On the other hand, behavioral perspective concentrates on the identification of condition where behavior once exhibited tends to be repeated.

The concept of organisational commitment is multifaceted and consists of different elements, antecedents and consequences such as job, career, team and supervisory commitment. Typically, an employee's attachment with their organisation is based on certain factors like their attitude, organisational identification, involvement within the organisation and loyalty is crucial to understand the concept of organisational commitment (Jabri & Ghazzawi, 2019). Porter in year 1974 developed the theory according to which an employee attitude as perspective which includes either a psychological or affective relationship between employee and organisation. This process is based on employee identification with and involvement in organisation. This conceptualization is what came to be known as exchange theory of employee commitment (Wikhamn and Hall, 2012). As per this theory, an individual tends to compare their personal goals and values with that of organisation and if alignment exist there are chances of them having greater loyalty and attachment towards the organisation. Side-bet commitment which is another dimension states that commitment can be both normative as well as calculative considering each employee individually (Yiğit, 2016). Such commitment tends to be affected by psychological factors which are outside of economic compensation. Thus, as per this discussion an employee is likely to remain committed to organisation until there arises certain situational pressure which made an employee conduct a cost-benefit analysis of leaving the organisation. However, this aspect of employee commitment will be unique to each individual, and thus cannot be appropriately accounted when determining long-term employee commitment. Further, regardless of whatever a company does, some employees will always display a higher organisational commitment than others.

There are various characteristics, attitudes and relationship that may play a key role in environment within the organisation, which affects their level of organisational commitment (Liu and Deng, 2011). First among these is personal characteristics that are crucial with respect to the development of individual level of commitment. Some of the major personal characteristics include age, gender, education, perceived competence, and protestant work ethics. Here, older workers are likely to be more committed towards the organisation (Vasconcelos and Gestão, 2018). When it comes to gender, it has been found that men tend to be less committed (Robbins *et al.*, 2013). Employees

who are highly educated will be less likely to be committed to organisation since they might have greater expectations (Warner, 2010). On the other hand employees who perceive themselves as highly competent will be likely to display a greater organisational commitment (Halim *et al.*, 2019). Other factors that affect organisational commitment includes job attitude, job satisfaction, relationship with co-workers and supervisors (cohesiveness, leadership, initiating structure and consideration), and organisational citizenship behavior. Another prerequisite for organisational commitment is job characteristics which tends to include factors such as job level, position tenure, job skill, autonomy, challenges, role stress, ambiguity, conflict and overload (Wikhamn and Hall, 2012).

- **Importance of organisational commitment in banking industry**

As discussed above, organisational commitment a complex and multifaceted construct that is capable of taking different forms. It is typically seen as a person's adherence to their work ethic, commitment towards their profession, job involvement. It has a profound effect on the organisation and enables them to handle issues related to turnover that might increase during times of economic instability. This section presents a discussion of the importance of organisational commitment, particularly in the banking industry. Organisational commitment is critical in the banking industry for a number of reasons (Hogan and Lambert, 2009). An employee's motivation to work towards the organisational goals is the byproduct of their commitment towards the job, how well an employee engages in their work (job involvement), believes in organisational goals and purpose, desires to work and hence will have an impact on the organisation.

In present times where all organisations are expected to do more with less resources it becomes crucial to retain highly productive employees (Nehmeh, 2009). They are instrument in creating a competitive edge for the firm, decrease turnover rate and improve organisational productivity and profitability (Drucker, 2005). The studies conducted earlier showed that for organisation to increase their employee's commitment some possible ways are. Communication plays an important role in the pursuit of enhancing organisational commitment. When an employee feels that they are being listened to and are valued, they feel encouraged to provide feedback, increasing their engagement level and thus positively affect their commitment. Thus, by keeping the communication channel open both the employer and employee can benefit along with the

development of mutual trust and respect. Thus it can be said that development of organisational commitment among employees is dependent on employees itself (Dabir and Azarpira, 2017). Organisational commitment is further important for the reasons.

- Reduced absenteeism: an employee who is committed will significantly report less absenteeism in comparison of his/her peers. These employees normally look forward to going for work, effective and timely completion of projects handled to them, helping in other projects and giving valuable ideas and thus contributing towards overall development of organisation (B. Jabri and Ghazzawi, 2019).
- Display of better teamwork: since these employees are highly dedicated in organisation and its success, they will display greater collaboration skills and teamwork involvement, thus contributing significantly in boosting team productivity (Liu and Deng, 2011).
- Strong advocates: employees who are dedicated and committed in organisation are normally the effective and positive advocates of their employers. They tend to be strong believers and supporters of the organisation's products, services and policies (Deolalkar, 2010).

An introduction to India's banking industry

The Indian banking industry over the years have evolved into a stronger and industry which is capable of withstanding the pressure of competition like it has withstood the global financial crisis of 2008. Considering the present era of globalization, Indian banking sector has been evolving continuously since 1990s majorly due to major technological innovation introduced, financial liberalization that have increased with the entry of private and foreign banks into the system along with the significant regulatory changes that have been made in corporate sector. Further the Indian banking industry has been gradually accepting the best of accounting practices and adopting international prudential norms with higher disclosure and transparency as the aim (Deolalkar, 2010). These practices have enabled the system to create a better risk management and corporate governance framework.

The Indian banking system encompasses different classes of banks like public sector banks, foreign banks, private sector banks consisting of both old and new generation, regional rural banks and co-operative banks and all being regulated and headed by leader of system which is the Reserve Bank of India, which is also the apex banking institution of the country. The system is divided into two major categories; scheduled banks and unscheduled banks. Commercial banks comprising of public sector banks, regional rural banks and private sector banks comes under the category of scheduled banks (Kumar, 2003). Public sector banks further include the State Bank group and other nationalized banks, while the private sector category comprises of Indian and foreign banks. Unscheduled banks, on the other hand, include co-operative banks: central and finally primary credit societies.

Over the years, the Indian government has tried to adopt various initiatives in order to bring reforms in the banking industry, starting with the liberalization of the system in 1991 (Subbarao, 2013). The major aim behind the establishment of the committee responsible for implementing these reforms was to bring about more operational flexibility, functional autonomy, enhance efficiency, productivity and profitability of banks. Some of the major recommendations that were presented under the report included establishment of four tier hierarchy system, equal treatment of private sector banks, ban on setting new private banks should be lifted, bringing down the statutory liquidity ratio and cash reserve ratio, banks should follow bank for international settlement norms for increasing the capital adequacy, interest deregulation in order to match market conditions (Verma, 2014).

In order to bring next generation of reforms, another banking committee dealing with banking sector reform under the chairmanship of M. Narasimham was set up in 1998. The report majorly focused on the role of Reserve Bank of India and expanded its scope from a monetary authority to regulatory authority. Major recommendation that was provided in the report included merger of string public sector banks, adopting creative measures such as recapitalization for weak banks, introduction of short term solutions for weak banks and while expressing its concerns over the non-performing assets it provided the idea of setting up asset reconstruction in order to tackle the non-performing assets. Some of the recent trends that have been adopted in the banking sector include the introduction of electronic payment service (Wasunde, 2017). This step has been instrumental in replacement of traditional paper cheques with e-cheques. They have also adopted

real time gross settlement system which enables seamless instant transfer of funds from one bank to another. They also implemented the electronic clearing service, the system is used in case of bulk payment and receipts which are of similar nature. Other trends initiated during this period is incorporation of the point on sale terminal which eased the consumer buying process, tele- banking which enables the customer to have entire non-cash related banking through telephone, net banking and mobile banking that are significantly used now a days in order to assist customers (Talwar, 2001).

Performance of India's banking industry

The banking industry of India has made significant contributions in the development of the economy and has helped in achievement of sustainable growth. In fact, banks tend to play an important role when it comes to overall working and functioning of economy. These banks help industry in terms of effective capital formation, increased investment and lending, thus contributing towards development of nation (Pandey, 2010; Muniswamy, 2018). The banking industry has become the reality in Indian economy as it has been witnessing growth in terms of the number of institutions and amount of money managed through banking activities. The industry is increasingly catering to a wide range of financial needs of individuals and trade and industry in the country. Thus, banks have fastened the process of capital formation in country through the process of effective and lending, thus encouraging community saving in organized sector.

Many researchers in the past have elucidated the role of the liberalization process in the Indian banking industry's performance today. In fact, when talking about the evolution of the industry, its role cannot be excluded. Major changes were brought about during the liberalization, which led to the conception of private sector banks. It completely transformed the banking scenario of India. Post liberalization, the revenue of the banking sector grew four-fold, from US\$ 11.8 billion to US\$ 46.9 billion whereas the profit post the tax rose nine-fold, from US\$ 1.4 billion to US\$ 12 billion during the time period 2001-10 (IBEF, 2013). This growth was the result of two main factors: increased foreign direct investment (FDI), and conservative policies adopted by the Reserve Bank of India that protected the Indian banks from recession and global economic turmoil (Frost, 2015).

Researchers have also applauded the industry's high resilience to recession and economic instability (Tellis, Marble and Tanner, 2009; Vidyakala, Madhuvanthi and Poornima, 2009). This resilience that was witnessed was result of two factors: the highly regulated Indian banking sector that restricted its exposure to high-risk assets and excessive leveraging, and overall growth rate of the Indian economy which was higher as compared to other developing economies worldwide. However, the crisis during this period, credit supply to businesses shrank 1.7 percent thus resulting in Indian companies to borrow from Indian banks at higher rates in times of inflation and in period of depreciation in value of money. Also, the period witnessed an increase in nonperforming assets from 2.9 percent to 3.5 percent in 2012 which negatively affected the banking industry. Amidst these challenges, the government brought in certain positive initiatives like the RBI mandating banks to maintain 70 percent of provision coverage ratio on bad loans, thus reducing the effect of non-performing assets. Fortunately, the Indian GDP growth rate closely correlates to the performance of its banking industry. Further it has been expected that India's GDP growth of country is likely to catapult the banking industry's position to third largest in the world by the year 2025.

Organisational commitment among sales personnel

Sales teams have been consistently recognized as a leading factor enabling profit-making in a company (Johnston and Marshall, 2016; Hair *et al.*, 2020). These profits are driven to a great extent by the commitment level exhibited by the sales personnel. When the commitment level of sales personnel is compromised, it becomes difficult for organisation to function properly. Non-committed employees will not undertake efforts in building a relationship with the company's customers which will eventually negatively affect the profitability of the organisation (Liljander, 2000). It also affects employees' job satisfaction and reduces their intention to leave the organisation. Today, every industry is witnessing fierce competition and where each organisation is striving to distinguish itself from other organisation. In midst of such situations having a sales workforce which is highly committed towards the organisation a boon (Fatima, 2018). Further with respect to present economic environment having well trained salespeople who have appropriate knowledge about their customers and industries act as a valuable resource for business.

Hence it can be stated that organisational commitment on part of sales force will be imperative in delivering the appropriate service quality. Thus, building of organisational commitment among the sales personal have become a paramount goal that every organisation is trying to address.

The issue of organisational commitment has also received much importance now a days because of significantly increased propensity to leave the organisation among the sales personnel. Many studies in the past have reviewed the consequences of organisational commitment among the sales personal, some of which are as follows.

- Satisfaction: According to previous studies (Kumar and Kumar, 2016; Cúlibrk *et al.*, 2018; Mohapatra, Satpathy and Patnaik, 2019), organisational commitment tends to have a positive impact on job satisfaction. Employee satisfaction with respect to opportunities of promotion, their satisfaction level with co-workers and with supervisors are all positively and strongly related with commitment.
- Performance: Another consequence of organisational commitment is the effect on salespeople's productivity and performance (Jain, 2014). This is because committed employees are motivated to strive harder for achieving organisational goals (Zefeiti and Mohamad, 2017; Suharto, Suyanto and Hendri, 2019). These findings are often, however, disputed in literature as researchers have also claimed that organisational commitment has no influence on job performance (Adrianto & Riyant, 2020; Gvpn et al, 2018; Kaplan & Kaplan, 2018). This relationship will be explored further in the next chapter.
- Turnover intention and behavior: Studies show that organisational commitment is one of the important predictors when it comes to an individual's propensity to leave (Hussain and Asif, 2012; Humayra and Mahendra, 2018; Rajeshwari and Paramanandam, 2018). However these findings too, like job performance, have been disputed by other researchers (Tnay *et al.*, 2013).
- Organisational citizenship behavior: Another consequence of organisational commitment is increased organisational citizenship behavior (Subejo *et al.*, 2013; Djouhara, 2015; Khan, Abdul and Vytiakingam, 2016). According to these authors, several factors have a hand in influencing organisational commitment, which in turn affects employees' citizenship behavior.

- Internal service quality: It has been found that organisational commitment tends to positively affect internal service quality. Employees committed towards the organisation will tend to give hundred percent effort in order to improve the service quality (Agarwal and Ramaswami, 1993).

Some factors such as role ambiguity and role conflict are negatively related with organisational commitment. Further, organisational commitment plays the antecedent when it comes to sales organisation effectiveness. Some of the other consequences of a salesperson's commitment includes positive customer orientation and adaptive selling behavior.

Problem statement

When it comes to sales executives, the discourse on theories such as organisational commitment and its antecedents and consequences is simplistic yet varied. Some authors identify and classify the factors affecting organisational commitment as role related factors, task related factors, supervisory behavior factors and organisational structure factors (Mathieu et al, 2015; Rabbani, Akram, Habib, & Sohail, 2017; Ramaswami, Agarwal, & Bhargava, 1993), while others explore individual factors affecting different types of commitment, namely affective and normative (Agarwal and Ramaswami, 1993; Georgakas *et al.*, 2012). Some advocate a positive relationship between salespeople's organisational commitment and job performance (Bateman and Strasser, 1984; Mulki *et al.*, 2008; Zohar and Hofmann, 2012), whereas some argue the opposite due to cultural influence (Jaramillo, Mulki and Marshall, 2005; Rutherford, Yujie Wei and Hur, 2012). Since organisational commitment is becoming increasingly complex with the growing amount of attention garnered in research as well as industry, it has been regarded as a key discipline in the field of human resources management for improving the overall health of a firm. The numerous benefits of salespersons' commitment to an organisation include greater variety, autonomy, identity and better feedback system, positive employee perception, greater organisational dependability, setting of meaningful and motivational goals and more involvement in the decision making process (Johnston and Peters, 2011). However, studies encompassing salespeople and the Indian banking industry as their focal point when assessing the presence and role of organisational commitment is lacking, regardless of it being the critical in today's uncertain market conditions.

It has been noticed that sometimes people tend to stay in an organisation for their whole life. What are the factors that binds them with organisation? What are the common factors among these employees who feel that they would not like to change the organisation? When considering the term organisational commitment these factors are deemed to be raised, because when a person starts working in any organisation, they automatically become a component of its structure through an invisible bond that ties them together. This bond is known as organisational commitment. It is a cardinal factor determining the success of an organisation today.

While conducting the initial review for the purpose of this study, several gaps were found in literature. Existing discourse on the subjects of organisational commitment, salespeople's job performance, and performance of the Indian banking industry fail to shed light on several critical elements. **Firstly, how has organisational commitment evolved over the years within the contemporary banking workplace that is dominated by characteristics such as remote working, autonomous teams, multiculturalism, business intelligence and big data, complex regulatory compliances, changing business models and digital infrastructure?** Moreover, as identified in the above sections, there are three major types of commitment: effective, continuance and normative. Each of these has a distinct and profound impact on individual and organisational performance. A study assessing the characteristics of each of these types of commitment, is important, since it will help banks generate the best practices to enhance productivity and longevity.

Secondly, the nature, functions and culture within private sector banks are radically different from public sector banks in India. Due to this, their human resources-related practices too, such as recruitment, training, job performance management systems, appraisals and retention strategies too vary to a vast extent. In face of such polarities, **it is critical to ascertain as to how these factors, particularly work culture, affect employees' commitment towards the bank, and what measures these banks can adopt to improve it.** However, akin to organisational commitment, literature pertaining to the differences in human resources practices and their effects on organisational commitment in public and private sector banks in India are scant, limiting these banks' potential to fully reap the benefits of a positive work culture. Therefore, this study seeks to bridge these critical gaps in literature.

Aim and objectives

The present research aims to understand the concept of organisational commitment among sales managers in public and private banks in India. The objectives that will be addressed in study will include.

1. To determine the importance of organisational commitment in the contemporary workplace, particularly in Indian public and private sector banks.
2. To measure the levels of organisational commitment of sales people in Indian public and private sector banks and the factors affecting them.
3. To determine the cultural differences between public and private banks and its impact on organisational commitment of the frontline sales managers.
4. To investigate the work related stress faced by the frontline sales managers in public and private banks, and its consequences on commitment.
5. To study the affective commitment, continuance commitment, and normative commitment and their level of influence on frontline sales managers with respect to public and private banks.
6. To recommend best practices to enhance organisational commitment of sales people in Indian public and private sector banks.

Significance of the study

The role of organisational commitment in any organisation is undeniable, as it greatly affects their propensity to achieve their professional and organisational goals, will align the mission and vision of the organisation with his own, and to remain motivated at work. Organisational commitment reduces their absenteeism, increases their accountability towards the firm, and reduces their turnover intention. These factors cohesively result in reduced costs for the firm, cultivating a positive work atmosphere, empowerment of employees, and optimised operational output.

The Indian banking industry is characterised by its highly competitive environment which has resulted in a high turnover rate, particularly among salespeople. A quick review of existing studies show that high work pressure, poor work-life balance and low rates of job satisfaction are the

reasons for low levels of motivation and commitment of salespeople towards private sector banks, whereas public sector banks face other challenges. However, as identified earlier, there is a glaring lack of research on examination of these phenomena in context of Indian public and private sector banks.

Therefore, this study, by aiming to bridge these gaps, is significant for a number of reasons. Firstly, it adds to the existing body of knowledge on a plethora of elements, particularly organisational commitment, types of organisational commitment, the Indian banking industry, factors affecting commitment of salespeople, and the role of culture in organisational commitment in Indian banks. Since the discourse specific to Indian banks is limited, the findings of this study add a unique element for future researchers aiming to study organisational commitment in the banking context.

Secondly, the findings of this study are useful for the banking industry since they identify crucial elements that characterise their performance. The study identifies the best practices so that banks can apply them in order to enhance their rate of employee satisfaction and commitment and improve their overall productivity.

Thirdly, the performance of banks has been an issue of discussion in recent years owing to reduced profitability and increasing non-performing assets, causing the Indian government a great deal of worry. By aiding education and practice, the findings of this study contribute greatly towards governmental efforts to optimise performance and productivity of Indian banks and reduce non-performing assets.

The structure of the dissertation

The proposed study will be divided into chapters:

Chapter 1: Review of literature: This chapter undertake the review of literature related to the present topic of study and will try to define the problem under consideration in detail. It thus presents the detailed discussion of concepts of organisational commitment like its meaning, importance, types of organisational commitment, antecedents, factors that affect it, impact of organisational commitment on employee performance and strategies for improving employee's organisational commitment. Next section will discuss about the banking industry of India. The section will present its evolution, work stress in banking sector, causes of this work stress, impact of work stress on organisational commitment, cultural difference in public and private banks, role of sales manager in banks and finally a comparison of public and private banks based on certain parameters. Lastly the chapter empirically reviewed studies which were related to present study. And finally based on information gathered and review of literature conducted it presents the conceptual framework which will followed in the study.

Chapter 2: Research methodology: this chapter will present the research methodology that have been adopted in order to achieve research aims. Thus presents a detailed explanation of the primary and secondary methodologies undertaken to address the aim and objectives of the study. It consists a discussion of elements such as research type, data type, sampling plan, data collection and analysis method.

Chapter 3: Data analysis and interpretation: This chapter will present the findings and its interpretations. Graphs and tabular presentations will be mentioned along with addressing the research questions. Suitable testing methods (correlation-regression/ frequency analysis/ factor analysis) will be applied on the data, depending upon the questionnaire and the aim.

Summary

The present chapter tried to present the detailed description of the background of the study. This concept of organisational commitment as a predictor of employee retention have brought it under the focus of managers in general and human resource department in many organisations around the globe. For all the organisations whether they belong to any industry their success and failure is closely related to its employees efforts and motivation level and so does in banking industry. How well an employee engages in their work (job involvement), believes in organisational goals and purpose, desire to work and hence commit to specific career and profession will have impact on organisation. In present time where all organisations are expected to do more with less resources it becomes crucial to retain the employees who are highly productive. Thus organisational commitment has risen as a crucial concept. The present chapter further highlighted the problem statement that will be focused, significance of study, Scope of study and the aim and objective the present research intends to achieve. The next chapter in turn will focus on providing review of literature.

Chapter: 1 LITERATURE REVIEW

1.1 Organisational commitment

1.1.1 Meaning and definition

In the recent years the concept of organisational commitment has been focus of managers and of human resource departments in most organisations. It has emerged as one of the critical indicators of employee retention. It has shifted the focus of human resources departments towards understanding the factors that affect employee commitment and applying that knowledge to leverage employee retention and increase their productivity. Hence the term ‘organisational commitment’ can be defined as relative strength which increases individual identification and increases their involvement in particular organisation (B. Al Jabri and Ghazzawi, 2019).

With increased globalization the role of managers and human resource departments has become more complex, especially when it comes to motivating and retaining people. Advancements made in computer technology and telecommunication has brought about critical challenges for managers, particularly in recruitment and retention. Thus when an organisation is able recruit, train and then is also able to retain those skilled individuals then the overall stability of organisation increases both in terms of their productivity and financial viability. Typically the concept of organisational commitment comprises three dimensions: affective commitment, normative commitment and continuance commitment (Alias *et al.*, 2013). Here, the term ‘affective commitment’ can be understood as the attachment that an employee has towards the organisation and they remain committed to the organisation on the basis of emotional identification. Normative commitment on other hand can be defined as a feeling of obligation from an individual which is based on their perceived attachment towards the organisation’s goals. Finally, continuance commitment is where an employee feels committed to the organisation based on their personal financial goals. It can thus be said that organisational commitment is a spontaneous as well as an organic process that depends on an individual’s association with the organisation.

Employee commitment is crucial since it affects their engagement in the organisation and eventually contributes towards their longevity in the company. This is because committed employees feel that their organisation is supporting their psychological needs of feeling safe and supported. This also leads to a bigger sense of job satisfaction and affects their engagement positively. Further some studies find that how well an individual identifies with the organisation is a predictor of organisational commitment. Committed employees have a greater sense of purpose that could direct them towards achievement of organisational goals and objectives (Bashir and Long, 2015).

The exchange theory is one of the key developments that provide another perspective to the discussion and understanding of term organisational commitment. The employee psychological attachment with the organisation is generally based on factors such as an individual's attitude, organisational identification, involvement and loyalty. All these factors are imperative in the understanding of the term organisational commitment. According to this theory, an employee's perspective can affect his/her psychological or affective relationship with the organisation (Beukes and Botha, 2013). This eventually has an impact on employee identification with and involvement with the organisation. Further, the scope of employee commitment as per this theory is slightly different. It characterizes commitment as an employee's attachment with the organisation revealed by their intention to stay, identification of values and goals of organisation and finally employees' willingness to exert extra efforts for the organisation. Hence when the personal goals and values are aligned with those of the organisation, it increases the chances of loyalty and attachment of an individual with the organisation (Demir, 2011).

- **Importance of organisational commitment**

Loss of key talent is a painstaking development for an organisation as the departing employees take with them the knowledge and experience accumulated over the years. In this context, loss of talent does not only refer to an employee physically departing from the firm but also implies that employees may be present physically within the organisation but unproductive due to unresolved issues (Alrowwad *et al.*, 2019). Therefore a major challenge for firms is to address employees' sub-standard quality of work.

It will be seen in further sections how organisational commitment has got its due in recent years in the human resources field, leading to many favorable outcomes for the firm as well as employees. It has been attributed as the core component of cooperation and consensus in a functionally cohesive organisation. This makes employees even more empowered to serve the goal of organisations in a strong and cohesive manner while bringing employees closer to organisational values. Moreover, factors such as performance improvement also, commonly accepted good management practices and effective leadership play a key role in fostering organisational commitment (Rocha, Cardoso and Tordera, 2003). Thus, commitment can act as the factor that can differentiate between the top performing companies and those performing on average level.

Employees who are more committed towards organisation will be more emotionally engaged, productive and more customer focused. A high level of organisational commitment is associated with superior financial performance in organisations, which can be depicted by an increase in operating and net profit margins. It is organisational commitment which determines the success within the organisation, since it increases employees' overall achievement, productivity, and effectiveness. A lot of attention has hence been directed towards enhancing organisational commitment, forming the attitudinal part of relationship, forming a relatively stable attitude among employees and encouraging good behavior. Furthermore, some other studies have verified that developing and encouraging organisational commitment among employees is important because committed members remain loyal to the organisation, perform better, and will proactively engage in organisational citizenship behavior. There have been various factors that make up organisational commitment like beliefs and acceptance of goals, values and objectives of organisation, and the strong desire of employees to remain within the firm (Hogan and Lambert, 2009).

1.1.2 Types of organisational commitment and their effect

There exists a wide array of definitions of organisational commitment, each with a distinct view of the forms and types it exists in. For instance, (Kanter, 1968) surmises that organisational commitment comes in three distinct forms: continuance, cohesion, and control. (Etzioni, 1961) defines commitment as ‘involvement’ which can take the form of moral, calculative, or alienative involvement. Among these, the three-component model is seen as the most prominent and relevant one. Several researchers, most notably (Allen and Meyer, 1990), have regarded it as ‘components’ rather than types as the model consists of three dimensions: affective, continuance and normative commitment (Esther *et al.*, 2019). This section will help in understanding each of these dimensions.

1.1.2.1 Affective commitment

It is the most powerful form of organisational commitment since it is based on intrinsic motivation rather than extrinsic motivation (Meyer, Allen and Meyer, 1997). However, development of such type of commitment requires time and is based on the positive behavior or treatment of organisation. Such type of commitment mainly develops when an individual recognizes the relevance of business or organisation values which ultimately influences them to derive their identity from the organisation. Thus, an employee will be committed to organisation on affective basis when they feel that their organisation is treating them respectfully and supporting them in maintaining their work life balance. It helps generate positive feelings and emotional attachment towards the organisation (Mercurio, 2015). The essence of this kind of commitment comes from the idea that an employee chooses to remain in the organisation.

Researchers also find several factors that play a role in forming affective commitment. These may include organisational characteristics (Rastegar and Aghayan, 2012; Al-Shurafat and Halim, 2018; Widjaja and Ellynia, 2019), personal characteristics (Shaw and Abdulla, 1999; Izzati, Suhariadi and Hadi, 2015; Ma’amor *et al.*, 2015; Ukoha, Bartholomew and Awa, 2016), and job characteristics (Nwosu, Chiamaka and Tochukwu, 2013; Sabella, El-Far and Eid, 2016; Abdullah and Herman, 2019). ‘Organisational characteristics’ in this context refers to organisational culture, policies in organisation, perception about justice and fairness of organisation policies, type of

business, number of employees, position in organisation etc. (Vandenberghe, Bentein and Stinglhamber, 2004; Ng'ang'a and Nyongesa, 2012). Personal characteristics affecting affective commitment include demographic variables like age, gender, job tenure, and values (Uzonwanne, 2015; Kónya, Matić and Pavlović, 2016). Three factors namely, organisational characteristics, personal characteristics, and job characteristics form affective commitment. Organisational characteristics include policies in the organisation, type of business, number of employees, etc. Personal characteristics include age, gender, job tenure, and values. Job characteristics include job satisfaction and employee turnover. The below table shows how affective commitment affects the organisational commitment of employees of public and private banks in India.

Sl. No.	Factor	Purpose	Research method	Key results	Research sample	Country	Authors	Year
1.	Organisational characteristics	To shed clarify how organisational commitment and organisational culture are related.	The research method is quantitative. An integrated questionnaire including instruments and demographic questions has been created.	The key finding of this study is that whereas bureaucratic organisational culture and organisational commitment have poor correlations, supportive and creative organisational culture is favourably connected with organisational commitment.	Surveys were given out to 123 workers of the Training and Education Organisation.	Iran	(Rastegar & Aghayan, 2012)	2012

2.		To review several studies on organisational culture and organisational commitment.	This is a review-based study.	Although some research only revealed a weak association, the bulk of studies indicated the existence of strong meaningful interactions between organisational culture and organisational commitment. Other studies have not discovered any relationship between organisational commitment and culture.	Researchers looked at articles from 2012 to 2017.		(Said Al-Shurafa t et al., 2018)	2018
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3.		The purpose of this study is to ascertain and examine whether there are substantial direct and indirect effects of organisational culture, affective commitment, and leadership behaviour on employee performance.	The study was conducted in a hospital organisation. Primary data was obtained by forming a questionnaire with various indicators of each variable under study. The path-analysis method was used for data analysis.	Employee Performance was found to be significantly impacted by Organisational Culture, Leadership Behaviour, and Affective Commitment.	Purposive sampling was used. A minimum of 189 nurses were used as samples.	Indonesia	(Widjaja & Ellynia, 2019)	2019
4.	Personal Characteristics	To investigate the impact of personality traits on two aspects of organisational commitment, both individually and collectively. To investigate how nationality affects organisational commitment concerning other aspects of a person's personality.	The research method was quantitative. A sample of United Arab Emirates Ministry of Health personnel is used to test the hypotheses.	The findings demonstrate how distinct personal variables are associated with the two forms of commitment and partially support the idea that nationality might operate as a moderator between other personal elements and organisational commitment.	147 employees took part in the study.	UAE	(Abdulla & Shaw, 1999)	1999

5.		To look into how personality traits affect the affective commitment of vocational teachers	In this study's quantitative methodology, a field survey was done by the researchers. SPSS 20 and regression analysis was used for data analysis.	The findings demonstrated that the affective organisational commitment of instructors in vocational high schools was significantly influenced by personality traits.	A Survey of 105 vocational educators who work for a Surabaya-based foundation in the field of education was conducted.	Indonesia	(Izzati et al., 2015)	2015
6.		To identify the company's main personality traits based on the Big Five Personality theory. To examine the relationship between employee dedication to service quality and other factors.	In this study, a structured survey was implied. Cronbach's alpha and multiple regression analysis were used for data analysis.	The findings indicate a very strong correlation between personality qualities and employees' commitment to quality.	143 customer contact personnel took part in a structured survey.	Malaysia	(Ma'amor et al., 2016)	2015
7.		To explore the connection between organisational affective commitment and personality traits among bank employees in Nigeria.	The research method was quantitative. Data analysis in SPSS was done using Spearman's Rank Order Correlation Coefficient Statistical Technique.	The five dimensions of personality characteristics and affective commitment were found to have a favourable and significant association.	210 respondents from 10 purposefully chosen area offices of banks in Port Harcourt made up the sample.	Nigeria	(Awa et al., 2016)	2016

8.		To look at how demographic factors including age, gender, and length of employment affect the job satisfaction of both medical and non-medical staff at a university teaching hospital in Lagos, Nigeria.	This is a quantitative survey-based study. T-test and ANOVA were used for data analysis.	The employees' happiness with their jobs was not significantly impacted by their gender or age.	Out of the 605 workers at the University Teaching Hospital in Lagos State, 220 were chosen as a sample.	Nigeria	(Uzonwan ne, 2015)	2015
9.		To provide some key facts on how these traits affect organisational commitment in Central European organisations.	This study has a quantitative approach. Questionnaires' were distributed and an online survey was conducted.	Results showed that: 1) The majority of demographic factors and organisational features have negligible effects on organisational commitment. 2) Organisational commitment is unaffected by gender 3) In Central European organisations, job characteristics have a significant impact on organisational commitment.	There were 855 respondents to the questionnaire and 35 people took part in online surveys.	Serbia and Hungary	(Kónya et al., 2016)	2016

10.	Job Characteristics	To examine job characteristics as potential indicators of organisational commitment among private sector employees in Nigeria's Anambra state.	This study has a quantitative approach. Job Characteristics Scale and the Organisational Commitment Questionnaire were the two tools used. Correlation and regression analysis was used for data analysis.	The findings indicated that among employees of private firms, job characteristics aspects will predict organisational commitment.	232 employees from 16 private organisations participated in Organisational Commitment Questionnaire. Probability sampling was used.	Nigeria	(Nwosu et al., 2013)	2013
11.		To examine the nature of organisational commitment among staff members of Palestinian arts and culture organisations, as well as the combined influence and the part played by organisational and job characteristics in determining employees' commitment.	The study has a quantitative approach. Confirmatory factor analysis was used for data analysis.	According to the findings, organisational and job characteristics—particularly its affective component—are important drivers of employees' commitment.	In 20 different local not-for-profit arts and culture organisations, an on-site employee survey was undertaken. 190 individuals participated in the survey.	Palestine	(Sabella & Eid, 2016)	2016

12.		To build a conceptual methodology and examine the impact that works satisfaction plays in the relationship between job qualities and organisational commitment in a conventional bank in Ternate, Indonesia	The quantitative approach was used. Smart PLS 3.2.7 was the analysis tool.	The results demonstrated that organisational commitment was directly influenced by job characteristics .	A Survey of 106 staff (back office staff, front office staff, head of units or branch) was conducted.	Indonesia	(Jabid Abdullah & Herman, 2019)	2019
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Table 1-1: Systematic review for Affective Commitment

1.1.2.2 Continuance commitment

Continuance commitment refers to employees' awareness of the costs associated with leaving the organisation. Such type of commitment develops when an employee feels that they stands to lose investments if they leave the organisation and therefore have no alternative except to remain in organisation (Iles and Suliman, 2000; Umoh, Amah and Wokocha, 2014). The 'investment' can be related to physical, cognitive, emotional, financial, and social benefits. Another branch of classification of investment includes pay benefits, job security, retirement money and the non-financial investments like status and friendship with colleagues. However, (Amah, 2018) finds that when employees are continuance committed they will not contribute towards organisation beyond what is needed them to keep job, a finding which was echoed by (Promsri, 2018). The individual's continued commitment is predicated on their understanding of the costs of quitting the organisation. The below table shows how continuance commitment affects the organisational commitment of employees of public and private banks in India.

Sl. No.	Purpose	Research method	Key results	Research sample	Country	Authors	Year
1.	To look at how employee benefits affected employees' commitment to sticking with a company in Nigeria's industrial sector.	The research method was both quantitative and qualitative. Oral interviews and questionnaires were the instruments utilized for data gathering. The hypotheses were tested using the statistical method Spearman's Rank Correlation.	The research found a strong correlation between employee benefits and economic exchange and a lack of alternatives.	The questionnaire's 210 copies were located and examined.	Nigeria	(Amah et al., 2014)	2018
2.	To investigate the impact of organisational commitment on the employees of a Thai government bank.	Quantitative data collection and multiple regression analysis.	According to a study using multiple regression, organisational commitment may be responsible for 10.9% of the variance in unconventional workplace behaviour. The outcomes also demonstrated that persistent commitment significantly enhanced abnormal workplace behaviour.	A self-administered questionnaire was completed by 143 employees of the Thai government bank.	Thailand	(Promsri, 2018)	2018

3.	To evaluate the impact of continuance commitment on staff members' productivity at the University of Eastern Africa, Baraton.	This is a quantitative survey-based study. It made use of a structured questionnaire. These surveys were scored using a Likert scale with five possible points. Data analysis was done using SPSS version 20, simple and multiple regression analysis.	The study found a somewhat unfavourable link between employee performance and continuance commitments. This suggests that staff performance at the university is not significantly impacted by continuation commitment.	233 University personnel were the participants in the study	Kenya	(Tutei et al., 2018)	2018
4.	To determine how organisational cynicism and continuance commitment affected employee job satisfaction	The study has a quantitative approach. Structured questionnaires were used to obtain the data. A correlation analysis was done. In addition, a 3-D scatter diagram and control charts were used for analysis.	According to the findings, there is a strong link between employee job satisfaction and loyalty, and there is a bad correlation between employee job satisfaction and organisational cynicism. Furthermore, there is no relationship between continuation commitment and corporate cynicism.	Employees from 7 engineering firms in Pakistan's commercial and public sectors made up the sample.	Pakistan	(Khan et al., 2016)	2016

Table 1-2: Continuance commitment systematic review

1.1.2.3 Normative commitment

Normative commitment is that type of obligation that arises due to an employee's personal moral beliefs (Wiener, 1982; Valentine, Godkin and Lucero, 2002; Peterson, 2003). These people stay in the organisation because they believe they ought to. This type of commitment arises when employees internalize norms of organisation through socialization, receive benefits which will induce the feeling of reciprocation. This internalization can happen before and after joining the organisation.

The major factors that affect normative commitment is leadership and culture (Markovits, 2011). Other researchers (Jena, 2015; Bano, Ishrat and Mishra, 2019) assert that demographic factors have the biggest influence on normative commitment. Leadership factor affects the normative commitment by affecting high moral standards, honesty, and integrity. With respect to culture, there are different factors that affect the interpretation and implications of normative commitment. Some of them include power distance and future orientation (Cheema and Din, 2014; Daniels and Greguras, 2014). Employees that have normative commitment are more likely to make positive contributions towards the organisation. However when compared with affective commitment, the contribution made will be smaller since they might not have same feeling of enthusiasm and involvement (Meyer and Parfyonova, 2010). The sense of moral duty a person has to stick with the organisation is reflected in their normative commitment. The below table shows how normative commitment affects the organisational commitment of employees of public and private banks in India.

Sl. No.	Purpose	Research method	Key results	Research sample	Country	Authors	Year
1.	To provide fresh insight into the significance and meaning of normative commitment (NC).	Review based study	Results showed that NC has two sides, one reflecting a sense of moral duty and the other reflecting a sense of indebted obligation. The findings also outlined organisational elements that can support a more favourable interpretation of NC and defends the distinction between the two "faces" of NC.	The study has been drawn on theories of perceived organisational support, psychological contracts, motivation, culture, and leadership.		(Meyer & Parfyonov a, 2010)	2010
2.	To critically assess the notion of normative commitment that it has "two faces": moral duty and indebted obligation. This paper assumes that NC should be moral content-based and one-dimensional.	This is a review-based study.	The empirical data now available contradicts Meyer and Parfyonova's theory of NC, as do their suggested motivating justifications for NC having two dimensions.	The empirical research on normative commitment and its compatibility with Meyer and Parfyonova's theory was reviewed and reevaluated.		(Jaros, 2017)	2017

3.	To examine how normative commitment and service quality affects a customer-retailer relationship's ability to retain customers.	The study has a quantitative approach. Two separate experiments were carried out: a longitudinal experiment and an SEM model.	In addition to the primary effects of both variables, both studies showed the existence of a strong normative commitment-service quality connection on switching.	200 retail customers participated in the survey.		(Fullerton, 2014)	2014
4.	To evaluate the impact of the affective, continuance, and normative commitment on the intention of bank workers in Madurai to leave their jobs.	The research method was quantitative. Employees of banks in the public and private sectors have been surveyed. For data analysis, the t-test, ANOVA, correlation, and Cronbach's alpha were used.	The study discovered a substantial impact of employment variables like education, age, income, experience, and bank type on the desire of bank employees to leave their positions. A considerable negative link exists between each of the three elements of commitment and the intention to leave.	A well-organized questionnaire has been distributed, and 85 banks have been randomly chosen. Employees from 313 banks took part in the survey.	India	(Muthukumar, 2017)	2017

Table 1-3: Normative Commitment systematic review

1.1.3 Antecedents of organisational commitment

Organisational commitment is said to comprise of three basic components: identification in terms of strong faith and reception of goals along with the values of organisation, effort which is understood as eagerness to put efforts in terms of goals of organisation, and loyalty which is one's intention to be part of organisation. Antecedents of organisational commitment can be defined as the factors that cause commitment to take place or to occur (Cohen, 1992). Such factors tend to produce psychological state which leads to positive consequences for the organisation and individual. Over the years, several research studies that have contributed to the field of organisational commitment have shed light on the outcomes and importance of employees' commitment towards their firm, however less has been said about the antecedents of organisational commitment. Nevertheless, authors who have studied this subject offer valuable insights that further the field of research. For instance, (Stankevičiūtė and Staniškienė, 2018) identify two major categories of antecedents that affect commitment of employees; personal and job-related factors, while (Suman and Shrivastava, 2012; Uhiara *et al.*, 2013) conclude that organisational characteristics affect commitment differently for employees of variable hierarchies. (Stallworth, 2004) identifies different antecedents for affective, normative and continuance commitment, which include job responsibilities, organisational characteristics and personal characteristics. The section will discuss some of these critical factors.

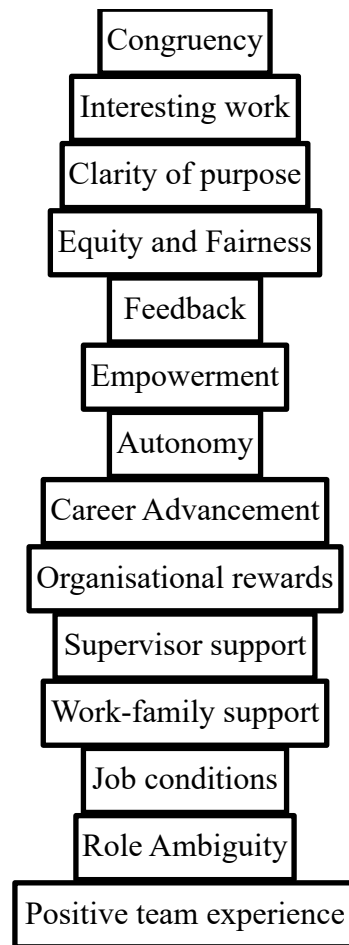


Figure 1-1: Antecedents of organisational commitment

1.1.3.1 Congruency

The term ‘congruency’ can be understood as the type of agreement which exist between an employee’s personal values and interest and those relating to organisation (Vveinhardt and Gulbovaitė, 2017; Ghao, Zhao and Qu, 2020). Congruency factors work as an antecedent because when there is congruency between person interest, preferences, abilities and the values with the organisational factors present in work environment, employees are more emotionally connected and committed towards the organisation which eventually increases their performance (Abdullah and Ramay, 2012).

1.1.3.2 Interesting work

Work is an important factor which has the ability to hold people's attention (Vance, 2006; Kennedy, 2016). Several studies in the streams of human resources management as well as project management have found that when work is challenging and rewarding, it allows greater utilization of skills and knowledge (Widiaty and Abdullah, 2018). Various job characteristics which involve job challenge (Ahmed, 2019; Cunningham et al, 2005), skill variety (Nwosu, Chiamaka and Tochukwu, 2013), task significance (Muthuveloo and Rose, 2005), degree of autonomy (Naqvi *et al.*, 2013; Sisodia and Das, 2013) helps in improving the commitment of employees towards the organisation, towards their job and one's career. Hence the more important a task is, greater will be level of commitment, satisfaction, motivation and job performance as well (Steers, 2011).

1.1.3.3 Clarity of purpose

When an organisation provides its employees with clear idea about intentions, ideas, goals, plans of organisation and allows them to be well informed, ask questions, share information and provide them with clear sense of direction, their commitment levels rise (Saxena and Rai, 2015). When there is lack of clarity it will give rise to ineffectiveness and inefficiency within the organisation, whereas an organisation which provides its employees with a sense of direction, proper explanation about new policies adopted within the organisation will automatically witness higher level of organisational commitment, work group commitment and individual commitment (Cohen, 2016).

1.1.3.4 Equity and fairness

The level of **equity and fairness** within the organisation serves as a major source that can help maintain the balance within the organisation (Beugré, 1998; Tekin and Erturk, 2014). This factor gives rise to affective commitment and increases the level of commitment between peers and supervisors since employees will develop perception of fair, trusting and equitable environment (Tao *et al.*, 1998).

1.1.3.5 Feedback

Another major antecedent of organisational commitment is **feedback**, which can be defined as the degree to which employees are receiving information that can help them assess their job performance and what improvement are required (Maliqi and Osmani, 2012). Such environment in any organisation will lead to continuous improvement and constant communication with employees that can lead towards development of their organisational commitment (Spanuth and Wald, 2017).

1.1.3.6 Empowerment

Empowerment provides employees with the liberty to take decisions about their work, essentially transferring power to them (Ongori, 2009). Past studies have shown that organisations in which employees are allowed to take part in decision making process and are appropriately empowered to carry out their work will show higher level of organisational commitment (Insan, 2013; Kebriai, Rakhshaninejad and Mohseni, 2014; Mohavedi and Azarpira, 2016; Mir and Manzoor, 2018). Empowerment, autonomy and mutual understanding will encourage employees to focus more on job along with motivating them to lend a helping hand to their co-workers. They provide employees with latitude, flexibility and empowerment too take their decisions will tend to improve their performance levels by bringing in additional initiatives, ideas and energy from their side (Lovakov, 2016).

1.1.3.7 Autonomy

Autonomy is another factor that works as an antecedent of organisational commitment. Autonomy can be understood as the degree of freedom, independence and discretion an employee is allowed to have in scheduling its work and determining the procedures that need to be adopted (Zhou, Li and Gong, 2019). It helps in increasing employee satisfaction and thus their commitment towards the firm (Bodjrenou, Xu and Bomboma, 2019). This is because it impacts their psychological state by providing helping them find their work more meaningful, embedding a sense of responsibility, and imparting knowledge regarding the outcomes of their work (Lin and Ping, 2016).

1.1.3.8 Career advancement

It has been found that the employees tend to be more committed if they feel satisfied if their need for continuous development is met (Obenge, Nyang'au and Nyongesa, 2014; Ocen, Francis and Angundaru, 2017; Pandey and Singh, 2017). Along with this career management is also crucial. When a company helps its employees with their career management, it helps them better understand the company values (Anttila, 2014). Career advancement refers to an organisation's efforts directed towards assessment of an employee's skills and potential and designing their work responsibilities accordingly (Agba, Nkpoyen and Ushie, 2010). It is always suggested that all organisations should have a pre-designed formal program to focus on career development of employees, thus helping the organisation to retain employees and help them achieve their goals. Training activities that focus on career development helps to refine their employee's acumen that increases their job satisfaction. Also it has been noticed that career development plans can strengthen psychological contracts and make employees more committed towards the organisation (Bodjrenou, Xu and Bomboma, 2019).

1.1.3.9 Organisational rewards (monetary and non-monetary)

Rewards given by organisation shows that the organisation is acknowledging the contribution made by employees towards the organisation (Ndungu, 2017). It reassures the employees that their organisation is investing in them, appreciating their efforts and recognizes them. This develops a perception of support in minds of workers and thus makes them committed towards the organisation. Further the fairness in terms of recognition and rewards does signals out the care an organisation shows towards the organisation (Suryani, 2018).

1.1.3.10 Supervisor support

Supervisors are generally regarded as the agent for an organisation, thus any kind of support from their side shows that organisation is itself supporting them. It has been found that this builds better perception among employees that their organisation values them (Usman, 2019). Thus, when one develops such thought process towards the organisation, it dissuades them from leaving the organisation, making supervision an important factor in building employees' commitment towards the organisation (Khaliq, Naeem and Khalid, 2017).

1.1.3.11 Work-family support

Family tends to play an important part in employees' lives. Employees who are highly contented and satisfied with their family life will automatically perform better at the workplace (Hidayati, Zarlis and Absah, 2019; Gragnano, Simbula and Miglioretti, 2020). Further, if employees feel that their organisation is supporting them with family issues, they will tend to reciprocate in the form higher commitment towards them. Hence it can be said that work life balance positively affects organisational commitment. It also tends to increase the perceived organisational support which positively affects organisational commitment and reduce the turnover intention (Cheah *et al.*, 2016).

1.1.3.12 Job conditions

The term 'job condition' covers various aspects like security, autonomy, and empowerment (Zhou, Li and Gong, 2019). Job conditions are favorable when all these aspects are taken into account. As one of the components of job conditions, job security helps an organisation retain key employees even when any distress condition arises (Jandaghi, Bahrami and Mokhles, 2011; Furåker and Berglund, 2014; Ahmed, Nawaz and Nawaz, 2016). In exchange of job security employees become loyal and committed towards organisation (Bano, Ishrat and Mishra, 2019). Other researchers have identified other components of job security such as

1.1.3.13 Role ambiguity

Role ambiguity is crucial for the proper functioning within the organisation since it provides a clear view on who will going to work on specific task. Thus factor will have main impact on affective commitment. When the work roles are defined clearly, the commitment on part of workers will increase naturally. On another hand when work role is vague and conflicting this will lead to lower commitment (Khanifar *et al.*, 2012).

1.1.3.14 Positive team experience

Previous studies have shown that team experience will have positive impact on employee commitment. It has been found that when team members feel attached and bonded in their teams this will make them to stay longer in an organisation and feel positive about their work and this will positively affect their organisational commitment (Wanjiru, 2012).

Some of the other factors that will affect the organisational commitment includes management support, work environment, locus of control, age, tenure in organisation, task self-efficacy, culture, job satisfaction, employee engagement are some of them.

1.1.3.15 Impact of organisational commitment on performance of employees and organisation

In the contemporary business environment, human capital constitutes the most significant factor for any enterprise in order to gain sustainable competitive advantage. Organisational commitment was understood as the relative strength with respect to individual identification and involvement in any organisation along with their willingness to exert efforts and remain in the organisation. This has prompted all industries to give a considerable amount of importance to organisational commitment (Memari, Mahdieh and Marnani, 2013).

Studies conducted in the past have identified that organisational commitment can take any form in workplace and also carries the potential to affect the organisational effectiveness as well as employee performance (Kashef *et al.*, 2013; Grego-Planer, 2019; Princey and Rebeka, 2019).

When comparing committed employees with non-committed ones, it has been found that the former are more prone to be insistent on task set and hence fulfil the set goals (Annakili and Jayam, 2018). Thus when considering outcome of employee performance, the term commitment can be expressed as, firstly, persistence in terms of task completion and achievement of goals, improved service quality, acceptance towards any change and assumption of extra job task (Rafiei, Taghi Amini and Foroozandeh, 2014). The studies conducted earlier have tried to link organisational commitment both theoretically and empirically to individual performance (Chelliah, Sundarapandiyam and Vinoth, 2015; Li and Tsai, 2020). For instance, (Allen and Meyer, 1990) stated that it is both normative and affective commitment that can be linked with employee performance on the other hand continuance commitment will likely to be unrelated and even in some cases negatively related to employee performance. Hence considering this many studies over the past few decades have given substantial importance in understanding the nature, antecedents and consequences of organisational commitment, since high commitment among employees can easily led to various favorable outcome for organisation such as organisational performance (Kashef *et al.*, 2013), sustained productivity (Gvpn *et al.*, 2018), and employee satisfaction (Ahmad *et al.*, 2014). Moreover, commitment is negatively related to variables such as turnover, absenteeism and the counterproductive behavior. It tends to be associated positively with factors like job satisfaction, motivation and organisational citizenship behavior.

Low levels of commitment is also said to be associated with low level of morals and decreased measure of altruism and compliance (Kaplan and Kaplan, 2018). It is further also possible that when employees are not committed to organisation they are more likely to present organisation in negative terms to any outsider thus affecting the organisation ability to recruit the new and high quality workers. Considering the importance of organisational commitment, the recent years have witnessed a more stress is given on effects of organisational psychological and employees behavioral issues like that of organisational commitment and the influence of organisational commitment on employee job performance have been considered. As a result, organisations have been trying to adopt best possible policies and provide appropriate solutions in order to create the desirable and optimal environment so as to increase job satisfaction, commitment of professional and employee's job performance. Thus these factors seems to play essential role for the top management of the organisation (Suharto, Suyanto and Hendri, 2019).

1.1.4 Strategies for improving organisational commitment

As suggested before, organisational commitment is a spontaneous process which is based on orientation of individual in the organisation. There have been various strategies and practices that an organisation can adopt in order to increase organisational commitment among its employees some of them are mentioned below.

(O'Reilly and Chatman, 1986) were among the first to propose a three-factor framework to enhance the level of organisational commitment: compliance, internalization, identification. As per this strategy, the first stage is compliance, also known agreement. Here, the focus is on employees accepting influence of others mainly to benefit from them. This stage is crucial in building the continuance commitment dimension. The next stage is of identification, where employees accept the influence from others with motive to maintain satisfactory part of organisation. This stage affects the normative dimension. Finally comes the last stage which is of internationalization, which happens when employees find values in organisation and it is based on affective dimension (Supriyanto, 2016). Several scholars have since advocated the use of this strategy to reap the benefits of enhanced employee commitment by improving job satisfaction, reducing turnover intention, and meeting employee expectations (Vandenberg, Robin and Seo, 1994; Delobbe and Vandenberghe, 2000; Ahmad and Rainayee, 2013).

Human resources management is all about managing the human resources in the organisation in order to affect the employee behavior which is crucial for attaining the competitive advantage. When an organisation uses human resource management in order to improve their organisational commitment it is called high commitment human resource management. The aim of HC-HRM practices is to increase employee's efficiency by creating such conditions where employees themselves becomes highly involved. Thus it is assumed that by doing so employees will perform more consistently, take initiatives and more willingness to put themselves out for the growth of organisation (Vance, 2006). Over the years, many HC-HRM practices have been proposed and implemented to improve organisational commitment. Some of them are as follows.

1. **Using participatory decision-making:** participatory decision making refers to empowering the employees to personally make decisions at their level of work or the overall organisation (Gallie *et al.*, 2017). Using the strategy of participatory decision making, the relationship between supervisors and subordinates is strengthened, encouraging joint decision making. Using participatory decision making, an organisation can influence the commitment of its employees by increasing their feeling of responsibility. It is expected that when an employee is provided with greater opportunities in terms of decision latitude, challenges, responsibility along with self-determination, and then the employees will reciprocate with higher level of commitment towards their organisation (Ashraf, Jaffri and Sharif, 2012).
2. **Training and development:** providing training to employees helps to increase their skill and performance levels, which has a positive impact on employees' perception of overall organisational environment, thus strengthening the bond between the company and employee (Ajibade and Ayinla, 2014; Ocen, Francis and Angundaru, 2017). These internal bonds are strengthened on the fact that organisation has made investment in terms of money as well as time keeping in mind the current and future employee performance. These strengthened internal bonds tend to increase the desire among employees to stay in organisation. Also, providing employees with training and development shows the level of concern for employees which increases their identification with organisation. Since it is affective commitment that refers to identification with organisation. Hence the increased level of identification will result in increased affective commitment (Bikker, 2016).
3. **Rewards:** Since, as identified earlier, fair payments made within the organisation affects employees' performance as well as their willingness to stay in organisation, organisations must design better rewards strategies to enhance employee commitment. It has been found that when employees feel that their capabilities, efforts and performance are being recognized and appreciated within the organisation, such employees will show more commitment towards their job and organisation. Further an employee preference to work in organisation increases when an organisation attempt to link payment to performance (Luna-Arocas and Lara, 2020). This includes intrinsic and extrinsic rewards, wherein intrinsic rewards refers to non-materialistic form of rewards for good performance, such as

those identified earlier (empowerment, participatory decision making, providing a sense of achievement and responsibility, and job security), whereas extrinsic rewards refer to materialistic rewards such as monetary (in the form of cash and commissions) and contingent rewards (insurance, paid leave, sick leave, etc.) (Khalid and Aftab, 2017).

- 4. Communication and information sharing:** Another strategy organisations must follow to enhance employee commitment is open communication and information sharing. An organisation that follows the environment of effective communication increases the feeling among employees of them being valued. Open communication about topics like financial performance of firm, their strategy, operational measures adopted will be helpful in conveying symbolic message among employees that they are trusted (Thomas, Zolin and Hartman, 2009; Mishra, Boynton and Mishra, 2014). This practice has a major impact on affective commitment. Some key measures to attain effective communication within organisation includes horizontal information flow, openness, vertical information flow and the reliability of information being passed on. Thus constructive communication environment based on these different aspects will increase the level of affective commitment (Annakili and Jayam, 2018).
- 5. Working in teams:** while working in teams can have impact on productivity of employees and their contribution towards the organisation. In this context, teamwork can be described as a group of individuals working towards a common goal (Hanaysha, 2016). Working in teams not only forms as the foundation of successful management, but also increases organisational productivity. Working in team positively influences the level of satisfaction with co-workers which is an important factor that is strongly correlated with commitment of employees (Krajcsák and Gyökér, 2013).
- 6. Job security:** this a major practice that needs to be adopted since an organisation cannot ask its employees to offer their ideas, do hard work and stay committed to organisation without providing them with job security. Job security influences employees' attitude and behavior and thus their level of commitment (Shaikh and Zahid, 2016).

1.2 Banking industry of India

1.2.1 Evolution and present scenario

The word ‘bank’ finds its origin in the French word “Banque” and Italian word “Banca”, both of which mean ‘bench’. Bench in this context refers to the place where one can keep, lend and exchange money or coin in the marketplace through the involvement of moneylenders and money changers. Banking has existed in India since long before the inception of the formal system. For example, several episodes of money lending have been mentioned in Hindu scriptures in the Vedic period. In Hindu mythology, banking has been shown as a full-fledged business activity, while in the Smriti period which followed the Vedic period, banking was carried out by the Vaish community and performed most of the functions which banks have been performing in modern times. Later, during Mughal rule, metallic money was used and it was indigenous bankers who carried out lending and financing trade and commerce process (Pattanayak, 2018).

It was only in 19th century that modern banking began in India. The first commercial bank that was set up in India was by the employees of East India Company. These banks came to be known as ‘Agency Houses’. They focused on trading concerns and took steps towards combining banking activities with trading and speculation. Later, in year 1770 the first joint stock bank was setup which came to be known as Bank of Hindustan. Certain other banks that followed included Bank of Bengal which came into existence in year 1840, then Bank of Bombay in 1840 and Bank of Madras in year 1843. Since these banks involved the financial participation of government hence they were also called as presidency banks (Gaubha, 2012). Further it was in year 1921 that these banks were amalgamated and subsequently got converted into Imperial bank of India. Later in the year 1889 first purely Indian joint stock bank was established ‘The Oudh commercial bank’. This was then followed by Punjab National Bank which was established in year 1894 and People Bank in year 1901. Considering the growth of Indian banking system it was found that it has been really slow in the first half of 20th century while it was only after independence that the banking sector of India was able to make certain progress and has today established itself as the one of the most developed banking system across the world (Gajdhane, 2012).

In independent India, with the banking regulation act that was passed in year 1949, India got the framework for regulating and supervising the commercial banking activities. This Act brought the

RBI (Reserve Bank of India), the apex bank under the control of government. The Act gave RBI the powers of supervision and control of other banks. Along with providing it vested licensing power and the authority to conduct the inspections. Next in the year 1951 a report was submitted by committee of All India rural credit that mentioned about the nationalization of commercial banks (Zeneli and Bara, 2015). The report favored the need of setting up of strong integrated commercial banking institution that can help in stimulating the banking development. And this is when Imperial Bank of India was taken over by the government of India and was renamed as State Bank of India (SBI) in the year 1995 with RBI having majority of shares. Further in year 1960 RBI was empowered with compulsory of merger of weak banks with that of strong banks and hence the total number of banks was then reduced from 566 in year 1951 to 85 in 1969. It was mainly in 1950's and 1960's that the Indian banking sector made the considerable progress (Tilak, 2013). During this time period it successfully established a close link between the commercial banks and credit houses which resulted in providing bank credit to others sectors as well such as agriculture and small scale industries. Since before this the banks neglected the primary sector and only focused on needs of organized sector like industries and trading sector. Although the primary sector formed more than 50% of GDP but still had to depend on other sources of financing. It was majorly due to this issue that the financial development was taken as key priority with the adoption of policy of social control over banks in year 1967 (Jain, 2000).

According to the World Bank, Indian bank concentration was estimated to be 40.9% in 2021. The country's central bank - RBI (Reserve Bank of India), oversees and controls the Indian banking sector. India's banking sector is broadly classified into development banks, non-scheduled banks, and scheduled banks. Commercial banks and cooperative banks are the two primary categories of scheduled banks. Commercial banks can be widely classified as belonging to public, private, foreign, or regional rural banks (Haralayya & Aithal, 2021). There are currently 34 nationalized banks in India, of which 12 are banks in the public sector and the remaining 22 are banks in the private sector. The government owns the bulk of the stock in public sector banks. State Bank of India (SBI) is an illustration of a public sector bank. Private sector banks are institutions where the majority of the equity is held by individual investors or corporate entities. A few of India's largest private sector banks are Kotak Mahindra Bank, HDFC Bank, and ICICI Bank (RBI, 2022).

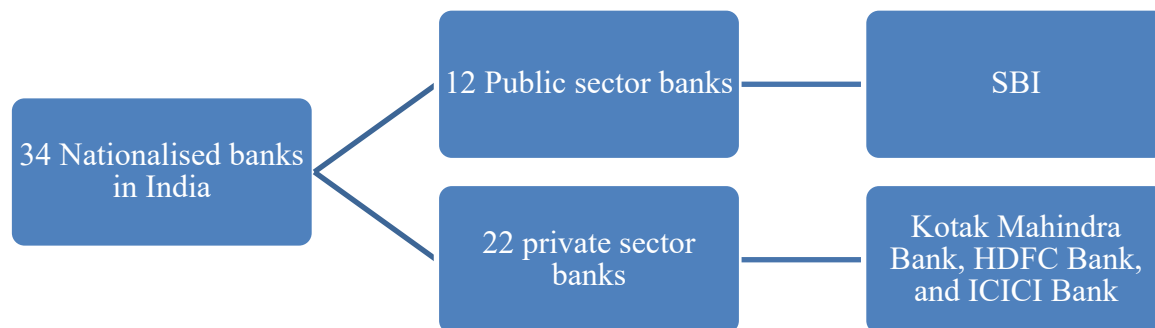


Figure 1-2: Structure of the Indian Banking System

According to the RBI, the Indian banking sector is properly funded and well-regulated. As of July 29, 2022, bank credit stood at Rs. 123.69 lakh crore.

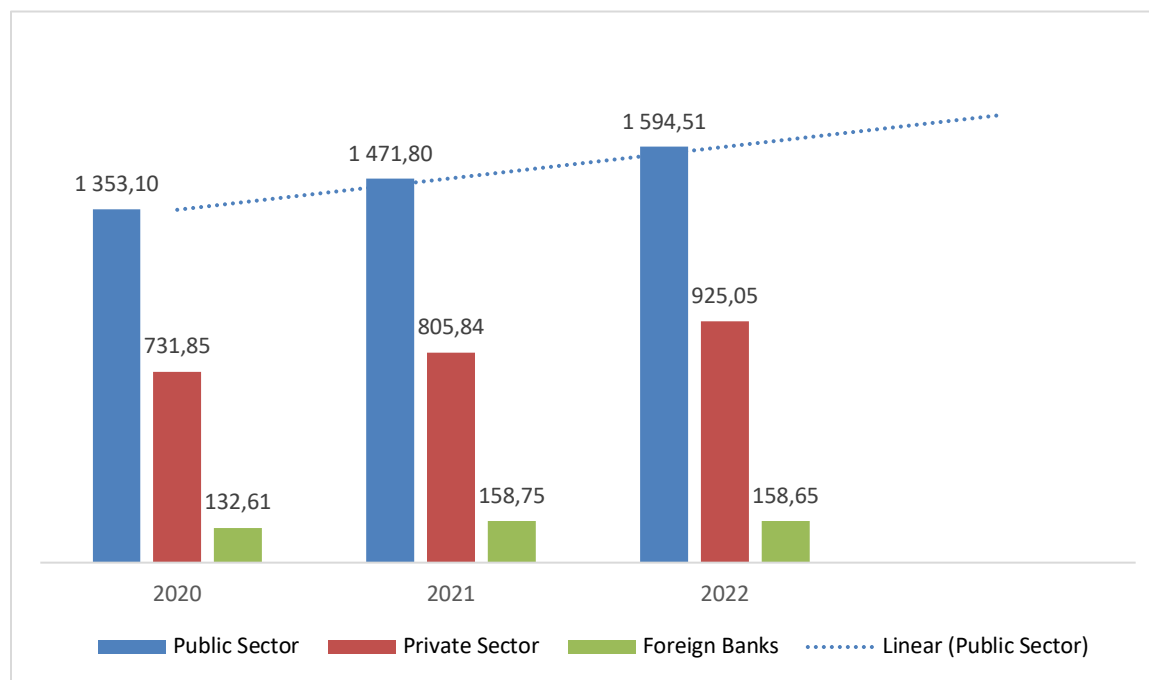


Figure 1-3: Total Banking Sector Assests (US\$ billion)

According to studies on market, credit, and liquidity risk, Indian banks are generally robust and have done well during the global recession. The Indian banking industry has recently adopted cutting-edge banking formats including payments and small financing banks. Through several programs like the Post Payment Banks, and Pradhan Mantri Jan Dhan Yojana, India has recently focused on broadening the reach of its banking industry. These initiatives significantly boosted financial inclusion in India and aided the country's credit cycle (*Banking Industry Report*, 2020).

1.2.2 Work stress in the banking industry

The banking sector in any economy can be called as its hub and barometer of financial system. Being the pillar for an economy, this sector tends to play a major role in economic development of the country. The Indian banking industry over the last few years has witnessed sweeping changes like transformation, consolidation and outsourcing are some words that are prominently used now a days to show the major trends that have been affecting the banking industry. Also with the expanding business activities of private bank, re-entry of foreign banks, strict regulatory, disclosure requirements, increased requirements on minimum paid up capital and most importantly modernization of core banking system and increased automation and development of new IT products have significant impact on bank employees and their stress levels (Das and Srivastav, 2013).

Here the term 'stress' can be defined as real or the interpreted threat to an individual physiological or their physiological integrity that eventually results in behavioral responses. Thus it can be understood as the responses of body to challenging events which causes distress among the individuals. The terms were derived from the Latin word 'stringer' which means to draw tight. Further work stress can be defined as a condition that arises from the interaction of people and their jobs and has been characterized by changes with the people that makes them to deviate from their normal functioning. However the extent of stress will be different among different individuals. Thus can be termed as a multi-dimensional concept which completely depends on how a person sees it i.e. as a problem or as the solution (Sharma and Khanna, 2019). Nonetheless stress has become a common phenomenon in daily lives, thus presenting employees and organisations with many challenges. This includes ability to work better when resources are limited, accepting

mobility and along with this having ability to cope up with stress levels. Although some stress can motivate people while most others are bad and tend to undermine the individual mental and physical health. Thus if an organisation wants to make best use of people as the valuable resource of the organisation, it becomes important to give attention to relationship between staff and the nature of job (Yadav, 2017).

Considering the Indian banking industry, it has been going through various demanding situations in terms of narrow spreads, new banking products and services, mergers and acquisitions etc. which has made it significantly important to adopt new technology and adoption of risk management tools rather than a choice. At the present time where change is seen as invisible and only constant factor in this dynamic world, banking sector is not any exception. Thus they also require to understand what consumer wants in order to appropriately structure their products and services so as to match with consumer needs (Rao, Bhanumathi and Nagavali, 2007). All this topped by increased workload beyond an individual capacity and any type of ambiguity in defining duties and responsibilities ultimately lead to increased stress among employees. Such stress can have significant impact on a person's emotions, behavior, thinking ability and physical health (Washburn, 2012; Aafreen, Priya and Gayathri, 2018; Chan, Leung and Liang, 2018). Emotional impacts include agitation, frustration, loneliness, feeling worthless and feeling isolated or depression, while the physical symptoms may include headaches, insomnia, digestive disorder, high blood pressure etc. On the other hand there might also be cognitive symptoms which includes memory problem, inability to concentrate, poor judgment etc. and finally there could be behavioral issues like loss of appetite, over eating, alcoholism, smoking, nervousness etc.(Jayasinghe and Mendis, 2017).

1.2.3 Causes of Work stress in the banking industry

Work stress is one of the most increasing and a problematic issue which is faced by human capital in the banking industry (Goyal and Babel, 2015; Lopes and Kachalia, 2016; Giorgi *et al.*, 2017; Basu, Ray and Paul, 2019). Researchers in the past have explored the many factors that cause stress among banking personnel in general as well as in context of India. Common effects were found to be depression, insomnia, short term memory loss, high blood pressure, fatigue, etc., making

employee retention and provision of a positive work environment a real challenge for the banking industry (Rao, Bhanumathi and Nagavali, 2007). This section provides a discussion of some other factors that increase the work stress among the employees working in banking industry of India.

1.2.3.1 External environment stressors

External environment stressors refer to the forces outside the organisation that have a tremendous impact on employees' stress levels. Since organisations operate in the open market, they are effected by external factors and so is the case with banking industry as well. Studies have found that common external environment stressors in case of the banking industry include technological advancement (Bloisi, Cook and Hunsaker, 2007), macroeconomic changes (Kirkcaldy and Martin, 2000), intense market competition (Goyal and Joshi, 2012) a high employee turnover rate (Velnampy, T., SA, 2013), etc. Thus the stress factors are not only limited to things that happens within an organisation or during the working hours. Some of the extra organisational stress may include societal changes, events related to family and relocation, economic, financial condition and in some cases race, class, residential or community conditions might act as stressor among the employees (Rizwan *et al.*, 2014). Further with the fast pace of social and technical changes has affected each and every aspect of lifestyle and this has been carried over to jobs as well. Although the advances in terms of medical sciences has led to increase life span of people along with eradication of many life threatening diseases but on another hand modern living has increases stress and decreases the personal wellness aspect. Family related aspects such as illness of family member, strained relationships with children and spouse could be the cause of concern and hence led to stress (Muzhumathi and Rani, 2012). However financial situation has proved to be a major stressor (Nawaz and Khan_PhD, 2016; Yadav, 2017). The unresolved environmental demands like family and financial problems may have significantly dramatic impact on people and thus can directly influence their job performance (Islam *et al.*, 2014).

1.2.3.2 Organisational stressors

The organisational factors can be a huge source of stress for employees. Within an organisation there can be many factors such as insensitive boss, unpleasant co-workers, and work overload and need to complete task with very limited resources could cause stress among workers. Further the

factors such as office design, general office environment, poor lightning, loud noise, improper placement of furniture, dirty and smelly environment can also create stress. Thus managers are advised to give proper attention to such factors and thus eliminate these kind of stressors. Besides this there could be macro level dimensions which are unique to each and every organisation which can contain potential stressor (Kishori and Vinothin, 2016). Considering work overload the situation arises when work exceeds an individual capacity level. Considering the banking sector work overload has been a common scenario. Another organisational factor that causes stress is setting up of higher targets which not only increases stress but can also affect the job performance of an individual. In the presence of keen competition generally branch managers tends to set higher targets, in response to this employees may feel worried and victim of stress due to not able to meet set targets. Next in case of technical or system problems it becomes impossible for employees to provide appropriate services to valued customers and they feel difficult to handle customers when server/links gets down. Further lower salary in comparison to work done or work load is another major factor that causes stress and impacts the job performance (Lopes and Kachalia, 2016). Another factor that might cause stress among the workers when employees have to stay in banks for longer time frame which affects their social and family life. Sometimes issues may arise in terms of customer dealing since it is difficult task to manage customers. Now the customer will be from different profession, education, religion, gender. Thus banks employees does not have idea on how they will going to behave which might create problem for bank employees. Further it has also been case were banks employees are required to perform tedious and meaningless task which might make them irritated like maintaining books manually or in computerized way. The outcome of decision is also very important. Since it might put an individual in state of depression, anxiety and stress. When the outcome of decision taken is not clear or will that be welcomed by other peers, subordinates etc. Further the use of slang language on part of bosses may put mental pressure on employees thus leading to stress (Mohan, 2016).

1.2.3.3 Group stressors

Within an organisation, employees are required to work within a group. Thus group factors can be potential cause of stress. The main group factors may include lack of group cohesiveness, lack of social support and finally it can be intra-individual, interpersonal and inter group conflict that can

cause stress. The first dimension is lack of group cohesiveness. While working in any organisation cohesiveness and togetherness is very crucial factor. If due to any reasons such as task design that does not support cohesiveness, if other members of group are not supportive and hence the resulting non cohesiveness will give rise to stress. Next factor is lack of social support. Employees within any working environment are greatly affected by the kind of social support they get within the organisation. Such as sharing problems and joy with other employees (Vaidya, Mahavidyalaya and Anil Kumar, 2015). The presence of such environment will typically better off and if such environment is missing this might cause stress among workers. Finally another dimension of group stressor is intra individual, interpersonal and inter group conflicts. The concept of conflict is very closely related to concept of stress. Conflict might arise when there is conflict between the intra individual dimensions like personal goals, individual motivational needs, between individual within group and between groups. The main reason behind such conflicts could be poor communication, unpleasant relationships, fear of being ostracized from group, not getting along either with peers or supervisor could be the source of stress and conflict. Since all individuals differ from each other some can easily deal with such misunderstandings or some others may find it very difficult to survive in this environment (Clinton, 2015).

1.2.4 Impact of work stress on organisational commitment of employees in banking industry

Human resources constitutes an important resource in organisation that plays an important role in achieving the goals of organisation. But considering the present scenario work stress or job stress has evolved as common phenomenon. The stress tends to give rise to many issues at various levels within the organisation which ultimately affects the organisational commitment on part of employees. Stress as defined earlier is an experienced discrepancy between the demands of the environment and capability of a person which causes harmful physical and emotional responses (Bhatti *et al.*, 2016), whereas organisational commitment, as stated earlier, can be defined as the employee attachment with their organisation. This reflects the psychological link that helps to tie employees with their respective organisation. It increases the employee allegiance with organisation, their readiness to carry on work on behalf of organisation and finally affects the degree of goal and value congruency with the organisation. It also shows the negative relationship

between work stress and organisational commitment (Ruzungunde, Murugan and Hlatywayo, 2016a).

Considering the banking sector its majority of activities are related with association with customers, it becomes impossible for sector to achieve its target goals and work effectively until a stress free environment is provided to workers. The studies conducted earlier have shown that work stress due to factors such as excessive work load, risky work, relationship issue with colleagues and a person's inability to manage family along with work causes social problems, dissatisfaction among employees and thus eventually decreases their level of commitment with respect to work and organisation (Ruzungunde, Murugan and Hlatywayo, 2016b). It is believed that human capital is one of the most important assets which is essential for organisational growth (Gabcanova, 2011; Osborne and Hamoud, 2017). This requires banks to take significant steps in direction of stress reduction otherwise organisation will not be able to achieve its goals and objectives. In cases of extreme work stress among the workers might act as an obstruction in their performance level which might lead to increased turnover rate and loss of some of the potential employees along with having bank bear the increased cost of training and recruiting new employees.

Further considering the relationship between stress and different types of organisational commitment which includes affective, continuance and normative commitment it was found that in case of affective commitment which includes an emotional bond that an individual employee tends to have with organisation (Alipour and Kamaee Monfared, 2015). Thus when an employee has a high level of affective commitment, he/she is more likely to experience less job stress (Ruzungunde, Murugan and Hlatywayo, 2016b). The major reason behind this is fact that such employees will tend to have greater desire to be the part of their organisation. This makes them enjoy their job and work more in comparison to other employees. Hence such employees tend to experience less stress even when the work conditions are stressful and hectic. On the other hand, employees who have low levels of affective commitment towards their organisation will be at higher risk of expressing high stress levels since they will focus on negative aspect of job more rather than concentrating on positive once (Leong, Furnham and Cooper, 1996).

Next dimension is continuance commitment which arises from the people belief that they will lose much if they leave the job. Generally such type of belief is based on the ground of awareness i.e. an individual awareness about the cost associated with leaving the organisation. However such employees who have continuance commitment cannot to be relied on to positively towards the organisation. Rather it is common that such employee will report feeling of resentment and dissatisfaction since they might feel trapped in their work with having no better option thus it is possible that these people tend to experience higher stress levels (Zehra et al., 2017).

Finally, in case of normative commitment which is associated with once perceived responsibility to stay within the organisation, the cultural within the organisation forms the antecedents behind such form of commitment, since employees tend to feel obligation to stay within an organisation if it has invested greatly in them. Thus those individuals who have higher level of normative commitment feel to stay within the organisation since they feel indebted to do so. Further these employees tend to focus more on benefits they receive within the organisation and thus pay less attention to the components that causes stress. Hence the stress among the employees is the prevalent issue thus organisation are obliged to come up with plans that helps in stress reduction and management (Antón, 2009).

1.2.5 Cultural difference in public and private banks in India

Culture can be understood as an entity that adds to any organisation as whole. There are various other organisational factors as well but the culture within the organisation responds to members basic needs. This reflects the vision which is shared by members of the organisation. The culture can be defined as the environment in which people work further have influence on how people think, act and experience work (Segal, Gerdes and Steiner, 2015). The culture can vary significantly from organisation to organisation. However the basic factors that characterized culture includes, firstly, the existing beliefs, norms, values that serves towards guiding the behavior of individuals and groups in the organisation (Nastasi and Hitchcock, 2015), secondly, as beliefs which are shared by people throughout the organisation (Murray, Downes and Terrazas, 2011) and lastly can be characterized as the environment that has been developed over the period of time within the organisation (Watson and , 2005). Hence it can be stated that an appropriate work

culture can prove to be effective tool to boost the morale of individuals within the organisation to that extent that results in intrinsic satisfaction for employees (Aggarwal, 2018).

With the significant transformations in banking sector of India in terms of both its public and private sector banks, it is important to understand the organisational culture with respect to public and private banks. Productivity with respect to any organisation can be easily depicted through the growth of organisation and its employees, whereas performance in any industry depends on the work culture prevailing there and so is the case with banking industry (Zotto and Kranenburg, 2008). Several studies have shown that banks that have embedded promoting and supportive culture will facilitate work better (Dimitrios, 2014), while poor work culture will hamper productivity as well as performance. Good work culture will significantly amplify the productivity, performance, branch wise, city wise and employee wise also. Further the studies conducted earlier shows that it helps to flourish teamwork (Fapohunda, 2013), enhances subjective wellbeing majorly by providing employee talents with right direction. Further it has also been justified that with the healthy work culture in place motivation and commitment level of employees increases and boost their morale levels (Pendke, Timane and Band, 2018). Thus as employee becomes committed towards organisation they tend to become more passionate towards their work and responsibilities. On the other hand, banks that have poor culture will face demotivation among employees which may affect their mental health (Singh, 2019).

(Information Resources Management Association, 2018) identified three major challenges facing the human resources of the Indian banking industry: survival in the face of intense market competition, teamwork and harmonious work environment, and mitigation of risk factors for the bank. In order to address these issues, several studies have suggested and tested the application of the OCTPACE framework which was introduced by Pareek (2002). For instance, (Rohinikrishna and Nair., 2019) evaluated the organisational culture in Kottayam banks and found organisational values to be perceived in the same way for all OCTPACE elements. (Sharma and Joshi, 2016) compared the work culture using the OCTPACE framework of public and private sector banks in India and found that employees of the former exhibited significantly higher satisfaction. (Aggarwal, 2018) in their study found that there are much similarities in OCTPACE profile in case of public and private sector banks.

It has been found that there has been significant difference in overall organisational climate perception of employees that belongs to private and public sector banks. There has been poor perception of organisational climate in private sector as compared to its counterpart which is public sector. Further considering the individual construct such as monetary benefits, supervision, welfare concern, objectivity and rationality, safety and security management, participative management and finally the scope for advancement and training are some factors which are relatively overlooked in private sector banks as compared to public sector banks (Sharma and Joshi, 2016). Considering the OCTAPACE components, pro-action and authenticity are the least rated factors in public sector banks. Furthermore, trust and openness has been witnessed in case of public sector banks. Since if there is more of two-way communication and positive environment where people can express themselves freely, it will eventually lead towards development of high level of trust among the employees (Raj, 2013).

1.2.6 Role of sales manager in banking industry

A sales manager plays a key role in the success and failure of organisation. They play a pivotal role in achieving the sales targets and generating revenue for the organisation. Sales managers also perform critical operational functions such as plan, build, and maintain effective organisation design and utilize effective control procedure (Kundu, 2017). A sales manager cannot function without a good team, due to which the primary focus of sales manager in banks is to build, coach, develop, lead and motivate the team which is capable of analyzing the needs of client and thus recommend the financial solutions which create lasting client relationship (Stewart, 1993). The essential duties and responsibility of sales manager in banking industry it includes: providing sales and sales leadership within the branch, play the role of market leader in their local community or their designated business area (Miller, 2009). Further these sales manager in banking industry are responsible for driving the new client acquisition and retention along with focusing on growing market share and balance sheet growth, growing non-interest income, growing joint partnership revenue and fostering the client and employee satisfaction so as to increase branch sales and service goals, marketing of new product and services launched by banks so as to generate the revenue by networking in community. Other responsibilities of bank managers include seeking

partnership with the referring business to all lines including retail, investment services, mortgage, consumer and business banking, cash management and commercial lending (Verma, 2015). In terms of daily sound operations and profitability, sales managers are required to take care of effective risk management and compliance with all banks policies, procedure regulations, confidentiality, requirement, audit, security and loss prevention control. Moreover they also use their leadership and management skills to promote the culture of sale and accountability by setting the high standard of sales and service and continuously taking care of coaching and training individual team members (Shoemaker, 1999). It has also been found that sales manager in banking industry should also focus on professional development of self as well as of subordinates through setting performance standards, monitoring results, providing training, coaching, general feedback complying on all personnel and management policies and procedures including schedule reviews, disciplinary actions, hiring and even through terminations (Castleberry, 1990). However, the sales manager cannot work alone; they require the support of their sales team where it is required that each one should concentrate in best possible way towards the goals and objective of the organisation (Gagliardi, 2005).

The elements resulting in the success of sales managers' management have been studied extensively by researchers in the context of different industries, where four elements were found to be commonly occurring: planning, co-ordination, controlling and motivation (Gibson, 1966; Maheshwari, 1997).

- **Planning:** Planning is considered to be one of the cardinal responsibilities of a sales manager (Callender and Reid, 1993; Donaldson, 2004). Planning in this context is based on extensive market research and all the facts must need to be verified at every stage. The manager needs to thoroughly evaluate the plan after studying the total market for the product or service being launched. Further it is also necessary that plan must be continuously reviewed at regular periods. For effective leadership a manager is required to discuss plan with all the departmental heads, concerned and even with sub-ordinates who will be bearing the responsibility of executing the plan (Donaldson, 1998).
- **Co-ordination:** co-ordination is also another major element which is all pervasive and permeates every function of management process (Tyagi and Kumar, 2004). Every operational process starts with coordination either wholly or partially at interdepartmental

or interpersonal matters. The element is important because it primarily supports in maximization of human efforts by exercising effective leadership, guidance, motivation and supervision. For this sales manager is required to establish direct personal contact, harmony not discord. Also there has to be free flow of information (Gupta, 2012).

- **Controlling:** Another critical function, it is the responsibility of a sales manager to check that all the sales activities are moving in the direction of attaining a goal (Cespedes, 1992; Witney, 2011). Thus sales manager is required to ensure that activities of people within the organisation are all conforming to plans and objectives of organisation. The controlling system followed should be such that one can study the past, note the pitfalls that has happened earlier and hence take the corrective measures with respect to them (Goebel, Deeter-Schmelz and Kennedy, 2013).
- **Motivation:** the element of motivation is important when it comes to handling human resources, since a sales manager is required to weld together the distinctive personality in order to make an effective team. It becomes important in sales force since a motivated person can only achieve the company goals (Bano, Ishrat and Mishra, 2019).

1.2.7 Comparison of public and private sector banks in India

Public and private sector banks in India differ in a number of ways. Plenty of studies have been conducted in the past to identify and assess these differences, so that improvements can be made in their functioning. Below are some of these differences.

1.2.7.1 Performance

As stated above when it comes to any country, the economic growth and development is dependent on how its financial system is functioning. Banks stand as the major participants in the financial system, therefore forming the backbone of a modern economy, since they work towards mobilizing deposits and disbursement of credit on other sectors of economy. They are a key economic unit whose performance is given a considerable amount of attention by the business ecosystem. CAMEL model is one of the significant tools which has been used to assess the financial performance and strength of banks by a number of researchers (Srinivasan and Saminathan, 2011; Aspal and Dhawan, 2016; Kiran, 2018). It is a rating system that helps to check the overall position

of the banks. The CAMEL model was first developed in year 1970 by three federal banking supervision of US namely Federal Reserve, FDIC and OCC (Kaur and Kaur, 2017).

India adopted the CAMEL approach in the year 1996 based on the recommendation of Padmanabhan Committee. CAMEL stands for Capital adequacy, Asset quality, Management, Earnings, Liquidity and system and control. The commercial banks which have been incorporated in India are rated on these parameters, while foreign banks have been rated under model known as CALCS model (Sharma and Chopra, 2018). Comparing the public and private sector banks' performance based on parameters of CAMEL model, it has been found that private sector banks of India have been performing better than public banks on the parameters of CAMEL except for management efficiency (Kadam and Sapkal, 2019). These findings indicate the need for the Indian government to take such steps where it can focus on improving the financial performance of public sector banks. For this the government needs to adopt pragmatic strategies. For the public banks to improve their performance, they should focus on improving their capital adequacy ratio by using equity or debt route and government budgetary support. Further there is need to reduce the risk of non-performing assets, thus in this case public sector banks can try to improve their total investment against that of total assets thus improving their recovery mechanism (Srinivasan and Saminathan, 2011).

1.2.7.2 Manpower

Considering the present business scenario it is well known fact that human competency development is the key for growth and development in any organisation belonging to any sector and so is the case for the banking sector. For this reason, companies have regular programs that focus on finding new ways to develop the competencies among employees either through training, performance appraisal, potential appraisal, feedback, counselling or through monitoring. Further it is evident that due to presence of globalization public bank has been facing tough competition from the side of private banks (Kour and Gakhar, 2015). One major reason behind this is the fact that private sector banks have given more importance to improving competencies among its manpower by adopting various human resource management practices (Kour and Gakhar, 2015). Public sector banks on the other hand have been lagging in this respect. In the present competitive

world especially in the economy like that of India which is facing a tough competition phase, talent crunch and skill shortage. These factors had made banks realize the fact that internal customer, i.e. employee, is also equally important similarly the external customer is. Comparing the public and private sector banks it is clear that public sector banks have been lagging behind in maintaining its manpower (Latha, Com and Ph, 2019).

1.3 Empirical review

1.3.1 Organisational commitment in Indian banks

1.3.1.1 Private sector banks

(Kumari *et al.*, 2017) in their study talked about organisational commitment among bank managers belonging to private sector and public sector banks. The study described organisational commitment as individual feeling of dedication towards the organisation the work for, their willingness to do hard work and an intention to remain the part of the organisation. The study helped establish the linkage between the managerial levels with organisational commitment among the private and public sector bank employees. The study was conducted among 633 managers. The analysis so conducted pointed out that employees who were from public sector were more committed and had high level of affective, continuance and normative commitment as compared to employees belonging to private sector. The major reason behind this was the fact that private sector bank employees have been cited with high targets and along with pressure to achieve them, also they have been subjected to harmful office politics and high level of job insecurity which employees belonging to public sector are not required to face such issues. The study further pointed out that commitment of private and public sector bank employees has been determined by various factors like the leadership style followed, job design, personal actors like their age, tenure in organisation, positive and negative affectivity or it could either be external and internal control attribution.

(Venkatesh and TA, 2014) in their study focused on relationship between the employee engagement factors and organisational commitment in private banking sector. The employee engagement is an important factor that has gained comparative importance in sphere of human

resource management. Since employees who are engaged will tend to make better contribution towards organisation. For the study the sample size consisted of 100 employees belonging to private banking sector. Further the study employed the statistical tools such as Pearson correlation and multiple regression. The analysis so conducted pointed out that there is significant relationship between employee engagement and organisational commitment among the private sector bank employees. Since engaged employee is likely to carry what he or she is expected to do by being focused towards organisational objectives and hence bringing success in organisation. Hence different practices of employee engagement needs to be implemented in organisation so as to enhance their commitment in organisation. Engaged employees are more likely to go extra mile to perform their work and thus affecting their commitment level positively. Further the study concluded that employees are key assets in any organisation and hence it becomes imperative for organisation to adopt certain measures to engage their workers in order to build team of committed work force.

(Haq, 2014) in the study focused on investigating the factors that affects the organisational commitment among private bank officers and thus understanding the reason of high turnover rates. The sample size consisted of 147 officers and further correlation technique was used to gauge the relationship between various factors affecting the organisational commitment. The major factors that were highlighted in present study included rewards, support from supervisor, promotion opportunities, work-family support and favorable condition on job were some factors that tend to have impact on organisational commitment among employees belonging to private sector. The factors has got their theoretical underpinning from theory of exchange and reciprocity theory. Thus for private sector banks in order to have higher commitment among its employees need to take step so as to improve the outlined factors. Hence moving employees towards exhibiting such behaviors which are beneficial for the organisation. Finally the study highlighted the benefits of organisational commitment for an organisation like the higher satisfaction level among employees, extra efforts and improved performance are some of them. Moreover another major key for the employee's retention is better provision for career path. Thus organisation that is providing easy and lucrative career option will earn better commitment of employees.

(Abdullah and Ramay, 2012) the study focused on investigating the association of factors like work environment, job security, pay satisfaction and participation in decision making with that of

organisational commitment among private sector bank employees. For the purpose of present study a sample size of 215 respondents was selected. The correlation results pointed out that the job security has significantly positive impact on organisational commitment since a secure job is what employee wants. Further the study highlighted that employees will be more likely to stay in an environment that ensures stability and satisfaction rather than an environment which is characterized by optimized changes. Further considering the work environment it was found that employees look for a work environment where they can easily nourish themselves like the positive relationship with peers and senior management will positively affect the employee commitment level. Next factor was pay satisfaction and its association with organisational commitment was tested. It was found that an individual commitment towards the organisation depends on the extent of financial and personal rewards they are receiving for their services. An organisation that focuses on this factor, then employees also feel the obligation to reciprocate towards the organisation.

Sl. No.	Purpose	Research method	Key results	Research sample	Country	Authors	Year
1.	To determine the relationship between managerial levels and organisational commitment among bank employees in the private banking sector.	The research method was quantitative. Allen and Mayer's organisational commitment scale was used as a data-gathering method (1990). Data analysis tools included regression analysis, t-test and one-way ANOVA.	The findings showed that compared to public-sector bank managers, private-sector bank managers were less devoted to their organisations.	Using the questionnaire method, information from 633 banking industry managers was gathered.	India	(Kumari et al., 2017)	2017

2.	To ascertain whether employee organisational commitment and employee engagement traits are related.	The research method was quantitative. The data analysis tool included SPSS version 16, Pearson correlation and multiple regressions.	The results revealed a link between business commitment and traits associated with employee engagement. Results also indicated that engagement factors have an impact on private bank employees' organisational commitment.	100 employee from Bangalore, India's private banking sector made up the study's sample.	India	(Venkatesh & Lissy, 2014)	2014
3.	To study the variables that could have an impact on Pakistani bank executives' organisational commitment.	The research method was quantitative. Questionnaires that were personally administered were used to gather data. The data was analysed using SPSS version 20.	The findings show a stronger association between several supporting elements and private bank officials' organisational commitment. Additionally, the results demonstrate that these variables significantly influence organisational commitment.	The survey involved 147 personnel from various bank branches in Lahore.	Pakistan	(Ul-Haq et al., 2014)	2014

4.	To find out how factors including job security, work atmosphere, pay satisfaction, and participation in decision-making impacted employees' organisational commitment in Pakistan's private banking sector.	The research method was quantitative. Data were analysed using SPSS 17.0, confirmatory factor analysis, AN OVA and correlation analysis.	The strongest correlation found between organisational commitment and job security suggests that a steady job may help people be more committed. Given the strong correlation between work environment and organisational commitment, a supportive workplace may boost an employee's dedication to his job and employer. Low correlations between organisational commitment and pay satisfaction or participation in decision-making were discovered.	215 responses to a questionnaire-based survey from managerial and non-managerial staff were collected.	Pakistan	(Abdullah & Ramay, 2012)	2012
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Table 1-4: Systematic review for organisational commitment private sector banks

1.3.1.2 Public sector banks

(Mittal and Mittal, 2015) the study access the employee commitment in public and private sector banks with respect to three component of employee commitment which includes affective, normative and continuance commitment. For the purpose of present study the data has been collected from 203 bank employees through structured questionnaire. The t-test analysis has been used to compare the three components. The analysis pointed out that in terms of psychological bond, public sector employees has higher level of bond than private sector employees. Also the affective commitment has been higher in public sector employees than in private sector. Further the study pointed out that employees of public sector banks identify themselves well with their banks and have high congruence in goals and adhere more to values of organisation. Thus showing that employees of public sector have higher affective commitment. Also when compared in terms of other dimensions like normative and continuance, it was also higher among the employees of public sector. Since public sector employees tend to be more indebted and realize the cost that has been associated with their decision of leaving the organisation. Thus the study concluded that employees belonging to public banks are more committed than employees of private sector.

(Gandhi and Hyde, 2013) studies about the organisational commitment in nationalized banks of India. The study through empirical review first highlighted the factors that can affect the employee's commitment levels. This included designing of job in such a way that allows for more decentralization and autonomy, power and control and rewarding employees which is based on performance basis can significantly enhance commitment and can maintain good quality of work life balance. Further the study through the correlation analysis tries to understand the impact of organisational commitment on the employee turnover intention. The results pointed out that employees who are committed to their organisation will be less likely to leave the organisation. Also the study reviewed the dual process model of organisational commitment. The model stated that it is job satisfaction and employees perception about the organisational support that play a key role in emotional and cognitive process that mobilizes commitment in workplace. Another factor that affected organisational commitment in nationalized banks was the degree of organisational justice. Along with this factors like demographic characteristics, pay, bonding with co-workers, type of work, supervision and firm's background plays an important role. The study further highlighted that an employee commitment towards the organisation is also affected by their nature

of relationship with colleagues, peers and management. It has been found that when there are conflicting relationship then there will always be threat of poor organisational commitment on part of employees.

(Imam, Raza and Ahmed, 2014) the studied focused on gauging the impact of job satisfaction on organisational commitment in public sector banking employees. As per the study the job satisfaction is one of the main predictor of organisational commitment. Both the concept of job satisfaction and organisational commitment are imperative for any business and have direct impact on profitability and competitiveness of organisation. The study further empirically reviewed various studies in order to understand what job satisfaction actually means. Empirical review pointed out that it is a mix of emotional, psychological, physical, substantial, ecological and environmental situations and conditions on work place that makes an individual to feel contented and satisfied with their job. Further the study specified that a satisfied individual will be more committed to their job and will definitely work and even outperform the co-workers thus helping the organisation in gaining more competitive position, experience an increased profitability, enhanced productivity, quality of work, lower absentees and turnover.

(Reddy and Suresh, 2014) studied the impact of HRM practices on organisational commitment in public sector banks. The HRM practices that were considered included selection practice, training and development, performance appraisal, promotion and rewards, information sharing and job security were some of the HRM practices that were considered. The first selection process is important because the hiring and selection measures which are used by organisation will insure that competent employees are chosen who feel that they are right place and are an part of organisation thus making them more committed towards the organisational goals. Next comes the influence that training and development practices have on commitment level of employees. The study highlighted that employee perception about the training, perception about benefits related to training, supervisor support in training time period will going to affect the employee organisational commitment. Further it was found that performance appraisal is a significant predictor of employee's organisational commitment. Considering another HRM practice which is rewards and promotions it was found that internal career opportunities will help in producing the sense of justice and fairness among the employees which will eventually result in increased commitment level. Hence organisation by providing equitable chances of promotion to all employees will not

only retain them but also increase their commitment towards the company. Next comes information sharing, this is usually done based on responsibility and teamwork and thus increases the sense of obligation and reciprocity on part of employees towards the organisation. And the final HRM practice that was investigated in present study was influence of job security on organisational commitment. It was found that it is through job security that an organisation conveys the message of job security among the employees.

Sl. No.	Purpose	Research method	Key results	Research sample	Country	Authors	Year
1.	To compare employee commitment across the three categories of normative commitment, continuing commitment, and emotional commitment in public and private banks and to find disparities between the two types of organisations.	The research method was quantitative. The t-test has been used to compare the three components of employee commitment.	It was discovered that private banks don't have the same level of personnel dedication as public sector banks do.	The core data was collected from 203 employees using a systematic employee commitment questionnaire that evaluates three components of employee commitment.	India	(Mittal & Mittal, 2015)	2015
2.	To determine the relationship between the organisational commitment of the personnel working in nationalized banks and variables	The research method was quantitative. Data was collected with the help of the scale of Anukool M. Hyde and Rishu Roy (2006). One-way Anova and T-	The study's findings showed that employees at nationalized banks show higher levels of commitment due to factors including job stability and position.	Data were collected from 150 managers and non-managers at nationalized banks.	India	(Gandhi & Hyde, 2013)	2013

	including job security, participation in decision-making, work environment, and pay satisfaction.	tests were used for data analysis.					
3.	To experimentally evaluate how job satisfaction affected employees' organisational commitment in the banking industry.	The research method was quantitative. Data was gathered from the bank personnel in several cities of Punjab, Pakistan, using a survey questionnaire. Data were analyzed through regression and correlation analyses.	This result indicates that among employees of Pakistan's public banking sector, organisational commitment and job satisfaction are positively correlated.	Convenience sampling was utilized to choose the respondents from Pakistan's banking sector.	Pakistan	(Imam et al., 2014)	2014
4.	To understand how HRM practices in the public banking industry affect employees' loyalty to the company	This study only used secondary data, analyzing scholarly articles (2012-2017) on organisational climate, job satisfaction, HRM practices, and organisational commitment in banks.	The study's findings showed that employee organisational commitment is significantly impacted by HRM methods.			(Reddy & Suresh, 2014)	2014

Table 1-5: Systematic review of organisational commitment for public sector banks

1.3.2 Role of cultural dimension in organisational commitment in Indian banks

1.3.2.1 Public sector banks

(Cheema and Abbas, 2017) the study focused on understanding the impact of organisational culture on organisational commitment and thus impacting their banking performance. For the purpose present study both primary and secondary data has been used and a sample size of 331 responses were selected. The study identified organisational culture as the mental framework which is held by members of organisation. The study specified that organisational culture consist of three layers which includes material layer. The layer relates to physical appearance of workplace, second layer is organisational system culture which deals with regulations and practices and finally comes the central layer that deals with organisational philosophy, management policies and tactics and approach and pursuit. The study specified that organisational culture has significant direct and indirect impact on the organisational commitment of employees. The phenomena happens when personal values and beliefs of a person becomes identical and aligned towards the organisation. For an organisation to provide good working environment to its employees for this organisation need to focus on improving its cultural dimension like focusing on improving employee involvement and participation of employees, improving the communication system, appreciation and training and development could be some ways to improve the organisational culture. Further it was found that this culture dimension will have direct and positive relationship with individual feeling and thoughts to remain in organisation and to work for achieving improved performance level.

(Belias and Koustelios, 2014) studied the organisational culture and job satisfaction in the banking sector. The study mentioned that human resource are extremely important for banking industry in providing services. Despite having growth prospect, the most common challenge faced by banks is lack of the cultural integration. The organisational culture of any bank is majorly based on its values, attitude and beliefs. Further in order to develop the organisation culture communication is an essential key that can help people to resolve the rumors. Moreover use of weekly e-mails or cooperate meeting will allow the senior management to set the stage for the potential upcoming changes. Along with this dealing with other concerns like allowances, potential restructuring and its impact on employees and customers and other interested parties is also very significant. The study further specified that in case of mergers, it becomes the responsibility of managers and

supervisors to build confidence among employees and hence introduce and implement changes. Another aspect which is generally overlooked but needs significant attention is combination of culture of two different departments in banking sector. Finally it is the people within the organisation who define it. Thus the role of HR policies is very crucial. The adoption of high performance HR policies and practices can help the banks to attain the long term success.

(Paramita, Lumbanraja and Absah, 2020) in their study concentrated on understanding the influence of organisational culture and organisational commitment on employee performance and job satisfaction in banking sector. The study mentioned that all organisations are committed towards improving the performance and job satisfaction of its employees and so does banking sector. Although there have been various factor that affects job performance and job satisfaction. However the present study focused on culture and commitment as the two main component. For the purpose of present study both primary and secondary data collection approach has been adopted with the sample size of 40 banks employees. The regression analysis so conducted pointed out that organisational commitment as well as organisational culture does have significant impact on employee performance. It is organisational culture and organisational commitment that together affects the employee performance and their job satisfaction. Thus solving the issues related to human resource, it will act as the force behind the company's operation and sustainability. Since human resource are main determinants of organisation success. Thus organisations need to effectively manage their human resources for the purpose of survival and development of organisation. Since they tend to act as cooperate assets which are crucial in determining the company's future goals.

(Zaleha *et al.*, 2013) the study aimed at examining the impact of leadership and organisational culture on organisational commitment in context of banking sector. For this a sample of 200 bank employees was selected. Further in order to test the research objectives liner, multiple regression and SOBEL testing method was adopted. The analysis so conducted revealed that leadership and organisational culture are the factors that significantly affects the employee's organisational commitment. It is the leadership style that plays an important role in determining and enhancing the organisational culture and in turn it is the organisational culture that mediates the relationship between the leadership and organisational commitment. Thus it stated that all the three factors leadership style, organisational culture and organisational commitment play a vital role in context

of public banking sector. The study further concluded that organisational culture act as an important predictor among employees in generating commitment and enhancing their performance level. As per the research conducted it was found that when employees are not happy within the organisation they will tend to search for other opportunities outside and if opportunities are not available and far reaching this will make them stay away from organisation emotionally which will have negative impact on their commitment towards the organisation. Hence the organisational culture can be treated as mediator towards bringing the organisational commitment among employees.

Sl. No.	Purpose	Research method	Key results	Research sample	Country	Authors	Year
1.	To evaluate the banking system in Pakistan with a specific reference to organisational culture.	The research method was quantitative. Data from both primary and secondary sources were used. A questionnaire was floated to gather primary data. The Karachi Stock Exchange's public bank financial reports from the previous five years served as secondary data sources. Exchange website. Correlation and regression analysis was used for data analysis.	Results revealed that organisational culture and its four cultural dimensions have a substantial impact on the financial profitability of Pakistan's banking sector.	331 replies were chosen at random from six commercial banks in the twin cities of Rawalpindi and Islamabad, Pakistan.	Pakistan	(Cheema & Abbas, 2017)	2017

2.	To offer a critical analysis of the relationship between corporate culture and employees' levels of job satisfaction.	This is a review-based study.	The findings indicated that employees' perceptions of corporate culture might not only influence job satisfaction but also predict it.			(Belias & Koustelios, 2014)	2014
3.	To examine the relationship between organisational culture and organisational commitment to employee performance as well as the impact of job satisfaction on these relationships.	This study has a quantitative approach. Through the distribution of questionnaires to bank staff, primary and secondary data for the research were collected. Moderated regression analysis is used for data analysis.	Findings demonstrated that organisational commitment, as opposed to organisational culture, has a substantial impact on employee performance. Employee performance is influenced by both organisational commitment and culture. Job satisfaction serves as a moderator rather than an independent variable in the link between corporate culture and performance.	All 40 employees of PT. Bank Mandiri (Persero), Tbk, participated in this study.	Indonesia	(Paramita et al., 2020)	2020

4.	This study aims to investigate the impact of organisational culture and leadership on organisational commitment in the setting of Malaysia's Islamic banking service industry.	This is a quantitative study in which a questionnaire survey was conducted. SOBEL test, linear and multiple regression, and The SPSS software, version 19.0, were used to analyze the data.	The findings show that organisational commitment is highly influenced by leadership and organisational culture. Additionally, leadership has a big impact on improving organisational culture.	250 employees of an Islamic bank participated in the survey.	Malaysia	(Zaleha et al., 2013)	2013
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Table 1-6: Systematic review of cultural dimension of organisational commitment on public sector banks

1.3.2.2 Private sector banks

(Dwivedi, Kaushik and Luxmi, 2014) the study attempted to understand the impact of organisational culture on organisational commitment in private sector banks of India. Due to presence of various factors like technological advancement, rising globalization, changing demographics and the fundamental changes that have been experienced in the business environment has led to new opportunities and as well as challenges. The resent day market has become extremely volatile with substantial decrease in product lifecycle and consumer demanding more services at lower prices. On another hand for organisations with retention of employees becoming a critical challenge faced by every organisation. And an increasing trend towards job switching has made it challenging for HR managers to fulfill the aspiration of employees and bring balance between organisation and individual goals. The study adopted the methodology of review literature as per which employees commitment towards the organisation is function of their level of interaction and relationship with the organisation and to a great extent can be defined as the manifestation of attitude of management towards its employees. The study further revealed that the employee commitment towards the organisation is based on six different dimensions which

includes pro action, confrontation, trust, authenticity, experimentation and finally it is collaboration. A better organisational culture arises when an individual higher order needs are satisfied that ultimately leads to higher level of commitment among the employees.

(Akhtar, 2013) the study focused its discussion on organisational culture in private banks and how it has been affecting the employee's commitment level. As per the study it is the interaction of people within an organisation that can be used to depict the cultural orientation of organisation. The organisational culture forms an important aspect for every organisation because it helps them to cope up with external and internal environment. With leaders facing lot of issues due to globally changing environment, thus the success of organisation primarily depends on organisational culture. Thus the factor is viewed as intangible strength if an organisation which have widespread consequences. Further the organisational culture act as an important lever that works towards enhancing the key capabilities of both individuals as well as organisation and thus providing them with competitive power in constantly changing business environment. Thus typically helps to create social order, reduce the uncertainties, create continuity, creation of collective identity and commitment and hence clarifying the vision with respect to future of organisation. However the study focused on one aspect which is creation of commitment. The major reason was the fact that issue of organisational commitment persist highly in private banks and has arisen as daunting task for the management. A survey which was conducted among 371 bank employees pointed out that it is clan culture that is most preferable and it is the one that affects all the three dimensions of commitment. Further considering the demographic distribution it was found that females were more inclined towards affective commitment while the males on another hand had more inclination towards the normative commitment.

(Madueke and Emerole, 2017) conducted the study on organisational culture, employee retention and organisational commitment in the selected commercial banks. As per the theoretical model developed in present study the organisational culture is said to be based on four different aspects which includes involvement, consistency, adaptability and mission. Considering the first aspect which is involvement it was found that it is all about team work, empowerment and human capability. When employees feel that they tend to have some say in decision this will affect their work which is directly related to organisational goals. The aspect positively affects the employee's organisational commitment thus reducing their intention to leave the organisation. And leads to

reduction in cost and time spent on training employees. Next when an organisation have strong culture which is highly consistent and well-coordinated then this will give rise to organisational integrity. Consistency is all about focusing on organisational core values and agreement and hence increases commitment on part of employees. Another aspect of organisational culture is adaptability. The organisation that follows the adaptability rule do take risk, learn from their mistakes and are capable of easily accepting the changes. Such kind of freedom within the organisation increases the employee performance level and also positively affects their commitment. And the last aspect is mission. The term mission implies that successful organisations are those which have clear set purpose and sense of direction that appropriately defines their goals and strategic objectives. When these missions are regularly shared with employees they tend to feel their responsibility towards them with eventually affects their performance level positively.

(Kirmizi and Deniz, 2012) their study is focused towards exploring the different aspects of organisational commitment and its impact on employees belonging to private sector banks. The study undertook three types of commitment in consideration which includes affective commitment, continuance commitment and normative commitment. Employees that have affective commitment remain in any organisation because they want to. While those having continuance commitment will need to and lastly those having normative commitment ought to stay in organisation they are working for. Thus each of these commitment had different outcomes and not all of them may be beneficial for the organisation.

Sl. No.	Purpose	Research method	Key results	Research sample	Country	Authors	Year
1.	To determine whether organisational culture and degree of commitment vary among the various employee strata in the BPO sector and, ultimately, to examine the relationship between organisational culture and commitment.	The study has a mixed research approach. Data was gathered through questionnaires and discussions with BPO employees. SPSS (16.0), factor analysis, t-test, ANOVA, regression, and correlation analysis were used for data analysis.	Results show that employees of smaller BPOs have a little more positive perception of their workplace culture than those of medium or larger BPOs. Employees at tiny BPOs are much more committed than those at medium-sized or bigger BPOs. Additional findings show that organisational culture affects employees' commitment.	524 employees from 15 BPOs in and around Chandigarh contributed the data.	India	(Dwivedi & Kaushik, 2014)	2014
2.	To examine how culture affects employees' levels of commitment while accounting for demographic factors.	The study has a quantitative survey-based approach. For data analysis in the study, correlation and t-tests were performed.	The findings show that clan culture is the favoured culture among the workers. The outcome also demonstrates that, when compared to other types of culture, clan culture has the strongest link with each of the three commitment aspects.	A 371-respondent survey was conducted in the banking industry.	Pakistan	(Akhtar et al., 2013)	2013

3.	To explore the nature of the relationship between organisational culture and staff retention with special reference to three chosen commercial banks in Awka, Anambra State.	The research method was quantitative and a descriptive survey research design was adopted. Data analysis was done using the Pearson Moment Correlation Coefficient.	The results showed that creative culture and employee loyalty in commercial banks have a strong beneficial link.	There were 35 bank employees in the study's sample.	Nigeria	(Madueke & Emerole, 2017)	2017
4.	To investigate the various facets of organisational commitment and its determinants for IT workers.	A questionnaire was utilized to gather quantitative data, and the methodology is analytical and explanatory.	The findings indicated that affective commitment, which refers to a person's desire to work for a company, is more prevalent among IT professionals than other types of commitment.	An approximate 3000 employee sample from 10 banks was used in this questionnaire.	Turkey	(Kırmızı & Deniz, 2012)	2012

Table 1-7: Systematic review of cultural dimension of organisational commitment on private sector banks

1.3.3 Affective, continuance and normative commitment in Indian banks

1.3.3.1 Public sector banks

(Meyer *et al.*, 2002) the study discussed about the different dimensions of organisational commitment, their antecedents and consequences in turn. The study highlighted that it is affective and normative commitment which is highly correlated among the employees of public sector banks. Moreover the affective and normative commitment have shown the similarity in terms of

antecedents and consequences. However the study also pointed out that although there might be strong linkage between the affective and normative commitment then also it does not rule out the possibility that employees may also experience an obligation to carry a course of action that to in absence of desire to do so. Thus the finding point out that affective and normative commitment are not the identical constructs. Next the dimensionality of continuance commitment was checked. It was found that two dimension which includes perceived sacrifice and lack of alternative are highly correlated while both these correlation with affective and normative commitment is indeed opposite. Further it was also discovered that all the three aspects of commitment shares a negative relationship with withdrawal cognition and turnover intention. It was found that affective commitment had strongest correlation with organisation relevant outcomes which includes attendance, performance and organisational citizenship behavior and also with employee relevant outcomes which includes stress and work family conflict.

(Khan and Zafar, 2013) studied the affective commitment across the different demographic groups in public banking sector. The affective commitment has been identified as the key determinant of positive organisational level outcomes. The study defined affective commitment as the extent to which employees have been attached to their organisation and employees that have high affective commitment will be more determined towards their job and work they perform in the organisation. Moreover the study also identified that affective commitment among public sector bank employees is influenced by various demographic and personal factors like age, tenure and management level. When an individual join the organisation they tend to have certain needs, desire and skill set. And in return they anticipate a work environment where their abilities can be utilized and basic needs are satisfied. The study specified the significantly positive relationship between affective commitment with that of employees age and work tenure. The research also pointed out in the direction that employees who are from lower age group will tend to have lower level of affective commitment. On another hand employees who have relatively higher work tenure is likely to show higher level of affective commitment with their bank. Some of the other demographic variable like the level of education, gender, ethnic background etc. will also affect the employee level of affective commitment.

(Wallace, de Chernatony and Buil, 2011) the study showed how the leadership and the commitment influence the public sector bank employees towards the adoption of bank values.

Considering the present day retail banking it has become very important for banks to maintain their customer trust as well as loyalty. The current economic crisis have been forcing banks to study their relationship with important stakeholders. One such way of maintaining relationship with customers is when bank employees live their bank values which then is directly reflected in their conversation with customer. The study hence worked towards testing the relationship between leadership style, employee commitment and adoption of the values. For the purpose of study a sample size of 438 employees was selected. The results of study pointed out that it structured and directive leadership which can effectively encourage their employees in adopting their bank values. And when employees are committed towards the organisation this works as another influential factor to adopt the bank values. Thus supporting the need of commitment and leadership in organisation so that employees adopt the appropriate company values. Hence both these factors can be said to act as antecedents of adoption of brand values. Such values adopting is crucial since that help in fostering the brand supporting behavior. Thus the employees who embrace the company values will act as the brand ambassadors.

(Agarwal, 2016) the study tried to understand the impact of affective commitment on organisational citizenship behavior in the public sector banks. As per the study it was important to discuss organisational citizenship behavior since it is crucial for the development and effectiveness of the organisation. Typically organisational citizenship behavior is neither compensated by any firm nor is it demanded. Neither is it explicitly part of any job description and included in performance appraisal. Generally an employee will show such behavior when they feel themselves as true employee for the organisation rather a true citizen of the social environment which has been created by the organisation. Thus the long term survival of any organisation will depend on organisational citizenship behavior of its employees. Since such behavior cannot be achieved through enforcement rather they are completely dependent on inclination of employee with the organisation. And hence the concept of organisational citizenship behavior is closely related to affective commitment. When employee have affective commitment towards the organisation then automatically they will exhibit organisational citizenship behavior. Thus it is the psychology of employee that plays a crucial role in development of such behavior.

Sl. No.	Purpose	Research method	Key results	Research sample	Country	Authors	Year
1.	To evaluate the relationships between affective, continuance, and normative commitment to the organisation as well as the relationships between the three types of commitment and the variables identified as their correlates, consequences, and antecedents in Meyer and Allen's (1991) Three-Component Model.	This is a review-based study. Meta-analyses involving computer and manual methods were used to analyse the data.	Findings showed that the three types of commitment may be distinguished from one other as well as from job satisfaction, job involvement, and occupational commitment while still being related to one another.			(Meyer et al., 2002)	2002
2.	To provide light on how demographic and personal factors, such as age, tenure, and management level, can affect affective commitment.	The study has a quantitative survey-based approach. ANOVA analysis has been used for data analysis	The results generally indicated that demographic variables did not have a strong link with affective commitment, with tenure showing the only significant association with employees' affective commitment level.	A survey questionnaire was distributed to 200 commercial bank employees in Lahore, Pakistan, who were chosen at random.	Pakistan	(Khan & Zafar, 2013)	2013
3.	To investigate how bank personnel embrace certain ideals and to investigate the connection between a leader's approach, a team's dedication, and the adoption of values.	The study has a quantitative survey-based approach. SPSS 15 and factor analysis was used to analyse the data.	The study discovered that encouraging the acceptance of the bank's values was most successful when done using a directive and structured leadership style.	438 branch personnel in a top Irish retail bank was surveyed.	Ireland	(Wallace et al., 2011)	2011

4.	To compare the level of organisational citizenship behaviour (OCB) among bank workers working for private and governmental institutions. Eight variables have been created for the comparison of the public and private sectors.	This is a review-based study. SPSS and MS Excel are used for data analysis.	According to the study's findings, there is a considerable gap between banks in the public and private sectors. One of the eight hypotheses is accepted, while seven are rejected based on other considerations. It is also shown false to compare the OCB between the private and public sectors.	Only 152 bank employees were included in the sample size.	India	(Agarwal, 2016)	2016
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Table 1-8: Systematic review of affective, continuance, and normative commitment on public sector banks

1.3.3.2 Private sector banks

(Nazneen and Miralam, 2017) the researchers in their study talked about the affective, continuance, and normative commitment and its impact on job satisfaction among employees of private sector banks. As per the study affective commitment is employees emotional attachment with organisation, normative commitment is individual sense of moral obligation to stay in organisation and work for them. And finally it is continuance commitment which is typically based on an individual recognition of the cost that is related with leaving the organisation. Of these three study specified that affective commitment is the most effective measure of organisational commitment and it affects the other two dimensions of organisational commitment indirectly. While the study defined the term job satisfaction as the extent to which people like or dislike their job. For the purpose of present study 341 members who of 5 different private banks were selected using the technique of purposive random sampling and a psychometric questionnaire was used collect the information from people and thus fulfil the purpose of study. It has been found that there was significant relationship between affective commitment and job satisfaction, while it had moderate relationship with normative commitment and finally have little or no relationship with continuance commitment. While the study also considered the gender as moderating variable between three

types of commitment and job satisfaction. It was found that females tend to have more of affective commitment towards organisation while males on another depicted more of normative commitment.

(Meyer *et al.*, 2002) discussed about the affective, continuance and normative commitment in organisation and also specified its antecedents and consequences. The author first compared the three dimensions of organisational commitment. Where it was found that although the three dimensions are related to each other and are yet distinguishable from one another as well as from factors like job satisfaction, job involvement and occupational commitment. Also the study specified that all the three forms of organisational commitment will related negatively to factors such as withdrawal cognition and turnover intention. While the affective commitment had strongest and favorable relationship with variables such as attendance, performance and organisational citizenship behavior and employee relevant factors such as stress and work family conflict. Further the study pointed out that human resource management is all about managing the human resources in the organisation in order to affect the employee behavior which is crucial for attaining the competitive advantage. When an organisation uses human resource management in order to improve their organisational commitment it is called high commitment human resource management. The aim of HC-HRM practices is to increase employee's efficiency by creating such conditions where employees themselves becomes highly involved. Thus it is assumed that by doing so employees will perform more consistently, take initiatives and more willingness to put themselves out for the growth of organisation.

(Suryani, 2018) talked about the factors that affect the different form of organisational commitment in private banks. First one is opportunities related to career development. The study specified that the provision of career development opportunities in an organisation is important for enhancing the employee's commitment. Hence it is always suggested that all organisations should have formal program which is pre decided so as focus on career development of employees. Thus helping employees within and outside the organisation thus helping organisation to retain employees and help them to attain their future plans. Next up is the level of equity and fairness within the organisation will serve as a major source that can help maintain the balance within the organisation and its employees. The factor will give rise to affective commitment and will increase the level of commitment between the peers and supervisors. Another factor was role ambiguity

which is crucial for the proper functioning within the organisation since it provides a clear view on who will going to work on specific task. Thus factor will have main impact on affective commitment. When the work roles are defined clearly, the commitment on part of workers will increase naturally.

(Mercurio, 2015) the study specified that employee will committed to organisation on affective basis when they feel that their organisation is treating them respectfully and supporting them in maintaining their work life balance. With an individual being affectively committed to organisation will depict positive feeling and emotional attachment towards the organisation. Next is continuance commitment on another hand is related with awareness with respect to cost that has been associated with leaving the organisation. Such type of commitment develops when an employee feel that they stands to lose investment and have no alternative with them except to remain in organisation. The investment will be in form of physical, cognitive, emotional like salary, benefits, retirement plans, skills, social relationships and lost opportunities. Another branch of classification of investment includes pay benefits, job security, retirement money and the non-financial investments like status and friendship with colleagues. And finally the study specified about the normative commitment. Normative commitment is that type of obligation that arises due to persons personal moral belief about what is right and moral thing to stay in organisation. These people stay in organisation because they believe they ought to. This type of commitment arises when employees internalize norms of organisation through socialization, receive benefits which will induce the feeling of reciprocation.

Sl. No.	Purpose	Research method	Key results	Research sample	Country	Authors	Year
1.	To determine the degree of continuance, affective, and normative commitment among technical university faculty members as well as job satisfaction.	This a quantitative study. A survey method was used to collect the data. Data were analysed using SPSS.	Technical University faculty members have demonstrated a high level of normative commitment, and a moderate level of affective and continuance commitment. It was also	341 technical university faculty members participated in the survey.		(Nazneen & Miralam, 2017)	2017

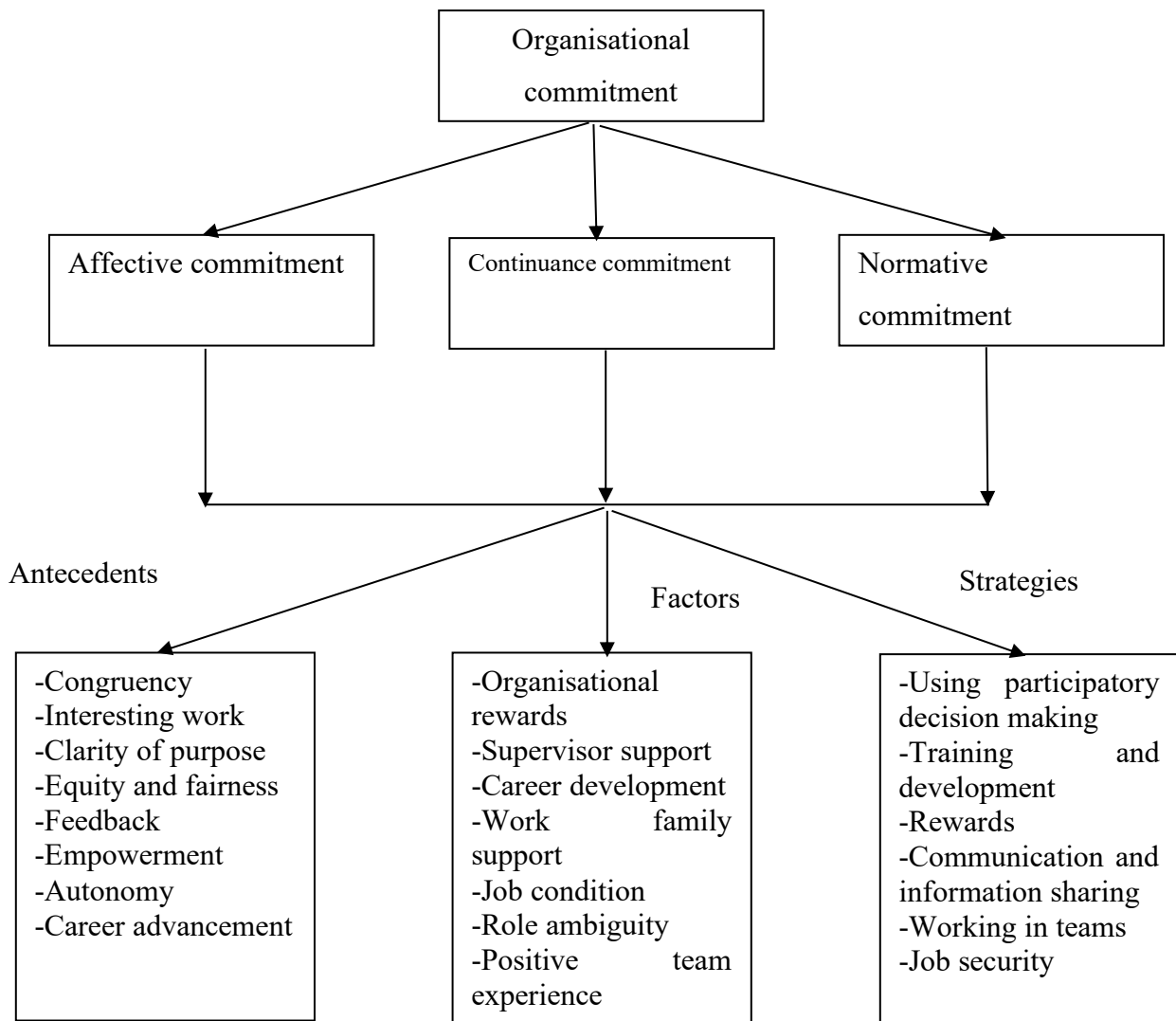
			discovered that they had a mediocely high level of job satisfaction.				
2.	To evaluate the relationships between affective, continuance, and normative commitment to the organisation as well as the relationships between the three types of commitment and the variables identified as their correlates, consequences, and antecedents in Meyer and Allen's (1991) Three-Component Model.	This is a review-based study. Meta-analyses involving computer and manual methods were used to analyse the data.	Findings showed that the three types of commitment may be distinguished from one other as well as from job satisfaction, job involvement, and occupational commitment while still being related to one another.			(Meyer et al., 2002)	2002
3.	To determine the variables influencing organisational commitment.	This is a review-based study.	From the literature review, it has been found that a few characteristics have a significant impact on organisational commitment. The components can be divided into two categories: employees' perspectives and managers' perspectives.			(Suryani, 2018)	2018

4.	<p>To give direction for future scholars and practitioners interested in organisational commitment—specifically, how affective organisational commitment is created and managed.</p> <p>To address Meyer and Herscovitch's (2001) call for the definition of an organisational commitment research's fundamental principles.</p>	<p>This is a review-based study.</p> <p>To help with the discussion of implications for practitioners and academics, research publications from the past 15 years that examined and connected HRD practices as predictors of emotional commitment were chosen.</p> <p>The portals used to access the material included research databases and portals like EBSCO Academic Search Premier, Google Scholar, JSTOR, and ERIC.</p>	<p>This review made three key discoveries: (a) affective commitment may have a stronger impact on work behaviours than other elements or proposed forms of commitment; (b) affective commitment appears to be the theoretical and historical foundation for organisational commitment theories, and (c) affective commitment may be justifiably regarded as the fundamental component of organisational commitment.</p>	<p>Based on the aforementioned standards, 75 texts and peer-reviewed papers were chosen for evaluation.</p>		(Mercurio, 2015)	2015
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Table 1-9: Systematic review of affective, continuance, and normative commitment on private sector banks

1.4 Conceptual framework

The section will represent the conceptual framework that will be followed in present study.



As shown in diagram above the organisational commitment has been divided into three dimensions which includes affective commitment, continuance commitment and normative commitment. Where affective commitment is related with employees emotional attachment with organisation, continuance commitment arises when an individual is aware of cost associated with leaving an organisation and finally normative commitment which represents the commitment arises due to obligation to stay in organisation. Further the diagram represent the antecedents of organisational commitment which includes congruency, interesting work, clarity of purpose, equity and fairness, feedback, empowerment, autonomy and career advancement. Next the diagram shows the factors affecting the employees organisational commitment which includes organisational rewards, supervisor support, career development, work family support, job condition, role ambiguity and positive team experience are some factors that affects the employees organisational commitment. Lastly the diagram depicted the strategies that organisation can use to influence the employees organisational commitment. This includes, using participatory decision making, training and development, rewards, communication and information sharing, working in teams and job security are some strategies which are affecting the employee's organisational commitment.

Chapter: 2 RESEARCH METHODOLOGY

2.1 Introduction

This chapter depicts the research methodology that has been adopted in order to fulfil the objective of study. A research methodology gives a detailed account of the systematic as well as theoretical underpinnings of the techniques which have been applied to the field of study. This is expressed in the form of the research philosophy, research strategy, data type, sampling strategy, data collection and data analysis methods adopted. However, this chapter does not set out to provide solutions; hence, in simple terms it can be understood as systematic techniques which have been adopted so as to obtain the answers to different research question (Igwenagu, 2016).

2.2 Research paradigm

The term research paradigm helps in understanding the general set of framework or point of view. Hence provides the way of actually looking at life based on certain assumptions about the reality that exist. Thus, it can be defined as set of common beliefs and agreements that show how a problem should be first understood and then solved. Research paradigm is of three main types: ontology, axiology and epistemology. (Rehman and Alharthi, 2016). In the present study both a mixed approach involving quantitative as well as qualitative studies is adopted, hence assumptions with respect to ontology and epistemology can be made respectively.

In case of quantitative research approach, the ontology paradigm was adopted. Ontology can be defined as the concept which is concerned with existence of and the relationship between different aspects of the society like social factors, cultural norms and social structures (Schooler, 1996). It is primarily concerned with nature of existence and structure of reality. Here the ontological approach will help in shaping the way the researcher will see and study their research objects, in present case it is employees of different public and private sector banks and managers of these banks. This will let the researcher develop the assumptions about the nature of reality that exists in these organisations when it comes to employees' organisational commitment. Also, while

understanding the extent of organisational commitment, the adoption of ontological paradigm helps highlight various factors affecting the adoption of organisational commitment by showing the nature of reality that is present in organisation.

Further the researcher also adopted the qualitative approach where the focus was on understanding the knowledge level of employees and managers managers. Thus it is also necessary to adopt the epistemology assumption which deals with level of knowledge, what constitutes acceptable, valid and legitimate knowledge and how this knowledge can be communicated to others. The development of following assumption is helpful since it will highlight the employee's knowledge about their and their colleagues' organisational commitment and also will help to determine impact of various factors on organisational commitment which were determined through ontology assumption like cultural difference and work stress.

The axiology approach was not used since it works towards depicting the values and ethics of research process, thus showing the balance between the values and ethics of researcher with those of research participants. This is not necessarily applicable in the present setting. In this study human actions are assessed on basis of ontology and epistemology paradigms, where ontology sets the base for the study and epistemology determines the knowledge set.

2.3 Research philosophy

The term 'research philosophy' can be defined as a system of beliefs and assumptions with respect to development of knowledge. Thus, it helps to understand what the researcher plans to do when embarking on the research, enabling the development of knowledge in field related to the study topic. Research philosophy is generally characterized into three different types which includes positivism, Interpretivism and realism (Saunders, Lewis and Thornhill, 2009). For the purpose of this study, Interpretivism research philosophy has been adopted. The major reason behind the adoption of this philosophy is the fact that it refutes any permanent standards and the notion that reality exists independent of human senses. The present study undertakes a social world under consideration which is public and private banks where the cause and effect relationship mutates

every time due to different factors taken under consideration like work stress, culture or even different forms of organisational commitment which is affective, normative and continuance.

This philosophy supports that there could exist multiple realities as per different individuals, thus stating that truth and reality can be created, not discovered. Also the term ‘organisational commitment’ has multiple dimensions affecting it, such as organisational rewards, supervisor support, career development, work family support, job condition, role ambiguity etc. that might affect it. The researcher cannot be detached from the subject they are studying. Thus multiple knowledge is accepted as per different researcher who brings different perspective to the same issue.

Other approaches like positivism and realism cannot be applied to present case, because as per the positivism approach reality exists independent of human sense (Khanna, 2018). This is not true in the present case, since it concerns with employees’ interpretation of organisation commitment, organisational culture and work stress. Also, it takes social world as a natural world which means that as per this scenario cause and effect relationship once established can be predicted with certainty in future which is not possible here as justified above. Further it is based on assumption that a study exists independently of researcher and they do not affect the reality being observed (Khanna, 2018). This too does not hold true in case of this study because reality is affected by the factors selected by researcher.

2.4 Research design

Typically a research design can be understood as the basic structure of a research or the foundation which has the ability to hold all elements of a research project together. Hence it can be defined as the plan outlined for the proposed research work. There are four different types of research design namely exploratory, descriptive, explanatory and experimental research design (Akhtar, 2016). For the purpose of this study exploratory research design has been adopted since it enables the researcher to achieve the new insights into the phenomena. The exploratory research design can be defined as research that helps in investigation of issue which has been not been defined clearly, thus providing better understanding of existing problem (Sekaran, 2006).

This design helps in formulating a problem in order to carry more of accurate investigation so as to develop the appropriate hypothesis. In this case it will help to explore practices that can significantly affect the organisation environment and how an organisation by adopting work stress balance practices and practices that positively affects the organisation culture can influence its employees and gain their commitment.

Other types of research design such as descriptive, explanatory, and experimental were not applied in the present study. The descriptive research design provides insights on characteristics of a specific population without exploring “why”. It is not applicable in the present study because it requires justification of the cause and effect. On the other hand, explanatory concept helps to explore the new universe which has not been studied earlier. It does not involve any comparison and does not even undertake the fact that factors might change while undergoing the research process (Eid and Asutay, 2019) and hence cannot be used here. And finally comes the experimental research design that helps in studying the relationships under certain controlled situations. These conditions are not allowed to change while undergoing the experimentation which is not possible in present case since it deals with social sciences which on every step is affected by human actions and behavior.

2.5 Research approach

Research approaches that assist in theory development include deductive approach, inductive approach and abductive approach (Soiferman, L.K., 2010). Deductive approach is used when a researcher starts with theory which are developed on basis of reading or literature review and then a research strategy is designed in order to test the theory. For the purpose of present study this approach has been adopted. One important characteristic feature of deduction approach is it helps to explain the causal relationship that exist between the concepts and variables (Mbengue and Vandangeon-Derumez, 2001). In the present case, the researcher wishes to establish the reason for high or low organisational commitment in presence of cultural difference and work stress, while also exploring the reason of influence of affective, normative and continuance commitment on employees and managers.

The following steps have been followed in implementation of the deductive approach:

- First, the concept of organisational commitment was explored and investigated, thus identifying the critical elements and variables of the research. This exploration was based on extensive literature review from crucial sources of secondary information conducted in recent years.
- Secondly, relevant theories pertaining to this study were explored, based on which a series of testable hypotheses was framed. The purpose of hypothesis testing was to verify the findings from secondary studies and to check their applicability in case of this research, i.e. factors affecting organisational commitment in public and private sector banks of India.
- Lastly, the procedure for carrying out primary study was outlined and accordingly, the survey and interview was executed with participation from the desired population. It helped test the preset hypotheses and answer the research questions.

Inductive approach was not used here since it works in the reverse order. The researcher starts by gathering primary and secondary data pertaining to a specific phenomenon and then generates theory.

This is primary study conducted in 2020. In the present study, a mixed approach involving quantitative, as well as qualitative studies, is adopted. This study's primary analysis is quantitative research because it employs frameworks and data that can be measured. The gathering of qualitative data aids the researcher in gaining insight into the subject and in the development of new ideas or themes, which helps the researcher determine whether the study's objectives have been achieved. In the present study quantitative research has been utilized to quantify the issue by collecting the data using a survey. Qualitative research has been used to capture the expressive information about values, beliefs, motivations, and feelings that underpin behaviours that are not expressed in quantitative statistics. Thus, having data collection in 2020 the study uses quantitative and qualitative for fulfilling the objectives.

2.6 Research questions

- What is the importance of organisational commitment in the contemporary workplace, particularly in Indian public and private sector banks?
- How to measure the levels of organisational commitment of salespeople in Indian public and private sector banks and the factors affecting them?
- What cultural differences between public and private banks impact the organisational commitment of frontline sales managers?
- What is the work-related stress faced by the frontline sales managers in public and private banks, and what are its consequences on commitment?
- What are affective commitment, continuance commitment, normative commitment and
- How do all three forms of commitments influence frontline sales managers concerning public and private banks?
- What are the best practices to enhance the organisational commitment of salespeople in Indian public and private sector banks?

2.7 Research hypotheses

With the growing competition, the role of human resources has increased and thus, managers are focusing more on raising the commitment of employees and their satisfaction level. As organisational commitments help in affecting the working capacity, efficiency and productivity of employees, thus it is required to examine their role for banks. The study aims to understand the organisational commitment concept and the objective and research question have been designed to understand how organisational commitment affects public and private sectors' productivity, thus, to statistically examine this below-stated hypothesis is formulated

H₀₁: there is no significant impact of organisational commitment on the productivity of employees of public and private sector banks.

H_{A1}: there is a significant impact of organisational commitment on the productivity of employees of public and private sector banks.

As antecedents help in building strong organisational commitment of employees thus, it is required to examine their role for banks. The study aims to understand the organisational commitment concept and the objective and research question have been designed to understand antecedents' impact on organisational commitment among the employees of public and private sector banks, thus, to statistically examine this below-stated hypothesis is formulated.

H₀₂: there is no significant impact of antecedents such as congruency, interesting work, clarity of purpose, equity and fairness, feedback, empowerment, autonomy and career development on organisational commitment among the employees of public and private sector banks.

H_{A2}: there is a significant impact of antecedents such as congruency, interesting work, clarity of purpose, equity and fairness, feedback, empowerment, autonomy and career development on organisational commitment among the employees of public and private sector banks.

Affective, normative and continuance commitment affects the job performance of employees, thus, it is required to examine the impact of this commitment on the attitude of frontline sales managers towards banks. The study aims to understand the organisational commitment concept and the objective and research question have been designed to study the influence of affective commitment, continuance commitment, and normative commitment on frontline sales managers concerning public and private banks, thus, to statistically examine this below stated hypothesis is formulated.

H₀₃: there is no significant impact of affective, normative and continuance commitment on the attitude of frontline sales managers towards the organisation.

H_{A3}: there is a significant impact of affective, normative and continuance commitment on the attitude of frontline sales managers towards the organisation.

The different HR strategies such as strong teamwork, or clear communication benefit the organisational commitment of employees, thus it is required to examine their role for banks. The study aims to understand the organisational commitment concept and the objective and research question have been designed to recommend best practices to enhance the organisational commitment of salespeople in Indian public and private sector banks, thus, to statistically examine this below-stated hypothesis is formulated.

H₀₄: there is no significant impact of different strategies on the organisational commitment of public and private sector bank employees.

H_{A4}: there is a significant impact of different strategies on the organisational commitment of public and private sector bank employees.

Job stress leads to poor work performance. High work stress causes low organisational commitment of employees; thus it is required to examine their role for banks. The study aims to understand the organisational commitment concept and the objective and research question have been designed to investigate the work-related stress faced by the frontline sales managers in public and private banks, and its consequences on commitment, thus, to statistically examine this below stated hypothesis is formulated.

H₀₅: there is no significant impact of work stress caused by factors such as external stressors, group stressors and organisational stressors on the organisational commitment of public and private sector bank employees.

H_{A5}: there is a significant impact of work stress caused by factors such as external stressors, group stressors and organisational stressors on the organisational commitment of public and private sector bank employees.

2.8 Sampling plan

Target population refers to the entire aggregation of respondent which meet the designated set of criteria. For the purpose of the present study, the target population included the employees and managers of public and private sector banks in West Bengal. West Bengal is one of the biggest states in India in terms of population, size and contribution to the country's gross domestic product (GDP). It is one of the leading producers of agricultural goods. Other primary industries which act as a primary source of income for most inhabitants of this state include mining, construction, finance and real estate, and manufacturing (Khasnabis, 2009). Although over 70% of its population is engaged in agricultural activities, service sector is growing in prominence in the region, with its contribution to the \$180 billion revenues in 2018 increasing steadily (Bose, 2019). As far as its

banking sector is concerned, it comprises a mix of commercial, non-commercial, state-owned, private, cooperative and foreign banks, non-banking financial institutions and microfinance institutions. It is one of the biggest sectors in the state's economy, with over 8230 branches and total deposits crossing 7,00,000 as of March 2019 (SLBC Bengal, 2020). The state also ranks 6th in the country in terms of total amount of deposits in scheduled commercial banks as of 2015 (Ray and Bhattacharya, 2017). It is one of the leading employers of the state. It also plays a key role in the development of agriculture in the state, as it provides finance to farmers in the form of microfinance. Moreover, the researcher has spent a considerable amount of time in the state, gaining exposure to the industry through interactions with several branch heads of public and private sector banks. For the purpose of data collection, an equal number of public and private sector banks were chosen from across West Bengal, i.e. 2 each. The selection criteria for these banks was as follows.

- The bank must belong to the private or the public sector, and not foreign sector.
- Banking should be the bank's core activity, as opposed to non-banking financial activities such as provision of small scale loans, private loans, etc.
- The bank must be in the large-scale category, i.e. it should have national presence with numerous branches, and must be publicly listed in the stock exchange.
- The bank must have considerable presence in West Bengal for at least ten years.

Sampling plan deals with the specification of information the needs to be considered for the purpose of fulfilling the objective of the study. It defines the eligibility criteria of the selected sample for the primary study, sample size determined and sampling method used. This is done by categorizing the respondents as per the requirement of study, making it easier to select the respondents from large population. In the case of the present research, as explained above, two sample units were considered, i.e. sales executives from the chosen banks in case of quantitative study (survey), and branch managers in case of the qualitative study (interviews).

2.8.1 Sample selection criteria

The criteria set for selecting the employees for the survey are as follows:

- Employees should be engaged in sales activities of private and public sector banking institutions located in West Bengal.
- Employees must be experienced in the same position of the same bank for at least 6 months, and must not be a trainee or probationary/ temporary employee.
- Employees must be well versed in the English language, so that they can read and answer the questionnaire suitably.
- Employees must be engaged in an experienced in frontline sales activities, i.e. through regular human or face-to-face interactions with potential or existing customers and their managers, rather than through other mediums such as online.

In case of the interviews, the selection criteria for the Managers of the chosen public and private sector banks included the following.

- The manager must be experienced in the sales function for at least 5 years in the banking industry.
- The manager must be associated with their bank for at least 2 consecutive years in the same position.
- The manager must be responsible for strategizing, implementing, monitoring and controlling the bank's frontline sales activities.
- The manager must be responsible for a team of dedicated sales personnel who report to him/her for day-to-day sales operations.
- The manager must be responsible for scrutinizing human resources-related functions of their team such as performance management systems, commitment, retention, and satisfaction.

2.8.2 Sampling method

Sampling method refers to the process of selection of representative individuals from a population in order to learn more about the population such that chances of bias is minimized. There are two main types of sampling: probability sampling methods and non-probability sampling methods (Rao, 2011). Probability sampling refers to sampling methods wherein the chance of any individual in the defined population is equal and is further of three main types: simple random sampling, stratified sampling, and cluster sampling. Non-probability sampling, on the other hand, refers to methods wherein the study participants are selected purposively rather than in random, and is also of three main types: convenience, judgmental and purposive sampling (Sharma, 2012). For the purpose of this research, two different non-probability sampling methods were applied.

In case of the quantitative study (survey), the researcher applied convenience sampling method. Convenience sampling refers to the method wherein the participants are selected as per the convenience of the researcher suiting the predefined criteria (Sprenkle and Piercy, 2005). This method was selected due to its two major advantages: inexpensiveness and quick. Moreover, the researcher had defined the selection criteria beforehand, making it apparent that non-probability sampling is the best fit. Convenience sampling allowed the researcher to define what type of employees would be chosen for the survey which intended to assess the level of their organisational commitment towards their bank without compromising on the reliability of the data.

On the other hand, for the interviews, the researcher adopted the purposive sampling method non-probability category wherein the participants were selected purposely with an objective in mind (Rao, 2011). This sampling method was selected for two main reasons: the selection criteria was narrow and clearly defined and it gave the researcher a better control of the subjects, i.e. experts who were well knowledgeable about the subject matter of the research. According to (Polit and Beck, 2009), it is actively used by qualitative researchers.

2.8.3 Sample size

The sample size justifies the number respondents which are selected from target population for the purpose of data collection. In order to determine the appropriate sample size the researcher must consider the theoretical consideration and available resources first, since the sample size so selected must appropriately represent the universe targeted and also being cost effective at same time.

For the survey, the sample size was determined based on the following Cochran's formula (Bartlett, Kotrlik and Higgins, 2001):

$$N = (z^2 p(1-p))/e^2$$

Wherein,

N = sample size

Z = confidence level Z score value (i.e. 1.96 at 95% confidence level)

P = proportion of population participating in study

E = desired level of precision or margin of error (i.e. 0.04)

Applying this formula, the researcher estimated the total population of front-line sales employees of the banking industry in West Bengal, and determined the sample size to be 200.

On the other hand, qualitative studies such as interviews focus more on flexibility and depth rather than external validity and mathematical probability, therefore typically have a small sample size (Padgett, 2008). Moreover, a small sample size in case of qualitative studies allows the researcher to extract rich, intense data with depth. According to (Lewis and Ritchie, 2003), generally, the sample size of a single qualitative study must not exceed 50 participants. Therefore, for this research, a sample size of 8 participants was considered for the qualitative study, 2 from each bank.

2.9 Data collection instrument

For the survey, the researcher prepared a structured, close ended questionnaire consisting of multiple-choice questions pertaining to the elements identified in the conceptual framework. A questionnaire includes the set of questions that helps in process of data collection in order to fulfil the objective of the study after determining the sample size for both the groups. Questionnaires are one of the most widely used instruments of collecting primary data and is applied by researchers and industry practitioners in an array of fields. Chosen respondents are required to answer a series of questions presented in the questionnaire. The questionnaire so prepared was divided into three sections. The first section focused on information related to demographic profile of respondents like their age, gender, educational qualification, marital status, working experience, income etc. The next section highlighted the general background of respondent in an attempt to check the general knowledge and awareness of employees regarding organisational commitment. It included questions like what they understood from the term organisational commitment, are they aware of different forms of organisational commitment, and factors they feel affects their organisational commitment. Next, they were asked about the work stress they have been facing, factors that have been causing work stress etc. Lastly, in the inferential section, the respondents were required to mark their preferences on 5 scale Likert questionnaire, where 1 represented strongly disagree and 5 represented strongly agree. The section included questions pertaining to culture, work stress and organisational commitment like whether the cultural difference between public and private banks impacts the organisational commitment, or the work stress affects the organisational commitment etc.

For the interviews which included managers from 4 different public and private banks, a set of structured, open-ended questionnaire was prepared. The questionnaire so prepared was again divided in two sections. Where first section attempted to understand the demographic profile of managers like their age, gender, experience, education, income etc. While in the next section managers were asked questions related to antecedents of organisations commitment, strategies through which they can manage workplace stress and improve the affective, continuance and normative commitment among employees. The interviews were conducted over telephone.

2.10 Data collection procedure

A comprehensive data collection process was followed for obtaining data in the survey and interviews. This process is explained in detail below.

For the survey, the researcher first approached the banks which were identified as suitable for this study via a formal email explaining the purpose of this research as well as the primary study. They were also provided with a detailed background of the researcher's academic credentials. They were assured of the academic nature of the primary research in this email. After repeated follow ups via emails and telephone, they gave their consent for participating in the research, and a suitable time and date was decided for carrying out the survey. The chosen mode of administering the questionnaire was online. The questionnaire was distributed to the respondents who were selected using convenience sampling from the banks with the help of the Branch Managers. The questionnaire was shared with the Branch Managers first via Google Forms, who further distributed the Form link to all the chosen respondents. The responses from 200 respondents were filled over a period of two weeks, during which the researcher sent more follow-up emails and reminders until the desired sample size was attained. In case of the interviews, a pre-decided time was set with the Branch Managers for the telephonic sessions as per their convenience. On the decided date, the researcher asked them the questions and encouraged open and detailed responses. Each interview lasted about one hour. The researcher recorded and transcribed the responses for further analysis.

2.11 Data analysis process

The following section will focus on discussing the tools that have been used in analyzing the data so collected. Further it also specifies the procedure that is used to analyze the data. The section will also discuss about the data validity and reliability.

2.11.1 Tools used for analysis

As per the aim of the study data has been collected from two groups as specified above. The data collected from the survey was analyzed using the statistical tool SPSS. The software helped to

analyze and better understand the data as well as solve complex research problems through its user friendly interface. MS Excel was also used for recording and coding the data for processing in SPSS software. On the other hand, the data collected from the interviewees was not processed using any tool; rather, the technique of content analysis was applied for the purpose of interpretation.

2.11.2 Analysis method/approach

The main purpose of conducting any analysis is to derive the meaning full and use full information from the raw data which has been collected. For this study, the researcher performed both quantitative analysis as well as qualitative analysis. The data collected from the survey participants was analyzed quantitatively including frequency as well as inferential analysis. Under the frequency analysis data was analyzed using graphs and text, while inferential analysis techniques included the use of statistical models such as correlation, regression as well as ANOVA. The inferential analysis was useful in establishing the relationship between different variables, wherein the correlation and regression analysis appropriately aided by showing the degree and strength of relationship between the variables. While the data which was collected from the managers was analyzed qualitatively using content analysis, as specified above. Only text and tables were used for representing the interpretation and findings.

2.11.3 Data validity and reliability

Establishing the validity and reliability of data is a crucial step in a research study. Different methods of establishing validity and reliability are followed in qualitative and quantitative studies. Methods chosen in this study are explained below.

The concept of reliability can be defined as the consistency of measure of concept and hence is linked to stability of data. The main aim of calculating the reliability as quality criteria is to minimize the error in order to provide the stable results in case of data collection. For the purpose of calculating the reliability of data in case of quantitative research Cronbach's alpha method has

been used. It is the most popular method of establishing reliability in statistical data, as it provides highly accurate measures of consistency of data (Biddle, 2006). In case of the interviews, the method of establishing reliability remains vague and unestablished, with many researchers arguing that since reliability concerns measurement, it has no relevance in qualitative data (Strauss and Corbin, 1990; Stenbacka, 2001).

On the other hand, the concept of validity indicates the strength of inferences and identifies the truthfulness of findings. For the purpose of interviews, the technique of content validity was adopted. On the other hand, for the survey, validity of data was established using the technique of pilot test analysis, wherein the questionnaire developed was first administered to certain people selected, who based on their judgment and knowledge, specified the statements that were found to be insignificant. Accordingly, those statements were eliminated. Further through the strategy of peer review the errors with respect to flow of questionnaire or in terms of language was identified and hence amended.

2.12 Ethical considerations

It is a given fact that people are affected when data is collected from them for research purposes and therefore, it is mandatory for the author to have an ethical framework in place for the purpose of minimizing the impacts on the respondents. It can be said that ethical issues were adhered to during the conduct of this research. Also, collection of data in this research has been done along with being presented in sincere and translucent way by making sure that the respondents are informed regarding the reason for the collection of data from them. It is necessary for the research to upkeep its ethical considerations with respect to the practices conducted for the purpose of meeting the research objectives. All the personal details of respondents was completely safeguarded by storing the information in a password protected device. Further before the collection of data the purpose of research was specified to the respondent so that research is carried out in most translucent way. Further considering the four ethical consideration provided by Diener and grandall which included ethical principal based on harm to participant, lack of informed consent, invasion of privacy and deception were all kept in mind. Harm to participant may include physical or mental harm which was not caused in any way possible, lack of information which

deals with the fact that respondent in survey or interview might lack information concerning the aim of study, this was given due care by informing about the purpose of study before conducting interview or survey. Next is invasion of privacy which means that the data collected will not be not used for any other purpose other than for which research has been conducted. And finally the deception that happens when researcher presents their research as something other than what it is, this was also given due care while conducting the study.

2.13 Summary

The present chapter focused on highlighting the research methodology that was adopted in order to fulfil the purpose of study. Interpretivism research philosophy was adopted, since the present study is undertaking a social world under consideration which is public and private banks where the cause and effect relationship will be mutated every time with respect to different factor taken under consideration like work stress, culture or even different forms of organisational commitment which is affective, normative and continuance in present case. The philosophy so adopted was based on ontology assumption that helped in shaping the way the researcher will see and study their research objects. Further exploratory research design was adopted since it enables the researcher to achieve the new insights into the phenomena and the study was then based on deductive approach. Moreover, in order to fulfil the aim of study the data was collected from two groups where one group included the employees and second one included the managers. For the purpose of data collection close ended and open ended questionnaires were used respectively. While the data collected through close ended questionnaire was analyzed using the quantitative approach and data collected from managers were analyzed using the qualitative approach. The data was analyzed quantitatively using regression, correlation and ANOVA technique. While the qualitative data was analyzed using the content analysis approach. Further all the prerequisites related to data validity and reliability was kept in mind while conducting the research.

Chapter: 3 DATA ANALYSIS

3.1 Introduction

The previous chapter of the study represented the research methodology that have been followed in order to address the research objectives and aim of the study. This chapter presents the statistical findings that have been derived by analyzing the data collected from the survey. The analysis seeks to address the research questions in form descriptive as well as inferential analysis. The chapter consists of two sections; quantitative analysis that represents the data collected from 200 front line sales employees of banking industry in West Bengal, and qualitative analysis which represents the answers obtained from interviewees i.e. 8 managers from 4 different public and private sector banks of West Bengal. Lastly the statistical findings have also been presented using the graphical and tabular representations.

3.2 Quantitative analysis

The quantitative analysis can be defined as the systematic investigation of phenomena by gathering quantifiable data and performing statistical and mathematical techniques done in order to test hypothesis (Apuke, 2017). The main aim behind this is to build the relationship among the variables or either to make the relevant predictions about the nature of variables. The present section will depict the analysis of the data collected from front line sales employees of the banking sector in West Bengal.

The focus of chapter is on understanding importance of organisational commitment, antecedents of organisational commitment, influence of affective, continuance and normative commitment on employees, strategies that helps in improving organisational commitment and finally gauging the effect of work stress on organisational commitment caused by factors such as external environment stressors, organisational stressors and group stressors. In order to achieve this, the present section is divided into three parts. The first part is demographic analysis, where the demographic profile of respondents will be depicted through graphs. Next section is general background, it provides the respondent suitability with respect to present study. Finally, inferential analysis is undertaken in order to prove different hypothesis.

3.2.1 Descriptive analysis

3.2.1.1 Demographic profile

The present section is based on frequency analysis of demographic profile of respondents. Here the information of front line sales employees of banking sector regarding their gender, age, educational qualification, marital status, experience of sales in banking industry, income, position working at, being on managers position and sector, is represented graphically and discussed. The demographic profile of 200 respondents is shown below.

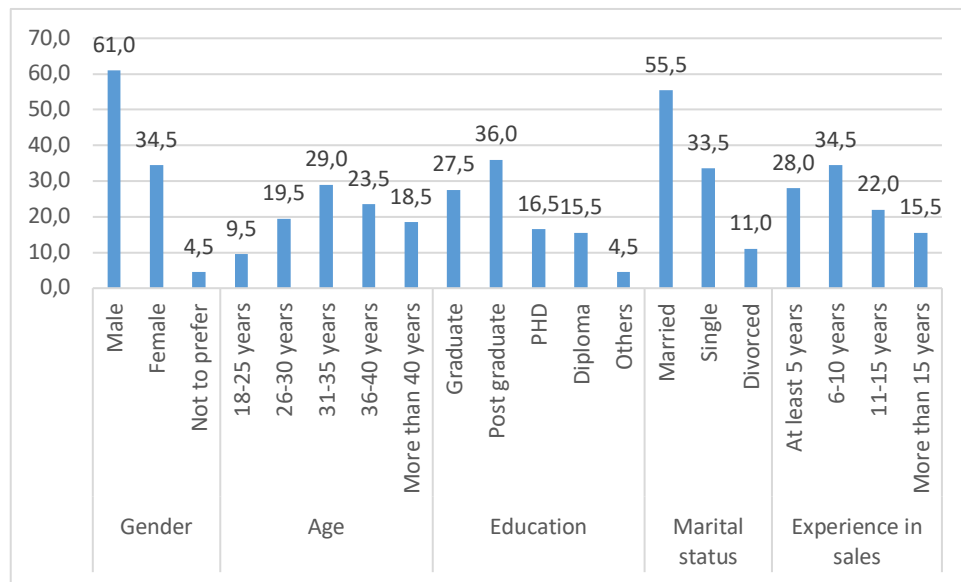


Figure 3-1: Demographic profile

As shown in figure above there has been more male respondents who have taken part in study. As depicted 61% of respondents were male while only 34.5% respondents were female. However there were 4.5% of people who prefer not to say anything on this. This is indicative of fact that either majority of employees in banking industry of West Bengal is male that is industry is more male driven or it could either be stated that more male candidates were comfortable in participating in present study.

Majority of the respondents belong to the age group of 31-35 years (29%), 23.5% belonged to the age group 36-40 years, 19.5% were from age group 26-30 years, while 18.5% were people who

were more than 40 years of age and the least number of respondents were from the age group 18-25 years. Further the study also considered the educational qualifications of the respondents. It was found that majority of people who participated in study were post-graduates (36%), followed by graduates (27.5%), while 16.5% had done PHD and 15.5% held a diploma certificate. This indicates that more number of people who have finished higher education are preferred and present in the banking sector.

The marital status of employees was also asked, where it was found that majority of them were married 55.5%, 33.5% were single and remaining 11% were divorced. Further their experience in sales in the banking sector was evaluated. As depicted in graph above majority of them had experience of 6-10 years (34.5%), while 28% had experience in sales of at least 5 years, 22% of respondent had experience of 11-15 years and remaining 15.5% have been in sales in banking sector for more than 15 years. Therefore, the survey consisted of more of experienced employees from banking sector of West Bengal.

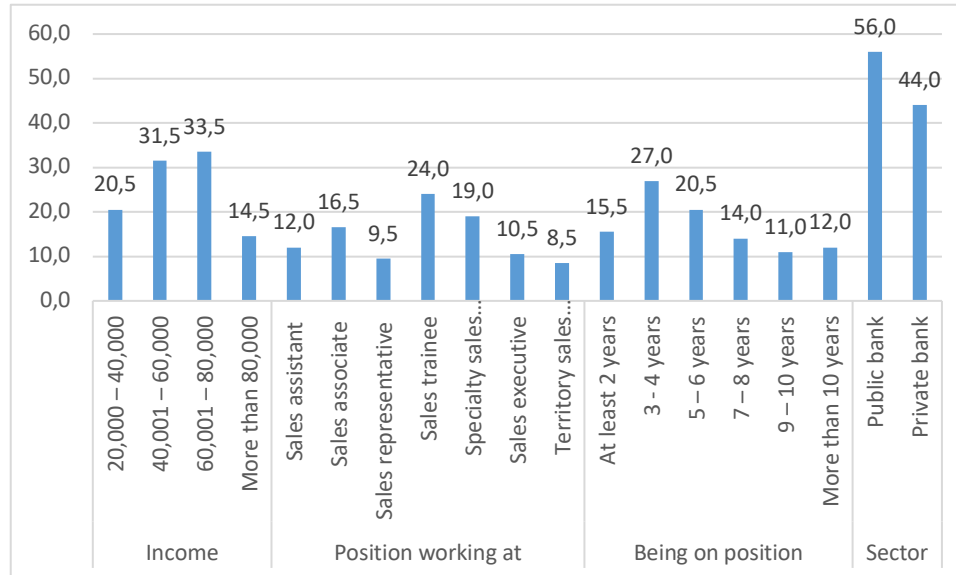


Figure 3-2: Demographic profile of respondents

Considering the other aspects of demographic profile of respondents, income was highlighted as the next basis of classification. Considering the distribution of employees based on monthly income they have been receiving. Majority of had monthly income between 60,001-80,000 (33.5%), while second highest had income level varying from 40,001-60,000 (31.5%), while 20.5% had income from 20,000- 40,000 and only 14.5% had monthly income level more than 80,000. Considering the distribution of respondents based on the position they have working within the banking sector, it was found that 24% of them were working on Sales trainee position, 19% belonged to position of specialty sales representative , 16.5% were working at sales associate level, 12% were at the post of sales assistant , 10.5% were at sales executive level, while 8.5% were territory sales representative and 9.5% were working as sales representatives.. Further considering the time period for which they have been on manager's position. As shown in graph above 27% of them were on managers position for 3-4 years, 20.5% were on this position for 5-6 years, 15.5% were at this position for at least 2 years while 14% of them have been holding this position for 7-8 years, also 12% were on this position for more than 10 years and finally 11% of them were on this position for 9-10 years. Finally the respondents were asked about which sector bank they have working for i.e. public sector bank or private sector bank. It was found that majority of them were from public sector bank 56% and remaining which is 44% were from the private sector bank.

3.2.2 Background analysis

The background analysis can be defined as a technique where the primary focus is on attaining more information about the knowledge level of respondents. It acts as a source of information about the participants' level of awareness of concepts which are involved in a study. Background analysis holds an important part in studying the knowledge level of participants. Here, the general knowledge level of employees regarding the concept of organisational commitment will be checked.

In this section of the survey, the respondents were first asked if they were aware of the concept of organisational commitment. To this, 98.% of the respondents stated that they are aware about the concept of organizational commitment, while only 1.5% were those who were not clear about the concept. Further the respondents were asked whether their organisation they have been working

for has taken significant steps towards the increasing commitment among the employees to which 92% of respondent responded positively while only 6% said no and remaining 2% had no opinion on this. This high ratio of respondent saying yes that their organisation has taken steps towards increasing employee commitment points out that their organisation is typically aware how employee commitment is necessary in increasing their productivity and hence contributing towards organisations profitability.

Further the respondents were asked whether they are aware of different types of organisational commitment which includes affective commitment, normative commitment and continuance commitment. To this 63% of respondent stated Yes while 37% were not aware of these different forms of organisational commitment. Finally they were inquired about the type of commitment they have towards their organization. 38.5% of the respondents said that they had affective commitment towards the organisation. It is one of the most powerful forms of organisational commitment since it comes from intrinsic motivation. On the other hand, 34.5% stated that they have continuance commitment towards organisation. Such commitment is mainly the result of employees awareness about the cost which is associated with leaving the organisation. And finally 27% said that they have normative commitment towards the organisation, which is an type of obligation that arises due to the personal and moral beliefs. These results are depicted in the figure below.

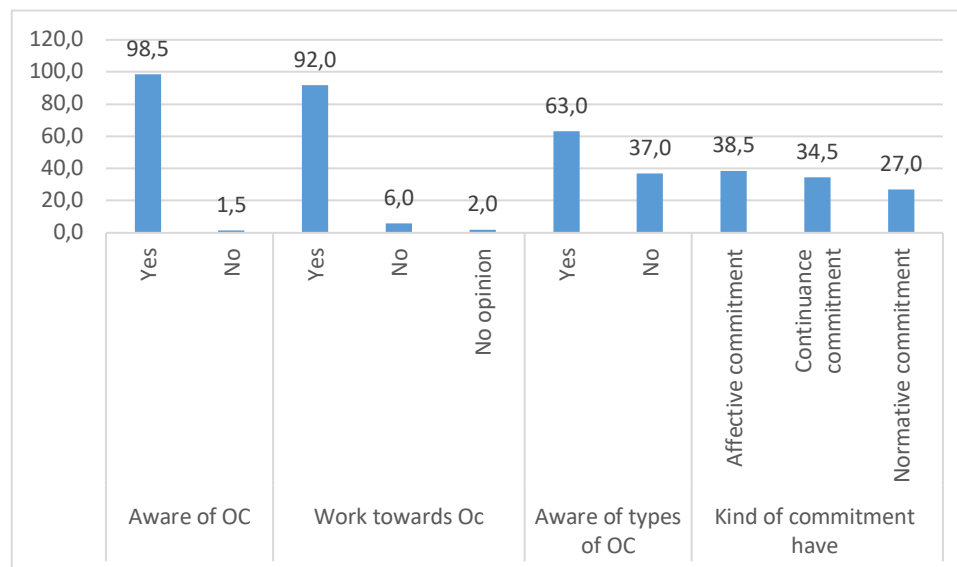


Figure 3-3: Background analysis of respondents

Next the respondents were asked about the methods that have been adopted by their organisation in order to increase the commitment level among the employees. This question was asked as it was identified in the literature review that the present contemporary business environment, human resources within the organisation constitutes the significant factors for organisations in order to gain sustainable competitive advantage. This has prompted organisations to give considerable amount of importance to organisational commitment (Nehmeh, 2009). It was found that majority of the firms opted for improving communication within organisation and information sharing as the means of increasing commitment level among the employees (20.5%), while 19.5% stated that training and development have been used to increase commitment, encouraging working in teams was another strategy opted (14%), 11% stated that their organisation have been using participatory decision making, 10% stated that their organisation is using strategy of focusing on compliance, internalization and identification of employees, according to 9.5% respondent their organization have been focusing on rewards and providing job security as the strategy. Only 6% stated that their organisation have been using employed high commitment human resource management as the strategy for increasing commitment among employees. These results are depicted in the figure below.

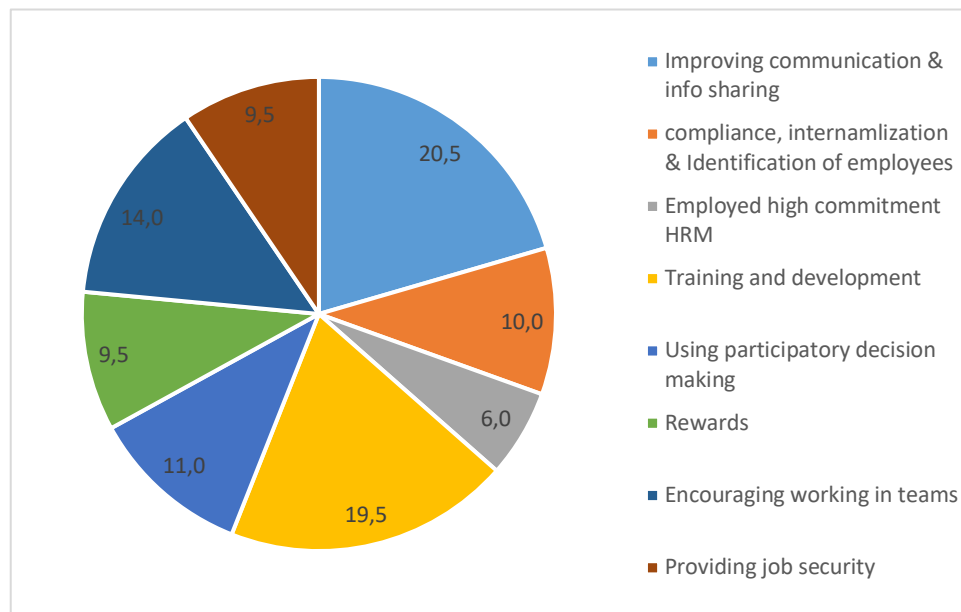


Figure 3-4: Methods of increasing organisational commitment

Finally the respondents were asked to mark their preference on the factors which according to them affects the organisational commitment. The factors that were identified through review of literature included organisational reward, supervisor support, career development, work family support, role ambiguity and positive team experience. The review of literature pointed out that these factors tends to affect the psychological state which in turn lead to positive consequences for both organisation as well as individual. The results have been presented below.

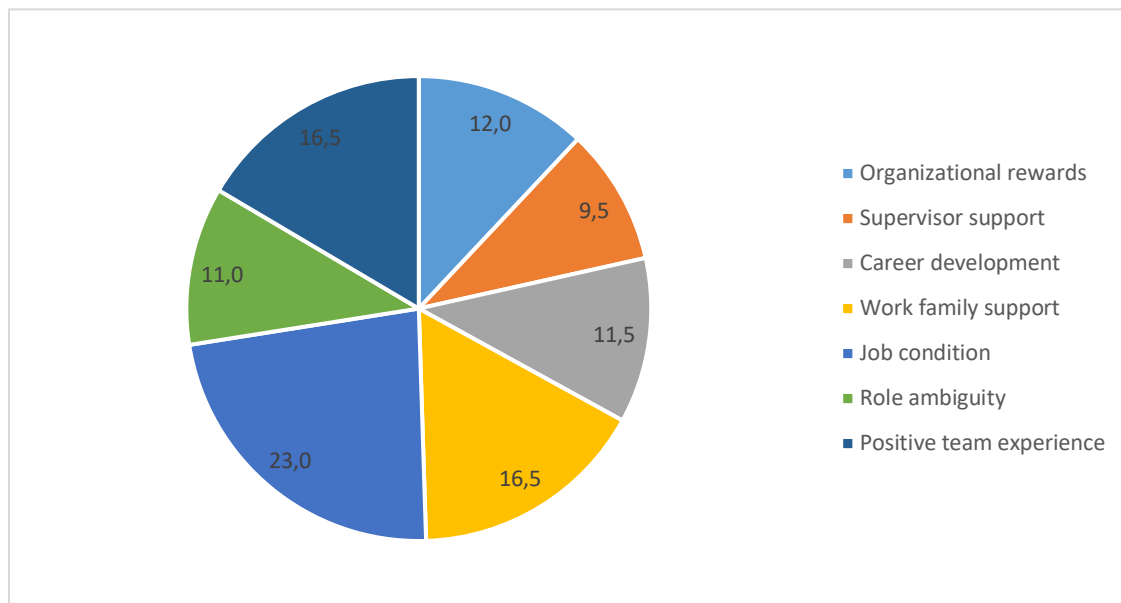


Figure 3-5: Factors affecting organizatiomnal commitment

As per majority of people (23%) it is the job condition that affected the organisational commitment, while 16.5% were in favour of work family support and positive team experince. 12% stated that it is organizatioanl reward that affected their orgaizational commitment, for 11.5% it is career development, 11% focused on importance of role ambiguity as important factor affecting organisational commitment. Only 9.5% were in favour of supervisor support being the biggest factor that affects their organisational commitment level.

3.2.3 Inferential analysis

This section of the survey helps draw conclusion and inferences from the data collected pertaining to further elements of organisational commitment. Majorly the section will help assess the importance of organizational commitment among the employees, understanding the factors which act as antecedents of organisational commitment and determining the influence of affective, continuance and normative commitment on frontline sales managers of public and private banks in West Bengal. Finally it will enhance the understanding of strategies that help in improving organisational commitment and factors that are responsible for increasing work stress and hence affecting the organisational commitment of employees.

3.2.3.1 Importance of organisational commitment in Indian public and private sector banks

The concept of organisational commitment has become significant in most of the organisations and has emerged as a critical indicator of employee retention. Hence it is crucial to understand the importance of organisational commitment with respect to Indian public and private banks and hence applying the knowledge to leverage employee retention and increase their productivity.

In order to understand the importance of organisational commitment in increasing productivity in public and private sector banks, the survey questionnaire presented the variables that were identified in the literature review as ways in which organisational commitment affects productivity. These are; employee empowerment, strengthening attitudes of employees, bringing them closer to organisational values, performance improvement, improving engagement, improving financial performance, improving overall productivity, and encouraging good behavior (Alrowwad et al, 2019).

First the correlation analysis was conducted which helps test the strength of the relationship between independent and dependent variables. Here organisational commitment represents the independent variable while the productivity parameters among the employees represents the dependent variable. The correlation results are shown in table-1 below.

Table 3-1: Correlation results of hypothesis 1

Statement	Codes/Variables	Pearson coefficient	Significance
	Dependent		
Makes employees more empowered to serve goal of organisation.	A1	.853**	.000
Increases strong and cohesive attitude among employees.	A2	.844**	.000
Bring them closer to organisation values.	A3	.850**	.000
Leads to performance improvement.	A4	.796**	.000
Makes employees more emotionally engaged, productive and more focused.	A5	.820**	.000
Improves firm's financial performance.	A6	.832**	.000
Increases employees overall achievement, productivity and effectiveness.	A7	.856**	.000
Leads to formation of relatively stable attitude among employees and encourages good behavior.	A8	.799**	.000

As shown in table above, the significance value for all the variables is 0.00 which is less than the significance level of the study, i.e. $0.00 < 0.05$. This indicates that there is a possibility of linkage between organisational commitment and productivity of employees of public and private sector banking industry. Further the table also depicts the Pearson coefficient value for each of the variable. This depicts the coefficient value which is required in order to have moderate linkage between the dependent and independent variables (i.e. A1 - 0.853, A2 – 0.844, A3 – 0.850, A4 – 0.796, A5 – 0.820, A6 – 0.832, A7 – 0.856, A8 – 0.799). As shown the Pearson value of all the variables is greater than the significance value of 0.05. Hence the correlation results show there is significant linkage between organisational commitment and productivity of employees of public and private sector banks. Thus all the variables will be further used for the further regression process.

Further the hypothesis that will be considered for analysing the impact of organisational commitment on the productivity of employees of public and private sector bank is shown below.

H₀₁: there is no significant impact of organisational commitment on the productivity of employees of public and private sector banks.

H_{A1}: there is significant impact of organisational commitment on the productivity of employees of public and private sector banks.

The next step is regression analysis, which is used to estimate the relationship between dependent and independent variables. The results of regression analysis is shown in table-2 below.

Table 3-2: Regression analysis of hypothesis 1

CL	Coefficient	T-Statistics	P-Value	R ²	Adjusted R ²	F Ratio
Constant	.203	2.176	.031	0.889	0.884	191.202
A1	.058	1.185	.238			
A2	.262	6.314	.000			
A3	.204	4.508	.000			
A4	.001	.013	.990			
A5	-.127	-1.317	.189			
A6	-.542	-3.322	.001			
A7	.721	5.358	.000			
A8	.355	4.332	.000			

As shown in table above the value of R² and adjusted R² is 0.889 and 0.884 respectively. The value of R² shows that model appropriately represents the impact of organisational commitment of productivity on public and private sector employees. Further the value of adjusted R² which is 0.884 shows that 88.4% of variation in independent variable is represented by dependent variable. Moreover the F value which is 191.202 is greater than the required value of 1. Considering the P value, it was found that variables such as A2- Increases strong and cohesive attitude among employees, A3- Bring them closer to organisation values, A6- Improves firm's financial performance, A7- Increases employees overall achievement, productivity and effectiveness and A8- Leads to formation of relatively stable attitude among employees and encourages good behavior. The P-value for all these variables is less than the significance level of study which is 0.05. This indicates that there is a relationship between the organisational commitment and productivity of employees of public and private sector banking industry. *This the null hypothesis that there is no significant impact of organisational commitment on the productivity of employees of public and private sector banks is rejected.*

3.2.3.2 Antecedents of organisational commitment

The antecedents of organisational commitment can be understood as the factors that cause commitment to occur (Stankevičiūtė and Staniškienė, 2018). The main role of following factors is to produce psychological state that will ultimately lead to positive consequences for the organisation and individual.

The following section will test whether factors such as congruency, interesting work, clarity of purpose, equity and fairness, feedback, empowerment, autonomy and career development act as the antecedents of organisational commitment or not. Consideration of these antecedents is important since lack of organisational commitment will make employees depart from organisation along with the knowledge and experience they have accumulated over the years. While it will also implies that they may be present physically within the organisation but may remain unproductive due to lack of commitment among the employees. In order to test this first correlation analysis will be conducted that will test the relationship of following variables with organisational commitment. Hence organisational commitment will depict the dependent variable while factors such as congruency, interesting work, clarity of purpose, equity and fairness, feedback, empowerment, autonomy and career development will act as the independent variables. The correlation results are shown in table-3 below.

Table 3-3: Correlation of hypothesis 2

Statement	Codes/Variables	Pearson coefficient	Significance
	Dependent		
Congruency	B1	0.684	.000
Increases relationship between employee personal value and interest.	B2	0.902	.000
Increases relationship between employee's abilities and organisational values.	B3	0.844	.000
Makes employees more emotionally connected and committed towards organisation.	B4	0.898	.000
Interesting work	B5	0.819	.000
Ability to hold people attention.	B6	0.834	.000
Allows greater utilization of skills and knowledge.	B7	0.878	.000
Increases employee's commitment towards organisation, job and one's career.	B8	0.808	.000
Clarity of purpose	B9	0.801	.000
Clear idea about intention, ideas, goals and plan of organisation.	B10	0.788	.000
Makes employees more informed and provides clear sense of direction.	B11	0.793	.000
Proper explanation of new policies will automatically witness higher organisational commitment.	B12	0.825	.000
Clarity of purpose increases work group commitment and individual commitment.	B13	0.707	.000
Equity and fairness	B14	0.744	.000
Help in maintaining balance within the organisation.	B15	0.722	.000
Have positive affect on affective commitment.	B16	0.795	.000
Develop perception of fair, trusting and equitable environment.	B17	0.762	.000
Feedback	B18	0.819	.000
Help them to assess job performance.	B19	0.795	.000
Leads to constant improvement and communication.	B20	0.756	.000
Empowerment	B21	0.765	.000
Provides employees with liberty to take decision about work.	B22	0.812	.000
Empowerment, autonomy and mutual understanding will encourage employees to focus more on job.	B23	0.761	.000

Motivates employees to provide helping hand o co-workers.	B24	0.795	.000
Provides latitude and flexibility in work performance.	B25	0.815	.000
Autonomy	B26	0.836	.000
Provides freedom, independence and discretion.	B27	0.847	.000
Increases employee satisfaction.	B28	0.772	.000
Provides meaningful, embedding and sense of responsibility.	B29	0.814	.000
Imparting knowledge regarding outcome of work.	B30	0.746	.000
Career advancements	B31	0.805	.000
Helps them understand company values.	B32	0.828	.000
Helps in assessment of employee's skills and potential and designing work responsibility.	B33	0.785	.000
Helps in refining employee acumen thus increases job satisfaction.	B34	0.779	.000

As shown in table above, the significance value for all the variables is 0.00 which is less than the significance level of the study, i.e., $0.00 < 0.05$. This indicates that there is a possibility of linkage between following antecedents and organisational commitment. Further the table also depicts the Pearson coefficient value for each of the variable. This depicts the coefficient value which is required in order to have moderate linkage between the dependent and independent variables (i.e. B1 – 0.684, B2 – 0.902, B3 – 0.844, B4 – 0.898, B5 – 0.819, B6 – 0.834, B7 – 0.878, B8 – 0.808, B9 – 0.801, B10 – 0.788, B11 – 0.793, B12- 0.825, B13 - 0.707, B14 - 0.744, B15 – 0.722, B16 – 0.795, B17 – 0.762, B18 – 0.819, B19 – 0.795, B20 – 0.756, B21 – 0.765, B22 – 0.812, B23 – 0.761, B24 – 0.795, B25 – 0.815, B26 – 0.836, B27 – 0.847, B28 – 0.772, B29 – 0.814, B30 – 0.746, B31 – 0.805, B32 – 0.828, B33 – 0.785, B34 – 0.779). As shown the Pearson value of all the variables is greater than the significance value of 0.05. Hence the correlation results show there is significant linkage between organisational commitment and following antecedents.

Further the hypothesis test was conducted in order analyse the impact of these antecedents on organisational commitment. The hypothesis that was considered for this purpose is shown below.

H₀₂: there is no significant impact of antecedents such as congruency, interesting work, clarity of purpose, equity and fairness, feedback, empowerment, autonomy and career development on organisational commitment among the employees of public and private sector bank.

H_{A2}: there is significant impact of antecedents such as congruency, interesting work, clarity of purpose, equity and fairness, feedback, empowerment, autonomy and career development on organisational commitment among the employees of public and private sector bank.

The next step is regression analysis, which is used to estimate the relationship between dependent and independent variables. The results of regression analysis is shown in table-4 below.

Table 3-4: Regression of hypothesis 2

CL	Coefficient	T-Statistics	P-Value	R ²	Adjusted R ²	F Ratio
Constant	.030	.708	.480	0.981	0.977	244.533
B1- Congruency	-.025	-.942	.348			
B2 - Increases relationship between employee personal value and interest	.653	9.784	.000			
B3- Increases relationship between employee's abilities and organisational values	-.791	-9.778	.000			
B4- Makes employees more emotionally connected and committed towards organisation	.470	8.533	.000			
B5- Interesting work	.435	5.476	.000			
B6- Ability to hold people attention	-.535	-6.741	.000			
B7- Allows greater utilization of skills and knowledge	.219	4.029	.000			
B8 - Increases employee's commitment towards organisation, job and one's career.	.056	.550	.583			

B9 – Clarity of purpose	-.203	-1.730	.086			
B10- Clear idea about intention, ideas, goals and plan of organisation,	-.309	-4.786	.000			
B11- Makes employees more informed and provides clear sense of direction.	-.007	-.076	.940			
B12 - Proper explanation of new policies will automatically witness higher organisational commitment.	.107	1.179	.240			
B13- Clarity of purpose increases work group commitment and individual commitment	-.336	-3.574	.000			
B14- Equity and fairness	-.052	-.588	.557			
B15- Help in maintaining balance within the organisation,	-.234	-2.936	.004			
B16- Have positive affect on affective commitment.	-.015	-.191	.849			
B17- Develop perception of fair, trusting and equitable environment	.299	3.136	.002			
B18- Feedback	.369	3.316	.001			
B19- Help them to assess job performance	.297	4.259	.000			
B20- Leads to constant improvement and communication.	.181	1.941	.054			
B21- Empowerment	.344	3.563	.000			
B22- Provides employees with liberty to take decision about work	.460	5.463	.000			
B23- Empowerment, autonomy and mutual understanding will encourage employees to focus more on job	-.202	-1.997	.047			
B24-- Motivates employees to provide helping hand o co-workers	.046	.634	.527			
B25- Provides latitude and flexibility in work performance.	-.349	-3.494	.001			
B26- Autonomy	.048	.686	.494			

B27- Provides freedom, independence and discretion	.305	2.339	.021			
B28- Increases employee satisfaction	-.536	-5.805	.000			
B29- Provides meaningful, embedding and sense of responsibility	.207	2.020	.045			
B30- Imparting knowledge regarding outcome of work	-.357	-4.112	.000			
B31- Career advancement	.032	.436	.663			
B32- Helps them understand company values	.331	6.497	.000			
B33- Helps in assessment of employee's skills and potential and designing work responsibility	.086	1.493	.137			
B34- Helps in refining employee acumen thus increases job satisfaction.	-.001	-.028	.977			

As shown in table above the value of R^2 and adjusted R^2 is 0.981 and 0.977 respectively. The value of R^2 shows that model appropriately represents the impact of antecedents on organisational commitment of public and private banking sector employees. Further the value of adjusted R^2 which is 0.977 shows that 97.7% of variation in independent variable is represented by dependent variable. Moreover the F value which is 244.533 is greater than the required value of 1. Considering the P value, it was found that variables such as B2, B3, B4, B5, B6, B7, B10, B13, B15, B17, B18, B19, B21, B22, B23, B25, B27, B28, B29, B30 and B32 had the P-value which was less than the significance level of the study which is 0.05. Thus these variables indicate the impact of antecedents on organisational commitment. Thus the null hypothesis that there is no significant impact of antecedents such as congruency, interesting work, clarity of purpose, equity and fairness, feedback, empowerment, autonomy and career development on organisational commitment among the employees of public and private sector bank is rejected.

3.2.4 Impact of affective, normative and continuance commitment on frontline sales managers

As it was identified in the literature review, there are three primary forms of organisational commitment which includes affective, normative and continuance commitment. Of these affective commitment deals with organisational commitment that arises from the intrinsic motivation rather than through the extrinsic motivation. Normative commitment on other hand deals with obligation that arises from the employee's personal moral beliefs and values and finally it is continuance commitment that arises when employees are aware of the cost which are associated with leaving the organisation.

Hence the next section of the questionnaire was devoted to understanding the impact of affective, normative and continuance commitment on frontline sales employees' attitude towards the organisation. In order to understand this first the correlation analysis was conducted. The correlation results are shown in table below.

Table 3-5: Correlation of hypothesis 3

Statement	Codes/Variables	Pearson coefficient	Significance
	Dependent		
Affective commitment	C1	0.816	.000
I would feel very happy to spend rest of my career in same organisation.	C2	0.836	.000
I feel as if organisation problems are my own.	C3	0.804	.000
I do not feel like part of family at present organisation.	C4	0.843	.000
I do not feel emotionally attached to organisation.	C5	0.798	.000
My organisation has great deal of personal meaning for me.	C6	0.754	.000
I do not feel sense of belonging in organisation.	C7	0.788	.000
Continuance commitment	C8	0.804	.000

I am aware about the cost associated with leaving the organisation.	C9	0.870	.000
Staying in organisation is matter of necessity as much as desire.	C10	0.778	.000
Normative commitment	C11	0.849	.000
I am staying in present organisation because my personal moral beliefs.	C12	0.834	.000
I have feeling of reciprocation towards organisation.	C13	0.789	.000

As shown in table above, the significance value for all the variables is 0.00 which is less than the significance level of the study, i.e. $0.00 < 0.05$. The following significance level indicate that there is a possibility of linkage between affective, normative and continuance commitment and attitude of frontline sales manager towards the organisation. Further the table also depicts the Pearson coefficient value for each of the variable. This depicts the coefficient value which is required in order to have moderate linkage between the dependent and independent variables (i.e. C1 - 0.816, C2 – 0.836, C3 – 0.804, C4 – 0.843, C5 – 0.798, C6 – 0.754, C7 – 0.788, C8 – 0.804, C9 – 0.870, C10 – 0.778, C11 – 0.849, C12- 0.834, C13- .789). Hence the correlation results shows that there is linkage between affective, normative and continuance commitment and attitude of frontline sales manager towards the organisation.

Further hypothesis testing was done to understand the impact of affective, normative and continuance commitment on attitude of frontline sales manager towards the organisation. The following hypothesis was tested.

H₀₃: there is no significant impact of affective, normative and continuance commitment on attitude of frontline sales manager towards the organisation.

H_{A3}: there is significant impact of affective, normative and continuance commitment on attitude of frontline sales manager towards the organisation.

The next step is regression analysis, which is used to estimate the relationship between dependent and independent variables. The results of regression analysis is shown in table-6 below.

Table 3-6: Regression of hypothesis 3

CL	Coefficient	T-Statistics	P-Value	R ²	Adjusted R ²	F Ratio
Constant	-.027	-.249	.804	0.871	0.862	96.955
C1	.148	2.248	.026			
C2	.562	6.582	.000			
C3	-.079	-1.105	.271			
C4	.374	4.743	.000			
C5	-.530	-4.921	.000			
C6	-.285	-4.019	.000			
C7	.101	1.505	.134			
C8	-.182	-2.230	.027			
C9	.386	5.712	.000			
C10	.062	.613	.541			
C11	.323	4.810	.000			
C12	.369	4.933	.000			
C13	-.272	-3.572	.000			

As shown in table above the value of R² and adjusted R² is 0.871 and 0.862 respectively. The value of R² shows that model appropriately represents the impact of affective, normative and continuance commitment on attitude of frontline sales manager towards the organisation. Further the value of adjusted R² which is 0.862 shows that 86.2% of variation in independent variable is represented by dependent variable. Moreover the F value which is 96.955 is greater than the required value of 1. P value of variables such as C1 - Affective commitment, C2 - I would feel very happy to spend rest of my career in same organisation, C4 - I do not feel like part of family at present organisation, C5 - I do not feel emotionally attached to organisation. C6 - My organisation has great deal of personal meaning for me, C8 - Continuance commitment, C9 - I am aware about the cost associated with leaving the organisation, C11 - Normative commitment, C12 - I am staying in present organisation because my personal moral beliefs and C13 - I have feeling of reciprocation towards organisation, was less than the significance level of the study which is 0.05. These variables thus indicate the impact of affective, normative and continuance commitment on attitude of frontline sales manager towards the organisation. Thus the null hypothesis that there is no significant impact of affective, normative and continuance commitment on attitude of frontline sales manager towards the organisation is rejected.

3.2.5 Strategies for improving organisational commitment

As justified in review of literature, organisational commitment is the process that typically depends on the orientation of individuals in the organisation. Organisations in this respect can focus towards adopting various strategies and practices that can help them to increase organisational commitment among its employees. Hence this section focuses on understanding the impact of various strategies on employee's organisational commitment.

In order to prove this first the correlation analysis was conducted to test the relationship between the independent and dependent variables. Here organisational commitment represents the dependent variable while strategies depict the independent variable. The correlation results are shown in table-7 below.

Table 3-7: Correlation of hypothesis 4

Statement	Codes/Variables	Pearson coefficient	Significance
	Dependent		
Compliance, internationalization and identification	D1	0.878	.000
Accepts the influence from others.	D2	0.893	.000
Helps in finding values in organisation.	D3	0.877	.000
Improves job satisfaction.	D4	0.863	.000
Reduces turnover intention.	D5	0.842	.000
Meets employee expectations.	D6	0.919	.000
High commitment human resource management	D7	0.935	.000
Increases employee's efficiency by providing employees with situations where they feel highly involved.	D8	0.947	.000
Increases consistency.	D9	0.863	.000
Increases initiatives and willingness among employees.	D10	0.927	.000
Participatory decision making	D11	0.814	.000
Empowers employees to take decisions at their work level.	D12	0.813	.000

Strengthens the relationship between supervisors and subordinates.	D13	0.797	.000
Increases feeling of responsibility among employees.	D14	0.808	.000
Greater opportunity in terms of decision latitude, challenge, responsibility and self-determination.	D15	0.833	.000
Training and development	D16	0.832	.000
Increases skill and performance level of employees.	D17	0.812	.000
Positive impact on employee's perception of overall organisational environment.	D18	0.809	.000
Shows organisation level of concern for employees thus increases their identification.	D19	0.808	.000
Rewards	D20	0.824	.000
Positively affects employee performance and willingness to stay in organisation.	D21	0.802	.000
Employees feel that their capabilities, efforts and performance is being recognized.	D22	0.784	.000
Communication and information sharing	D23	0.797	.000
Increases the feeling of being valued.	D24	0.831	.000
Helps in conveying symbolic message that they are being trusted.	D25	0.792	.000
Working in teams	D26	0.801	.000
Improves employee's productivity.	D27	0.796	.000
Forms the foundation of effective management.	D28	0.822	.000
Job Security	D29	0.820	.000

As shown in table above, the significance value for all the variables is 0.00 which is less than the significance level of the study, i.e. $0.00 < 0.05$. This indicates that there is a possibility of linkage between strategies and organisational commitment. Further the table also depicts the Pearson coefficient value for each of the variable. This depicts the coefficient value which is required in order to have moderate linkage between the dependent and independent variables (i.e. D1- 0.878, D2 – 0.893, D3 – 0.877, D4 – 0.863, D5 – 0.842, D6 – 0.919, D7 – 0.935, D8 – 0.947, D9 – 0.863, D10 – 0.927, D11 – 0.814, D12 – 0.813, D13 – 0.797, D14 – 0.808, D15 – 0.833, D16 – 0.832,

D17 – 0.817, D18 – 0.809, D19 – 0.808, D20 – 0.824, D21 – 0.802, D22 – 0.784, D23 – 0.797, D24 – 0.831, D25 – 0.792, D26 – 0.801, D27 – 0.796, D28 – 0.822, D29 – 0.820). As shown the Pearson value of all the variables is greater than the significance value of 0.05, the correlation results show there is significant linkage between organisational commitment and strategies.

Further hypothesis testing is considered to understand the impact of different strategies on organisational commitment of public and private sector bank employees. The hypothesis that will be considered for following purpose is as follows.

H₀₄: there is no significant impact of different strategies on organisational commitment of public and private sector bank employees.

H_{A4}: there is significant impact of different strategies on organisational commitment of public and private sector bank employees.

The next step is regression analysis, which is used to estimate the relationship between dependent and independent variables. The results of regression analysis is shown in table-8 below.

Table 3-8: Regression of hypothesis 4

CL	Coefficient	T-Statistics	P-Value	R ²	Adjusted R ²	F Ratio
Constant	.005	.149	.882	0.985	0.983	393.456
D1	-.532	-6.422	.000			
D2	.051	.426	.671			
D3	.576	7.848	.000			
D4	.255	3.626	.000			
D5	-.326	-4.056	.000			
D6	.542	6.921	.000			
D7	.290	5.502	.000			
D8	.042	.620	.536			
D9	-.021	-.307	.759			
D10	.088	1.510	.133			
D11	.876	7.528	.000			
D12	.826	7.944	.000			
D13	-1.294	-10.583	.000			
D14	.266	3.271	.001			
D15	-.520	-4.766	.000			
D16	-.063	-1.567	.119			
D17	-.340	-4.622	.000			

D18	1.186	8.766	.000			
D19	.010	.059	.953			
D20	.218	4.673	.000			
D21	-1.005	-4.421	.000			
D22	-.182	-1.431	.154			
D23	-1.286	-6.979	.000			
D24	-.543	-3.968	.000			
D25	.461	2.600	.010			
D26	1.516	7.482	.000			
D27	-1.110	-7.937	.000			
D28	-.105	-1.851	.066			
D29	1.121	6.511	.000			

As shown in table above the value of R^2 and adjusted R^2 is 0.985 and 0.983 respectively. The value of R^2 shows that model appropriately represents the impact of different strategies on organisational commitment of public and private sector bank employees. Further the value of adjusted R^2 which is 0.983 shows that 98.3% of variation in independent variable is represented by dependent variable. Moreover the F value which is 393.456 is greater than the required value of 1. Considering the P value, it was found that variables such as D1- Compliance, internationalization and identification, D3 - Helps in finding values in organisation, D4 - Improves job satisfaction, D5 - Reduces turnover intention, D6 - Meets employee expectations, D7- High commitment human resource management, D11 - Participatory decision making, D12- Empowers employees to take decisions at their work level, D13 - Strengthens the relationship between supervisors and subordinates, D14- Increases feeling of responsibility among employees, D15- Greater opportunity in terms of decision latitude, challenge, responsibility and self-determination, D17- Increases skill and performance level of employees, D18- Positive impact on employee's perception of overall organisational environment, D20- Rewards, D21- Positively affects employee performance and willingness to stay in organisation, D23- Communication and information sharing, D24- Increases the feeling of being valued, D25- Helps in conveying symbolic message that they are being trusted, D26- Working in teams, D27- Improves employee's productivity, D29- Job Security, was less than the significance level of the study which is 0.05. These variables thus indicate the impact of different strategies on organisational commitment of public and private sector bank employees. Thus the null hypothesis that there is no significant impact of different strategies on organisational commitment of public and private sector bank employees is rejected.

3.2.6 Effect of work stress on organisational commitment of employees

The term stress can be understood as threat to an individual physiological and psychological integrity that eventually results in behavioral responses. The following section focuses on determination of effect of work stress on organisational commitment of employees.

In order to prove this first the correlation analysis was conducted to test the relationship between the independent and dependent variables. Here organisational commitment represents the dependent variable while work stress depicts the independent variable. The correlation results are shown in table 4-9 below.

Table 3-9: Correlation of hypothesis 5

Statement	Codes/Variables	Pearson coefficient	Significance
	Dependent		
External environment stressors	E1	0.825	.000
Stressor in form of technological advancements, macroeconomic changes and intense market competition.	E2	0.824	.000
Stressor in form of societal changes, events related to family and relocation, economic and financial condition adversely affects employees.	E3	0.843	.000
Fast pace of change with respect to social and technical changes affects lifestyle.	E4	0.833	.000
Modern living that has affected personal wellness aspect.	E5	0.834	.000
Group stressors	E6	0.858	.000
Lack of group cohesiveness.	E7	0.853	.000
Lack of social support.	E8	0.843	.000
Intra-individual, interpersonal and inter group conflicts.	E9	0.839	.000
Organisational stressors	E10	0.835	.000
Insensitive boss.	E11	0.845	.000
Unpleasant co-workers.	E12	0.862	.000
Work load	E13	0.847	.000

Task that needs to be completed with very less resources.	E14	0.840	.000
Poor office design, general work environment, poor lighting, loud noise, improper furniture, dirty and smelly environment can cause stress.	E15	0.831	.000
Higher targets.	E16	0.903	.000
Technical or system issues.	E17	0.830	.000
Lower salary.	E18	0.826	.000
Improper work life balance.	E19	0.936	.000

Table: 9 Correlation analysis

As shown in table above, the significance value for all the variables is 0.00 which is less than the significance level of the study, i.e. $0.00 < 0.05$. This indicates that there is a possibility of linkage between work stress caused by external stressors, group stressors, organisational stressors and organisational commitment. Further the table also depicts the Pearson coefficient value for each of the variable. This depicts the coefficient value which is required in order to have moderate linkage between the dependent and independent variables (i.e. E1- 0.825, E2 – 0.824, E3 – 0.843, E4 – 0.833, E5 – 0.834, E6 – 0.858, E7 – 0.857, E8 – 0.843, E9 – 0.839, E10 – 0.835, E11 – 0.845, E12 – 0.862, E13 – 0.847, E14 – 0.840, E15 – 0.831, E16 – 0.903, E17 – 0.830, E18 – 0.826, E19 – 0.936). As shown the Pearson value of all the variables is greater than the significance value of 0.05. Hence the correlation results show there is significant linkage between organisational commitment and work stress caused by factors such as external stressors, group stressors and organisational stressors.

Further hypothesis testing is considered to understand the impact of Work stress caused by factors such as external stressors, group stressors and organisational stressors on organisational commitment of public and private sector bank employees. The hypothesis that will be considered for following purpose is.

H₀₅: there is no significant impact of work stress caused by factors such as external stressors, group stressors and organisational stressors on organisational commitment of public and private sector bank employees.

H_{A5}: there is significant impact of work stress caused by factors such as external stressors, group stressors and organisational stressors on organisational commitment of public and private sector bank employees.

The next step is regression analysis, which is used to estimate the relationship between dependent and independent variables. The results of regression analysis is shown in table-10 below.

Table 3-10: Regression of hypothesis 5

CL	Coefficient	T-Statistics	P-Value	R ²	Adjusted R ²	F Ratio
Constant	.022	.327	.744	0.943	0.938	158.182
E1	-.114	-.575	.566			
E2	.804	2.627	.009			
E3	-.907	-2.627	.009			
E4	.037	.154	.878			
E5	-.349	-1.287	.200			
E6	-.595	-3.341	.001			
E7	.883	3.668	.000			
E8	-.459	-1.993	.048			
E9	-.460	-1.780	.077			
E10	-1.283	-5.407	.000			
E11	1.065	3.709	.000			
E12	.856	4.017	.000			
E13	-.864	-1.931	.055			
E14	1.397	2.023	.045			
E15	-1.129	-2.581	.011			
E16	.723	5.721	.000			
E17	1.973	2.702	.008			
E18	-1.269	-4.307	.000			
E19	.692	16.767	.000			

As shown in table above the value of R² and adjusted R² is 0.943 and 0.938 respectively. The value of R² shows that model appropriately represents the impact of work stress caused by factors such as external stressors, group stressors and organisational stressors on organisational commitment of public and private sector bank employees. Further the value of adjusted R² which is 0.938 shows that 93.8% of variation in independent variable is represented by dependent variable. Moreover the F value which is 158.182 is greater than the required value of 1. Considering the P value, it

was found that variables such as E2- Stressor in form of technological advancements, macroeconomic changes and intense market competition, E3- Stressor in form of societal changes, events related to family and relocation, economic and financial condition adversely affects employees, E6- Group stressors, E7- Lack of group cohesiveness, E8- Lack of social support, E10- Organisational stressors, E11- Insensitive boss, E12- Unpleasant co-workers, E14- Task that needs to be completed with very less resources, E15- Poor office design, general work environment, poor lighting, loud noise, improper furniture, dirty and smelly environment can cause stress, E16- Higher targets, E17- Technical or system issues, E18- Lower salary, E19- Improper work life balance, was less than the significance level of the study which is 0.05. These variables thus indicate the impact of work stress caused by factors such as external stressors, group stressors and organisational stressors on organisational commitment of public and private sector bank employees. Thus the null hypothesis that there is no significant impact of work stress caused by factors such as external stressors, group stressors and organisational stressors on organisational commitment of public and private sector bank employees is rejected.

3.3 Qualitative Analysis

The qualitative analysis focuses on obtaining data through open ended questionnaire and conversational communication such as interview, focus group discussion etc. The following section of the study focuses on depicting the information gathered through the interview conducted with 8 managers belonging to the selected public and private banks of West Bengal. A set of open ended questions were used to conduct the interview. The areas that were covered in the interviews are an understanding of the term organisational commitment, importance of organisational climate, factors affecting organisational commitment, impact of cultural difference in public and private banks and its impact on organisational commitment, effect of stress on organisational commitment and finally what are the practices that can be adopted in order to increase the organisational commitment. The section will be divided into two parts. Where first profile will depict the demographic profile of respondents while the second chapter will present the thematic analysis based on the interview conducted.

3.3.1 Demographic analysis

The section represents the demographic distribution of respondent managers. This includes frequency analysis based on factors such as age, gender, educational qualification, marital status, experience in sales in banking industry, monthly income, time being on managers position and finally which sector that have been working for.

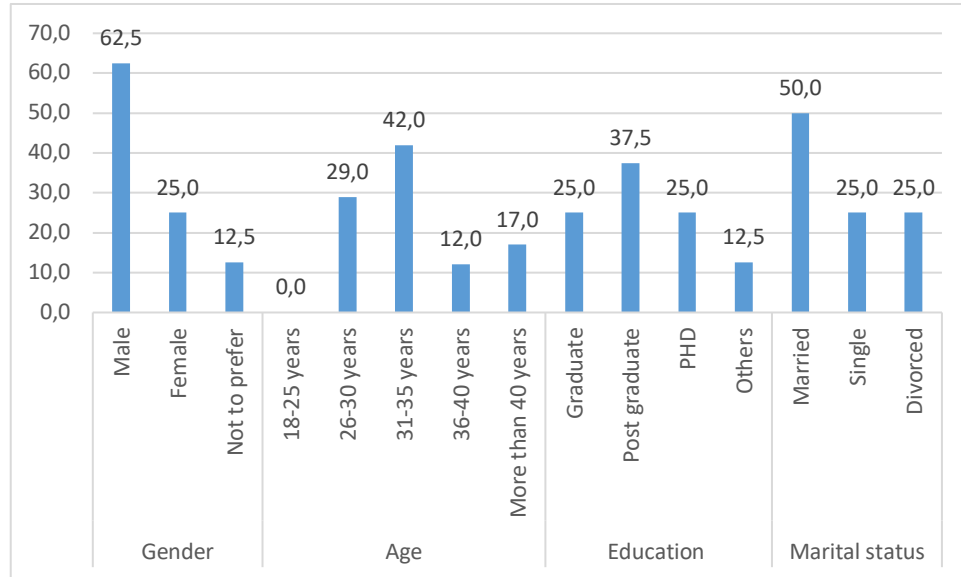


Figure 3-6: Demographic profile of interviewees

As shown in figure above, it was found that majority of the interviewees in study were male (62.5%), 25% were female and while 12.5% of them did not prefer to say anything on this. Further considering the distribution of respondents based on age it was found that majority of them were from the age group of 31-35 years (42%), 29% were from the age group of 26-30 years, while 12% each belonged to the age group of 36-40 years, 17% were those who belonged to the age group of more than 40 years. Considering the educational background of the respondents it was found that majority of them were post graduates (37.5%), while 25% each have completed graduation and PHD and remaining 12.5% belonged to 'others' group. Next the marital status of the respondents was considered where 50% were married while 25% each belonged to the group of singles and divorced.

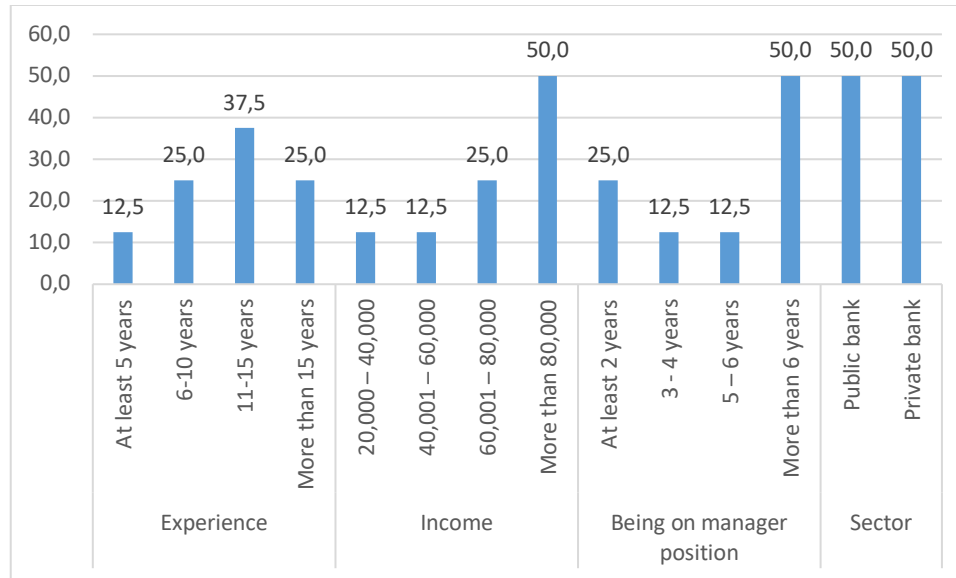


Figure 3-7: Demographic profile of interviewees

Further their experience in sales in banking industry was considered. It was found that majority of them had experience of 11-15 years (37.5%), while 25% each had the experience of 6-10 years and more than 15 years and the remaining 12.5% had experience of sales in banking industry for at least 5 years. Considering the income distribution of respondents, as shown in figure above majority of them had income more than 80,000 (50%), 25% had income level varying between 60,001-80,000. And remaining 12.5% each had income level varying between 20,000-40,000 and 40,001-60,000. With respect to the time period for which respondents have been in the Manager position, it was found that majority of them held the position for more than 6 years (50%), 25% were on managers position for at least 2 years, and the remaining 12.5% each had experience of 3-4 years and 5-6 years respectively. Finally the sector respondents belongs to was considered. It was found that half of them belonged to public sector banks and half from private sector bank.

3.3.2 Thematic analysis

Thematic analysis is a method that focuses on systematically identifying, organising and offer insight into pattern of meaning across the data set (Braun, 2012). This process allows to make sense of collective or shared meanings and experiences. This section provides the thematic analysis of interview conducted with 8 managers from the public and private banking sector of West Bengal.

3.3.2.1 Understanding organisational commitment

Organisational commitment has become the key predictor of employee retention within the organisation and hence have become the focus of managers in the organisation. Hence the interviewer first tried to understand what actually the term organisational commitment is. According to manager A who is working as manager in public bank of west bengal, stated that “*I understand organisational commitment as an employee’s identification with orgaization goals and values and their involvement in the organisation.*” By identifying the factors that create or effect the organisational commitment of employees, managers can leverage employee retention and productivity.

According to Manager B, a representative of a private bank in West Bengal, the term can be understood as “*a state of positive obligation to an organisation and also as the state of obligation which is primarily developed as the by-prduct of past actions taken within the organisation*”. He further elaborated his point by stating that this “*commitment towards the organisation can be based on two different approaches one is attitudunal approach and other is behavioural approach.*” Where as per the attitudunal approach the commitment among employees arises as the result of combination of some factors like work experience, perception about the organisation among the employees and their personal characteristics that leads towards a positive feeling about the organisation. According to behaviorial approach, a person attains the state of commitment as a result of engaging in committing behaviour.

3.3.2.2 Importance of organisational commitment

Manager C representing a private bank stated that she sees commitment as an important factor while determining the success of organization. *“The importance of organisational commitment can be gauged from the fact that it helps us when it comes to retaining staff and increases our overall productivity and effectiveness.”* Further elaborating this point, she stated that her bank has been using organisational commitment as an important tool since it is presumed to be an relatively stable employee attitude that can be used have to reliable linkage between attitude and behaviour of employees. She further elaborated that her bank is likely to not function effectively if most employee in the organisation are not committed to perform as per objective and team goals.

Manager D while sharing his thoughts in same stated that *“we focus on development and encouraging organisational commitment among the employees. Since the employees who are committed will remain attached to the organisation, always try to perform better and will also typically engage themselves in organisational citizenship behaviour.”* He further opined that there are various factors that contribute towards organisational commitment like beliefs and acceptance with respect to goals of organisation, values and objectives of organisation and on the employees wish to remain with the organisation and their wish to endeavor for the organisation.

Manager E was of the opinion that importance of organisational commitment arises from the fact that *“organisational commitment may lead to various favorable outcome for organisation as well as for the individuals”*, while also *“seen as the core compoent when it comes to maintaining cooperation and consensus in a fully functionally and cohesive organisation.”* Further she stated that loyal employees are crucial for their bank since they are themselves empowered to serve common goals of organisation in most cohesive and strong manner. Acceptance with respect to values of organisation brings the members of the organisation closer together as team which eventually helps in attracting and retaining very best individulas for the organisation. Employees who are more committed towards organisation will be more emotionally engaged, productive and more customer focused. A high level of organisational commitment is associated with superior financial performance in organisations.

3.3.2.3 Type of commitment towards organisation

Further the interviewees were asked about the type of commitment they find their employees have towards the bank they have been working for. Manager F while sharing his opinion on this stated that *most of the employees exhibit affective commitment towards the organisation*. According to him affective organisational commitment can be understood as the employees emotional attachment with the organisation which affects their identification and involvement in the organisation. He further elaborated his point by stating that employees who are committed to their organisation on affective basis will always continue working for their organisation since they want to. While such employees also feel that their personal relationship is congruent to goals and values of organisation. He also claimed that this affective commitment towards the organisation has also affected their work related attitude with increasing positive feelings towards the organisation.

While manager G was also of same opinion that employees had affective commitment towards the organisation. He stated that *“affective commitment is something that affects their orientation towards the organisation and hence links and attaches their identity to organisation.”* However he stated that major factor that encourages such commitment is the fact that extent to which individual needs and expectations are matched by the actual experience they gain within the organisation. Further he was of the view that other factors that affects the affective commitment among employees includes job challenge, role clarity, goal clarity, goal difficulty, receptiveness shown by management side, peer cohesion, equity, feedback, participation and dependability affects the affective commitment among the employees.

Considering the point of Manager C on this, she stated that employees in her organisation had continuance commitment towards the organisation. As per discussion conducted with her she stated that employees are *“aware about the cost which is associated with them leaving the organisation.”* Hence she offered that every organisation has employees which have continuance commitment towards the organisation and thus to retain such employees organisation is required to give more importance to recognition of those elements which helps in boosting the morale of such employees to become affectively committed towards the organisation.

3.3.2.4 Factors affecting organisational commitment among employees

Understanding and recognition of factors that affects the organisational commitment is crucial for all the organisations. Considering the opinion of Manager F on this, he stated that “*there are wide range of factors that affects the organisational commitment among the employees also these can be divided based on employer point of view as well employee point of view.*” Considering the factors from the employers point of view. The factors that were recognised included role ambiguity, job control, job security, career advancement, performance appraisal, positive team experience and finally comes the management support and work environment. He further elaborated his point by adding that “*when a person is clear about his or her work role than the commitment will come naturally.*” On the other hand when work role is not clear it will give rise to more of conflicts within employees, thus leading to reduced commitment towards the organisation. Job control includes the autonomy given to the individual over the process of decision making.

Manager D also weighed in the same context here and expressed similar views. According to him, the factors affecting the organisational commitment from the employees’ point of view include locus of control, age and tenure in organisation, task self efficacy, culture, job satisfaction and employee engagement affects the employee commitment towards the organisation. Here locus of control points out when person believes that they have control over their life and their work inside the organisation which eventually affects their commitment. Further individuals those have who have spent more time in organisation gets emotionally engaged with the organisation that could have positive impact on their commitment towards the organisation. Task efficacy shows the confidence shown by employees in completing the task. Job satisfaction was determined as an important factor in predicting the employee commitment at work since it is primarily related to better job performance, lower rates of absenteeism and lower turnover rate. Thus a satisfied employee will be more committed towards the organisation.

3.3.2.5 Effect of culture on organisational commitment

Presenting their thoughts on cultural component and its impact on organisational commitment among the public and private sector bank employees, Manager A stated that “*culture has significant impact on employee commitment, since it affects the way they perceive the*

organisation.” By stating his point through an example he stated that there are two major components of culture; individualism and collectivism. People with individualism tend to have higher commitment towards the organization since it affects the normative component where they feel it is their responsibility to complete the duty or tasks which is assigned to them. The culture of collectivism majorly deals with equal distribution of powers between supervisors and their subordinates.

Manager B stated that the term ‘culture’ can be defined as the “*environment in which people work further have influence on how people think, act and experience work. The culture can vary significantly from organisation to organisation.*” However, the basic factors that characterized culture includes, firstly, the existing beliefs, norms, values that serves towards guiding the behavior of individuals and groups in the organisation, secondly, as beliefs which are shared by people throughout the organisation. He further focused on importance of good culture within the organisation and stated that supportive culture will facilitate work better, while poor work culture will hamper productivity as well as performance. Good work culture will significantly amplify the productivity, performance, branch wise, city wise and employee wise also. Further the studies conducted earlier show that it helps to flourish teamwork, enhances subjective wellbeing majorly by providing employee talents with right direction. Further it has also been justified that with the healthy work culture in place motivation and commitment level of employees increases and boost their morale levels.

As per Manager D, organisational culture has been important part of business management and affects various aspects of organisation such as productivity, performance, commitment, self-confidence as well as ethical behavior of the employees. Thus as employees become committed towards organisation they tend to become more passionate towards their work and responsibilities.

3.3.2.6 Factors contributing towards work stress

Manager E expressed work stress as “*a situation caused by the mismatch between the individual and their environment.*” In any organisation when there is imbalance between the external demands and an individual’s abilities, there would be higher stress level experienced by employees. This according to him affects the performance and efficiency of his bank’s employees. Concentrating on the factors causing work stress, he pointed out that it might include role conflict,

role overload or the role ambiguity that will going to affect the work stress within the organisation. The issue of role ambiguity arises when an individual within the organisation is not aware of what to do and how they have to perform their role, while role conflict occurs when employees in the organisation are confronted with expectations for different roles for example when two different role needs to be performed simultaneously and thus one role is preventing from performing in other role. Also, role overload deals with the situation when it becomes very difficult for the individual to fulfill his or her responsibility due to lack of time, energy or other resources. The presence of these factors causes discontentment among employees and hence results in work stress which affect the productivity and performance of employees.

Manager C pointed out that *“work stress has been a thing of great concern among the management employees and other related stakeholders of organisation these days.”* Further elaborating her point she stated that work stress is the result of variety of factors which includes perceived loss of job, job security, complexity of work, lack of autonomy given, lack of appropriate resources and work schedules such as working till late shifts or overtime result in work stress. While considering the consequences of such work stress within the organisation she pointed out that it may lead to low motivation levels and morale, decrease in performance, commitment towards the organisation, increased turnover rate, low job satisfaction and an increased degree of conflict within the organisation.

3.3.2.7 Practices to increase organisational commitment

Manager A while talking about the strategies that can be used to increase the organisational commitment among employees stated that *“by giving empowerment to employees which gives them authority to take decision related to their work increases their organisational commitment”*. It was suggested that organisational commitment among employees is higher when they are allowed to participate in decision making process and empowered enough to carry out their work. He further stated that providing employees with appropriate level of latitude, flexibility and empowerment take their decision always increases the chances that they will perform in way as desired from them thus bringing in additional initiative, ideas and energy to their jobs. This increased autonomy will result in strengthened organisational commitment.

Manager G pointed out on another practice that can be adopted in order to increase organisation commitment which is to maintain equity and fairness in organisation. *“By having equity and fairness at workplace will help in maintain balance between and within this bank and our employees.”* Thus the commitment towards the organisation is strengthened when employee perceive that there is fair, trusting and equitable environment within the organisation. He further added to her point that *“feedback is used here an important tool in increasing commitment level among our employees”*. Appropriate feedback defines the degree of information which is received by employees that provides them clarity on how they are performing. Thus such environment within the organisation promotes continuous improvement and constant communication between the employees and supervisor that leads to development of organisational commitment among the employees.

3.4 Summary

This chapter helped in analyzing the primary data collected through interview and survey approach. It was found that with respect to quantitative analysis, the importance of organisational commitment was highlighted which included that: increases strong and cohesive attitude among employees, bring them closer to organisation values, improves firm's financial performance, increases employees overall achievement, productivity and effectiveness and leads to formation of relatively stable attitude among employees and encourages good behavior. Further the factors such as congruency, interesting work, clarity of purpose, equity and fairness, feedback, empowerment, autonomy and career development were highlighted as the antecedents of organisational commitment. Affective, continuance and normative commitment had significant impact of employee's attitude towards the organisations. The survey also found that strategies that can significantly result in increasing organisational commitment included compliance, internationalization and identification, high commitment human resource management, participatory decision making, training and development, rewards, communication and information sharing, working in teams and job security. However there is always presence of certain factors which can result in decreasing employee's organisational commitment, this included external environment stressors, group stressors and organisational stressors.

DISCUSSION AND CONCLUSION

Introduction

This study aimed at understanding the concept of organisational commitment among the sales managers in public and private banks in India. The Indian banking system is characterised by highly competitive environment which has been resulting into high turnover rates and majorly among the sales personnels. Thus, ensuring organisational commitment among the employees has become cardinal for banking organisations. It enables banks to align the mission and vision of the organisation with that of employees and hence keep them motivated towards their work by reducing absenteeism and increasing their accountability towards the work. Further organisational commitment has become a crucial factor due to increased competition which has been causing trouble in form of high work pressure, poor work life balance and low level of job satisfaction which ultimately results towards lower commitment among banking sector employees.

While addressing the key areas such as importance of organisational commitment, factors affecting organisational commitment, different types of commitment among the sales managers and finally the impact of cultural difference and work stress on the organisational commitment of employees working in public and private sector banks of West Bengal this section of the study focuses on briefly concluding the entire study by highlighting the key findings of the primary and secondary research. It will also answer the objectives set initially in this study based on the result of analysis. Lastly, some major limitations of primary research will be discussed along with identifying the scope for the future.

Presently the Indian banking sector has been characterised by highly competitive environment while the sales team has been considered as backbone or a leading factor that enables profit making in any organisation. However these profits driven within the organisation are to a great extent contributed by the commitment level which is shown by the sales personnel. It is the organisational commitment among the employees that increases their propensity to achieve their professional and organisational goals. Along with this it helps them to align with the mission and vision of organisation with their own which ultimately helps them to remain motivated at work. Hence it

becomes crucial to understand the organisational commitment depicted by sales employees of banking sector, since they are one who interact with customer and affects the organisations profit.

The main objectives stated at the outset were:

1. To determine the importance of organisational commitment in the contemporary workplace, particularly in Indian public and private sector banks.
2. To measure the levels of organisational commitment of sales people in Indian public and private sector banks and the factors affecting them.
3. To determine the cultural differences between public and private banks and its impact on organisational commitment of the frontline sales managers.
4. To investigate the work related stress faced by the frontline sales managers in public and private banks, and its consequences on commitment.
5. To study the affective commitment, continuance commitment, and normative commitment and their level of influence on frontline sales managers with respect to public and private banks.
6. To recommend best practices to enhance organisational commitment of sales people in Indian public and private sector banks.

To address these objectives, the researchcer adopted both quantiative and qualitatve approaches. The primary study included the survey conducted with 200 front line sales employees and interview undertaken with 8 managers from 4 different public and private sector banks of West Bengal. This helped to derive information on various aspects of organisational commitment.

Key findings

The following section of the chaper will discuss the key findings that have been highlighted in study in detail. The section is divided in two parts where first part will discuss the findings of interview conducted with managers of public and private banks of West Bengal through an open-ended questionnaire, followed by the findings of survey conducted with 200 front line sales personnels through the help of a close ended questioannaire.

Qualitative analysis

Demographic findings

The demographic profile of managers who took part in interview pointed out that majority of them were male (62.5%) from the age group 26-30 years. Their educational background showed that majority of them had completed post graduation (37.5%) and most of them were married. Further their experience in sales in banking industry was inferred and majority of them had experience between 11-15 years (37.5%) and the income level for most of them was more than 80,000. Also 50% of the people with whom interview has been conducted were on managers position from more than 6 years. While half respondents were from public sector banks and half were from private sector bank.

Interview findings

In order to present the interview findings, thematic analysis approach was adopted. This approach helped to focus on systematically identifying, organising and offer insight into pattern of meaning across the data set. The section was divided into seven different themes which included: understanding organisational commitment, importance of organisational commitment, type of commitment towards organisation, factors affecting organisational commitment among employees, effect of culture on organisational commitment, factors contributing towards work stress and finally practices to increase organisational commitment.

The findings highlighted that the term 'organisational commitment' can be understood as individuals identification with organisation goals and values and their involvement in the organisation while also represented as the state of positive obligation to an organisation and also as the state of obligation which is primarily developed as the by-product of past actions taken within the organisation. Further the process also highlighted the importance of organisational commitment within the organisation. It was found that it is used as an important tool within the organisation since it is presumed to be a relatively stable employee attitude that can be used to have a reliable linkage between attitude and behaviour of employees. It was also found that employees who are committed will remain attached to the organisation, always try to perform better and will

also engage themselves in organisational citizenship behaviour. This also enables employees to understand the values and objectives of organisation while empowering them to serve common goals of organisation in most cohesive and strong manner.

Acceptance with respect to values of organisation brings the members of the organisation closer together as team which eventually helps in attracting and retaining very best individuals for the organisation. Further the interview process highlighted the type of commitment interviewee had towards the organisation. It was found that managers had both affective and continuance commitment towards bank they have been working for, where affective commitment can be understood as the employees emotional attachment with the organisation which affects their identification and involvement in the organisation. The factor that encourages such commitment is the fact that extent to which individual needs and expectations are matched by the actual experience they gain within the organisation. Moreover factors such as job challenge, role clarity, goal clarity, goal difficulty, receptiveness shown by management side, peer cohesion, equity, feedback, participation and dependability affects the affective commitment among the employees. Some interviewees had continuance commitment towards the organisation which arises when an individual is aware of cost associated with leaving the organisation.

The discussion carried ahead highlighted the factors that affect the organisational commitment among the employees. The factors that were recognised included role ambiguity, job control, job security, career advancement, performance appraisal, positive team experience and finally comes the management support and work environment. Further, some other factors included locus of control, age and tenure in organisation, task self efficacy, culture, job satisfaction and employee engagement affects the employee commitment towards the organisation. Further the cultural aspect was considered. it was found that good culture within the organisation and stated that supportive culture will facilitate work better, while poor work culture will hamper productivity as well as performance. Good work culture significantly amplifies the productivity, performance, branch wise, city wise and employee wise also. Further it has also been justified that with the healthy work culture in place motivation and commitment level of employees increases and boost their morale levels.

While discussing about the factors that contributes towards the work stress among the employees, it was found that when there is imbalance between the external demands and individual's abilities than there would be higher stress level will be experienced by employees, thus affecting the performance and efficiency of employees within the organisation. Further the factors that contributed towards increased stress included role conflict, role overload and role ambiguity. Other factors included perceived loss of job, job security, complexity of work, lack of autonomy given, lack of appropriate resources and work schedules such as working till late shifts or overtime can certainly result in work stress.

Finally the discussion was concluded by focusing on practices that help in increasing organisational commitment. It was found that by giving empowerment to employees which gives them authority to take decision related to their work increases their organisational commitment. It was also found that with appropriate level of latitude, flexibility and empowerment take their decision always increases the chances that they will perform in way as desired from them thus bringing in additional initiative, ideas and energy to their jobs.

Quantitative analysis

Demographic findings

The demographic profile of 200 front line sales employees pointed out that majority of participants who took part in survey were male (61%) and were in the age group of 31-35 years. While considering educational background of respondents it was found that majority of employees were post graduates while second highest number of employees were graduates. Further 55% of them were married and had 6-10 years of experience in sales in banking industry. Considering the income distribution of employees it was highlighted that majority of them were lying in income group of 60,001-80,000. Finally, half the respondents were from public sector banks and half were from private sector bank.

General background findings

The general background showed that majority of respondents were aware of term organisational commitment (98.5%). And 92% were in favour of fact that their organisation is working towards enhancement of organisational commitment among the employees. 96.5% were aware about the different types of organisational commitment which included affective, continuance and normative commitment. Also majority of them had affective commitment towards the organisation. The steps taken by organisation in order to increase the organisational commitment among employees included practices such as improving communication within organisation and information sharing, focusing on compliance, internalization and identification of employees, employed high commitment human resource management, training and development, using participatory decision making, rewards, encouraging working in teams and providing job security.

Inferential findings

Hypothesis 1: The first hypothesis focused on understanding the importance of organisational commitment in Indian public and private sector banks. In order to derive the results correlation and regression analysis was undertaken. Where the correlation results stated that all variables had significance value as .000 which is less than the significance level of study. Also each variable has Pearson coefficient value which was required to have moderate linkage between independent and dependent variable. Hence all the variables were further used while conducting the regression test. Further the according to regression results variables such as A2- Increases strong and cohesive attitude among employees, A3- Bring them closer to organisation values, A6- Improves firm's financial performance, A7- Increases employees overall achievement, productivity and effectiveness and A8- Leads to formation of relatively stable attitude among employees and encourages good behavior showed the importance of organisational commitment in Indian public and private sector bank. These variables thus represent the importance of organisational commitment among the sales employees of public and private banking sector. By making employees strong and cohesive and bringing them closer to organisation values, employees become even more empowered to serve towards the organisation. This makes them more emotionally engaged and productive while being more focused towards customers demand.

Hypothesis 2: The aim of second hypothesis was to highlight the antecedents of organisational commitment which means the factors that causes commitment to take place or occur. In order to derive the results correlation and regression analysis was undertaken. Where the correlation results stated that all variables had significance value as .000 which is less than the significance level of study. Also each variable has Pearson coefficient value which was required to have moderate linkage between independent and dependent variable. Hence all the variables were further used while conducting the regression test. Further the according to regression results variables such as B2 - Increases relationship between employee personal value and interest, B3 - Increases relationship between employee's abilities and organisational values, B4 - Makes employees more emotionally connected and committed towards organisation, B5 - Interesting work, B6 - Ability to hold people attention, B7 - Allows greater utilization of skills and knowledge, B10- Clear idea about intention, ideas, goals and plan of organisation, B13 - Clarity of purpose increases work group commitment and individual commitment, B15 - Help in maintaining balance within the organisation, B17 - Develop perception of fair, trusting and equitable environment, B18 – Feedback, B19 - Help them to assess job performance, B21 - Provides employees with liberty to take decision about work, B22 - Empowerment, autonomy and mutual understanding will encourage employees to focus more on job, B23 - Motivates employees to provide helping hand to co-workers, B25 – Autonomy, B27 - Provides freedom, independence and discretion, B28 - Increases employee satisfaction, B29 - Provides meaningful, embedding and sense of responsibility, B30 - Imparting knowledge regarding outcome of work and B32 - Helps them understand company values, represented the antecedents of organisational commitment among the employees were found significant. These antecedents highlight the situations that causes commitment to take place or occur majorly by producing psychological state which eventually leads to positive consequences for both individuals and sustainable development of organisation.

Hypothesis 3: The aim of third hypothesis was to understand the impact of affective, normative and continuance commitment on frontline sales manager's attitude towards the organisation. Again correlation and regression approach has been used to undertake the analysis. Where the correlation results stated that all variables had significance value as .000 which is less than the significance level of study. Also each variable has Pearson coefficient value which was required to have moderate linkage between independent and dependent variable. Hence all the variables were further used while conducting the regression test. Further according to regression results variables

such as C1 - Affective commitment, C2 - I would feel very happy to spend rest of my career in same organisation, C4 - I do not feel like part of family at present organisation, C5 - I do not feel emotionally attached to organisation. C6 - My organisation has great deal of personal meaning for me, C8 - Continuance commitment, C9 - I am aware about the cost associated with leaving the organisation, C11 - Normative commitment, C12 - I am staying in present organisation because my personal moral beliefs and C13 - I have feeling of reciprocation towards organisation, showed the impact of affective, normative and continuance commitment on frontline sales manager's attitude towards the organisation were found significant. Different types of commitment such as affective, normative and continuance positively affect the sales manager's attitude towards the organisation. In the presence of these forms of commitment an individual recognizes the relevance of business or organisation values which ultimately influences them to derive their identity from the organisation and thus they tend to act in manner which is beneficial from organisation perspective.

Hypothesis 4: The aim of the fourth objective was to understand the strategies that can certainly help in improving organisational commitment among the employees. Again correlation and regression approach has been used to undertake the analysis. Where the correlation results stated that all variables had significance value as .000 which is less than the significance level of study. Also each variable has Pearson coefficient value which was required to have moderate linkage between independent and dependent variable. Hence all the variables were further used while conducting the regression test. Further according to regression results variables such as D1- Compliance, internationalization and identification, D3 - Helps in finding values in organisation, D4 - Improves job satisfaction, D5 - Reduces turnover intention, D6 - Meets employee expectations, D7- High commitment human resource management, D11 - Participatory decision making, D12- Empowers employees to take decisions at their work level, D13 - Strengthens the relationship between supervisors and subordinates, D14- Increases feeling of responsibility among employees, D15- Greater opportunity in terms of decision latitude, challenge, responsibility and self-determination, D17- Increases skill and performance level of employees, D18- Positive impact on employee's perception of overall organisational environment, D20- Rewards, D21- Positively affects employee performance and willingness to stay in organisation, D23- Communication and information sharing, D24- Increases the feeling of being valued, D25- Helps in conveying symbolic message that they are being trusted, D26- Working in teams, D27- Improves employee's

productivity, D29- Job Security, showed how the organisational commitment can be increased among the employees of public and private sector banks. As found in the literature review, these strategies used for affecting organisational commitment among employees are very crucial for attaining competitive advantage. By adopting such strategies within the organisation employees will perform more consistently, take initiatives and more willingness to put themselves out for the growth of organisation.

Hypothesis 5: Finally the last hypothesis was directed towards testing the impact of work stress on organisational commitment. Again correlation and regression approach has been used to undertake the analysis. Where the correlation results stated that all variables had significance value as .000 which is less than the significance level of study. Also each variable has Pearson coefficient value which was required to have moderate linkage between independent and dependent variable. Hence all the variables were further used while conducting the regression test. Further according to regression results variables such as E2- Stressor in form of technological advancements, macroeconomic changes and intense market competition, E3- Stressor in form of societal changes, events related to family and relocation, economic and financial condition adversely affects employees, E6- Group stressors, E7- Lack of group cohesiveness, E8- Lack of social support, E10- Organisational stressors, E11- Insensitive boss, E12- Unpleasant co-workers, E14- Task that needs to be completed with very less resources, E15- Poor office design, general work environment, poor lighting, loud noise, improper furniture, dirty and smelly environment can cause stress, E16- Higher targets, E17- Technical or system issues, E18- Lower salary, E19- Improper work life balance, showed the impact of work stress on organisational commitment among employees were found significant. Further the following variables showed factors that can lead to work stress within the organisation and hence effect the employees by having ill effects such as depression, insomnia, short term memory loss, high blood pressure, fatigue, etc., making employee retention and provision of a positive work environment a real challenge for the banking industry.

Conclusion

The following section will focus on providing answers to research objectives based on the study conducted above.

I) What is the importance of organisational commitment in the contemporary workplace, particularly in Indian public and private sector banks?

In the present day working environment, organisational commitment has been the primary focus of managers as well as the human resource department and hence has emerged as an important indicator of employee retention. It affects employees' engagement in the organisation and eventually contributes towards their longevity in the company. This is because committed employees feel that their organisation is supporting their psychological needs of feeling safe and supported. Further committed employees have a greater sense of purpose that could direct them towards achievement of organisational goals and objectives. Also employees who are more committed towards organisation will be more emotionally engaged, productive and more customer focused. While the high level of organisational commitment is also associated with superior financial performance in organisations, which can be depicted by an increase in operating and net profit margins. Hence it is organisational commitment which determines the success within the organisation, since it increases employees' overall achievement, productivity, and effectiveness.

II) Defining the level of commitment of sales people Indian public and private sector banks and the factors affecting them?

Sales teams have been consistently recognized as a leading factor enabling profit-making in a company. These profits are driven to a great extent by the commitment level exhibited by the sales personnel. When the commitment level of sales personnel is compromised, it becomes difficult for organisation to achieve its financial goals. Non-committed employees will not undertake efforts in building a relationship with the company's customers which will eventually negatively affect the profitability of the organisation. It also affects employees' job satisfaction and reduces their intention to leave the organisation. In the banking industry having well trained salespeople who

have appropriate knowledge about their customers and industries act as a valuable resource for business. Hence it can be stated that organisational commitment on part of sales force will be imperative in delivering the appropriate service quality. Thus, building of organisational commitment among the sales personal have become a paramount goal that every organisation is trying to address.

The review of literature showed that the factors that result in increasing organisational commitment among salespeople included congruency that shows the type of agreement which exist between an employee's personal values and interest and those relating to organisation, interesting work since work is an important factor which has ability to hold people. Various factors related to work such as job challenge, skill variety, task significance and the degree of autonomy helps in increasing the organisational commitment among the salespeople. Another factor included is clarity of purpose this means that when employees have clear idea about intentions, ideas, goals, plans of organisation and allows them to be well informed, ask questions, share information and provide them with clear sense of direction, their commitment levels rise. Another factor is equality and fairness which is responsible for giving rise to affective commitment among employees since it helps in developing the perception of fair, trust and equitable environment. Another major factor is feedback which contributes in increasing organisational commitment among employees by providing them with appropriate information through which they can assess their job performance. Other factors that affect organisational commitment among the sales personnel includes career advancement, organisational rewards which might include monetary and non-monetary benefits as well, supervisor support, work family support, job condition, role ambiguity and positive team experience affects the organisational commitment.

III) Does the cultural difference between the public and private banks impact organisational commitment among the frontline sales managers?

Culture can be understood as an entity that adds to any organisation as whole. There are various other organisational factors as well but the culture within the organisation responds to member's basic needs. Organisational culture consist of three layers which includes material layer. The following layer relates to physical appearance of workplace, second layer is organisational system

culture which deals with regulations and practices and finally comes the central layer that deals with organisational philosophy, management policies and tactics and approach and pursuit. Organisational culture has significant direct and indirect impact on the organisational commitment of employees. The following phenomena happens when personal values and beliefs of a person becomes identical and aligned towards the organisation. For an organisation to provide good working environment to its employees for this organisation need to focus on improving its cultural dimension like focusing on improving employee involvement and participation of employees, improving the communication system, appreciation and training and development could be some ways to improve the organisational culture. The organisational culture of any bank is majorly based on its values, attitude and beliefs. Further in order to develop the organisation culture communication is an essential key that can help people to resolve the rumors. Moreover use of weekly e-mails or cooperate meeting will allow the senior management to set the stage for the potential upcoming changes. Along with this dealing with other concerns like allowances, potential restructuring and its impact on employees and customers and other interested parties is also very significant. Another aspect which is generally overlooked but needs significant attention is combination of culture of two different departments in banking sector. Moreover it is organisational culture and organisational commitment that together affects the employee performance and their job satisfaction. Thus solving the issues related to human resource, it will act as the force behind the company's operation and sustainability.

IV) To understand the term work stress and faced by frontline sales managers in public and private banks and what are its consequences for organisational commitment?

The Indian banking sector is the barometer of its financial system, however the sector in last few years have witness various transformations, consolidation and outsourcing which has significantly affected the bank employees and their stress levels. Where the term stress can be understood as threat to an individual's physiological and physiological integrity that have ultimate effect on behavioral responses of people. While the term work stress can be understood as a situation when there is imbalance between the external demands and individual's abilities than there would be

higher stress level will be experienced by employees. Considering the Indian banking sector it has been going through various demanding situations in terms of narrow spreads, new banking products and services, mergers and acquisitions etc. which has made it significantly important to adopt new technology. All this topped by increased workload beyond an individual capacity and any type of ambiguity in defining duties and responsibilities ultimately lead to increased stress among employees. Further the stress faced by employees of banking sector can be attributed to three different stressors which includes external environment stressor. The external environment stressor refers to the forces which are outside the organisation and have significant impact on employees stress levels. These factors may include societal changes, events related to family and relocation, economic, financial condition and in some cases race, class, residential or community conditions. Next comes the organisational stressor that can also act as the source of stress among the employees. This includes factors such as insensitive boss, unpleasant co-workers, and work overload and need to complete task with very limited resources could cause stress among workers. And finally comes the group stressor which may include factors such as lack of group cohesiveness, lack of social support and finally it can be intra-individual, interpersonal and inter group conflict. However all these form of stressors that eventually results in work stress in organisation have significant impact on employee's organisational commitment as well. It has been found that factors such as excessive work load, risky work, relationship issue with colleagues and a person's inability to manage family along with work causes social problems, dissatisfaction among employees and thus eventually decreases their level of commitment with respect to work and organisation.

V) What is affective, continuance and normative commitment and how does it influences frontline sales managers of public and private banks?

As suggested by review of literature the employees commitment towards the organisation they are working for can be of two types which includes affective commitment, continuance commitment and normative commitment. Where affective commitment is one which is based on intrinsic motivation rather than on extrinsic motivation and hence is one of the most powerful form of motivation. Such type of commitment mainly develops when an individual recognizes the

relevance of business or organisation values which ultimately influences them to derive their identity from the organisation. There may be several factors which are responsible in forming affective commitment. This may include organisational characteristics, personal characteristics and job characteristics. While the continuance commitment on another hand refers to the employees' awareness of the costs associated with leaving the organisation. Such type of commitment develops when an employee feels that they stand to lose investments if they leave the organisation. The 'investment' can be related to physical, cognitive, emotional, financial, and social benefits. Another branch of classification of investment includes pay benefits, job security, retirement money and the non-financial investments like status and friendship with colleagues. And finally comes the normative commitment which is the type of obligation that arises due to an employee's personal moral beliefs. This type of commitment arises when employees internalize norms of organisation through socialization, receive benefits which will induce the feeling of reciprocation.

VI) What are the best practices that can be used to enhance the organisational commitment among the sales people of Indian public and private sector banks?

As discussed above organizational commitment is very crucial for all the organisations and hence it is required that organisations should undertake certain practices and strategies which can enhance organisational commitment among the employees. An organisation in this respect can adopt various strategies which includes using participatory decision-making where participatory decision making refers to empowering the employees to personally make decisions at their level of work or the overall organisation. Using participatory decision making, an organisation can influence the commitment of its employees by increasing their feeling of responsibility. Another strategy that can be applied includes training and development where focus is on providing training to employees helps to increase their skill and performance levels, which has a positive impact on employees' perception of overall organisational environment, thus strengthening the bond between the company and employee. Then comes making use of rewards in order to increase commitment among the employees like the fair payments made within the organisation affects employees' performance as well as their willingness to stay in organisation. Hence organisations are required

to design better reward strategies in order to enhance their commitment towards the organisation. Then comes communication and information sharing as another major tool that organisations can use. An organisation that follows the environment of effective communication increases the feeling among employees of them being valued. Open communication about topics like financial performance of firm, their strategy, operational measures adopted will be helpful in conveying symbolic message among employees that they are trusted. Also working in teams can prove to be helpful as well. Since it will have direct impact on productivity of employees and their contribution towards the organisation. Finally it was job security that was recognized as a tool to increase the employee's organisational commitment.

Recommendations

The following study helped in understanding the term organisational commitment among the sales employees of public and private sector banks of West Bengal. This section of the study helps in suggesting some of the practices based on the analysis conducted in the above section. This would help to raise the opportunity for increasing the organisational commitment among the employees of public and private sector banks of West Bengal.

- Every individual working within the organisation is different and hence their would be different factors which will be affecting their commitment towards the organisations for some it might be role autonomy that will work, for some it could be rewards that could increase their commitment towards the organisation and while for some it could be proper communication about goals and values of firm which will affect their commitment level. Hence a timely survey should be conducted within the organisation to recognise the factors which is causing trouble to employees and thus could probably lead to decreased commitment on their part. So that with this timely identification of factors causing problems, managers could focus on finading solutions to them and hence retaining their employees by increasing their commitment towards the organisation.
- Further the proper flow of information within the organisation at every level should be followed. Employees who are aware of what is happening in organisation will be more

committed to organisation since it will increase the feeling that they are treated as important part and component of organisation. Hence a proper and a well defined procedure of information flow should be followed in organisation.

- Moreover every employee has different type of commitment towards the organisation like some might have affective commitment or some may have continuance and normative commitment towards the organisation. Managers should focus on understanding the type of commitment employees have towards the organisation and then should try to fill in gap in order to develop the affective commitment towards the organisation.
- As suggested above there could be different strategies which can be adopted to increase organisational commitment among the employees such as participatory decision making, training and development, rewards, communication and information sharing, working in teams and job security. However they need to be reviewed timely again and again. And the new combination of strategies need to be adopted as per the changes that have occurred in organisational working structure. Further to know about the success rate of strategy being employed small surveys can be conducted that can precisely tell how a particular activity has affected an individual commitment towards the organisation.
- Further considering the present business environment, organisations can take more of formal stand on issue of organisational commitment by developing a committee within the organization that is directed towards taking care of following problem. Further the committee can actually arrange formal training sessions where employees can be trained on recognizing the factors that are causing trouble for them within the organisation and hence affecting their commitment towards the organisation. Post determining these factors, possible solutions can be suggested so that the developing non commitment attitude towards the organisation does not change into turnover intention.

Limitations of the study

Though the study fulfilled the purpose of the study, there are certain limitations in this study which could have been improved in further study.

- The major focus of the study has been on the banking sector of West Bengal. Thus the results so determined cannot be applied to other sectors of economy.
- Further very small number of respondents have been used to conduct survey analysis which included 200 front line sales employees.

The study though identified the concept of organisational commitment among sales managers in public and private banks in India but still, there is a certain shortcoming of the study. For quantitative analysis, the convenience sampling method is used as the researcher had limited resources available in form of time and money, but this sampling method reduces the scope of research by limiting the study to accessible respondents thus, generalization of the results and inclusion of more randomness is reduced. Further due to a lack of resources purposive sampling is used for qualitative analysis but this sampling method tends to induce human-based biasness as randomness from the study is excluded. The study is targeted at India, but the focus has been kept to public and private sector banks of West Bengal only and even the size has been 200 employees for quantitative and 8 for qualitative. This less sample reduced the scope of this study as the sample size prevents the generalization of results for all the employees working in the banking industry and thus narrows down the implication of analysis. Therefore, although including the relationship between variables, the study's shortcomings are the sampling procedure, restricted research area, and less sample size.

Suggestions for future research

Based on the limitations stated above, the study can be conducted in future which could include understanding of organisational commitment in other sectors as well and the factors that have been affecting organisational commitment in other sectors. Further in order to make the study more resourceful a comparative analysis could be done where comparison between different sectors can be shown. Also the number of respondents can also be increased in order to get results which more representative of employees thought process.

Further due to a lack of resources and time, the study's scope has been narrowed by limiting its sampling strategy and analytical procedures, thus future studies could focus on what factors affect the organisational commitment among sales managers in public and private banks in India. Further, the study could focus on how to lessen the cultural differences between public and private banks. Even studies could work on how to reduce work-related stress faced by frontline sales managers in public and private banks.

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LIST OF FIGURES

Figure 1-1: Antecedents of organisational commitment	40
Figure 1-2: Structure of the Indian Banking System	52
Figure 1-3: Total Banking Sector Assests (US\$ billion)	52
Figure 3-1: Demographic profile	111
Figure 3-2: Demographic profile of respondents.....	112
Figure 3-3: Background analysis of respondents.....	114
Figure 3-4:: Methods of increasing organisational commitment.....	115
Figure 3-5: Factors affecting organizatiomnal commitment	116
Figure 3-6: Demographic profile of interviewees.....	13737
Figure 3-7: Demographic profile of interviewees.....	13838

LIST OF TABLES

Table 1-1: Systematic review for Affective Commitment	27
Table 1-2: Continuance commitment systematic review	34
Table 1-3: Normative Commitment systematic review	37
Table 1-4: Systematic review for organisational commitment private sector banks	67
Table 1-5: Systematic review of organisational commitment for public sector banks	72
Table 1-6: Systematic review of cultural dimension of organisational commitment on public sector banks	76
Table 1-7: Systematic review of cultural dimension of organisational commitment on private sector banks	81
Table 1-8: Systematic review of affective, continuance, and normative commitment on public sector banks	85
Table 1-9: Systematic review of affective, continuance, and normative commitment on private sector banks	88
Table 3-1: Correlation results of hypothesis 1	118
Table 3-2: Regression analysis of hypothesis 1	1119
Table 3-3: Correlation of hypothesis 2	121
Table 3-4: Regression of hypothesis 2	123
Table 3-5: Correlation of hypothesis 3	126
Table 3-6: Regression of hypothesis 3	12828
Table 3-7: Correlation of hypothesis 4	12929
Table 3-8: Regression of hypothesis 4	13131
Table 3-9: Correlation of hypothesis 5	13333
Table 3-10: Regression of hypothesis 5	13535

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APPENDIX A

Survey Questionnaire

Section A: Demographic

1. Gender
 - Male
 - Female
 - Not prefer to say
2. Age
 - 18-25 years
 - 26-30 years
 - 31-35 years
 - 36-40 years
 - More than 40 years
3. Educational qualification
 - Graduate
 - Post graduate
 - PHD
 - Diploma
 - Others
4. Marital status
 - Married
 - Single
 - Divorced
5. Experience in sales in banking industry
 - At least 5 years
 - 6-10 years
 - 11-15 years
 - More than 15 years

6. Monthly Income

- 20,000 – 40,000
- 40,001 – 60,000
- 60,001 – 80,000
- More than 80,000

7. Position working at

- Administrative officer
- Supervisory
- Executive
- Manager
- Senior manager
- Sales executive
- Branch manager

8. Being on manager position

- At least 2 years
- 3 - 4 years
- 5 – 6 years
- 7 – 8 years
- 9 – 10 years
- More than 10 years

9. Working in which sector bank

- Public bank
- Private bank

Section B: General Background

10. Are you aware of concept of organisational commitment?

- Yes
- No

11. Does your organisation works towards increasing commitment among employees?

- Yes
- No
- No opinion

12. What are the major steps that your organisation has taken in order to increase employee commitment level? (underline all appropriate)

- Improving communication within organisation and information sharing
- Focusing on compliance, internalization and identification of employees
- Employed high commitment human resource management
- Training and development
- Using participatory decision making
- Rewards
- Encouraging working in teams
- Providing job security

13. Are you aware of different types of organisation commitment such as affective, normative, continuance?

- Yes
- No

14. What kind of commitment do you feel towards your organisation?

- Affective commitment
- Continuance commitment
- Normative commitment

15. Which factor according to you majorly affects the organisational commitment?

- Organisational rewards
- Supervisor support
- Career development
- Work family support
- Job condition
- Role ambiguity

- Positive team experience

Section C: Inferential analysis

16. Do you think organisational commitment among employees is crucial for public and private sector banks?

- Strongly disagree
- Disagree
- No opinion
- Agree
- Strongly agree

Statement	SD	D	NNo	A	SA
Makes employees more empowered to serve goal of organisation.					
Increases strong and cohesive attitude among employees.					
Bring them closer to organisation values.					
Leads to performance improvement.					
Makes employees more emotionally engaged, productive and more focused.					
Improves firm's financial performance.					
Increases employees overall achievement, productivity and effectiveness.					
Leads to formation of relatively stable attitude among employees and encourages good behavior.					

17. Do you think following factors acts as antecedents of organisational commitment?

- Strongly disagree
- Disagree
- No opinion
- Agree
- Strongly agree

Statement	SD	D	N	A	SA
Congruency					
Increases relationship between employee personal value and interest.					
Increases relationship between employee's abilities and organisational values.					
Makes employees more emotionally connected and committed towards organisation.					
Interesting work					
Ability to hold people attention.					
Allows greater utilization of skills and knowledge.					
Increases employee's commitment towards organisation, job and one's career.					
Clarity of purpose					
Clear idea about intention, ideas, goals and plan of organisation.					
Makes employees more informed and provides clear sense of direction.					
Proper explanation of new policies will automatically witness higher organisational commitment.					
Clarity of purpose increases work group commitment and individual commitment.					
Equity and fairness					
Help in maintaining balance within the organisation.					
Have positive affect on affective commitment.					
Develop perception of fair, trusting and equitable environment.					
Feedback					
Help them to assess job performance.					
Leads to constant improvement and communication.					

Empowerment					
Provides employees with liberty to take decision about work.					
Empowerment, autonomy and mutual understanding will encourage employees to focus more on job.					
Motivates employees to provide helping hand o co-workers.					
Provides latitude and flexibility in work performance.					
Autonomy					
Provides freedom, independence and discretion.					
Increases employee satisfaction.					
Provides meaningful, embedding and sense of responsibility.					
Imparting knowledge regarding outcome of work.					
Career advancements					
Helps them understand company values.					
Helps in assessment of employee's skills and potential and designing work responsibility.					
Helps in refining employee acumen thus increases job satisfaction.					

18. Do you think affective, continuance and normative commitment influences frontline sales managers of public and private banks?

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

Statement	SD	D	N	A	SA
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Affective commitment					
I would feel very happy to spend rest of my career in same organisation.					
I feel as if organisation problems are my own.					
I do not feel like part of family at present organisation.					
I do not feel emotionally attached to organisation.					
My organisation has great deal of personal meaning for me.					
I do not feel sense of belonging in organisation.					
Continuance commitment					
I am aware about the cost associated with leaving the organisation.					
Staying in organisation is matter of necessity as much as desire.					
Normative commitment					
I am staying in present organisation because my personal moral beliefs.					
I have feeling of reciprocation towards organisation.					

19. Do you think following strategies helps in improving organisational commitment among employees?

- Strongly disagree
- Disagree
- No opinion
- Agree
- Strongly agree

Statement	SD	D	N	A	SA
Compliance, internationalization and identification					
Accepts the influence from others.					
Helps in finding values in organisation.					
Improves job satisfaction.					
Reduces turnover intention.					
Meets employee expectations.					
High commitment human resource management					
Increases employee's efficiency by providing employees with situations where they feel highly involved.					
Increases consistency.					
Increases initiatives and willingness among employees.					
Participatory decision making					
Empowers employees to take decisions at their work level.					
Strengthens the relationship between supervisors and subordinates.					
Increases feeling of responsibility among employees.					
Greater opportunity in terms of decision latitude, challenge, responsibility and self-determination.					
Training and development					
Increases skill and performance level of employees.					
Positive impact on employee's perception of overall organisational environment.					
Shows organisation level of concern for employees thus increases their identification.					
Rewards					

Positively affects employee performance and willingness to stay in organisation.					
Employees feel that their capabilities, efforts and performance is being recognized.					
Communication and information sharing					
Increases the feeling of being valued.					
Helps in conveying symbolic message that they are being trusted.					
Working in teams					
Improves employee's productivity.					
Forms the foundation of effective management.					
Job Security					

20. Do you think work stress caused by factors such as external environment stressors, organisational stressors and group stressors affects the organisational commitment of employees in banking industry?

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

Statement	SD	D	N	A	SA
External environment stressors					
Stressor in form of technological advancements, macroeconomic changes and intense market competition.					
Stressor in form of societal changes, events related to family and relocation, economic and financial condition adversely affects employees.					
Fast pace of change with respect to social and technical changes affects lifestyle.					

Modern living that has affected personal wellness aspect.					
Group stressors					
Lack of group cohesiveness.					
Lack of social support.					
Intra-individual, interpersonal and inter group conflicts.					
Organisational stressors					
Insensitive boss.					
Unpleasant co-workers.					
Work load					
Task that needs to be completed with very less resources.					
Poor office design, general work environment, poor lighting, loud noise, improper furniture, dirty and smelly environment can cause stress.					
Higher targets.					
Technical or system issues.					
Lower salary.					
Improper work life balance.					

APPENDIX B

Interview questions

Section A: Demographic profile

21. Gender

- Male
- Female
- Not prefer to say

22. Age

- 18-25 years
- 26-30 years
- 31-35 years
- 36-40 years
- More than 40 years

23. Educational qualification

- Graduate
- Post graduate
- PHD
- Others

24. Marital status

- Married
- Single
- Divorced

25. Experience in sales in banking industry

- At least 5 years
- 6-10 years

- 11-15 years
- More than 15 years

26. Monthly Income

- 20,000 – 40,000
- 40,001 – 60,000
- 60,001 – 80,000
- More than 80,000

27. Being on manager position

- At least 2 years
- 3 - 4 years
- 5 – 6 years
- More than 6 years

28. Working in which sector bank

- Public bank
- Private bank

Section B: Interview analysis

1. What according to you organisational commitment is?
2. Why do you think organisational commitment among employees is important for an organisation?
3. What kind of commitment do you have towards your organisation?
4. What according to you are major factors that affects the organisational commitment among employees?
5. Do you think cultural difference among the public and private banks affects the organisational commitment? If yes then explain.
6. Do you face work stress within the organisation? And if yes then what factors are contributing towards work stress?
7. What according to you are major practices that can be adopted within the organisation to increase organisational commitment among the employees?