

## *APPENDICES*

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**APPENDIX  
QUESTIONNAIRE**

**A STUDY ON PERCEIVED STRESS, ORGANISATIONAL COMMITMENT AND JOB  
SATISFACTION AMONG THE EMPLOYEES OF SELECT PUBLIC SECTOR BANKS  
IN COIMBATORE DISTRICT**

**I. DEMOGRAPHIC VARIABLES**

<b>1.1</b>	Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female		
<b>1.2</b>	Age	<input type="checkbox"/> 20-30	<input type="checkbox"/> 30-40	<input type="checkbox"/> 40-50	<input type="checkbox"/> 50-60
<b>1.3</b>	Educational Qualification	<input type="checkbox"/> Graduates	<input type="checkbox"/> post graduates	<input type="checkbox"/> diploma Holders	<input type="checkbox"/> others
<b>1.4</b>	Designation				
<b>1.5</b>	Marital status	<input type="checkbox"/> Married	<input type="checkbox"/> unmarried		
<b>1.6</b>	Please mention your monthly income.				
	<input type="checkbox"/> below Rs.10000	<input type="checkbox"/> above Rs.10,000 - Rs.20,000			
	<input type="checkbox"/> above Rs.20,000 - Rs.30,000	<input type="checkbox"/> above Rs.30,000			
<b>1.7</b>	How long you are working in this Company?				
	<input type="checkbox"/> Less than 1 year	<input type="checkbox"/> 1-2 years	<input type="checkbox"/> 2-3 years	<input type="checkbox"/> More than 3 years	

**II. PERCEIVED STRESS**

The questions in this scale ask you about your feelings and thoughts **during the last month**. In each case, you will be asked to indicate by circling how often you felt or thought a certain way.

<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Never</b>	<b>Almost Never</b>	<b>Sometimes</b>	<b>Fairly Often</b>	<b>Very Often</b>

		<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>2.1</b>	In the last month, how often have you been upset because of something that happened unexpectedly?					
<b>2.2</b>	In the last month, how often have you felt that you were unable to control the important things in your life?					
<b>2.3</b>	In the last month, how often have you felt nervous and “stressed”?					
<b>2.4</b>	In the last month, how often have you felt confident about your ability to handle your personal problems?					

2.5	In the last month, how often have you felt that things were going your way?					
2.6	In the last month, how often have you found that you could not cope with all the things that you had to do?					
2.7	In the last month, how often have you been able to control irritations in your life?					
2.8	In the last month, how often have you felt that you were on top of things?					
2.9	In the last month, how often have you been angered because of things that were outside of your control?					
2.10	In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?					

### III. ORGANISATIONAL COMMITMENT

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Strongly Disagree	Disagree	Neither Disagree Nor Agree	Agree	Strongly Agree

	<b>On my Present job</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b><u>Affective Organizational Commitment Scale</u></b>						
3.1	I would be very happy to spend the rest of my career with this organization.					
3.2	I enjoy discussing my organization with people outside it.					
3.3	I really feel as if this organization's problems are my own.					
3.4	I think that I could easily become as attached to another organization as I am to this one					
3.5	I do not feel like 'part of the family' in my organization.					
3.6	I do not feel 'emotionally attached' to this organization.					
3.7	This organization has a great deal of personal meaning for me.					
3.8	I do not feel a strong sense of belonging to my organization					

<b><u>Continuance Organizational Commitment Scale</u></b>					
<b>3.9</b>	I am not afraid of what might happen if I quit my job without having another one lined up.				
<b>3.10</b>	It would be very hard for me to leave my organization right now, even if I wanted to.				
<b>3.11</b>	Too much in my life would be disrupted if I decided I wanted to leave my organization now.				
<b>3.12</b>	It wouldn't be too costly for me to leave my organization now.				
<b>3.13</b>	Right now, staying with my organization is a matter of necessity as much as desire				
<b>3.14</b>	I feel I have too few options to consider leaving this organization.				
<b>3.15</b>	One of the few serious consequences of leaving this organization would be the scarcity of available alternatives.				
<b>3.16</b>	One of the major reasons I continue to work for this organization is that leaving would require considerable sacrifice. Another organization may not match the overall benefits I have here.				
<b><u>Normative Organizational Commitment Scale</u></b>					
<b>3.17</b>	I think that people these days move from company to company too often.				
<b>3.18</b>	I do not believe that a person must always be loyal to his or her organization.				
<b>3.19</b>	Jumping from organization to organization does not seem at all unethical to me.				
<b>3.20</b>	One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain.				
<b>3.21</b>	If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization.				
<b>3.22</b>	I was taught to believe in the value of remaining loyal to one organization.				
<b>3.23</b>	Things were better in the days when people stayed with one organization for most of their career				
<b>3.24</b>	I do not think that wanting to be a 'company man' or 'company woman' is sensible anymore.				

#### IV. JOB SATISFACTION

**Ask yourself** How Satisfied am I this aspect of my job?

**Very Dissatisfied means** I am very dissatisfied with this aspect of my job.

**Dissatisfied** means I am dissatisfied with this aspect of my job.

**N** means I can't decide whether I am satisfied or not with this aspect of my job.

**Satisfied** means I am satisfied with this aspect of my job.

**Very satisfied** means I am satisfied with this aspect of my job.

	<b>On my Present job this is how I feel about...</b>	<b>Very Dissatisfied</b>	<b>Dissatisfied</b>	<b>N</b>	<b>Satisfied</b>	<b>Very Satisfied</b>
<b>4.1</b>	Being able to keep busy all the time					
<b>4.2</b>	The Chance to work alone on the job					
<b>4.3</b>	The chance to do different things from time to time					
<b>4.4</b>	The chance to be somebody in the community					
<b>4.5</b>	The way my boss Handles his/her workers					
<b>4.6</b>	The Competence of my supervisor in making decisions					
<b>4.7</b>	Being able to do things that don't go against my conscience					
<b>4.8</b>	The way my job provides for steady employment					
<b>4.9</b>	My pay and the amount of work I do					
<b>4.10</b>	The chances for advancement on this job					
<b>4.11</b>	The chance to do something that makes use of my abilities					
<b>4.12</b>	The way company policies are put into practice					
<b>4.13</b>	My pay and the amount of work I do					
<b>4.14</b>	The chance for advancement on this job					
<b>4.15</b>	The freedom to use my own judgment					
<b>4.16</b>	The chance to try my own methods of doing the job					
<b>4.17</b>	The working conditions					
<b>4.18</b>	The way my coworker get along with each other					
<b>4.19</b>	The praise I get for doing a good job					
<b>4.20</b>	The feeling of accomplishment I get from the job					

# **JOB SATISFACTION AND JOB COMMITMENT AMONG EMPLOYEES WORKING IN SELECTED PUBLIC SECTOR BANKS IN COIMBATORE**

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## **ABSTRACT**

*The term 'job satisfaction' came in vogue in 1935 with the publishing of a book "job satisfaction" by Hoppock<sup>1</sup>. He was the first industrial psychologist to provide the concept of job satisfaction. Meyer and Allen (1991) describe behavioral commitment as a form of commitment that is very elusive and beyond conscious recognition. It relates to the process of becoming locked into an organization and how employees deal with this. The unique aspect of this study is that the researcher made an attempt to identify what are the factors leading to job dissatisfaction and also whether there is lack of affective commitment, continuance commitment and normative commitment that can influence in their job of employees working in select public sector banks in Coimbatore. Opinion survey method was used to collect data from 122 respondents. Stratified random sampling technique was used. Relevant statistical techniques like percentage analysis and weighted mean are used for the study. It is observed from the study that majority of the employees working in select public sector banks were found to be happy and satisfied with their job which also can influence their commitment level in their institutional settings.*

**Key words:** Job satisfaction, affective commitment, continuance commitment, normative commitment.

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## **1. INTRODUCTION: JOB SATISFACTION AND JOB COMMITMENT**

Job Satisfaction expresses the amount of agreement between one's expectations of the job and the rewards that the job provides. The term 'Job Satisfaction' came in vogue in 1935 with the publishing of a book "Job Satisfaction" by Hoppock<sup>1</sup>. He defined it as "any combination of psychological, physiological and environmental circumstances that cause a person truthfully to say I am satisfied with the job." Misra and Srivastava<sup>2</sup> opines that, "Job satisfaction or

dissatisfaction is the result of various factors which are related to present job situations. These various factors are opportunities for career advancement, amount of tension at work, work involvement, relations with colleagues and supervisors, due recognition of merit, sufficient emoluments and good working conditions, grievances removal, feeling of fatigue and loneliness and prestige of the organization”. Meyer and Allen’s model assumed organizational commitment encompassed three conceptually and empirically distinct dimensions, labeled affective, continuance, and normative commitment. (Meyer, John P, Natalie J, & Allen, 1991)<sup>3</sup>. The differences between these dimensions (or components) were relatively straightforward, holding “employees with a strong affective commitment remain with [an] organization because they want to, those with a strong continuance commitment remain because they need to, and those with a strong normative commitment remain because they feel they ought to do so” (Meyer et al. 1993, p. 539)<sup>4</sup>.

## 2. OVERVIEW OF BANKING SECTOR

The tremendous growth in the banking sector during the last six and half decades is appreciable. The number of commercial bank branches has increased from less than 100 in 1947 to around 8,000 in 1969 to 87,152. The average population per bank credit delivery outlet works out to around 5,000. Thus, there is a banking outfit (commercial or co-operative) for about every 5,000 persons in India. Scheduled Commercial Banks in India are categorized in five different groups according to their ownership and/or nature of operation. These bank groups are (i) State Bank of India and its associates, (ii) Nationalised Banks, (iii) Regional Rural Banks, (iv) Foreign Banks and (v) Other Indian Scheduled Commercial Banks (in the private sector). All Scheduled Banks comprise Schedule Commercial and Scheduled Co-operative Banks. Scheduled Cooperative banks consist of Scheduled State Co-operative Banks and Scheduled Urban Cooperative Banks. Public Sector Banks (PSBs) are banks where a majority stake (i.e. more than 50%) is held by a government. The shares of these banks are listed on stock exchanges.

## 3. LITERATURE REVIEW

Saari and Judge (2004) in their study entitled “Employee Attitudes and Job Satisfaction” identified three major gaps between HR practice and the scientific research in the area of employee attitudes in general and the most focal employee attitude in particular—job satisfaction: (1) the causes of employee attitudes, (2) the results of positive or negative job satisfaction, and (3) how to measure and influence employee attitudes. Suggestions for practitioners are provided on how to close the gaps in knowledge and for evaluating implemented practices.

Anu Singh Lather *et al.* (2005) in their study entitled “Motivation and Job Satisfaction, A Study of Associates of Public and Private Sector Institutions” founded a significant positive correlation between the job satisfaction and need for autonomy and self actualization of top level managers. The significant positive correlation was found between the job satisfaction and need for self-control, monetary gains and social affiliation and conformity of middle level managers. Significant negative correlation was found between job satisfaction and need for non financial gains of middle level managers. There was a significant positive correlation between job satisfaction and need for self control of supervisors and significant positive correlation between job satisfaction and need for self control and personal growth in workers. Regression was applied to find the effect of various needs on job satisfaction at different levels. The results show that need for autonomy and self actualization is a significant positive predictor of job satisfaction for top level managers.

Rothner *et al.* (2005) in their study entitled “Psychological Well-being and Job Satisfaction of Employees in a Financial Institution” determine the relationship between psychological wellbeing (i.e. self-efficacy, positive and negative affect, and sense of coherence) and job satisfaction of employees in a financial institution. An availability sample (N = 117) was taken from employees from different levels in a financial institution. The results showed acceptable internal consistencies for all the constructs. Product-moment correlation coefficients showed significant positive correlations between self-efficacy, positive affect, sense of coherence and job satisfaction and significantly negative correlations between negative affect, self-efficacy, positive affect and sense of coherence.

Best (1994) indicates that organisational commitment as a behaviour is evident when “committed individuals enact specific behaviours due to the belief that it is [sic] morally correct rather than personally beneficial”.

Reichers (1985: 468) is of the opinion that “organisational commitment as behaviour is visible when organisational members are committed to existing groups within the organisation”. Therefore, organisational commitment is a state of being in which organisational members are bound by their actions and beliefs that sustain their activities and their own involvement in the organisation

Indridason, T. and Wang, C. L., (2008) observed that if employees are made part of the organizational decision making process, their commitment levels would increase. Moreover, commitment has been proved to be an effective predictor of job performance and citizenship behavior. Creating organizational commitment involves interaction, educational awareness, and cooperation-raising programs for the people and rewarding system in the organizations

### **3.1. Statement of the problem**

Many researchers have conducted the study to examine the Job satisfaction leading to organizational commitment in various sectors, however, the researcher made a novel attempt considering select public sector bank employees to understand the factual. The unique aspect of this study is that the researcher made an attempt to identify what are the factor leading to job dissatisfaction and also whether there is lack of Affective commitment, Continuance commitment and Normative commitment that can influence in their job of employees working in select public sector banks in Coimbatore. Opinion survey method was used to collect data from 122 respondents working in the select public sector banks to identify the problems and suggest measures for the management to satisfy the employees and also to improve their job commitment.

### **3.2. Objectives of the study**

- To study the job satisfaction among employees working in select public sector banks in Coimbatore.
- To find out the organizational commitment among employees of the select banks.
- To contribute suggestions for policy implications.

## **4. METHODOLOGY**

The methodology of this study includes the description of research design, sample size, sampling technique, development and description of tool, data collection procedure and method of analysis. The study is descriptive in nature and depends upon primary data. Questionnaire was prepared for the collection of primary data. Data was collected from both Primary and Secondary sources. The objective of the study has been accomplished with the



help of primary data collected from 122 employees working in select public sector banks through a structured questionnaire. Secondary data was collected from previous researches, official statistics, articles in journals, web information etc. Stratified Random Sampling Technique was used. Relevant statistical techniques like Percentage analysis and Weighted Mean are used for the study.

## 5. LIMITATIONS OF THE STUDY

The present study was limited up to 8 public sector banks, hence it lacks universal applicability. Some respondents were hesitant to answer the questions hence, there may be some chances of bias.

## 6. DATA ANALYSIS AND RESULTS

Percentage analysis was used to compute the opinion on demographic variables. Further descriptive statistics with Weighted Average and Rank was used to measure the dimensions viz. Job Satisfaction and Job Commitment (Affective, Continuance and Normative).

### 6.1. Demographic Variables

The study is conducted to analyze the Job Satisfaction and Job Commitment among Employees working in select Public Sector Banks in Coimbatore District. Demographic variables of the employees' are such as age, gender, marital status, educational qualification, designation, experience and monthly income are prepared and presented hereunder.

**Table 1** Demographic Variables of the Employees working in Select Public Sector Bank

Sl. No.	Demographic Variables		Respondents (122 Nos.)	Percentage (100%)
1.	Age	Below 30 years	35	28.7
		31 to 40 years	51	41.8
		Above 40 years	36	29.5
2.	Gender	Male	96	78.7
		Female	26	21.3
3.	Marital Status	Unmarried	58	47.5
		Married	64	52.5
4.	Educational Qualification	Graduates (UG/PG)	79	64.8
		Professional / Semi-Professional	23	18.9
		Others (M.Phil., Ph.D., etc.)	20	16.4
5.	Designation	Assistant Manager	27	22.1
		Officer	65	53.3
		Clerical / Sub-Staff	30	24.6
6.	Experience	Less than 5 years	41	33.6
		5 to 10 years	69	56.6
		More than 10 years	12	9.8
7.	Monthly Income	Less than Rs.30,000	43	35.2
		Rs.30,001 to Rs.40,000	55	45.1
		More than Rs.40,000	24	19.7

Source: Computed from Primary Data

It is clear that maximum (41.8%) of the employees working in select public sector banks are in the age group of 31 to 40 years, 29.5% of the respondents are in the age above 40 years and the remaining 28.7% of the employees are in the age below 30 years. It is clear that majority (78.7%) of the employees are male and 21.3% of the employees are female. It is evident that marginally more than half (52.5%) of the employees are married and little less than half (47.5%) of them are unmarried. It is clear that most (64.8%) of the employees are

graduates (UG / PG), while 18.9% of the employees are professionals / semi-professionals (CA, CWA, ACS, etc.) and the remaining 16.4% of them have other qualifications such as M.Phil. Ph.D., etc. It is clear that more than half (53.3%) of the employees are engaged as officers in the select public sector banks, 24.6% are working in clerical cadre / sub-staff cadre and the remaining 22.1% of the respondents are working as Assistant Managers. It is understood that more than half (56.6%) of the respondents are having 5 to 10 years experience, while 33.6% of the employees are having experience less than 5 years and the remaining 9.8% of the employees are having more than 10 years experience. It is clear that less than half (45.1%) of the employees are drawing income between Rs.30,001 and Rs.40,000, 35.2% of the employees are having income less than Rs.30,000 and the remaining 19.7% of the employees are having income more than Rs.40,000.

## 6.2. Job Satisfaction: Descriptive Statistics

**Table 2** Opinion on Job Satisfaction of the Employees working in select Public Sector Banks

Opinion	Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	Wtd. Mean	Rank
The working conditions	12 0.098	36 0.590	15 0.369	37 1.213	19 0.779	3.049	5
My pay and the amount of work I do	11 0.090	26 0.426	34 0.836	42 1.377	6 0.246	2.975	6
The way my boss Handles his/her workers	0 0.000	0 0.000	14 0.344	51 1.672	54 2.213	4.230	1
The Competence of my supervisor in making decisions	13 0.107	38 0.623	35 0.861	23 0.754	10 0.410	2.754	9
The way my job provides for steady employment	5 0.041	18 0.295	27 0.664	49 1.607	20 0.820	3.426	3
The chances for advancement on this job	11 0.090	27 0.443	40 0.984	30 0.984	11 0.451	2.951	7
The way company policies are put into practice	6 0.049	19 0.311	30 0.738	42 1.377	22 0.902	3.377	4
The way my coworker get along with each other	2 0.016	16 0.262	28 0.689	49 1.607	24 0.984	3.557	2
The feeling of accomplishment I get from the job	7 0.057	41 0.672	31 0.762	31 1.016	9 0.369	2.877	8

Source: Computed from Primary Data

It is observed from the Table that rating of the employees working in select public sector banks was high with respect to the statement “The way my boss Handles his/her workers” with the mean of 4.230, followed by the statements based on the ranks highest to the least viz. “The way my coworker get along with each other”, “The way my job provides for steady employment”, “The way company policies are put into practice”, “The working conditions”, “My pay and the amount of work I do”, “The chances for advancement on this job”, “The feeling of accomplishment I get from the job” and finally, “The Competence of my supervisor in making decisions” with the mean scores of 3.557, 3.426, 3.377, 3.049, 2.975, 2.951, 2.877 and 2.754 respectively.

### 6.3. Job Commitment

**Table 2** Opinion on Affective Commitment among employees working in Public Sector Banks

Affective Commitment	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Wtd. Mean	Rank
I would be very happy to spend the rest of my career with this organization.	8	18	48	38	10	2.803	3
	0.328	0.590	1.180	0.623	0.082		
I enjoy discussing my organization with people outside it.	12	31	42	31	6	3.098	1
	0.492	1.016	1.033	0.508	0.049		
I really feel as if this organization's problems are my own.	4	18	36	54	10	2.607	5
	0.164	0.590	0.885	0.885	0.082		
I think that I could easily become as attached to another organization as I am to this one	10	12	50	42	8	2.787	4
	0.410	0.393	1.230	0.689	0.066		
This organization has a great deal of personal meaning for me.	2	27	57	32	4	2.926	2
	0.082	0.885	1.402	0.525	0.033		

Source: Computed from Primary Data

It is observed from the Table that rating of the employees working in select public sector banks based on Affective Commitment was high with respect to "I enjoy discussing my organization with people outside it" with the mean of 3.098, followed by the second rank "This organization has a great deal of personal meaning for me" with the mean of 2.926, third rank was for the statement "I would be very happy to spend the rest of my career with this organization" with the mean of 2.803, fourth rank was for "I think that I could easily become as attached to another organization as I am to this one" with the mean of 2.787 and finally, the last rank was for the statement "I really feel as if this organization's problems are my own" with the mean of 2.607.

**Table** Opinion on Continuance Commitment among employees working in Public Sector Banks

Continuance Commitment	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Wtd. Mean	Rank
I am afraid of what might happen if I quit my job without having another one lined up.	24	41	17	24	16	2.730	5
	0.197	0.672	0.418	0.787	0.656		
It would be very hard for me to leave my organization right now, even if I wanted to.	14	20	31	45	12	3.172	2
	0.115	0.328	0.762	1.475	0.492		
Too much in my life would be disrupted if I decided I wanted to leave my organization now.	18	19	34	32	19	3.123	3
	0.148	0.311	0.836	1.049	0.779		
It wouldn't be too costly for me to leave my organization now.	12	29	23	40	18	3.189	1
	0.098	0.475	0.566	1.311	0.738		
Right now, staying with my organization is a matter of necessity as much as desire	8	34	42	29	9	2.975	4
	0.066	0.557	1.033	0.951	0.369		

Source: Computed from Primary Data

It is observed from the Table that rating of the employees working in select public sector banks based on Continuance Commitment was high with respect to "It wouldn't be too costly for me to leave my organization now" with the mean of 3.189, followed by the second rank

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“It would be very hard for me to leave my organization right now, even if I wanted to” with the mean of 3.172, third rank was for the statement “Too much in my life would be disrupted if I decided I wanted to leave my organization now” with the mean of 3.123, fourth rank was for “Right now, staying with my organization is a matter of necessity as much as desire” with the mean of 2.975 and finally, the last rank was for the statement “am afraid of what might happen if I quit my job without having another one lined up” with the mean of 2.730.

**Table** Opinion on Normative Commitment among employees working in Public Sector Banks

Normative Commitment	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Wtd. Mean	Rank
I believe that a person must always be loyal to his or her organization.	5	30	49	32	6	3.033	5
	0.041	0.492	1.205	1.049	0.246		
I believe that loyalty is important and therefore feel a sense of moral obligation to remain	5	4	12	85	16	3.844	2
	0.041	0.066	0.295	2.787	0.656		
I was taught to believe in the value of remaining loyal to one organization.	3	3	26	56	34	3.943	1
	0.025	0.049	0.639	1.836	1.393		
Things were better in the days when people stayed with one organization for most of their career	3	5	35	56	23	3.746	3
	0.025	0.082	0.861	1.836	0.943		
If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization.	7	9	26	66	14	3.582	4
	0.057	0.148	0.639	2.164	0.574		

Source: Computed from Primary Data

It is observed from the Table that rating of the employees working in select public sector banks based on Normative Commitment was high with respect to “I was taught to believe in the value of remaining loyal to one organization” with the mean of 3.943, followed by the second rank “I believe that loyalty is important and therefore feel a sense of moral obligation to remain” with the mean of 3.844, third rank was for the statement “Things were better in the days when people stayed with one organization for most of their career” with the mean of 3.746, fourth rank was for “If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization” with the mean of 3.582 and finally, the last rank was for the statement “I believe that a person must always be loyal to his or her organization” with the mean of 3.033.

## 7. MAJOR FINDINGS

- Maximum (41.8%) of the employees working in select public sector banks are in the age group of 31 to 40 years
- Majority (78.7%) of the employees are male
- Marginally more than half (52.5%) of the employees are married
- Most (64.8%) of the employees are graduates (UG / PG)
- More than half (53.3%) of the employees are engaged as officers in the select public sector banks
- More than half (56.6%) of the respondents are having 5 to 10 years experience,
- Less than half (45.1%) of the employees are drawing income between Rs.30,001 and Rs.40,000

- It is observed that the highest rank based on Job Satisfaction was for the statement “The way my boss Handles his/her workers” and the last rank was for “The Competence of my supervisor in making decisions”.
- It is evident that the highest rank based on Affective Commitment was for the statement “I enjoy discussing my organization with people outside it” and the last rank was for “I really feel as if this organization’s problems are my own”.
- It is clear that the highest rank based on Continuance Commitment was for the statement “It wouldn’t be too costly for me to leave my organization now” and the last rank was for “am afraid of what might happen if I quit my job without having another one lined up”.
- It is found that the highest rank based on Normative Commitment was for the statement “I was taught to believe in the value of remaining loyal to one organization” and the last rank was for “I believe that a person must always be loyal to his or her organization”.

## **8. SUGGESTIONS**

### **8.1. Job Satisfaction**

- It is observed from the study maximum (40.33%) of the employees of the public sector banks were dissatisfied and highly dissatisfied towards the working condition. The working condition can be improved by necessary amenities like work place convenience with proper lighting, rest room and also provision of necessary resting time and also provide proper seating arrangement and ensure proper working condition.
- It is observed that 41% of the respondents were dissatisfied with the competence of their superior on making decisions. It is recommended that coordination with senior officers before making decision will not only help the bank to pitch high in their quality aspects also helps to improve the leadership qualities of the superiors.
- Many of the employees felt dissatisfied towards the accomplishment in their job. The management shall take initiatives to identify the potential of the staff and allot the work to the strength of the individual which not only make them happy but also can extract the maximum productivity.

### **8.2. Affective Commitment**

- It is understood that few of the respondents disagree and strongly disagree that they do not feel much happy to spend rest of their career in the organization. It is clear that the sense of commitment and attachment towards their job is much lacking due to disinterest in the job which may bring in attrition. Therefore it is recommended that the management shall take all necessary initiatives to identify the area of interest and also find the reason for their disinterest by retaining the employee in the job and utilize the resource to the maximum without lack of commitment.
- More than half of the respondents feel the problem of the organization as their own which is a good commitment shown towards the job, however, it is suggested that their job is not only their individual contribution but also collective commitment of the entire team; therefore, it is recommended that policy makers shall ensure stress free environment for any individual due to over commitment.

### **8.3. Continuance Commitment**

- It is evident that high number of respondents agree and strongly agree about the lack of continuance commitment if they leave their job without another one line up to take over the responsibility. This is due to lackadaisical attitude of the employee. The author criticizes the management’s lack of understanding about the employee during the time of recruitment. It is recommended that certain level of compensation through monetary benefits for training another person if the respondents leave the job abruptly or make it mandatory to train another person and leave the organization. Suggestion in favour of employee shall be counseled for

the personal reasons such as family commitment, health disorders due to work stress need to be identified by the organization to help them work continuously

#### 8.4. Normative Commitment

- It is observed from the result that the respondents lack in their normative commitment based on belief to be loyal to their organization which is not a positive attitude lead to organizational commitment. The sense of lacking commitment is not only the fault of employee but also the blame goes in favour of the management. It is suggested that the environment shall be competitive to elevate the individual career prospect and also motivate their spirit towards normative commitment. Change in job or assignment may drive the employees feel high in their job without losing interest that can improve the individual commitment and also enhance the banks prospects.

### 9. CONCLUSIONS

It is observed from the study that majority of the employees working in select public sector banks were found to be happy and satisfied with their job which also can influence their commitment level in their institutional settings. However, there are few areas needed immediate attention by the management and policy makers to overcome the problems related to their satisfaction level due to lack of interest and commitment towards the job may lead to attrition. Necessary policy implications by the policy makers to improve the working condition conducive and keep them motivated and also make them feel that they are part of the organization where their commitment and productivity is much needed for the individuals growth and the growth of the bank as well.

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# IMPACT OF PERCEIVED STRESS ON ORGANISATIONAL COMMITMENT AMONG SELECT PUBLIC SECTOR BANK EMPLOYEES IN COIMBATORE

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## ABSTRACT

The Perceived Stress Scale (PSS) is the most widely used psychological instrument for measuring the perception of stress. It is a measure of the degree to which situations in one's life are appraised as stressful. Items were designed to assess how unpredictable, uncontrollable, and overloaded respondents find their lives to be. Organizational commitment encompassed three conceptually and empirically distinct dimensions, labeled affective, continuance, and normative commitment. There are many articles related to stress and commitment while this study stands unique to measure the perceived stress having impact on organizational commitment among select public sector bank employees. The sub constructs of organizational commitment are viz. Affective Commitment, Continuance Commitment and Normative Commitment and the researcher conducted the study in Coimbatore district. The objective of the study has been accomplished with the help of primary data collected from 118 public sector bank employees of Coimbatore engaged in different positions. The survey was conducted through a structured questionnaire. The total samples identified among public banks were 118 employees. The statistical tools used are Descriptive statistics viz. percentage, mean, range, standard deviation, correlation and regression. It is concluded that the level of perceived stress encountered by the public sector bank employees cannot be immediately sorted out which needs rigorous management implications, it is an alarming situation for the policy makers of the financial institutions to frame necessary implications to facilitate their workforce perform peacefully and exhibit complete commitment in their job in the near future.

**Keywords:** Perceived stress, Organizational commitment, Affective, Continuance, Normative commitment

## 1. INTRODUCTION

**Perceived Stress** is a measure of the degree to which situations in one's life are appraised as **stressful**. The Perceived Stress Scale (PSS) is the most widely used psychological instrument for measuring the perception of stress. (Author: **Sheldon Cohen**)<sup>1</sup>. Items were designed to tap how unpredictable, uncontrollable, and overloaded respondents find their lives. Positive **stress** helps improve athletic performance. It also plays a factor in motivation, adaptation, and reaction to the environment. **Psychological stress** refers to the emotional and physiological reactions experienced when an individual confronts a situation in which the demands go beyond their coping resources. Examples of stressful situations are marital problems, death of a loved one, abuse, health problems, and financial crises.



Meyer and Allen's model assumed organizational commitment encompassed three conceptually and empirically distinct dimensions, labeled affective, continuance, and normative commitment. (Meyer, John P, Natalie J, & Allen, 1991)<sup>2</sup>. The differences between these dimensions (or components) were relatively straightforward, holding "employees with a strong affective commitment remain with [an] organization because they want to, those with a strong continuance commitment remain because they need to, and those with a strong normative commitment remain because they feel they ought to do so" (Meyer et al. 1993, p. 539)<sup>3</sup>.

The tremendous growth in the banking sector during the last six and half decades is appreciable. The number of commercial bank branches has increased from less than 100 in 1947 to around 8,000 in 1969 to 87,152. The average population per bank credit delivery outlet works out to around 5,000. Thus, there is a banking outfit (commercial or co-operative) for about every 5,000 persons in India. Scheduled Commercial Banks in India are categorized in five different groups according to their ownership and/or nature of operation. These bank groups are (i) State Bank of India and its associates, (ii) Nationalised Banks, (iii) Regional Rural Banks, (iv) Foreign Banks and (v) Other Indian Scheduled Commercial Banks (in the private sector). All Scheduled Banks comprise Schedule Commercial and Scheduled Co-operative Banks. Scheduled Cooperative banks consist of Scheduled State Co-operative Banks and Scheduled Urban Cooperative Banks. **Public Sector Banks (PSBs)** are banks where a majority stake (i.e. more than 50%) is held by a government. The shares of these banks are listed on stock exchanges.

## 2. STATEMENT OF THE PROBLEM

There are many articles related to stress and commitment while this study stands unique to measure the perceived stress having impact on organizational commitment among select public sector bank employees to understand the factual. The sub constructs of organizational commitment are viz. Affective Commitment, Continuance Commitment and Normative Commitment and the researcher conducted the study in Coimbatore district by collecting the information through opinion survey method and attempted to identify the level of perceived stress affecting the organizational commitment of the bank employees. Therefore it becomes important to understand whether

- Is there any negative effect of perceived stress on affective commitment?
- Is there any negative effect of perceived stress on continuance commitment?
- Is there any negative effect of perceived stress on normative commitment?

## 3. OBJECTIVES OF THE STUDY

- i. To measure the impact of perceived stress on affective commitment, continuance commitment and normative commitment.

## 4. METHODOLOGY

The study is descriptive in nature and depends upon primary data. The methodology of this study includes the description of research design, sample size, sampling technique, development and description of tool, data collection procedure and method of analysis. The validity of a research depends on the systematic method of collecting the data and analysing them in the sequential order. In the present study, extensive use of primary data was collected systematically. Both Primary and Secondary data are used for the study. The Primary data is a data which is collected for the first time by the researcher. The objective of the study has been accomplished with the help of primary data collected from 118 public sector bank employees of Coimbatore engaged in different positions. The survey was conducted through a structured questionnaire. Secondary data

are the data which already exist in the form of previous researches, official statistics, articles in journals, web information etc., are also included in this article. Selection of sample from each banks were carried out based on stratification taking into consideration the designation of the respondents in each branch viz. Manager (1 No.), Assistant Manger (1 No.), Sub-Staff (1 Nos.), Officers (4 Nos.), Clerk / Attendant (3 Nos.) represented 10 Nos. was selected using Stratified disproportionate random sampling technique. The total samples identified among public banks were 118 employees. The statistical tools used are Descriptive statistics viz. percentage, mean, range, standard deviation, correlation and regression.

## 5. LIMITATIONS OF THE STUDY

The present study was limited up to 8 select public sector banks, hence it lacks universal applicability. One cannot judge an individual to be always consistent. It may be changed over a passage of time

## 6. LITERATURE REVIEW

**Kotze<sup>6</sup> C.G.P., (2005)**, in her research stated “Occupational Stress, Organisational Commitment and Ill Health of Employees at a University of Technology”, The introduction of universities of technology in response to this places a new demand on academic institutions in South Africa, creating more occupational stress on employees. The objectives of the study were to establish how occupational stress, ill health and commitment are conceptualised in the literature; to establish what the occupational stress levels of staff at a university of technology are and to assess the mutual relationships among occupational stress, organisational commitment and ill health of employees at the specific institution. The research method consisted of a brief literature review and an empirical study. A cross sectional survey design was used. A stratified random sample was taken of academic and support staff at a specific university of technology (N = 334). The results showed that two occupational stressors, namely control and work relationships were higher than the norm. Physical and psychological ill health was predicted by occupational stress due to job demands and lack of organisational support. Occupational stress because of job demands had a significant effect on both affective and behavioral commitment of employees.

**Adnan ul, Haque and John, Aston<sup>7</sup> (2016)**: in their study titled “*A Relationship Between Occupational Stress and Organisational Commitment of I.T Sector's Employees in Contrasting economies*”, aimed to examine the relationship between occupational stress and organisational commitment of employees at middle and operational level. Additionally, the occupational therapists role is examined through self-developed ‘stress model’ containing perceived job satisfaction, organisational commitment, and distinctive stressors. Using purposive, snowball and convenience sampling 825 responses (403 from UK and 422 from Pakistan) gathered through on-line matrix based survey questionnaire to gain quantitative perspective. Findings showed female workers are less stress than male workers. Due to low social support, non-managerial employees are vulnerable to stress than their counterpart managerial position employees. Furthermore, Pakistani workforce experience greater stress than UK workforce does. Moreover, personal factors stressed females while organisational factors affect males. Personality often hinders females' organisational commitment while role demand and organisational leadership mainly affect male employees in both countries. Females use support more often than males for overcoming stress. Managerial position males have higher affective commitment whereas managerial level females have high normative commitment and continuance commitment. Although, degree of stress is higher in Pakistan comparing to UK but causes and effects are not significantly different.

**Misbah Hayat Bhatti<sup>8</sup> et.al., (2016)**, in their research on “Relationship between job stress and organizational commitment: An empirical study of banking sector” stated about stress can be defined as experienced discrepancy between demand of environment and capabilities of individual. In every phase of life, every individual has to face stress. Employees in different organizations face stress. Especially in the banking sector, employees face great stress due to many stress antecedents like lack of support from supervisors, great

pressure of work, problematic co-workers relationship and family and work life conflicts. All these stressors lead to low organizational commitment and absenteeism. The aim of this study is to check the impact of job stress on organizational commitment in the banking sector. For this purpose, 30 questionnaires were filled by the employees of 3 different banks. Results demonstrate the negative and significant relationship between job stress and organizational commitment. Results also show that stress is a major cause that decreases the employee's commitment towards the organization.

**Affum-Osei<sup>9</sup>, E, et.al., (2015)**, in their study titled “Relationship between Organisational Commitment and Demographic Variables: Evidence from a Commercial Bank in Ghana” stated that the organisational commitment is very important for employees of every organisation. The construct has been much researched because of its impact on performance. The objective of the current study was to find out the relationship between organizational commitment and demographic variables (gender, age, qualification, experience and marital status) in Ghana. A descriptive correlation survey was employed in the study. Questionnaire was the main instrument used to gather the data for the current study. A total of 206 employees were randomly selected from 10 branches of a commercial bank in Ghana. The results showed that majority of the employees were moderately and highly committed with male workers recording the highest level of commitment compared to their female counterparts. The study further indicated that, there is evidence of significant relationship between organizational commitment and demographic variables (gender, age, qualification, experience and marital status). In conclusion, some of the organisational policies should be geared towards the improvement of employees' commitment in order to enhance their performance.

## 7. ANALYSIS OF RESULTS

This article deals with the analysis and interpretation of the data collected from select public sector bank employees to the study Perceived Stress and Organisational Commitment. The data collected were analyzed using the following statistical tools viz. Percentage Analysis, Mean, Standard Deviation, Correlation and Regression which are presented hereunder.

**Table-1: Demographic Profile of the Respondents**

S.No.	Demographic Variables	Classification	Respondents (118 Nos.)	Percentage (100%)
1.	Age	Below 30 years	35	29.7
		31 to 40 years	48	40.7
		Above 40 years	35	29.7
2.	Gender	Male	92	78.0
		Female	26	22.0
3	Educational Qualification	Graduates (UG/PG)	78	66.1
		Professional / Semi-Professional	20	16.9
		Others (M.Phil., Ph.D., etc.)	20	16.9
4.	Designation	Assistant Manager	25	21.2
		Officer	63	53.4
		Clerical / Sub-Staff	30	25.4
5.	Experience	Less than 5 years	40	33.9
		5 to 10 years	67	56.8
		More than 10 years	11	9.3
6.	Monthly Income	Less than Rs.30,000	40	33.9
		Rs.30,001 to Rs.40,000	54	45.8

	More than Rs.40,000	24	20.3
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The above table 1 reveals that out of the total one hundred and eighteen respondents taken for the study 48 respondents (40.7%) belong to 31-40 years age group, 92 (78%) belong to male category, 78 (66.1%) are graduates (UG/PG), 63 (53.4%) hold the designation as officers, 67 (56.8%) have 5 to 10 years experience and finally, 54(45.8%) belong to the category of earning between Rs.30,001 and Rs.40,000 per month.

### Null Hypothesis

- H1: There will not be any correlation between Perceived Stress and Affective Commitment (H1a), Perceived Stress and Continuance Commitment (H1b), Perceived Stress and Normative Commitment (H1c).  
H2: Perceived Stress will affect Affective Commitment (H2a), Perceived Stress will affect Continuance Commitment (H2b), Perceived Stress will affect Normative Commitment (H2c).

**Table 2: Descriptive Statistics, Correlation and Regression Analysis showing Perceived Stress as predictor variable and Affective, Continuance and Normative Commitment as Dependent Variables**

Factors	N	Mean	SD	Min.	Max.	Corr.	R <sup>2</sup>	Anova df(1,116)	UBC (SE)	t; (P)
Affective Commitment	118	15.72	3.433	7.00	22.00	- 0.337**	0.114	F=14.908 (Sig.0.000)	-1.695 (0.439)	-3.861 (P<0.01)
Continuance Commitment	118	15.21	5.273	5.00	25.00	- 0.572**	0.327	F=56.395 (Sig.0.000)	-4.412 (0.588)	-7.510 (P<0.01)
Normative Commitment	118	18.09	2.704	9.00	25.00	- 0.711**	0.506	F=118.620 (Sig.0.000)	--2.813 (0.258)	-10.891 (P<0.01)
<b>Perceived Stress<sup>#</sup></b>	<b>118</b>	<b>2.65</b>	<b>0.683</b>	<b>1.00</b>	<b>4.62</b>	<b># Independent Variable</b>				

### Note:

**N= Number of Respondents**

**SD= Standard Deviation**

**Min.= Minimum**

**Max.= Maximum**

**Corr.= Correlation**

**R<sup>2</sup> = Regression Square**

**df= Degree of Freedom**

**UBC= Unstandardized Beta Coefficient**

### 7.1. Descriptive Statistics

- The descriptive statistics shows that the average mean score of affective commitment was 15.72 (SD=3.433) with the scores ranging between minimum 7.00 and maximum 22.00.
- The descriptive statistics shows that the average mean score of continuance commitment was 15.21 (SD=5.273) with the scores ranging between minimum 5.00 and maximum 25.00.

- The descriptive statistics shows that the average mean score of normative commitment was 18.09 (SD=2.704) with the scores ranging between minimum 9.00 and maximum 25.00.
- The descriptive statistics shows that the average mean score of Perceived Stress was 2.65 (SD=0.683) with the scores ranging between minimum 1.00 and maximum 4.62.

## 7.2. Correlation

- There was a significant correlation ( $r = -0.337$ ,  $p < 0.01$ ) between Perceived Stress and Affective Commitment. Hence hypothesis H1a was rejected.
- There was a significant correlation ( $r = -0.572$ ,  $p < 0.01$ ) between Perceived Stress and Continuance Commitment. Hence hypothesis H1b was rejected.
- There was a significant correlation ( $r = -0.711$ ,  $p < 0.01$ ) between Perceived Stress and Normative Commitment. Hence hypothesis H1c was rejected.

## 7.3. Regression

- Regression analysis was conducted to investigate the relationship between Perceived Stress and Affective Commitment. F-Test was statistically significant, which means that the model was statistically significant. The R-squared is 0.114 which means that approximately 11% of the variance of Affective Commitment was explained by the predictor variables that is Perceived Stress. Hence the hypothesis (H2a) was rejected.
- Regression analysis was conducted to investigate the relationship between Perceived Stress and Continuance Commitment. F-Test was statistically significant, which means that the model was statistically significant. The R-squared is 0.327 which means that approximately 38% of the variance of Continuance Commitment was explained by the predictor variables that is Perceived Stress. Hence the hypothesis (H2b) was rejected.
- Regression analysis was conducted to investigate the relationship between Perceived Stress and Normative Commitment. F-Test was statistically significant, which means that the model was statistically significant. The R-squared is 0.506 which means that approximately 51% of the variance of Normative Commitment was explained by the predictor variables that is Perceived Stress. Hence the hypothesis (H2c) was rejected.

## 8. SUMMARY OF RESULTS

It is observed that there is a negative correlation between

- Perceived stress and affective commitment (H1a),
- Perceived stress and continuance commitment (H1b)
- Perceived stress and normative commitment (H1c),

Therefore, the null hypothesis is rejected. In continuation, the power was determined through regression weights which shows that

- Perceived Stress have a significant negative effect on Affective Commitment (H2a),
- Perceived Stress have a significant negative effect on Continuance Commitment (H2b),

- Perceived Stress have a significant negative effect on Normative Commitment (H2c).

which means that due to perceived stress the organizational commitment based on affective commitment, continuance commitment and normative commitment have significantly affected was proved through regression analysis shows statistically significance to reject the null hypothesis.

## 9. DISCUSSION AND SUGGESTION

Several studies examining the impact of stress further highlight that occupational stress is negatively related to organisational commitment **Chien-Chung<sup>10</sup>, (2003)**. As it can be observed from the study that the factors contributing to perceived stress have a significant impact on organizational commitment which may be due to assigning forcefully into new technology, pressure due to competition among peers and supervisors and also monetary benefits that may not be compensating the workload they have to perform, work conflict and also poor level of job security **Colligen & Higgins<sup>11</sup>, (2006)** may be the reasons for negative organizational commitment.

The results of study are in line with the study Chien-Chung, (2003) which reveals impact of organizational stress negatively related to organizational commitment. As discussed by **Velnampy and Aravinthan<sup>12</sup> (2013)** reveals that the low level of stress may benefit to enhance employee's performance which may turn vice-versa when its high or have to be sustained for long periods that can indeed deplete the job performance and lead to job dissatisfaction which therefore decrease the organizational commitment.

It is observed that the results shows marginally low level of negative impact among public sector bank employees who were willing to stay back in the organization which means that they show attachment and involvement in their work and organization which is a good sign for affective commitment, while they show intent to leave the organization is marginally high which is the problematic factor with respect to continuance commitment whereas, it is clear that high level of negative impact on normative commitment which means less recognition for their work they perform **Haque & Yamoah<sup>13</sup>, (2014)**. Therefore, it is recommended that in the banks needed to be significantly improve their employees job satisfaction and elevate their organizational commitment to perform well and take the banks to a greater height.

## 10. CONCLUSION

It is concluded that the level of perceived stress encountered by the public sector bank employees cannot be immediately sorted out which needs rigorous management implications, that is possible only through obtaining feedback from the employees and measuring their stress level and also identifying the employees who all experience higher level of stress that have affected their work performance, job satisfaction and indeed having significant impact on their affective, continuance and normative commitments. Though, the level of perceived and organizational commitment was found to be marginally high, it is an alarming situation for the policy makers of the financial institutions to frame necessary implications to facilitate their workforce perform peacefully and exhibit complete commitment in their job in the near future.

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