

*FINDINGS,
SUGGESTIONS AND CONCLUSION*

CHAPTER-V

FINDINGS OF THE STUDY, SUGGESTIONS, RESEARCH FOR FUTURE AND CONCLUSION

5.1. FINDINGS OF THE STUDY

This investigation explores the relationship between the perceived stress, organizational commitment and job satisfaction of public sector bank employees. The findings of the study are stated hereunder:

1. Out of five hundred and sixty respondents taken for the study, 307 respondents (54.8%) of them belong to the age below 30 years. 362 (64.6%) are female category, 353(63%) are married, 335 (59.8%) are undergraduates, 192 (34.5%) of them are having experience between 5 and 10 years, 224 (40%) are designated as officers and 376 (67.1%) of them are earning less than Rs.40,000 per month.

PERCEIVED STRESS

2. The age up to 30 year group had a higher mean score (25.18) for perceived stress than other age groups. There is no statistically significant difference in perceived stress among different age groups. (Hypothesis: H1a was accepted).
3. The female group had a higher mean score (25.70) for perceived stress than the male group (24.37). There is a statistically significant difference in perceived stress among different gender groups. (Hypothesis: H1b was rejected).
4. The married group had a higher mean score (24.99) for perceived stress than the unmarried group (24.57). There is no statistically significant difference in perceived stress among different marital groups. (Hypothesis: H1c was accepted).

5. The undergraduate group had a higher mean score (25.45) for perceived stress than the other groups. There is a statistically significant difference in perceived stress among different education groups. (Hypothesis: H1d was rejected).
6. More than 10 years experience group had a higher mean score (26.42) for perceived stress than the other groups. There is a statistically significant difference in perceived stress among different experience groups. (Hypothesis: H1e was rejected).
7. The clerical group had a higher mean score (25.88) for perceived stress than the other groups. There is no statistically significant difference in perceived stress among different designation groups. (Hypothesis: H1f was accepted).
8. Income up to Rs.40,000 group had a higher mean score (25.09) for perceived stress than the other groups. There is no statistically significant difference in perceived stress among different income groups. (Hypothesis: H1g was accepted).

ORGANISATIONAL COMMITMENT

9. The 31 to 40 year age group had a higher mean score (31.21) for affective commitment than other age groups. There is a statistically significant difference in affective commitment among different age groups. (Hypothesis: H2a was rejected).
10. The 31 to 40 year age group had a higher mean score (32.75) for continuance commitment than other age groups. There is a statistically significant difference in continuance commitment among different age groups. (Hypothesis: H3a was rejected).

11. The age above 50 years group had a higher mean score (33.58) for normative commitment than other age groups. There is no statistically significant difference in normative commitment among different age groups. (Hypothesis: H4a was accepted).
12. The male group had a higher mean score (30.54) for affective commitment than the female group (30.04). There is a statistically significant difference in affective commitment among different gender groups. (Hypothesis: H2b was rejected).
13. The male group had a higher mean score (32.38) for continuance commitment than the female group (29.77). There is a statistically significant difference in continuance commitment among different gender groups. (Hypothesis: H3b was rejected).
14. The male group had a higher mean score (33.39) for normative commitment than the female group (32.02). There is no statistically significant difference in normative commitment among different gender groups. (Hypothesis: H4b was rejected).
15. The married group had a higher mean score (30.41) for affective commitment than the unmarried group (30.30). There is no statistically significant difference in affective commitment among different marital groups. (Hypothesis: H2c was accepted).
16. The unmarried group had a higher mean score (32.89) for continuance commitment than the married group (30.61). There is a statistically significant difference in continuance commitment among different marital groups. (Hypothesis: H3c was rejected).

17. The unmarried group had a higher mean score (33.47) for normative commitment than the married group (32.58). There is a statistically significant difference in normative commitment among different marital groups. (Hypothesis: H4c was rejected).
18. The undergraduate group had a higher mean score (31.12) for affective commitment than the other groups. There is a statistically significant difference in affective commitment among different education groups. (Hypothesis: H2d was rejected).
19. The undergraduate group had a higher mean score (32.45) for continuance commitment than the other groups. There is a statistically significant difference in continuance commitment among different education groups. (Hypothesis: H3d was rejected).
20. The other educational group had a higher mean score (33.29) for normative commitment than the other groups. There is a statistically significant difference in normative commitment among different education groups. (Hypothesis: H4d was rejected).
21. Experience more than 10 years experience group had a higher mean score (31.82) for affective commitment than the other groups. There is a statistically significant difference in affective commitment among different experience groups. (Hypothesis: H2e was rejected).
22. Experience more than 10 years group had a higher mean score (33.41) for continuance commitment than the other groups. There is a statistically significant difference in continuance commitment among different experience groups. (Hypothesis: H3e was rejected).

23. Experience between 5 and 10 years group had a higher mean score (32.81) for normative commitment than the other groups. There is a statistically significant difference in normative commitment among different experience groups. (Hypothesis: H4e was rejected).
24. The clerical group had a higher mean score (31.26) for affective commitment than the other groups. there is no statistically significant difference in affective commitment among different designation groups. (Hypothesis: H2f was accepted).
25. Assistant Manager group had a higher mean score (32.94) for continuance commitment than the other groups. there is no statistically significant difference in continuance commitment among different designation groups. (Hypothesis: H3f was accepted).
26. Assistant Manager group had a higher mean score (33.92) for normative commitment than the other groups. there is no statistically significant difference in normative commitment among different designation groups. (Hypothesis: H4f was accepted).
27. Income between Rs.40,001 and Rs.50,000 group had a higher mean score (31.86) for affective commitment than the other groups. There is a statistically significant difference in affective commitment among different income groups. (Hypothesis: H2g was rejected).
28. Income between Rs.40,001 and Rs.50,000 group had a higher mean score (34.58) for continuance commitment than the other groups. There is no statistically significant

difference in continuance commitment among different income groups. (Hypothesis: H3g was accepted).

29. Income between Rs.40,001 and Rs.50,000 group had a higher mean score (34.79) for normative commitment than the other groups. There is no statistically significant difference in normative commitment among different income groups. (Hypothesis: H4g was accepted).

JOB SATISFACTION

30. The 31 to 40 year age group had a higher mean score (77.91) for job satisfaction than other age groups. There is no statistically significant difference in job satisfaction among different age groups. (Hypothesis: H5a was accepted).

31. The male group had a higher mean score (77.50) for job satisfaction than the female group (74.83). There is a statistically significant difference in job satisfaction among different gender groups. (Hypothesis: H5b was rejected).

32. The unmarried group had a higher mean score (77.68) for job satisfaction than the married group (75.90). There is no statistically significant difference in job satisfaction among different marital groups. (Hypothesis: H5c was accepted).

33. The undergraduate group had a higher mean score (77.71) for job satisfaction than the other groups. There is a statistically significant difference in job satisfaction among different education groups. (Hypothesis: H5d was rejected).

34. More than 10 years experience group had a higher mean score (79.45) for job satisfaction than the other groups. There is a statistically significant difference in job satisfaction among different experience groups. (Hypothesis: H5e was rejected).

35. Assistant Manager group had a higher mean score (77.89) for job satisfaction than the other groups. There is no statistically significant difference in job satisfaction among different designation groups. (Hypothesis: H5f was accepted).
36. Income between Rs.40,001 and Rs.50,000 group had a higher mean score (80.26) for job satisfaction than the other groups. There is a statistically significant difference in job satisfaction among different income groups. (Hypothesis: H5g was rejected).

Correlation test revealed that

37. There was a significant correlation ($r=0.703$ & $P<0.01$) between job satisfaction and affective commitment. Hence the hypothesis H6a is rejected.
38. There was a significant correlation ($r=0.858$ & $P<0.01$) between job satisfaction and continuance commitment. Hence the hypothesis H6b is rejected.
39. There was a significant correlation ($r=0.775$ & $P<0.01$) between job satisfaction and normative commitment. Hence the hypothesis H6c is rejected.
40. There was a significant correlation ($r=0.582$ & $P<0.01$) between perceived stress and affective commitment. Hence the hypothesis H7a is rejected.
41. There was a significant correlation ($r=0.417$ & $P<0.01$) between perceived stress and continuance commitment. Hence the hypothesis H7b is rejected.
42. There was a significant correlation ($r=0.354$ & $P<0.01$) between perceived stress and normative commitment. Hence the hypothesis H7c is rejected.
43. There was a significant correlation ($r=0.396$ & $P<0.01$) between perceived stress and job satisfaction. Hence the hypothesis H8a is rejected.

Regression analysis shows that

44. 49% of the variance of Affective Commitment was explained by the predictor variable Job Satisfaction. Hence the hypothesis (H9a) was rejected.
45. 86% of the variance of Continuance Commitment was explained by the predictor variable Job Satisfaction. Hence the hypothesis (H9b) was rejected.
46. 78% of the variance of Normative Commitment was explained by the predictor variable Job Satisfaction. Hence the hypothesis (H9c) was rejected.
47. 58% of the variance of Affective Commitment was explained by the predictor variable Perceived Stress. Hence the hypothesis (H10a) was rejected.
48. 17% of the variance of Continuance Commitment was explained by the predictor variable Perceived Stress. Hence the hypothesis (H10b) was rejected.
49. 12% of the variance of Normative Commitment was explained by the predictor variable Perceived Stress. Hence the hypothesis (H10c) was rejected.
50. 15% of the variance of Job Satisfaction was explained by the predictor variable Perceived Stress. Hence the hypothesis (H11a) was rejected.

5.2. SUGGESTIONS

The concept of the study related to perceived stress, organizational commitment, and job satisfaction contributes significantly and parallel with the theory examined among employees working in select public sector banks in Coimbatore. Since the employees are working in public sector banks the effect of perceived stress is found to be marginal that have a significant negative effect on their job satisfaction and organizational commitment.

Employees of public sector banks are dealing with very less stress due to the complacency of job security that sometimes has to lead to low level of commitment and a higher level of satisfaction which does have an association with their designation, experience, and monthly income. In detail, top designated officials of the bank may have to manage their subordinates and shall be subservient shall lead to higher level of organizational commitment that can have less level of anxiety, pressure or tension leading to higher level of job satisfaction. The results of the study show that there is no statistical significance between designation and perceived stress, however, the mean difference was high with respect to the clerical category which justifies the above statement. Therefore, it is recommended that the job may be evenly distributed to all category of the employees to manage the work pressure which will automatically bring in complete organizational commitment and job satisfaction.

It is observed from the results based on the experience of the public sector employees who have more than 10 years experience had more level of stress and a higher level of affective, continuance and normative commitment leading to higher level of job satisfaction. The higher level of stress may be due to more commitment that is in assessing the organizational effectiveness (doing the right thing) and organizational efficiency (doing the right thing well) which is expected from the employees having more job experience.

The employer of the banks shall pay attention to employees well-being and satisfaction to keep the organizational commitment intact. Further, to keep up with the continuous commitment the employees shall be enhanced with job training and development programmes which shall help them to equip with the knowledge that shall have the positive effect on their job satisfaction and reduce their stress as well.

In order to examine the monthly income of the public sector bank employees the higher level of perceived stress was found with the employees having a lower level of income i.e. up to Rs.40,000. However, found to be insignificant to support the null hypothesis (H1g). Whereas, there is a significant relationship between affective commitment and monthly income of the public sector bank employees, whereas, there is no statistical significance between continuance, normative commitments and monthly income of the public sector bank employees. However, the study shows that there is a significant relationship between monthly income and job satisfaction.

Perceived performance on the job, level of perceived accountability to the supervisor and monthly income were found to be positive individual predictors of salespersons' job satisfaction in travel agencies. In contrast to our findings; gender, age, educational level and, tenure were generally found as responsible factors of change in job satisfaction in numerous researches (**Blackburn 1989:22; Heywood and Wei 2006; Helmann 1997**). Yet only the study of **Al-Ajmi (2006)**, has supporting findings that gender does not predict job satisfaction. Therefore, it is recommended that organizational commitment shall be strengthened to improve the individual's organizational belief and the goal that they have to achieve by improving and enhancing a positive work attitude. This is possible only by managers / higher authorities by motivating the employees explaining their personal values to the bank, thus can create a positive environment to elevate their job satisfaction.

5.3. 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 has 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 policymakers 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.