Chapter-1
Introduction
CHAPTER-1
INTRODUCTION

Background of the study

An organization cannot grow and develop without healthy, satisfied, well motivated and efficient work forces. Occupation is a necessary sector of human life and psychological agents like self-efficacy, commitment and well-being can construct safety, high living standards, satisfaction and happiness (Omrod, 2006). Furthermore experts pay continued attention to investigate the nature, character, induction and outcome of occupation and organizational commitment (Meyer & Allen, 1991). Improving occupational self efficiency and well-being is particularly useful in organizations where the personnel aspects are the most important resource. In current scenario, the greatest challenge which the organizations are confronting is to hold capable employees. Job satisfaction is compulsory to encourage practical employee behaviors in the organization. In any organization, job satisfaction of its workers means a work force that is motivated and committed to high quality performance. An efficient organization will always promote a sense of commitment and satisfaction among its employees. The importance and meaning of the concept of organizational Commitment in terms of leading to valuable organizational and advantageous result such as enhancing productivity, profitability, decreasing absenteeism and turnover, has been recognized by numerous studies.

This study investigation was undertaken to find the relationship between organizational commitment and self efficacy with job satisfaction and organizational health and to suggest the solutions for enhancing the satisfaction and organizational health among employees working in organized banking sectors.

Statement of the Problem

The present study is centered to study the “Organizational Commitment And Self-Efficacy As Predictor Of Job Satisfaction And Organizational Health Among Executives And non Executives Of Bank Employees”. This research explores the four variables namely, organizational commitment, self-efficacy, job satisfaction, and organizational health among executives and non-executives employees working in banking sector. It is anticipated that the present research would highlight new factors which would help the banking organizations to enhance their employee’s
commitment, efficiency and satisfaction. The current research considers organizational commitment, self efficacy as the main variables which would influence the job satisfaction and organizational health of the employee’s executive and non-executive working in banking sector. As banking organizations is booming sector in India. Researcher chosen banking sector because, an well-committed, full of confidence, satisfied, effective and disciplined banking employees helps the development of economic progress as per the national priorities. If the total system of the organization is healthy, and the employees are dedicated towards their organizations, satisfied with their work values then they will be motivated to work. It is beneficial for the progress, profitability and productivity of the organization as well.

**Organizational commitment: Concept and Definitions**

Attraction, involvement, devotion, reliability and support towards one’s organization are the easiest words to explain organizational commitment. Commitment represents everything beyond negative attraction and attachment, opposite dedication, passive loyalty and support. Organizational commitment is an active involvement with the organization where employee’s nurtures true relationships with the organization per se, and willingly gives their best to organizations, in order to help their organization do well and succeed, in each and every possible way. According to (Porter, Steers, Mowday, and Boulian, 1974), stated that organizational commitment, as an attachment to the organization, illustrate by meaning to remain in it and recognition with the ethics and goals of the organization and a readiness to apply extra effort on its behalf.

Mowday, Steers, and Porter (1979) illustrate that "organizational commitment" (OC) is the individual's emotional attachment to the organization. It shows beyond mere passive loyalty towards organization. In the studies of (Mowday, Porter, and Steers, 1982) propose the explanation of organizational commitment which has three facets: (a) a strong faith and approval of organizational goals and morals, (b) willingness to exert considerable effort on behalf of the organization, and (c) a strong desire to maintain membership in the organization. March and Simon (1958) interpreted that real commitment creates an exchangeable connection in which workforce attach themselves with the organization in lieu of rewards
or conclusion. The employees who are actually loyal with the goals and values of an organization are more possible to contribute on organizational activities.

According to Miller and Lee (2001) organizational commitment is a state of being, in which organizational members are clear by their actions and attitude that maintain their activities and their own contribution in the organization). Hackett, Lapierre, & Hausdorf (2001) mentioned that it is an employee's faith in the organizations goals and values, aspiration to continue a part of the organization and faithfulness to the organizational commitment is an useful response to the entire organization and the degree of attachment or loyalty employees feel towards the organization.

Other aspect on organizational commitment is the exchanged-based explanation or "side-bet" theory (Becker, (1960) and (Alluto, Hrebinia and Alonso 1973). Theory embrace that individuals are loyal to the organization as far as they hold their positions, regardless of the stressful circumstances they experience. However, alternative benefits should be given they will be willing to leave the organization. Becker's (1960) theory explains that employees attach themselves and committed to the organization by investing their time, effort, work relationships, and organizational specific skills for which they receive rewards. According to him, employee’s commitment is continued relationship with an organization that occurs because of an employee’s decision after evaluating the costs of leaving the organization. Whyte (1956) gave the concept of the organization man, this refers to one’s over commitment to the organization. For him, his ‘organization man’ is a person who works for the organization and posses a feeling of psycho-belongingness towards the same. Buchanan (1974) observed that the concept of commitment comprises:

**Recognition**- Adopting ones have the goals and values of the Organization.

**Attachment**-Psychological absorption or immersion in the behavior of one's effort role.

**Faithfulness**-Emotion of affection and connection to the organization

The inspiration of organizational commitment has involved significant concern in an effort to recognize and make clear the strength and strength of an employee's commitment towards the organization Lumley (2010). In the perspective
of the current study, organizational commitment is regarded as feelings, it refer to
individuals’ mindsets regarding the organization (Allen and Meyer (1990)).

Porter combined organizational commitment in three different parts: (1) strong
acceptance, (2) Participation and (3) loyalty; and described it as, those who are highly
dedicated to their organization should be predictable to engage in behavior that will
assist the employing organization attain its goals, to exert significant effort beyond
expectations, and to remain in the organization.

O'Reilly and Chatman (1986) opine organizational commitment as the
psychological connection felt by the individual for the organization, reflecting the
degree to which the individual internalizes or adopts characteristics or perspectives of
the organization.

Weibo, Kaur, and Jun (2010) Conceptual and operational development of
organizational commitment affects the perception and degree of other types of
commitment such as commitment to work and job, commitment to the working group,
and even influence coherence of the work itself.

Balay (2007) viewed commitment as the sense of attachment, belonging, and
adherence. This sense connects the employees and the organization, and gathers them
around common values and goals. The sense of commitment can belong to a whole
organization, a certain department, or a specific job. Professionally, the object being
committed

Arnold (2005) pointed out organizational commitment by that it is “the
relative strength of an individual’s identification with and involvement in an
organization”.

Miller and Lee, (2003, 2001) states that organizational commitment is “a state
in which an employee identifies with a particular organization and its goals, and
wishes to maintain membership in the organization”. Cohen (2003), describe that
“commitment is a force that binds an individual to a course of action of relevance to
one or more targets”. This general explanation of commitment relates to the definition
of may be business, job, organization, work itself, administrator, or the working
group.

O’Reilly, (1989) stated that individual’s psychological bond to the
organization, including a sense of job involvement, loyalty and belief in the values of
the organization.
Miller (2003) explained an attitude as “evaluative statements or judgments either favorable or unfavorable concerning a phenomenon”. Best (1994) maintains that dedicated individuals endorse precise behaviors due to the confidence that it is ethically correct rather than personally advantageous.

A lot of discussion on organizational commitment, it becomes essential to discuss about its types, at length. Etzioni (1961) was the first to develop a typology of organizational commitment. The basic notion behind evolving these types was that power or authority that organization’s deliver over their employees is enrooted in the nature of employee’s involvement in the organization. It can be (moral involvement based on internalization of organizational goals and values or identification with authority), (calculative involvement strong affiliation with the organization and exchange of benefits and rewards), alienative involvement here, least involvement with the organization is seen. Coercion plays a vital role in this type.

In addition therefore, the concept of organizational commitment was proposed by (Meyer and Allen (1991) according to them, organizational commitment is a psychological state that describe employee’s relationship with the organization, and has implications for the decision to continue membership in the organization.

Models of Organizational Commitment

Meyer and Allen (1997) conceptualize organizational commitment dimensions namely, affective, continuance and normative commitments. Model explains employees feelings towards their organization

Affective commitment

The first dimension of organizational commitment is affective commitment, it is also called job associated feelings with positive thoughts towards the organization (Morrow, (1993). Affective commitment represents the individual’s emotional attachment to the organization. It becomes about natural for the individual to become emotionally involved and enjoy enduring relationship in the organization. (March and Simon (1958), (Hall, 1970)
Continuance Commitment

The power of continuance commitment, which mean want to continue, is determined by the perceived costs of leaving the organization (Meyer and Allen, 1984). (Best (1994), continuance commitment would be strengthen when accessibility of substitute are few and the number of investments are high.

Normative Commitment

Normative commitment is the third facet of organizational commitment. A sentiments of compulsion to persist with the connected organization. The person committed to and stay among organization because of feelings of obligation. Wiener (1982) distinguish as universal value of loyalty and duty.

Antecedents of organizational commitment

Organizational commitment is concerned with psychological attachment to the organization that keeps the employees to have difficulty in isolating themselves from organization. All of these categories have an impact on subjective utility of organizational membership, which directly have a bearing upon different levels of commitment (Modway, 1982). The true antecedents of organizational commitment can be categorized into four categories, are:

Personal characteristic
Job related characteristic
Role related characteristic
Organizational characteristic

Personal Characteristic

Organizational commitment can also be influenced optimistically by personal characteristics of the employees like, age, service years and sex (Meyer and Allen, 1997), Baron and Greenberg (1990) argued that older workers are, those with term or seniority, and individuals who are satisfy with their own levels of work performance report higher levels of work commitment than others. Study by (Mottaz (1986) shows that age, education, sex, and tenure of employees have a significant relationship with their sense of commitment.
Putti, Aryee, and Liang (1989) studied the relationship between organizational commitment and demographic variables, the results show that except education, no other demographic variables including marital status, sex, age, tenure, or income, has any significant relationship with organizational commitment.

- **Job related characteristic:** Significant job related outcome in organizational commitment at the individual level which may have an impact on other job-related outcomes such as turnover, absenteeism, job effort, job role and performance vise versa (Randall, 1990). The job role that is ambiguous may lead to lack of commitment to the organization and promotional opportunities can also enhance or diminish organizational commitment (Curry, Wakefield, Price and Mueller, 1996).

- **Role related characteristic:** One more antecedent of organizational Commitment is the role of the employees and their job characteristics. Three aspects of job-role that has potential effects on the employees’ commitment: job scope or job challenge; role ambiguity; and role conflict (Allen and Meyer, 1990). Empirical studies have demonstrated that role conflict, role ambiguity and certain other job characteristics influence the level of organizational commitment. Role conflict was found to be inversely related to organizational commitment and mixed results emerged for role ambiguity (Morris and Koch, 1980; Morris and Sherman, 1981). The results of study conducted by Glisson and Durick (1988) also indicated that job characteristics primarily role ambiguity and role conflict play a significant but smaller role in predicting organizational commitment.

**Stages of Organizational Commitment**

Stages which are related to the individual’s improvement and organizational commitment:

**Higher level**

Reichers, (1985), belief that when high level of organizational commitment is distinguish through strong approval of the organization’s values and motivation to exert efforts to stay with organization. Miller (2003) belief that high level of organizational commitment means recognize through one’s employing organization.
Moderate Level of Organizational Commitment

Meyer and Allen, (1997), described that moderate level can be observed as a logical and standard obligation, which mean partial commitment. As compliance to stay, an ascription of a ethical commitment connected with the normative facet of commitment.

Lower Level of Organizational Commitment

Lower organizational commitment described (Reichers, 1985) by a need of neither received organizational objectives and values nor the readiness to exert effort to continue with the organization.

Organizational commitment always the foundation of any organization. Its spirit is vital for the survival of any organizational set-up. Its significance has heightened due to present pace of development in the world. It has become a great concern for both, the employers as well as the employees. Organizational commitment has thus become most studied work related behavioral phenomenon, which directly or indirectly influences profitability, productivity and effectiveness, positively.

Self-Efficacy: Concepts and Definition

The other significant variable of present research is self-efficacy. Self-efficacy is a vital concept of Bandura's social cognitive theory. According to this theory, human behaviour is not controlled by external and environmental factors, though cognitive process have a determining role in the behaviour (Pajares, 2002). Self-efficacy determines whether a task begin or not, and if it begins, how much effort one would need to perform it (Bandura, 2006). Self-efficacy is an feeling that one is able to performing in a confident way or achieving certain goals. The trust that one has the capabilities to implement the course of actions requisite to manage prospective situations.

The concept of self-efficacy was projected by Bandura, (1977), which came from social cognitive theory. According to this, expectations such as motivation, feelings of frustration and performance connected with repeated failures, which determine affect and behavioral reactions of an individual. Self-efficacy is a major
component of social cognitive theory that refers beliefs or judgments about his ability to perform the duties and responsibilities (Schwarzer, 2014).

Steinberg (1998) clear that self-efficacy as “the sense of confidence that one's actions have an effect on the environment. Bandura (1997) viewed that “self-efficacy refers to an individual's perception of competence and capability in completing certain tasks.” Individual perceives his skills, competences and capabilities to translate them into actions in order to complete the task.

According to Bandura (1989) having the knowledge, skills and previous achievements are not good predictors for future performance but human belief about your ability to do so on how he works. In fact, self-efficacy emphasizes feeling in control of their environment competence (Bandura, 1977). Numerous studies have shown that self-efficacy beliefs play a key role in the professional development (Borgogni, Russo, Miraglia, & Vecchione, 2013; Ng & Jeffery, (2003). There are many researches about the correlation between self-efficacy and job satisfaction. The effect of self-efficacy beliefs on job satisfaction and motivation individuals has confirmed Bandura, 1977, Ng & Jeffery, (2003).

Maibach and Murphy (1995) stated that “self-efficacy is situational specific and attached to particular domains of functioning.” This specific self efficacy thought is widely distinguished by almost efficacy scholars. However, general self efficacy has been used as another aspect of self-efficacy by a few efficacy researchers. General self-efficacy imitate people's belief in successfully accomplishing tasks across a wide variety of achievements situations that's why it is stable over time and across situations. Though, specific efficacy is persons cognitions about handling specific task within a context. It does not mean that these specific-efficacy judgments cannot be stable over time and across circumstances. These efficacy findings of one task may generalize to others depending on the condition, the task and the person.

1) According to (Bandura, 1977) self-efficacy is a person's evaluation of his/her ability or competence to complete a task, reach a goal or conquer on obstacles.
2) Medenick (1982) stated that personal-efficacy refers to a belief or probability that one can effectively bring about revolutionize, people with expectations are more expected to take risks, set more complicated goals continue longer in the selection of actions and be more involved in what they are doing.
3) Cliffs, (1993) self-efficacy can be defined as the observation or judgment of one's ability to execute a certain action effectively or to conclude one's circumstances.

Baranowski, Perry and Parcel (2002). Self-efficacy is defined as “the confidence one feels about performing a particular activity, including confidence in overcoming the barriers to performing that behaviour.” Thus, high self-efficacy leads to people work hard and continue in the face of setbacks, obstacles and barriers in performing a particular activity. For illustration, many of the immense innovators, entrepreneurs and politicians have had adequate self-efficacy to press on in ill feeling of repeated difficulty, substantial ridicule and little encouragement. Thomas Edison tried at least three thousand different theories before eventually developing the first incandescent light bulb. Ormord (2006) defined self-efficacy as the belief that one is capable of performing in a certain manner to attain certain goals. Lunenburg (2011) elucidate that self-efficacy in the place of work as it affect the tasks employees decide to study and the purpose they place for themselves. furthermore it influences employees’ level of endeavor and determination in knowledge complicated tasks. Lunenburg measured three key executive and organizational suggestion of self-efficacy in the workplace as: selection and endorsement decisions, training and progress, and goal set and presentation

Sources of Self Efficacy

Four important sources have been determined for the creation or change of self-efficacy belief system. These sources are: mastery experiences, social modeling, social persuasion, and physiological state.

Mastery Experiences

The most efficient way of creating a strong sense of self efficacy is through mastery experiences. Success builds a potent belief in one’s personal efficacy. Further, according to Gist (1987) while positive mastery experiences enlarge self-efficacy, negative one’s tend to decrease self-efficacy. Enactive mastery, defined as repeated Performance accomplishment has been shown to enhance self efficacy more than the other kind of cues. (Bandura, 1982).

If people experiences only simple achievement they come to expect fast results and are easily disheartened by failure. A strong sense of efficacy need
understanding in overcoming troubled through determined attempt. Some setbacks and difficulties in human being pursuits offer a useful point in teaching that success usually requires continuous effort. After people become persuaded they have what it takes to succeed, they protect in the face of difficulty and rapidly return from disappointment. By staying it out through hard times, they come out stronger from difficulty.

**Social Modeling**

In influential way of creating and intensification efficacy beliefs is through the explicit experiences presented by social models. That is witnessing other people successfully completing a task is another important source, which help in developing a strong sense of self-efficacy among individual's. According to (Bandura, 1994) seeing people similar to oneself succeed by the continuous attempt raises observers beliefs or level of self-efficacy that they too possess the capabilities master similar activities to succeed in a task. Although not as influential as past experiences, social modeling has powerful influence when a person is predominantly uncertain of the capabilities of him or herself.

**Social persuasion**

Except mastery experience and social modeling social persuasion is another type of source helps in the formation of self-efficacy involves exposure to the verbal judgments that others comments provided in the form of encouragement or discouragement. Bandura (1977) emphasized that people could be influenced to believe that they have the skills and capabilities to succeed, by getting verbal support from others significantly altered level of self-confidence, self-evaluation and helps people to overcome from self-doubt and instead focus on giving their best effort to the task at hand. For example: consider a time when someone said something positive and encouraging that have a strong influence and helped one in achieving a goal, will increase their level of self-efficacy to succeed in another task also.

**Physiological State**

In the classification of sources of self-efficacy our own responses and emotional reactions to situations also play an significant role in the development of
self-efficacy. Well moods, physical reactions, emotional states as well as stress levels all impacted on how a person feels about their personal abilities in a specific situation. For e.g. a person who becomes extremely nervous before speaking in public may develop a real sense of self-efficacy in these situations. However, according to Bandura (1994) self-efficacy is not the absolute intensity of emotional and physical reactions that is important but rather how the situation is perceived and interpreted by the individual.

**Efficacy Activated Process**

According to Bandura (1997a, 1997b.) These four major psychological processes i.e. cognition, motivation, affect and selection through which self-beliefs of efficacy influence human performance, in the following ways:

**Cognitive Processes:** Self-efficacy beliefs on cognitive processes takes a variety of forms. A large amount human actions, being purposive, is controlled by consideration representing valued goals. Personal goal setting is influenced by self-appraisal of capabilities. The stronger the perceived self-efficacy, the higher the goal challenges people set for themselves and the firmer is their commitment to them.

**Motivational Processes:** Self beliefs of efficacy play a significant role in the self-regulation of motivation. Mostly, human motivation is psychologically produced. People inspire themselves and lead their activities anticipatorily by the implement of anticipation. They form beliefs about what they can do. They anticipate likely outcomes of forthcoming actions. They set goals for themselves and preparation courses of action designed to appreciate valued futures.

**Affective Processes:** People's viewpoint in their coping capabilities influence how much strain and depression they experience in hostile or difficult situations, as well as their level of motivation. Perceived self-efficacy to exercise control over stressors plays a central role in anxiety arousal. People who believe they can exercise control over threats do not invoke up disturbing thought patterns. But those who believe they cannot handle threats experience high anxiety arousal. They stay on their coping deficiencies. They view many aspects of their environment as fraught with danger. They magnify the severity of possible threats and worry about things that rarely happen. Through such inefficacious thinking they distress themselves and impair their level of functioning. Perceived coping self-efficacy regulates avoidance behavior as
well as anxiety arousal. The stronger the senses of self-efficacy the bolder people are in taking on taxing threatening activities.

**Selection Process:** One centered on efficacy-activated process that enables people to create helpful environments and to work out some control over those they come across day in and day out. People are partially the product of their environment. Hence, beliefs of personal efficacy can shape the course lives take by influencing the types of activities and environments people choose. People avoid activities and situations they believe go beyond their coping capabilities. But they readily undertake challenging activities and select situations they judge themselves capable of handling.

**Job Satisfaction: Concept and Definition**

Work is important for every human being because he has to spend a major part of his life time either in doing some job or preparing for doing some job so, it cannot be separated from the life of people. At the time when a person joins an organization in the capability of an employee he has to work as per prescribed norms expecting that his economic, social and psychological needs are satisfied to a reasonable level and satisfaction of these needs develop positive feeling towards the job. When employees do not receive satisfaction from their work due to personal, organizational and job related factors they may develop negative attitude towards the job and this may also lead to work half hearted or decide either to quit or try to change the job and they find it difficult to concentrate on work. On the contrary to this circumstances when they experience satisfaction with their job they are more likely to work enthusiastically by utilizing their efficiency and potential in order to achieve the organizational objectives. So the management must understand the importance of satisfied work force as an asset for growth and overall development of the organization and dissatisfied employees as a responsibility and wastage of human and material resources.

Job satisfaction has been defined in many different ways some believe it is simply how content an individual is with his or her job, in other words, whether or not they like the job or individual aspects or facets of jobs, such as nature of work or supervision. In the view of (Robbins, 2003) the term Job satisfaction suggests to an individual’s general feelings toward his job. A person with a high level of job
satisfaction holds positive attitudes about the job, while a person who is dissatisfied with his job holds negative attitudes about the job.

Every manager needs to adopt a style of behaving and work diligently to increase self and his employees' job satisfaction. High satisfaction leads to high productivity, low absenteeism, low turnover and low rates of major health setbacks like heart disease and others. In addition, employees who are happy with their jobs contribute in a more positive way towards society. Employees need to feel good about themselves and their work in order to maximize their productive energy whereas low job satisfaction can turn an exciting career into a dreaded work place (Stanely, 2001).

Work satisfaction is an individual's feeling towards his or her work. It may be affected by a large amount of factors Barbara Murphy (2004). The expression relates to the whole relationship between an individual and the employer for which he is remunerated. Satisfaction does signify the simple reaction state associated the achievement of any goal, the end state is feeling additional the accomplishment by an desire of its objective. The term Job satisfaction was brought to renowned by Hoppock (1935), describes job satisfaction as, any combination of psychological, physiological and environmental situations that cause and person truthfully to say I am satisfied with my job. He enumerated major factors of job satisfaction which are (1) way the individuals react to disagreeable situation, (2) the facility with which the employee adjusts himself with other persons, (3) has relative status in social and economic group with which he identifies himself, (4) the nature of work in relation to his abilities, interest and preparation, (5) security and, (6) loyalty.

Statt (2004), Job satisfaction can be defined also as the extent to which a worker is content with the rewards he or she gets out of his or her job, particularly in terms of intrinsic motivation

Weiss (2002) has argued that job satisfaction is an attitude but points out that researchers should clearly distinguish the objects of cognitive evaluation which are affect (emotion), beliefs and behaviors'. This definition suggests that we form attitudes towards our jobs by taking into account our feelings, our beliefs, and our behaviors. Smith (1955) defined "job satisfaction in terms of employee's judgment of how well his job on the whole is satisfying his various needs". Blum (1955) and Blum & Naylor (1963) described job satisfaction in terms of a resultant of many attitudes
possessed by a worker. It may be general attitudes concerning three areas viz. Specific job factors, individual characteristics and group relationship outside the job.

Vroom (1964) stated in his definition that job satisfaction focuses on the role of the employee in the workplace. Thus he defines job satisfaction as affective orientations on the part of individuals toward work roles which they are presently occupying.

Davis, K. and Nestrom, J.W. (1985). Job satisfaction represents a mixture of positive or negative feelings that workers have towards their work. Meanwhile, when a worker employed in a business organization, brings with it the needs, desires and experiences which determinates expectations that he has dismissed. Job satisfaction represents the extent to which expectations are and match the real awards. Job satisfaction is closely linked to that individual's behavior in the workplace.

Kaliski (2007) defined Job satisfaction is a worker’s sense of accomplishment and success on the job. It is generally recognized to be directly linked to productivity as well as to personal well-being. Job satisfaction implies doing a job one enjoys, doing it well and being rewarded for one’s efforts. Job satisfaction further implies interest and happiness with one’s work. Job satisfaction is the key component that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfillment.

Armstrong (1996) defined job satisfaction as the attitudes and feelings people have about their job, Positive and favorable attitudes towards the job point out job satisfaction, and negative and unfavorable attitudes towards the job indicate job dissatisfaction. Job satisfaction is basically how people feel about their jobs and different components of their jobs. It is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs (Spector, 1997).

Job satisfaction George, J.M. and Jones, G.R, (2008) is the collection of feeling and beliefs that people have about their current job. People’s levels of degrees of job satisfaction can range from tremendous satisfaction to extreme dissatisfaction. In addition to having attitudes about their job as a whole. People also can have attitudes about different aspects of their jobs such as the kind of work they do, their co-workers, supervisors or subordinates and their pay.

Job satisfaction is a difficult and versatile concept which can mean different things to different people. Mullins, (2005) describe Job satisfaction is usually linked
with motivation, but the nature of this relationship is not clear. Satisfaction is not the same as motivation. Job satisfaction is more of an attitude, an internal state. It could, for example, be associated with a personal feeling of achievement, either quantitative or qualitative. We consider that job satisfaction represents a feeling that appears as a result of the perception that the job enables the material and psychological needs Aziri, (2008).

According to Price (2001), job satisfaction is the affective direction that an employee has towards his or her work. (Conrad K.M, Conrad K.J., Parker, J.E. (1985) are of the opinion that it is a match between what individuals distinguish they need and what rewards they perceive they obtain from their jobs. Adams, (1963) when employees feel that their outcomes (e.g. pay, recognition) compared to their inputs (e.g. effort, perceived performance) are fair relative to their organization, they are far more likely to feel job satisfaction. According to Gruneberg (1976) job satisfaction is all the feelings that an individual has about his job. Herzberg and Mausner (1959) define it as a function of satisfaction with the various elements of the job.

According to Locke (1983) it refers to the rewarding nature of a person's work and defined as a pleasurable or positive emotional state resulting from the appraisal on one's job or job experience

Job satisfaction is one’s attitude towards his job positive or negative. Satisfaction in work and the work environment is the basic constituent of employee job satisfaction. Employee attitudes and values influence their behaviour. In today’s competitive world, management needs to continuously emulate practices that will attract and retain a highly qualified and skilled workforce. Dissatisfied employees may be forced to work due to unemployment or insecurity, but this is not in the interests of the long term success of the organization. Dissatisfaction may be expressed in other forms like internal conflicts, poor interpersonal relations, low trust, and stress leading to workplace conflict, violence and low productivity.

Tripathi P.C. and Reddy PN (2008), describe job satisfaction as an employee's general attitude towards his job to the extent that persons job fulfils his dominant need and is consistent with his expectations and values, the job will be satisfying.

According to Ghosh (2015) job satisfaction is the formation of two words i.e., job and satisfaction. Job refers to work-related activity execute by an employee in
return for is organization. Though, satisfaction refers to internal restraint or pleasure for the employee engaged in any job. It proves the relationship between what one supposes and what one achieves. It is not necessary that task can successfully accomplished except a person derives sufficient of satisfaction out of it, thus the work plays an significant role in the life of a man. Rastegar and Moradi (2016) supposed that job satisfaction as a multi-facets as well as dynamic construct and it is influenced by numerous factors such as individual uniqueness of the occupation, components of the working environment, and precise job related features.

**Element Affecting Job Satisfaction**

Job satisfaction is caused by many interrelated factors which interact in complex pattern to contribute to job satisfaction. Job satisfaction varies from person to person, situation to situation and culture to culture. These factors may be easily categorized into three sub heads i.e. personal factors, job factors, and factors controlled (by management).

(A) **Personal factors** that are essential for job satisfaction relate to the various conditions of the individual, such as age, gender, personality, intelligence, education, family responsibility and level of aspiration.

**Age:** Is an important factor on job satisfaction. Herzberg has recognized an significant correlation between age and job satisfaction. According to him, in the early years of his employment, the morale of the youth is high and it decreases after some time. A number of studies have showed the differences between various age groups with respect to job satisfaction. Results indicate an increase in the level of job satisfaction with age (Benge and Capwell, 1947; Hoppock, 1960; Super, 1939). The common trend towards increased job satisfaction with increased age has been explained by the upward trend in adjustment and satisfaction with life (Herzberg et al., 1957).

**Gender:** Certain investigations have proved that, the percentage of women workers with job satisfaction is higher than that of men workers. This position may be true because of lower level of occupational aspiration in women, Meal Q. Herrick (974).

**Intelligence:** According to Houdyshell, (1999), the relation of intelligence to job satisfaction depends on the level and range of intelligence and the challenge of the
job. Intelligence explained for a tiny fraction of the variation in work attitude among the employees, the brightest having slightly poor worker attitudes.

**Personality:** A person’s personality traits have their inequitable impact on his mode of functioning in various situations of life. It is generally seen that a person with a weak personality is dissatisfied with his job. A person with a balanced personality is generally better adjusted in his job.

**Education:** Generally more educated employees tend to be less satisfied with their jobs probably due to their higher job expectations. C.B. Gupta, (2001). Workers with ordinary education remain satisfied at their work for a long time.

**Family Responsibility:** A worker with family responsibilities is usually much worried, as he finds difficulties in solving his various family problems. These problems may disturb his equilibrium and as a result he holds no satisfaction at his job.

**Level of Aspiration:** Many workers soar very high in their imagination. They very often think that they implied for higher jobs than what they are at. In fact, their aspirations know no bounds. Such individuals are generally unhappy and their job satisfaction remains a distant dream.

**Factors inherent in the Job:** These factors have recently been studied. Workers, supervisors and the skilled workers would rather like to be guided by their own incrimination to choose jobs in consideration of ‘what they have to do.’

**Factors controlled by the management:** They include the nature of supervision, job security, kind of work group, salary, promotional opportunities, and transfer policy, duration of work and sense of responsibilities. All these factors very much influence the workers. Their presence in the organization motivates the workers and provides a sense of job satisfaction.

**Job Security:** Most of the investigations showed that job security has a direct and effective relationship with job satisfaction. Lindstrom (1988) found job security to be the main source of job satisfaction. Gani and Shah Faroog (2001) Job security is also considered a condition for the whole hearted and sincere co-operation in the work of an organization. It is also a symbol of status. A secured job is a prestigious job.

**Working environment:** Working conditions that are companionable with an employee’s physical comfort and make possible doing a good job contribute to job
satisfaction. Bhattacharya (1994) in his study found that working conditions are a great source of job satisfaction to a majority of employees.

**Co-Workers:** A pleasant and cooperative work group is also a good source of job satisfaction. Scheier and L. Robert, (1997) one major reason for people staying on job is because they like their co-workers.

**Salary:** According to Chung (1997), and Banjoko, (2006), poor salaries that are uncompetitive would lead to unhappiness and discontent demotivate employees and lead to job dissatisfaction

**Promotion opportunity:** Is another factor that has an impact of job satisfaction. Jobs that are upper level in the organization provide more freedom, more challenging work assignments and high salary to the workers.

**Recognition:** According to Gerber et al. (1998), recognition refers to the respect an employee enjoys among colleagues in the organization, which is the result of the status value of the job. It also refers to the recognition can afford an employee for good performance.

**Theories of Job Satisfaction**

In the concept of job satisfaction there are many theories of job satisfaction. But here only four main theories have presented. They are (1) Dispositional Theory, (ii) Affect Theory, (iii) Herzberg’s Two Factor Theory (iv) Equity theory

**Dispositional Theory**

Dispositional theory is the well known theory of job satisfaction theory. It is a very general theory that suggested that people have innate dispositions that cause them to have tendencies toward a certain level of satisfaction, regardless of one’s job. This approach became a remarkable explanation of job satisfaction in light of evidence that job satisfaction tends to be stable over time and across careers and jobs Staw, & Cohen.

Charash, (2005). Research also showed that identical twins have similar levels of job satisfaction. A significant model that narrowed the scope of the Dispositional Theory was the Core Self-evaluations Model, proposed by Timothy A. Judge in (1998.) Judge argued that there are four Core Self-evaluations that determine one’s
disposition towards job satisfaction, self-esteem, general self efficacy, locus of control, and neuroticism. This model states that higher levels of self-esteem (the value one places on his/her self) and general self-efficacy (the belief in one’s own competence) lead to higher work satisfaction. Having an internal locus of control leads to higher job satisfaction (believing one has control over her/his life, opposed to outside forces having control). Finally, lower levels of neuroticism lead to higher job satisfaction.

Affect Theory

Edwin A. Locke’s Range of Affect Theory (1976) is perhaps the most famous job satisfaction model. The main preface of this theory is that satisfaction is determined by a discrepancy between what one wants in a job and what one has in a job. Further, the theory explained that how much one value a given facet of work (e.g. the degree of autonomy in a position) moderates how satisfied and dissatisfied one becomes when expectations are/aren’t met. When a person values a particular facet of a job, his satisfaction is more greatly impacted both positively (when expectations are met) and negatively (when expectations are not met), compared to one who doesn’t value that facet. To explain, if Employee A values autonomy in the workplace and Employee B is indifferent about autonomy, then Employee A would be more satisfied in a position that offers a high degree of autonomy and less satisfied in a position with little or no autonomy compared to Employee B. This theory also indicate that too much of a particular facet will produce stronger feelings of dissatisfaction the more a worker values that facet.

Herzberg’s Two Factor Theory

The theory of two factors proposed by Frederick Herzberg in (1968) it is also known as motivator hygiene theory. This theory attempts to explain satisfaction and motivation in the workplace. According to this theory satisfaction and dissatisfaction are driven by different factors motivation and hygiene factors, respectively. The motivation of an employee to work is continually related to job satisfaction of a subordinate. Motivation can be seen as an inner force that drives individuals to attain personal and organization goals. Motivating factors are those aspects of the job that increase the workers to perform the given task, and provide them satisfaction, for
example achievement in work, recognition, promotion opportunities. These motivating factors are considered to be intrinsic to the job. Hygiene factors include aspects of the working environment such as pay, company policies, supervisory practices, and other working conditions.

**Equity theory**

Adams (1963) Equity theory also contains a social element in which the individual compares his or her inputs and out comes to those of others. This Equity theory is primarily a motivation theory, but it has some important things to say about the causes of satisfaction – dissatisfaction. Adams argues that people compare the ratio of their outcome over input with the ratio of other's out come over input. If their ratio is greater than or lesser than that of the others, they feel dissatisfaction because inequity has occurred. However to feel satisfied with job, the ratio should be equal to that significant others. This theory is of the view that both under and over rewards lead to dissatisfaction. Though the under reward causes feelings of unfair treatment, over-reward leads to feelings of guilt and discomfort.

**Organizational Health: Concept and Definition**

In present scenario the latest word in business sphere is organizational health. This includes business culture, obligation, beliefs, employee morale and organizational pressure. Within the healthy organization executive find dedicated and trustworthy employees with high morale. In additional words, one can say that, healthy organizations would those, where people like to come, to do work and glad to be a part of a healthy organization is a connection in which people invest themselves and blossom.

Miles, (1965), gave clearer concept of organizational health. In his opinion organizational health is a state of somewhat strong and second order system properties which tend to rise above short term efficiency

Campbell (1970), Organizational Health, as a concept, continues to developing drawing from two different ideas. One idea relates to the organization as a performance system and its ability to achieve organizational goals. The other identifies to employee well-being and the impact of employee satisfaction and employee health upon both the organization and employees. Clerk (1961), have stated
that organizational health is the process of fixating and maintaining healthy norms at various levels of organizational complexity, i.e. from individual level as a unit to the organizational level as a whole. Thus the individual as a norm setter would contribute to organization’s overall well being if he willingly follows and reinforces healthy norms. Each of us as an individual's has various systems working inside of us. Those systems are in varying states of health. When an individual is unhealthy, People see symptoms of poor health and take steps to improve the illness. Considering organization as an organic system the corporation or organization can be unhealthy, and we must take steps to fix the Situations. Taking steps to keep the organization as healthy and effective as may be the reason for Organizational development.

According to Sayeed (1980), Organizational health starts with workplace culture of trust and respect where control, purpose, flexibility, communication, balance and recognition are all valued. Employee’s well being, physical, emotional and mental health is positively impacted. People feel they are much more creative, innovative and productive, and this is what leads to a sound organizational health. Productivity, effectiveness and competitiveness hit the bottom-line.

Lyden, jude& kilinge, villiam, (2012), pointed out that organizations to increase the potency and build a health organizational climate require new knowledge and knowledge achievement requires a knowledge based management in the organization. In fact, knowledge-based management is a way to empower employees as well as increase the efficiency, effectiveness and organizational health.

Leiden and Klingel (2012) write about organizational health, organizational health is a relatively new concept and does not only include the organization's ability to effectively perform tasks but also includes the ability of the organization to grow and improve as well. Observers in organizations find committed and loyal employees with high morale and performance and open communication channels and high success and a healthy organization is where people want to stay and work and are proud of it, they are themselves useful and effective people (Lyden, jude & kilinge, villiam, 2012).

Schein (1973) emphasized the importance of organizational health while developing psychology of organization. Schein viewed that, organizational health and effectiveness would depend ultimately upon the organizations ability to diagnose its
own problems could to develop its own solutions. For maintaining organizational health the management of the organization should be of collaborative nature so that culture of the organization could be managed in consideration with human values and goals of the organization.

Health organization is a place where individuals rush to workplace with deep interest and boast to work at this place. In fact, health of organization plays a very constructive role in effectiveness of behavior of any system in terms of physical, mental, security, meritocracy and valuation to knowledge, specialty and personality of beneficiaries and boosting their capabilities and fulfilling duties delegated by its ultra systems. In organizations which possess staff and personnel with organizational health personality, organizational justice is defined meaningfully and staff feels it with all their means wholeheartedly (Motevallizadeh and Zakiani, 2011).

Organizational Health Components

The dimensions of organizational health given by Miles (1973) are accepted for my study as criterion. According to him organizational health is an organization’s ability to function effectively, to cope adequately, to change appropriately, and to grow from within. Organizational health, like personal health, may vary from a minimal to a maximal level. Organizational health includes and is dependent upon the following ten dimensions, they are as follows:

1) **Goal Focus:** is the ability of persons, groups, or organizations to have clarity, acceptance, and support for goals and objectives.

2) **Communication Adequacy:** that state when information is relatively distortion free and open two-way communication which travels both vertically and horizontally throughout the boundaries of an organization

3) **Optimal Power Utilization:** is the ability to maintain a relatively equitable distribution of influence between team members and their leader.

4) **Resource Utilization:** is the degree to which the leader knows and is able to maintain and coordinate the talents of team members with minimal stress.

5) **Cohesiveness:** is the state when a person, group, or organization has a clear sense of identity. Members feel attracted to the unit want to stay with it, be influenced by it, and exert their own influence within it.
6) **Morale:** is the feeling of security, well-being, satisfaction, and pleasure for a person, group or organization.

7) **Innovativeness:** is that ability to be and to allow others to be inventive, diverse, and creative and risk taking.

8) **Autonomy:** is that state in which a person, group, or organization has the freedom to fulfill their roles and responsibilities and to manage those things they believe should be within their sphere of influence.

9) **Adaptation:** is that ability to tolerate stress and maintain stability while coping with demands from the external environment.

10) **Problem Solving Adequacy:** is the organization’s ability to recognize problems and to solve them with minimum energy. The problems get solved, stay solved, and the problems-solving mechanism of the organization is maintained and/or strengthened. The first three dimensions are relatively "task related", in that they deal with organizational goals, the transmission of message, and the way in which decisions are made. Then there are three "maintenance needs dimensions" which include resource utilization, cohesiveness, and morale. This group of dimensions deals with the internal state of the system and its inhabitant "maintenance" needs. Finally, remaining four dimensions viz., innovativeness; autonomy; adaptation and problem solving adequacy deal with growth and changefulness.

The conceptualization of organizational health is based on positive evaluation of organizational attributes (Sayeed, 1980; Sayeed and Mehta, 1981). A healthy organization is one that not only survives in its environment, but continues to cope adequately over the long run and continuously develops and extends its surviving and coping abilities.

People join organization in various capacities and potentials and have to perform different tasks assigned to them. Joining an organization also results in the restriction of people’s freedom as; they do not act according to their own wishes rather they have to follow some laid down rules and regulations. An organization consists of four interacting sub-systems of-

- people,
- structure,
- technology and
- environment
All of these factors work together to achieve some desired goals. Effective and smooth functioning of the organization not only depends on cheap and best raw materials, latest technology or healthy working conditions, rather upon behaviour of employees, which plays a crucial role. Several social, physical and psychological factors that are the part of working environment influence employee’s behaviour. Organizations are the coordinated social units created by people having definite objectives or goals which can be achieved by the employees working at different position or levels. An organization consist of five components-

- structure,
- culture,
- system,
- leadership behaviour and
- Employee’s psychological needs.

If there is positive relationship among all these components then it results in the formation of a strong organizational health. Ansari .N. (2007), the concept of organizational health refers to the health of the total system or numerous functions that are being performed in the organization as a whole. It is possible to study the health of sub-systems in an organization. Organizational health is an autonomous variable, which is in the present day world of work scenario has occupied greater importance as a result of humanization of work environment.

The study of organizational health highlights the areas where the organization is weak. So, it becomes easy to find out the real problem and to apply the effective remedy. The key to the success of any organization lies in how efficiently the organization manages its human resources. The principle applies equally and perhaps more aptly to service institutions like banks. The issue is all the more relevant to the public sector banks which are striving hard to keep pace with the technological changes and to meet the challenges of globalization. So, for the continuous development one thing must be ensured i.e. the organizational health.
Significance of the Study

The topic of the study “organizational commitment" and "self-efficacy" as predictors of job satisfaction and organizational health among executives and non-executives of bank employees.

This research investigates the four variables namely, organizational commitment, self-efficacy, job satisfaction and organizational health among executive and non-executive employees working in banking sector. Reviewing the different literature till yet no empirical study have been carried out to examine the organizational commitment and self efficacy for predicting job satisfaction and 'organizational health' on two different groups like executives and non-executives. Thus, area demands to be studied to fill the research gap. This research will give a deeper insight in understanding the concept of organizational commitment, self-efficacy, job satisfaction and organizational health among executive and non executive employees of bank.

The significance of the present study is not limited to the measurement of organizational commitment, self efficacy, job satisfaction and organization health among executive and non executive, among bank, public and private sector employees. It will also examine the negative and positive impact of these variables on their work ability. In addition, the findings of research would help the organization’s administration to analyze the strength and weakness of their employees, so that they can provide better working conditions, design health programmes and provide training sessions to promote good work ability among employees in this changing economy. It will help the policy makers to develop new policies and design their prevention and intervention programmes accordingly.

Study will also concentrate in the difference of the feelings of executives and non-executives on different practice recently adopted bank, both executives have equal qualification but works under various department with different role and responsibilities.
Chapter-1

Introduction

Research Objectives

➢ To study the relationship of organizational commitment and self-efficacy with job satisfaction among overall banking sector employees.
➢ To study the relationship of organizational commitment and self-efficacy with organizational health among overall banking sector employees.
➢ To study the relationship of organizational commitment and self-efficacy with job satisfaction among executive level employees of banking sector.
➢ To study the relationship of organizational commitment and self-efficacy with organizational health as per the perception of executive level employees of banking sector.
➢ To study the relationship of organizational commitment and self-efficacy with job satisfaction among non-executive level employees of banking sector.
➢ To study the relationship of organizational commitment and self-efficacy with organizational health as per the perception of non-executive level employees of banking sector.
➢ To study the critical predictors of job satisfaction in organizational commitment, self-efficacy among the overall employees of banks.
➢ To study the critical predictors of organizational health in organizational commitment, self-efficacy, as per the perception of the overall employees of banks.
➢ To study the critical predictors of job satisfaction in organizational commitment, self-efficacy among executive level employees of public and private sector banks.
➢ To study the critical predictors of organizational health in organizational commitment, self-efficacy, as per the perception of executive level employees of public and private sector banks.
➢ To study the critical predictors of job satisfaction in organizational commitment, self-efficacy among non-executive level employees of public and private sector banks.
➢ To study the critical predictors of organizational health in organizational commitment, self-efficacy, as per the perception of non-executive level employees of public and private sector banks.
To determine the difference between executive and non-executive of bank employees with respect to organizational commitment, self-efficacy, job satisfaction and organizational health.

**Research Hypothesis**

The present study has the following research hypotheses that are in accordance of the above mentioned objectives

**H$_a$1.** There will be positive relationship between organizational commitment (as well as their dimensions) and self-efficacy with job satisfaction among overall banking sector employees.

**H$_a$2.** There will be positive relationship between organizational commitment and self-efficacy with organizational health among overall banking sector employees

**H$_a$3.** There will be positive relationship between organizational commitment (as well as their dimensions) and self-efficacy with job satisfaction among executive level of bank employees.

**H$_a$4.** There will be positive relationship between organizational commitment and self-efficacy with organizational health among executive level of bank employees

**H$_a$5.** There will be positive relationship between organizational commitment (as well as their dimensions) and self-efficacy with job satisfaction among non-executive of bank employees.

**H$_a$6.** There will be positive relationship between organizational commitment and self-efficacy with organizational health among non-executive level of bank employees.

**H$_a$7.** The regression coefficient for predicting, job satisfaction through organizational commitment (along with dimensions) and self-efficacy will be other than zero among overall banking sector employees.

**H$_a$8.** The regression coefficient for predicting, organizational health (as well as its dimensions) through organizational commitment and self-efficacy will be other than zero among overall banking sector employees.

**H$_a$9.** The regression coefficient for predicting, job satisfaction through organizational commitment (as well as dimensions) and self-efficacy will be other than zero among executive employees of banking sector.
**H_{a10.}** The regression coefficient for predicting, organizational health (as well as dimensions) through organizational commitment and self-efficacy will be other than zero among executive employees of banking sector.

**H_{a11.}** The regression coefficient for predicting, job satisfaction through organizational commitment (as well as dimensions) and self-efficacy will be other than zero among non-executive employees of banking sector.

**H_{a12.}** The regression coefficient for predicting, organizational health (as well as dimensions) through organizational commitment and self-efficacy will be other than zero among non-executive employees of banking sector.

**H_{a13.}** The regression coefficient for predicting, job satisfaction through organizational commitment (and its dimension) and self-efficacy will be other than zero among executives and non-executives of public and private sector bank employees separately.

**H_{a14.}** The regression coefficient for predicting, organizational health (as well as its dimensions) through organizational commitment and self-efficacy will be other than zero among executives and non-executives of public and private sector bank employees separately.

**H_{a15.}** There will be significant difference between the mean scores of executive and non-executive of bank employees on organizational commitment and its dimensions.

**H_{a16.}** There will be significant difference between the mean scores of executive and non-executive of bank employees on self-efficacy.

**H_{a17.}** There will be significant difference between the mean scores of executive and non-executive of bank employees on job satisfaction.

**H_{a18.}** There will be significant difference between the mean scores of executive and non-executive of bank employees on organizational health and its dimension.