Chapter - VI
Summary of Findings, Implications and Areas for Future Research
The sustainability of any organization depends on the most important source of the organization i.e. human resource. It is the quality of employees that makes an organization competitive, powerful and growth-oriented. Employees should feel internal attachment to the organization and continuously make efforts to achieve the goals of the organization. The adoption of organizational goals and values by its members and employees' efforts should become an integral part of its members considering the organization as a family and seeing himself as a family member. In this competitive world, organizations have recognized the importance of measuring the employee's job performance to compete in this global market because as the performance of the employees increases, it will affect firm's performance and ultimately profitability of the firm. As a result of "pressure to perform", the worth of satisfied employees becomes more indispensable. Job Involvement and its outcomes such as job satisfaction, job commitment, and employee job performance are among the most observable in organizational behavior and human resource management. Job involvement is defined as the measure of the degree to which employee is involved in his job and takes part in decision-making. Employees' job involvement increases if employees have decision making authority, responsibility and the tempo of the work (Bass, 1965). The happier the individual, the higher is level of job satisfaction. Job satisfaction and dissatisfaction not only depends on the nature of the job, it also depends on the expectation what's the job supply to an employee (Al-Hussami, 2008). It is assumed that positive attitude towards work increases job satisfaction which in return enhances performance of the individual. How people behave at work often depends on how it feels about being there. Therefore, making sense of how people behave depends on understanding their work attitudes, a feeling of dedication to one's employing organization, willingness to work hard for that employer, and the intent to remain with that organization (Meyer and Allen, 1988). Employees are regarded as committed to an organization if they willingly continue their association with the organization and devote considerable effort to achieving organizational goals. The high levels of effort exerted by employees with high levels of organizational
commitment would lead to higher levels of performance and effectiveness of both the individual and the organizational level (Sharma and Bajpai, 2010). Organizations have to spend a great deal of time concentrating on the technical features of business: technology, administrative systems, and financial controls, scheduling, research, inspection, equipment, maintenance, sales and inventory. There is need of developing and administering policies and procedures for benefits, career development, regulatory compliance, health and safety, employee assistance, organization development and industrial relations. A motivated employee is responsive to the definite goals and objectives he/she must achieve, therefore he/she directs its efforts in that direction. Rutherford (1990) reports that motivation formulates an organization more successful because provoked employees are constantly looking for improved practices to do a work, so it is essential for organizations to motivate their employees (Kalimullah et al, 2010). Getting employees to do their best work even in strenuous circumstances, is one of the employees most stable and greasy challenges and this can be made possible through motivating them. Such Composition of people which formulate independent business identity for some specific purpose is commonly known as organization and getting desired outcome within defined resources is treated as effectiveness. The present study investigates the effect of job satisfaction and job involvement on organizational effectiveness among employees of public and private banks separately.

6.1 SUMMARY OF FINDINGS FOR PUBLIC SECTOR BANKS

6.1.1 Personal variables and job involvement in public sector banks

The personal variables referred in the study have strongly contributed towards job involvement dimensions in the following way
### Table 6.1

**Personal variables and job involvement in public sector banks.**

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
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</table>
| $H_0$  | There is no impact of personal variables on job involvement in public sector banks in Himachal Pradesh. | 1. Educational qualification has positive impact on planfulness task completion sensitivity and responsiveness of extra work and negative impact on work under load, energy expenditure job devotion and job concern.  
2. Age has negative impact over work under load and negative impact over energy expenditure, job concern and time consciousness.  
3. Gender has negative effect on job longing, work underload, responsiveness of extra work and job saliency.  
4. Marital status has positive impact on persistence, energy expenditure task completion sensitivity and negative impact on work under load.  
5. Income has positive impact over persistence, planfulness, responsiveness of extra work, job concern, and negative impact over job longing, work under load, task completion sensitivity, job saliency and time consciousness.  
6. Number of promotions has positive impact on persistence, energy expenditure, responsiveness of extra work, job devotion, job saliency, job concern and negative impact on work under load, and task completion sensitivity.  
7. Number of dependents has negative impact over responsiveness of extra work and negative impact on planfulness, task completion sensitivity, job devotion and time consciousness. |

**Educational qualification and job involvement:** It has been found that educational qualification has positive impact on planfulness task completion sensitivity and responsiveness of extra work. Whereas it has negative impact on work under load, energy expenditure, job devotion and job concern. Employees with middle educational level shows more job involvement in public sector.
Age and job involvement: - Age has been emerged as a strong predictor of job involvement. It has negative impact over work under load, job concern and time consciousness. Employees with higher age show high job involvement in public sector.

Gender and job involvement in public sector: - Gender has negative impact on job longing work underload responsiveness of extra work and job saliency. From the results it is emerged that males are slightly more involved in their jobs in public sector.

Marital status and job involvement: - It has been found that marital status has positive impact on persistence, energy expenditure and task completion sensitivity. While it has negative impact on work under load.

Income and job involvement in public sector: - Results shows that as income increases persistence, planfulness, responsiveness of extra work and job concern. Income has negative impact over job longing, work under load, task completion sensitivity, job saliency and time consciousness. Lower level income employees’ shows more job involvement in public sector.

Number of promotions and job involvement: - Number of promotions has positive impact on persistence, energy expenditure, responsiveness of extra work, job devotion, job saliency and job concern. However, it has negative impact on work under load, task completion sensitivity.

Number of dependents and job involvement: - Number of dependents has negative impact over responsiveness of extra work and negative impact over planfulness, task completion sensitivity, job devotion and time consciousness. Those who have fewer dependents (0-2) show more job involvement in public sector banks.

6.1.2 Personal variables and job satisfaction in public sector banks

Educational qualification and job satisfaction: - The results refer the impact of educational qualification on job satisfaction. Educational qualification has positive impact on job and negative impact on personal adjustments, on-the-job and off-the-job. Employees with middle level education show higher job satisfaction in public sector.
**Age and job satisfaction** :- From the results it is clear that age has negative impact on management. Employees with a higher age are more involved in their jobs in public sector.

**Gender and job satisfaction in public sector** :- Gender has positive impact on personal adjustments. It is emerged that males are more satisfied with their jobs in public sector.

**Marital status and job satisfaction** :- Marital status has negative impact on social relations and off-the-job dimensions of job satisfaction in public sector.

**Income and job satisfaction in public sector** :- Income has positive effect on social relations and negative effect on off-the-job. Lower level income employees are more satisfied with their jobs as compared to middle and high income level employees.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Hypothesis</th>
<th>Results</th>
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</table>
| H₁     | There is no impact of personal variables on job satisfaction in public sector banks in Himachal Pradesh. | 1. Educational qualification has positive impact on job and negative impact on personal adjustments, on-the-job and off-the-job  
2. Age has negative impact on management  
3. Gender has positive impact on personal adjustments.  
4. Marital status has negative impact on social relation and off-the-job in public sector.  
5. Income has positive impact over social relations and negative impact on an off-the-job.  
6. Number of promotions has positive impact on job, management, personal relations, on-the-job and off-the-job.  
7. Number of dependents has negative impact over job, management, on-the-job and off-the-job. |

**Number of promotions and job satisfaction** :- From the results it is clear that number of promotions has positive impact on job, management, personal adjustments, on-the-job and off-the-job.

**Number of dependents and job satisfaction** :- From the results it is clear no of dependents has negative impact on job, management, on-the-job and off-the-job. Employees who have dependents between 0-2 show higher job satisfaction in public sector.
### Personal variables and organizational effectiveness in public sector banks

**Table 6.3**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Hypothesis</th>
<th>Results</th>
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</table>
| H2      | There is no impact of personal variables on organizational effectiveness in public sector banks in Himachal Pradesh. | 1. Educational qualification has positive impact on employee career development, employees and management satisfaction, employee recognition and identification, ability to acquire resources organizational health and negative impact on employee encouragement.  
2. Age has negative impact on employee and management satisfaction and organizational health.  
3. Gender has positive impact on employee career development, employee growth and development, employee encouragement and ability to acquire resources.  
4. Marital status has negative effect over employee and management satisfaction, executive development and quality of the employee and organizational health.  
5. Income has positive impact on employee career development, executive development and quality of the employee and organizational health.  
6. Number of promotions has positive effect on executive development and quality of the employee and organizational health and negative impact on employee and management satisfaction, employee recognition and identification and system openness and community interaction.  
7. Number of dependents has negative impact over employee growth and development, employee and management satisfaction, executive development and quality of employees, employee encouragement, employee recognition and identification and system openness and community interaction ability to acquire resources and organizational health. |
educational qualifications have negative impact on employee encouragement. Employees having middle-level education are contributing more towards organizational effectiveness in public sector.

**Age and organizational effectiveness:** Age has negative impact on employee and management satisfaction and organizational health. Employees with higher age contribute more towards organizational effectiveness.

**Gender and organizational effectiveness:** Gender has negative impact on employee career development, employee growth and development, employee encouragement and ability to acquire resources. Females contribute more towards organizational effectiveness.

**Marital status and organizational effectiveness:** Marital status has negative effect over employee and management satisfaction, executive development and quality of the employee and organizational health in public sector.

**Income and organizational effectiveness:** Income has positive impact on employee career development, executive development and quality of the employee and organizational health. Middle income group are contributing more towards organizational effectiveness in public sector.

**Number of promotions and organizational effectiveness:** Number of promotions has positive effect on executive development and quality of the employee and organizational health. Number of promotions has negative impact on employee and management satisfaction, employee recognition and identification and system openness and community interaction.

**Number of dependents and organizational effectiveness:** Number of dependents has negative impact over employee growth and development, employee and management satisfaction, executive development and quality of the employee, employee encouragement, employee recognition and identification and system openness and community interaction, ability to acquire resources and organizational health. Employees with lesser number of dependents show more contributions towards organizational effectiveness.
6.1.4 Organizational variables and job involvement in public sector banks

Table 6.4

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Hypothesis</th>
<th>Results</th>
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</table>
| H3     | There is no impact of organizational variables on job involvement in public sector banks in Himachal Pradesh. | 1. Rank has positive impact on work under load, job devotion and job concern and negative impact on job longing, persistence, planfulness, responsiveness of extra work and job saliency.  
2. Job tenure shows positive effect on work under load, emotional involvement, energy expenditure and negative effect on job saliency, job concern and time consciousness |

6.1.4 Organizational variables and job involvement in public sector banks

**Rank and job involvement:** From the results it is clear that rank has positive impact on work under load, job devotion and job concern and negative impact on job longing, persistence, planfulness, responsiveness of extra work and job saliency. It is clear also that middle management employees are more involved in their jobs in public sector banks.

**Job tenure and organizational effectiveness:** - In public sector job tenure shows positive effect on work under load, emotional involvement, and energy expenditure and negative effect on job saliency, job concern and time consciousness. It is also clear that irrespective of job experience employees are fully involved in their jobs.

6.1.5 Organizational variables and job satisfaction in public sector banks

Table 6.5

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Hypothesis</th>
<th>Results</th>
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</thead>
</table>
| H4     | There is no impact of organizational variables on job involvement in public sector banks in Himachal Pradesh. | 1. Rank has positive impact on job, personal adjustments, and social relations on-the-job and off-the-job.  
2. Job tenure has no effect on job satisfaction in public sector banks |
6.1.5 Organizational variables and job satisfaction in public sector banks

Rank and job satisfaction: - Rank has positive impact on job, personal adjustments, social relations, on-the-job and off-the-job dimensions of job satisfaction. Middle management employees show more job satisfaction in public sector.

Job tenure and organizational effectiveness: Job tenure has no significant effect on all the dimensions of job satisfaction in public sector banks. Employees having job experience zero to five years show high job satisfaction.

6.1.6 Organizational variables and organizational effectiveness in public sector banks

Table 6.6

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>H5</td>
<td>There is no impact of organizational variables on job involvement in public sector banks in Himachal Pradesh.</td>
<td>1. Rank has positive impact on system openness and community interaction and ability to acquire resources 2. Job tenure has positive impact on ability to acquire resources.</td>
</tr>
</tbody>
</table>

6.1.6 Organizational variables and organizational effectiveness in public sector banks

Rank and organizational effectiveness: - Rank has positive effect on system openness and community interaction and ability to acquire resources. Middle management contributes more towards organizational effectiveness.

Job tenure and organizational effectiveness: - Job tenure has positive effect on ability to acquire resources. As the job experience increases, employees contribute more towards organizational effectiveness.

6.1.7 Job involvement and job satisfaction in public sector in banks

Attitudes tend to cluster and categorize themselves. A person, who has developed a favorable attitude toward one aspect of the job based on unique experiences, is likely to react favorably to other related job aspects. Thus, if one is involved in a job, one is likely to be satisfied with the job and committed to the organization. A person who is dissatisfied with a job may become less involved in the
work and less committed to the employer. Mortimer & Laurence, 1989 suggest that these attitudes are relatively unrelated. According to Angle & Perry, (1983) and Pierce & Dunham, (1987), job involvement and organizational commitment influence work-related attitudes. However, the interrelationship of these attitudes has not been studied separately and exclusively. The degree of relationship between satisfaction and involvement is negligible. Involvement in work or job has been related to commitment to, and identification with, the employing organization, but not to satisfaction. Involvement does not necessarily lead to satisfaction. People may become enveloped and drawn into work that is difficult, troublesome, or dangerous, leading to a discharge of obligations rather than pleasure. Alternatively, as Hackman and Oldham (1980) suggest that the work may be perceived as repetitive and routine, lacking in variety or significance. In both cases, the nature of the work may still demand involvement but may not lead to satisfaction. People may not be satisfied with the job because the work that they are required to do may not fulfill their needs, especially the higher-order needs, for instance, for autonomy, achievement, or competence. Or perhaps satisfaction of these needs does occur but leads to over involvement, which, in turn, results in low job satisfaction. Also, work may merely leads to the satisfaction of lower-order needs, like pay and security. Furthermore, different types of personalities (Jung, 1971) may become involved and derives satisfaction in different ways. In short, it is equally likely that (a) people become involved and do derive satisfaction, (b) people become involved but do not derive satisfaction, (3) people do not become involved and do not derive satisfaction, or (4) people do not become involved yet do derive satisfaction (with pay and/or co-workers, for example). These reflections on aspects of job involvement are only peripherally included in Lodahl and Kejner's (1965), Rabinowitz and Hall's (1977), and Blau's (1985) explanations of involvement. People get involved in work or job for reasons other than identification, participation, or selfworth, the accepted ingredients of the definition of involvement. Yet the necessity of becoming involved, in order to keep a job, for example, could also lead to commitment, especially if commitment was perceived differently. Instead of identification or loyalty, as Blau and Boal (1987) advocated, commitment could mean making a pledge or promise to the employer. An individual could well pledge to stay with an organization and to get involved in difficult work that brings little gratification to discharge an obligation. The relationship between satisfaction and commitment is easier to explain.
Satisfaction with the work itself in particular, but also with supervision, has been found to be related to commitment. Employees with high levels of job involvement identify with and care about their jobs, whereas, employees with high levels of affective commitment feel positively about their organization and wish to remain a member in it where they feel satisfied with their jobs. High job involvement leads to high job satisfaction. Job involvement is how people see their jobs as both a relationship with the working environment and the job itself. Job satisfaction and job involvement are correlated with one another (Hirschfeld & Field, 2000). The present study has shown consistency with the above research results.

6.1.7 Job involvement and job satisfaction in public sector banks

Job longing and job satisfaction: - Strong contribution of job longing has been found towards job satisfaction. Job longing is negatively related with job, personal adjustments, on-the-job and off-the-job.

Work under load and job satisfaction: - The feeling of work under load is negatively related with increased with job.

Table 6.7

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Job longing has negative impact on job, personal adjustments, on-the-job and off-the-job.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Work under load has negative impact on job.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Emotional involvement has positive impact on social relation and negative impact on job, management and on-the-job.</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Persistence has negative impact on job, management, personal adjustments, social relations, on-the-job and off-the-job.</td>
<td></td>
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<tr>
<td>5.</td>
<td>Planfulness shows negative impact on job, personal adjustments, on-the-job and off-the-job.</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Energy expenditure shows negative effect on job, management, social relations, on-the-job and off-the-job.</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Task completion sensitivity has positive effect on social relations.</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Responsiveness of extra work has negative impact on management, personal adjustments, social relations, on-the-job and off-the-job.</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Job devotion has positive impact on job, personal adjustments and on-the-job.</td>
<td></td>
</tr>
</tbody>
</table>

H6: There is no impact of job involvement on job satisfaction in public sector banks in Himachal Pradesh.
| 10. Job saliency has positive impact on personal adjustments and negative effect on job and off-the-job. |
| 11. Job concern has positive impact on job, management, personal adjustments, and social relations, on-the-job and off-the-job. |
| 12. Time consciousness has positive impact on personal adjustments, social relations and off-the-job |

**Emotional involvement and job satisfaction:** - With increase in emotional involvement, social relations also increases but job, management, and on-the-job decreases.

**Persistence and job satisfaction:** - Persistence shows negative impact on job, management, personal adjustments, social relations, on-the-job and off-the-job.

**Planfulness and job satisfaction:** - Planfulness shows negative impact on job, personal adjustments, on-the-job and off-the-job.

**Energy expenditure and job satisfaction:** - Energy expenditure shows negative effect on job, management, social relations, on-the-job and off-the-job.

**Task completion sensitivity and job satisfaction:** - Task completion sensitivity has positive effect on social relations. As the task completion sensitivity increases social relations also increase.

**Responsiveness of extra work and job satisfaction:** - Responsiveness of extra work has negative impact on management, personal adjustments, social relations, on-the-job and off-the-job.

**Job devotion and job satisfaction:** - Job devotion has positive impact on job, personal adjustments and on-the-job dimensions of job satisfaction.

**Job saliency and job satisfaction:** - Job saliency has positive impact on personal adjustments and negative effect on job and off-the-job.

**Job concern and job satisfaction:** - Job concern has positive impact on job, management, personal adjustments, and social relations, on-the-job and off-the-job.

**Time consciousness and job satisfaction:** - Time consciousness has positive impact on personal adjustments, social relations and off-the-job.
6.1.8 Job involvement and organizational effectiveness in public sector banks

There is an association between job involvement and organizational effectiveness by which job involvement becomes a predictor of effectiveness of organizations (Andreadis, N. 2009). Organizational effectiveness is related to job involvement and organizational commitment where people do feel identification with the job. Kanungo (1982) contends that job involvement tends to be a function of how much the job can satisfy an employee's immediate needs. Furthermore, job involvement refers to an employee's psychological contact to his or her job. In addition, individuals who demonstrate high work involvement consider their jobs a significant part of who they are by which organizations deliver a better service, producing the organizational effectiveness. Joiner and Bakalis (2006) suggest that job involvement describes how interested, enmeshed, and engrossed the worker is in the goals, culture, and tasks of a given organization. Khan T et al. (2011), Mudrack and Murrell (2008) investigate the relationship between advice-giving, advice-receiving and employee work attitudes to found the value of job involvement and they find that while advice-giving and advice receiving are positively related to job involvement, only advice receiving has been positively related to work-unit commitment. Job involvement can be perceived as a reflection of work experiences. Individuals may become involved in their jobs in response to specific attributes of the work situation. Blau and Meyer (1987) find an interaction between job involvement and organizational commitment to be significantly related to employee turnover regardless of gender, tenure, and marital status. Hafer and Martin (2006) argue apathetic employee contribute the least to workplace goals and had the tendency to act indifferentively to other employees and the organization. Hallberg and Schaufeli (2006) state that work engagement of job involvement and organizational commitment are the factors that referred to an employee's positive attachment to work, which also include a reciprocal effort between an employee and the organization. Job involvement has primarily been identified as a variable influenced by "personal" intrinsic factors and attitudes. Participative (collaborative) work environments encourage and support job involvement. Scott et al. (2003) argues that in order for a collaborative workforce to be achieved, employees must be willing to work beyond the call of duty and they must be committed to the organization. In general, the job involvement has a great impact in accomplishing both individual and the organizational goals. It will affect the
process of accomplishing the organization’s mission and vision. Thus, Job involvement of the employees is most instrumental in the overall organizations effectiveness. For the present studies following results have been emerged regarding job involvement and organizational effectiveness.

Table 6.8

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
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</table>
| H7    | There is no impact of job involvement on organizational effectiveness in public sector banks in Himachal Pradesh. | 1. Job longing has positive impact on employee career development activity, employee growth and development, employee and management satisfaction, system openness and community interaction and organizational health and negative impact on executive development and quality of the employee, employee recognition and identification and ability to acquire resources.  
2. Work under load has positive impact on employee career development, employee and management satisfaction, executive development and quality of the employee, system openness and community interaction and organizational health and negative impact on employee encouragement,  
3. Emotional involvement has positive impact on executive development and quality of the employee, employee encouragement and system openness and community interaction and negative impact on employee growth and development.  
4. Persistence has positive impact on employee growth and development, employee and management satisfaction, employee encouragement and organizational health.  
5. Planfulness shows positive impact on impact on employee growth and development, system openness and community interaction, ability to acquire resources and organizational health and negative impact of executive development and quality of the employee.  
6. Energy expenditure has positive impact on employee growth and development, employee encouragement, employee recognition and identification and organizational health and negative impact on executive development and quality of the employee.  
7. Task completion sensitivity has positive effect on employee career development, executive development and quality of the employee, system openness and community interaction, ability to acquire resources and organizational health.  
8. Responsiveness of extra work has positive impact on employee career development, employee growth and development, employee and management satisfaction, employee recognition and identification, and organizational health and negative impact on system openness and community inaction.  
9. Job devotion has positive impact on employee career development, employee and management satisfaction, executive development and quality of the employee, employee encouragement, employee recognition and identification system openness and community interaction, organizational health.  
10. Job saliency has positive impact on executive development and quality of employee, employee recognition and identification, system openness and community interaction, ability to acquire resources and organizational health and negative impact on employee career development and ability to acquire resources. |
11. Job concern has positive impact on employee career development, employee growth and development, employee and management satisfaction, employee encouragement and employee recognition and identification.

12. Time consciousness has negative impact on employee growth and development, employee encouragement and ability to acquire resources.

### 6.1.8 Job involvement and organizational effectiveness in public sector banks

**Job longing and organizational effectiveness:** Job longing increases employee career development, employee and management satisfaction, system openness and community interaction and organizational health. While job longing decreases executive development and quality of the employees, employees' recognition and identification and ability to acquire resources.

**Work underload and organizational effectiveness:** Work underload has positive impact on employee career development, employee and management satisfaction, executive development and quality of employee and system openness and community interaction and organizational health.

**Emotional involvement and organizational effectiveness:** Emotional involvement increases executive development and quality of the employee, employee encouragement and system openness and community interaction and decrease employee growth and development. While it decreases employee growth and development and employee encouragement.

**Persistence and organizational effectiveness:** Persistence increases employee growth and development, employee and management satisfaction, employee encouragement, and organizational health also increases.

**Planfulness and organizational effectiveness:** Planfulness increases employee growth and development, system openness and community interaction, ability to acquire resources and organizational health and decreases executive development and quality of the employee.

**Energy expenditure and organizational effectiveness:** Energy expenditure increases employee growth and development, employee encouragement, employee recognition and identification and organizational health. Energy expenditure decreases executive development and quality of the employee.
Task completion sensitivity and organizational effectiveness:- Task completion sensitivity increases employee growth/development, executive development and quality of the employee, system openness and community interaction, ability to acquire resources and organizational health.

Responsiveness of extra work and organizational effectiveness:- Responsiveness of extra work increases employee career development, employee growth and development, employee and management satisfaction, employee recognition and identification and organizational health and decrease system openness and community interaction.

Job devotion and organizational effectiveness: - Job devotion has positive impact on employee carrier development, employee and management satisfaction, executive development and quality of the employee, employee encouragement, employee recognition and identification, system openness and community interaction and organizational health in public sector.

Job saliency and organizational effectiveness: -Job saliency has positive impact on executive development and quality of the employee, employee recognition and identification, system openness and community interaction, ability to acquire resources and organizational health and negative impact on employee career development and ability to acquire resources.

Job concern and organizational effectiveness: - Job concern increases employee career development, employee growth and development, employee and management satisfaction, employee encouragement and employee recognition and identification.

Time consciousness and organizational effectiveness: - Time consciousness has negative impact on employee growth and development, employee encouragement and ability to acquire resources.

6.1.9 Job satisfaction and organizational effectiveness in public sector banks

Job satisfaction of an employee is influenced by various job related factors and they are derived from job context and job content factors. Job content factors are related with intrinsic rewards and job context factors are related with extrinsic rewards. A satisfied employee is motivated to extend more effort to improve the performance. Performance of an employee basically depends on his/her perceptions,
values and attitudes (Porter and Lawer, 1974). Satisfied worker exerts more effort to job performance. Organization tries to create a congenial atmosphere so that satisfied work force feels like working for the organization. When an employee feels satisfaction about the job, he/she is motivated to do greater effort to the job performance. Then it tends to increase the overall performance of the organization. A satisfied individual employee and his effort and commitment are crucial for the success of the organization. Thus, organizational productivity and efficiency can be achieved through employee satisfaction and attention to employees’ physical as well as socio emotional needs. Employee satisfaction and sentiments are best achieved through maintaining a positive social organizational environment, such as by providing autonomy, participation, and mutual trust (Likert, 1961). Thus, employees’ job satisfaction sentiments are important because they can determine collaborative effort. Ostroff (1992), investigated the relationship between employees’ attitudes and organizational performance. Ostroff found that aggregated attitudes such as job satisfaction and organizational commitment were concurrently related to performance, as measured by several performance outcomes such as achievement and turnover rates. Job satisfaction and other job-related attitudes continued to predict many of the organizational performance outcomes. Organizations with more satisfied employees tended to be more effective than organizations with dissatisfied employees. Ryan, Schmitt, and Johnson (1996) indicated employee morale was related to performance indicators, customer satisfaction sentiments, and turnover ratios. Cummings (1970) identified that satisfaction causes performance, performance causes satisfaction and rewards cause both performance and satisfaction. Kornhanuser and Sharp (1976) identify that a positive relationship existed between job satisfaction and performance. Katzell, Barret and Porker (1952) demonstrated that job satisfaction was associated neither with turnover nor with quality of production. Smith and Cranny (1968) conclude that satisfaction is associated with performance as well as effort, commitment and intention. Porter and Lawler (1969) suggested that satisfaction will affect a worker’s effort, arguing that increased satisfaction from performance helps to increase expectations of performance leading to rewards; Carroll, Keflas and Watson (1964) find that satisfaction and productivity have crucial relationship in which each affects the other. Performance leads to more effort because of high perceived expectancy. David, Joseph and William (1970) suggest that the type of reward system
under which workers perform strongly influence the satisfaction performance relationship.

Table 6.9
Job satisfaction and organizational effectiveness in public sector banks

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
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</table>
| H₈      | There is no impact of job satisfaction on organizational effectiveness in public sector banks in Himachal Pradesh. | 1. Job has negative impact on employee recognition and identification.  
2. Management has positive impact on employee growth and development, employee and management satisfaction, and system openness and community interaction and negative impact on ability to acquire resources.  
3. Personal adjustments have positive impact on employee encouragement, system openness and community interaction and ability to acquire resources.  
4. Social relations has positive impact on employee career development, employee growth and development, employee and management satisfaction, system openness and community interaction and organizational health.  
5. On the job has positive impact on employee and management satisfaction, and system openness and community interaction.  
6. Off-the-job has positive impact on employee career development, employee growth and development, employee and management satisfaction, executive development and quality of the employee, system openness and community interaction and ability to acquire resources. |

6.1.9 Job satisfaction and organizational effectiveness in public sector

**Job and organizational effectiveness:** -job has negative relationship with employee recognition and identification.

**Management and organizational effectiveness:** -Management is positively related with increase employee growth and development, employee and management satisfaction, system openness and community interaction and negatively related with ability to acquire resources.

**Personal adjustments and organizational effectiveness:** - personal adjustments increase employee encouragement, system openness and community interaction and ability to acquire resources.
Social relations and organizational effectiveness: Social relation increase employee career development, employee growth/development, employee and management satisfaction, system openness and community interaction and organizational health.

On-the-job and organizational effectiveness: On-the-job has positive impact on employee and management satisfaction and system openness and community interaction.

Off-the-job and organizational effectiveness: Off-the-job increase employee career development, employee growth and development, employee and management satisfaction, executive development and quality of the employee, system openness and community infraction and ability to acquire resources.

6.2 SUMMARY OF FINDINGS FOR PRIVATE SECTOR BANKS

6.2.1 Personal variables and job involvement in private sector banks

Educational qualification and job involvement: It has been found that educational qualification has positive impact on job longing, emotional involvement, persistence, energy expenditure, job devotion, and job saliency. Whereas it has negative impact on responsiveness of extra work and time consciousness. Employees with higher educational level show more job involvement in private sector.

Age and job involvement: Age has emerged as a stronger predictor of job involvement in private sector. Age has positive impact over work under load and negative impact over job devotion and time consciousness.

Gender and job involvement in private sector: Gender has no impact on job involvement. From the results it is emerged that males are more involved in their jobs in private sector.

Marital status and job involvement: It has been found that marital status has positive impact on job longing, and task completion sensitivity.

Income and job involvement in private sector: Results support that as income increases, job longing, work under load, emotional involvement, planfulness, energy expenditure, task completion sensitivity, responsiveness of extra work, and job saliency also increase. Middle income level employees show more job involvement in private sector.
Number of promotions and job involvement: Number of promotions has positive impact on job longing, work under load, emotional involvement and persistence. Number of promotions has negative impact on task completion sensitivity.

Table 6.10
Personal variables and job involvement in private sector banks

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>H0</td>
<td>There is no impact of personal variables on job involvement in private sector banks in Himachal Pradesh.</td>
<td>1. Educational qualification has positive impact on job longing, emotional involvement persistence, energy expenditure, job devotion and job saliency and negative impact on responsiveness of extra work and time consciousness.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Age has positive impact over work under load and negative impact over job devotion and time consciousness.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Gender has no impact on job involvement.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. Marital status has positive impact on job longing and task completion sensitivity.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5. Income has positive impact over job longing, work underload, emotional involvement, planfulness, energy expenditure, task completion sensitivity, responsiveness of extra work and job saliency.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6. Number of promotions has positive impact on job longing, work underload, emotional involvement, persistence, energy expenditure and negative impact on task completion sensitivity.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7. Number of dependents has positive impact over work underload and persistence.</td>
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</tbody>
</table>

Number of dependents and job involvement: Number of dependents has positive impact over work under load and persistence. Different ranges rang of number of dependents have different impact on different dimensions of job involvement in private sector.

6.2.2 Personal variables and job satisfaction in private sector banks.

Personal variables have shows contribution towards job satisfaction.

Educational qualification and job satisfaction: The results refer that educational qualification has no effect job satisfaction. Employees with higher educational qualification show slightly higher job satisfaction in private sector.
Table 6.11

Personal variables and job satisfaction in private sector banks

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
</thead>
</table>
| H₁      | There is no impact of personal variables on job satisfaction in private sector banks in Himachal Pradesh. | 1. Educational qualification has no impact on job satisfaction.  
2. Age has no impact on job satisfaction.  
3. Gender has no impact on job satisfaction.  
4. Marital status has no impact on job satisfaction.  
5. Income has no impact over job satisfaction dimensions.  
6. Number of promotions has no impact on impact on job, management, personal relations, on-the-job and off-the-job.  
7. Number of dependents has negative impact over management. |

Age and job satisfaction: - From the results it is clear that age has no impact on job satisfaction.

Gender and job satisfaction: - Gender has no effect on job satisfaction. Male employees are comparatively more satisfied from their jobs in private sector.

Marital status and job satisfaction: - Marital status has no impact on job satisfaction in private sector.

Income and job satisfaction in private sector: - Income has no effect on job satisfaction. Middle level income employees more satisfied with their jobs as compared to middle and high income level employees.

Number of promotions and job satisfaction: - From the results it is clear that number of promotions has no impact on job satisfaction.

Number of dependents and job satisfaction: - From the results it is clear number of dependents has no impact on job satisfaction.

6.2.3 Personal variables and organizational effectiveness in private sector

Educational qualification and organizational effectiveness in private sector: - From the results it is clear that educational qualification have positive impact on employee career development, employees and management satisfaction, employee recognition and identification, system openness and community, ability to acquire
resources and organizational health. Higher educational employees are comparatively more contributing towards organizational effectiveness in private sector.

**Age and organizational effectiveness:** - Age has negative impact on ability to acquire resources.

**Gender and organizational effectiveness:** - Gender has positive impact on executive development and quality of the employee, employee encouragement, system openness and community interaction and ability to acquire resources. Males contribute more towards organizational effectiveness.

**Marital status and organizational effectiveness:** - Marital status is insignificantly related with organizational effectiveness in private sector.

**Table 6.12**

**Personal variables and organizational effectiveness in private sector banks**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
</thead>
</table>
| H2      | There is no impact of personal variables on organizational effectiveness in private sector banks in Himachal Pradesh. | 1. Educational qualification has positive impact on employee career development, employees and management satisfaction, employee recognition and identification, system openness and community and interaction, ability to acquire resources and organizational health.  
2. Age has negative impact on ability to acquire resources.  
3. Gender has positive impact on impact on executive development and quality of the employee, employee encouragement, system openness and community interaction and ability to acquire resources.  
4. Marital status has no impact on organizational effectiveness.  
5. Income has positive impact on employee growth and development, employee recognition and identification, system openness and community interaction and ability to acquire resources.  
6. Number of promotions has positive effect on employee career development, employee growth and development, employee and management satisfaction employee encouragement, employee recognition and identification, system openness and community interaction and ability to acquire resources.  
7. Number of dependents has positive impact over employee encouragement. |

**Income and organizational effectiveness:** - Income has positive impact on employee growth and development, employee recognition and identification, system openness and community interaction and ability to acquire resources. Middle income
level group contributes more towards organizational effectiveness as compared to lower and higher income level group.

Number of promotions and organizational effectiveness: Number of promotions has positive effect on employee career development, employee growth and development, employee and management satisfaction, employee encouragement, employee recognition and identification, system openness and community interaction and ability to acquire resources.

Number of dependents and organizational effectiveness: Number of dependents has positive impact on employee encouragement. It is clear from the results that employees with different number of dependents contribute more towards organizational effectiveness.

6.2.4 Organizational variables and job involvement in private sector banks

Table 6.13

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
</thead>
</table>
| H3     | There is no impact of organizational variables on job involvement in private sector banks in Himachal Pradesh. | 1. Rank has positive impact on job longing and negative impact on job devotion and time consciousness.  
2. Job tenure shows negative effect on job devotion and time consciousness. |

Rank and job involvement: It is clear from the results that rank has positive impact on job longing and negative impact on job devotion and time consciousness. From the results it is also clear that top management employees are more involved in their jobs in private sector banks.

Job tenure and job involvement: In private sector, job tenure shows negative effect on job devotion and time consciousness.

6.2.5 Organizational variables and job satisfaction in private sector banks

Table 6.14

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
</thead>
</table>
| H4     | There is no impact of organizational variables on job satisfaction in private sector banks in Himachal Pradesh. | 1. Rank has positive impact on social relations.  
2. Job tenure has no significant effect on job satisfaction in private sector banks |
**Rank and job satisfaction:** - Rank has positive impact on social relations. Top management employees show higher job satisfaction in the private sector.

**Job tenure and job satisfaction:** - Job tenure has no impact on job satisfaction.

### 6.2.6 Organizational variables and organizational effectiveness in private sector banks

#### Table 6.15

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
</thead>
</table>
| H5     | There is no impact of organizational variables on organizational effectiveness in private sector banks in Himachal Pradesh. | 1. Rank has positive impact on employee career development and organizational health.  
2. Job Tenure has positive impact on employee career development, employee growth and development, employee encouragement and organizational health. |

**Rank and organizational effectiveness:** - Rank has positive effect on employee career development and organizational health. Top management contributes more towards organizational effectiveness.

**Job tenure and organizational effectiveness:** - Job tenure has positive effect on employee encouragement and organizational health. It also contributes negatively towards employee career development.

#### Table 6.2.7: Job involvement and job satisfaction in private sector banks

Work constitutes part of the individual’s self-image, and hence job involvement is an important means for satisfying deep-seated needs and enabling self-expression. Kanungo (1982) defines the concept, combining work and job, and maintaining that job involvement is the state of mental or psychological identification with a specific job which depends on both the importance of one’s needs (intrinsic and extrinsic), and the perception of work as satisfying those needs. Job involvement is largely affected by the employee’s personality traits and values, and less by organizational factors (Rabinowitz & Hall, 1977). Riketta and Van Dick (2009) suggest that job involvement contains two overlapping measures: psychological identification with the job, and the level at which work plays a central role in the individual’s life and identity. Job involvement is the degree to which the job situation is central to the person and his/her identity (Brown, 1996; Kanungo, 1982; Lodahl & Kejner, 1965). Job involvement a psychological, cognitive, and behavioral process.
that is affected by the employee’s personality and values, but higher job involvement also works in the organization’s favour. As well as bearing on the employee’s psychological and physical health, research has shown that a high level of job involvement leads to positive attitudes of work satisfaction and high morale, which is manifested in greater commitment and diligence, job involvement and work satisfaction. Since job involvement assumes that a job can satisfy an employee’s needs, it follows, as Kanungo (1982) suggests, to greater work satisfaction. Mow day, Porter and Steers (1982) contend that the more employees are involved in their job, the more their psychological needs are met. Similarly, Brown (1996) argues that employees who are highly involved in their job will identify with it more psychologically, and this in turn will reinforce their satisfaction. In other words, they believe that their personal goals and the organization’s goals are compatible, and therefore they are satisfied with their work (Chay & Aryee, 1999) and tend not to consider changing jobs. A positive relationship between employee involvement and job satisfaction has been identified by Soong’s (2000). In the present study, job involvement has a significant effect on job satisfaction in private sector bank employees.

**Job longing and job satisfaction:** - Strong contribution of job longing have been found towards job satisfaction. Job longing increase job, management, social relations, on-the-job and off-the-job dimensions of job satisfaction.

**Work under load and job satisfaction:** - Work underload has no impact on job satisfaction.

**Emotional involvement and job satisfaction:** - Emotional involvement increases job, management, social relations, on-the-job and off-the-job in private sector bank employees.

**Persistence and job satisfaction:**- persistence shows no impact on job, management, personal adjustments, social relations, on-the-job and off-the-job.

**Planfulness and job satisfaction:** - Planfulness shows positive impact on job and on-the-job and negative impact on management.

**Energy expenditure and job satisfaction:**- Energy expenditure shows positive impact on social relations and off-the-job.

**Task completion sensitivity and job satisfaction:**- Task completion sensitivity has positive effect on job, management, social relations and on-the-job.
Responsiveness of extra work and job satisfaction: - Responsiveness of extra work has positive impact on job, management, personal adjustments and on-the-job.

Table 6.16
Job involvement and job satisfaction in private sector banks

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
</thead>
</table>
| H6      | There is no impact of job involvement on job satisfaction in private sector banks in Himachal Pradesh. | 1. Job longing has positive impact on job, management, social relations, on-the-job and off-the-job.  
2. Work under load has no impact on job satisfaction.  
3. Emotional involvement has positive impact on job, management, social relations on-the-job and off-the-job.  
4. Persistence has no impact on job, management, personal adjustments, social relations, on-the-job and off-the-job.  
5. Planfulness shows positive impact on job and on-the-job and negative impact on management.  
6. Energy expenditure show positive impact on effect on social relations and off-the-job.  
7. Task completion sensitivity has positive effect on job, management, social relation and on-the-job.  
8. Responsiveness of extra work has positive impact on job, management, personal adjustments, on-the-job and off-the-job.  
9. Job devotion has positive impact on job, management, social relations, on-the-job and off-the-job.  
10. Job saliency has negative impact on job, management, personal adjustments, social relations, on-the-job and off-the-job.  
11. Job concern has no impact on job, management, personal adjustments, and social relations, on-the-job and off-the-job.  
12. Time consciousness has negative impact on job, management and on-the-job. |

Job devotion and job satisfaction: - Job devotion has positive impact on job, management, social relations, on-the-job and off-the-job dimensions of job satisfaction.

Job saliency and job satisfaction: - Job saliency decrease job, management, personal adjustments, social relations, on-the-job and off-the-job.

Job concern and job satisfaction: - Job concern has no impact on job, management, personal adjustments, social relations, on-the-job and off-the-job.

Time consciousness and job satisfaction: - Time consciousness has negative impact on impact on job, management and on-the-job.
6.2.8 **Job involvement and organizational effectiveness in private sector**

To increase organizational effectiveness, consideration to employee involvement has been the biggest necessity of every organization. Employee involvement has been related to many different management concepts and behaviors, such as, management styles, total quality management, employee empowerment, job satisfaction, and job performance. Cohen (1999) argues employee involvement as an antecedent to organizational commitment. Employees with high level of involvement are expected to work harder than those with low level of involvement. Employee with high level of involvement can be described as one whose job is the center of his/her life. Employees with high level of involvement will put forth substantial effort towards the achievement of organizational objectives and be less likely to turnover (e.g. Kahn, 1990; Lawler, 1986). Employees with high level of involvement seem to be satisfied with their jobs, to have positive moods at work, and to be highly committed to their employers, and their careers (Carson et al., 1995; Cohen, 1995). The importance of employee involvement by employer is essential to managers because this is a significant predictor of work behavior among employees (e.g. Manojlovich, Laschinger, & Heather, 2002). In general, the degree of involvement varies from task, section, and department to corporate level. At the same time, the range of subject matters dealt with varies from strategic, operational to task-related decisions (Wimalasiri and Kouzmin, 2000). Employee involvement influences many important work outcomes, such as absenteeism, turnover, performance and job satisfaction (Brown, 1996). Highly job-involved employees will exert substantial effort towards achieving organizational objectives and are less likely to turnover (Kahn, 1990; Kanungo, 1979). Chu et al. (2005), Hoffi-Hofstetter and Mannheim (1999), and Chughtai (2008) find a significant relationship between employee involvement and organizational citizenship behaviors. Rotenberry and Moberg (2007) found a substantial, positive relationship between employee involvement and the conscientiousness component of supervisor-rated citizenship behavior. Bandura (1977) argues that there is a strong correlation between employees’ self-efficacy and employee involvement. Employee involvement has been found to be a primary determinant of organizational effectiveness (Pfeffer, 1994).

**Job longing and organizational effectiveness**: Job longing has positive impact on employee career development, employee growth and development,
employee and management satisfaction, executive development and quality of the employee, employee recognition and identification, system openness and community interaction, ability to acquire resources and organizational health.

**Work underload and organizational effectiveness:** - Work under load has positive impact on employee career development, employee growth and development, employee and management satisfaction, executive development and quality of the employee, employee encouragement, employee identification and recognition, system openness and community interaction, and ability to acquire resources.

**Emotional involvement and organizational effectiveness:** - Emotional involvement has positive impact on employee career development, employee growth and development, employee and management satisfaction, executive development and quality of the employee, employee identification and recognition, system openness and community interaction, ability to acquire resources and organizational health.

**Persistence and organizational effectiveness:** - Persistence increase employee career development, employee growth and development, employee and management satisfaction, executive development and quality of the employee, employee encouragement, employee identification and recognition, system openness and community interaction, ability to acquire resources and organizational health.

**Planfulness and organizational effectiveness:** - Planfulness increase employee career development, employee growth and development, executive development and quality of the employee and organizational health and decrease employee encouragement.

**Energy expenditure and organizational effectiveness:** - Energy expenditure increases employee career development, employee growth and development, employee and management satisfaction, executive development and quality of the employee, employee recognition and identification system openness and community interaction and ability to acquire resources.

**Task completion sensitivity and organizational effectiveness:** - Task completion sensitivity has positive impact on employee career development, executive development and quality of the employee, ability to acquire resources and organizational health and has negative impact on employee encouragement and system openness and community interaction.
Responsiveness of extra work and organizational effectiveness: -
Responsiveness of extra work increases employee career development, executive
development and quality of employee and organizational health and decreases
employee recognition and identification and system openness and community
interaction.

Job devotion and organizational effectiveness: - Job devotion increase
employee career development, executive development and quality of employee and
organizational health and decreases employee encouragement and system openness
and community interaction.

Job saliency and organizational effectiveness: -Job saliency has positive
impact on employee career development, executive development and quality of the
employee, ability to acquire resources and organizational health.

Job concern and organizational effectiveness: - Job concern increases
employee career development, executive development and quality of employee and
organizational health and decreases employee encouragement and system openness
and community interaction.

Table 6.17

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Hypothesis</th>
<th>Results</th>
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</thead>
<tbody>
<tr>
<td>H7</td>
<td>There is no impact of job involvement on organizational effectiveness in private sector banks in Himachal Pradesh.</td>
<td>1. Job longing has positive impact on employee career development, employee growth and development, employee and management satisfaction, executive development and quality of employee, employee recognition and identification, system openness and community interaction, ability to acquire resources and organizational health. 2. Work under load has positive impact on employee career development, employee and management satisfaction, executive development and quality of the employee, employee encouragement, employee recognition and identification, system openness and community interaction, ability to acquire resources and organizational health. 3. Emotional involvement has positive impact on employee career development, employee growth and development, employee and management satisfaction, executive development and quality of the employee, employee identification and recognition, system openness and community interaction, ability to acquire resources and organizational health. 4. Persistence has positive impact on employee career development, employee growth and development,</td>
</tr>
</tbody>
</table>
employee and management satisfaction, executive development and quality of the employee, employee encouragement, employee identification and recognition, system openness and community interaction, ability to acquire resources and organizational health.

5. Planfulness shows positive impact on employee career development, employee growth and development, executive development and quality of the employee and organizational health and decreases employee encouragement.

6. Energy expenditure has positive impact on employee career development, employee growth and development, employee and management satisfaction, executive development and quality of the employee, employee recognition and identification, system openness and community interaction and ability to acquire resources.

7. Task completion sensitivity has positive effect on employee career development, executive development and quality of the employee, ability to acquire resources and organizational health and decreases employee encouragement and system openness and community interaction.

8. Responsiveness of extra work has positive impact on employee career development, executive development and quality of employee and organizational health and decreases employee recognition and identification and system openness and community interaction.

9. Job devotion has positive impact on employee career development, executive development and quality of the employee and organizational health and decreases employee encouragement and system openness and community interaction.

10. Job saliency has positive impact on employee career development, executive development and quality of the employee, ability to acquire resources and organizational health.

11. Job concern has positive impact on employee career development, executive development and quality of the employee and organizational health and decreases employee encouragement, system openness and community interaction.

12. Time consciousness has negative impact on employee career development, employee and management satisfaction, executive development and quality of employee system openness and community interaction and organizational health.
**Time consciousness and organizational effectiveness:** Time consciousness has negative impact on employee career development, employee and management satisfaction, executive development and quality of employee system openness and community interaction and organizational health.

**6.2.9 Job satisfaction and organizational effectiveness in private sector banks**

Yoon and Suh (2003) show that satisfied employees are more likely to work harder and provide better services via organizational citizenship behaviors. Employees who are satisfied with their jobs tend to be more involved in their employing organizations, and more dedicated to delivering services with a high level of quality. Loyal employees are more eager to and more capable of delivering a higher level of service quality (Loveman 1998, Silvestro and Cross 2000). Quality is influenced by job satisfaction of employees (e.g., Bowen and Schneider 1985, Hartline and Ferrell 1996, Gouldner 1960, Homans 1961, Blau 1964, Organ 1977). An individual accorded some manner of social gift that is inequitably in excess of what is anticipated will experience gratitude and feel an obligation to reciprocate the benefactor (Gouldner 1960, Organ 1977). Such positive reciprocal relationships evolve over time into trusting, loyal, and mutual commitments (Cropanzano and Mitchell 2005). As an attitude, differences between commitment and job satisfaction are seen in several ways (Mowday et al., 1982). Commitment is more global response to an organization and job satisfaction is more of a response to a specific job or various facets of the job. Wiener (1982) states that job satisfaction is an attitude toward work-related conditions, facets or aspects of the job. Therefore, commitment means more of an attachment to the employing organization as opposed to specific tasks, environmental factors, and the location where the duties are performed (Mowday et al., 1982). Commitment should be more consistent than job satisfaction over time. Although day-to-day events in the work place may affect an employee's level of job satisfaction, such transitory events should not cause an employee to reevaluate seriously his or her attachment to the overall organization (Mowday et al., 1982, p.28). Relationship between absenteeism and job satisfaction as absence is commonly viewed as one of the means of withdrawal from stressful work situations. Luthans (1995) reveals a consistent inverse relationship between job satisfaction and absenteeism, i.e. when satisfaction is high, absenteeism tends to be low and when satisfaction is low, absenteeism tends to be high. Absence is the result
of dissatisfaction on the job (Anderson, 2004; Hardy, Woods & Wall, 2003). Dissatisfied employees are more likely to miss work; absenteeism is a complex variable and is influenced by multiple factors. (Robbins, 1998; Robbins, Odendaal & Roodt, 2003 and Spector, 1997).

**Job and organizational effectiveness:** - job increases employee career development, executive development and quality of the employee and ability to acquire resources.

**Management and organizational effectiveness:** -Management has a positive impact on employee and management satisfaction and negative impact on employee career development, executive development and quality of the employee and ability to acquire resources.

**Personal adjustments and organizational effectiveness:** - personal adjustments increase employee and management satisfaction and employee encouragement.

**Social relations and organizational effectiveness:** -Social relations increase employee and management satisfaction, system openness and community interaction.

**On-the-job and organizational effectiveness:** - On-the-job has a negative impact on employee career development, executive development and quality of the employee and ability to acquire resources.

### Table 6.18

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Hypothesis</th>
<th>Results</th>
</tr>
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</table>
| H8      | There is no impact of job satisfaction on organizational effectiveness in private sector banks in Himachal Pradesh. | 1. Job has positive impact on employee career development, executive development and quality of employee and ability to acquire resources.  
2. Management has positive impact on employee and management satisfaction and negative impact on employee career development, executive development and quality of the employee and ability to acquire resources.  
3. Personal adjustments have positive impact on employee and management satisfaction and employee encouragement.  
4. Social relations have positive impact on employee and management satisfaction and system openness and community interaction and negative impact on employee career development.  
5. On the job has negative impact on employee career development, executive development and quality of the employee and ability to acquire resources. |
6. Off-the-job has positive impact on employee and management satisfaction and system openness and community interaction and negative impact on employee career development.

Off-the-job and organizational effectiveness: Off-the-job increases employee and management satisfaction, and system openness and community interaction and decreases employee career development opportunities.

6.2.10 Comparative view of public sector and private sector banks in Himachal Pradesh

Human attitude is a very complex phenomenon. The meaning of why, when, and how differs from individual to individual and organizations to organizations. So it is not possible to bind human attitude in limited words. Number of studies has proved that different personal, situational and organizational factors have variety of impact on employee’s attitude. Hickling, J. (2001), Hyun, Young-Ha (2008), Ekmekci, K. A. (2011), Kiyani, Haroon, Mohammad and Khattak (2011), Akpan, Charles (2012), Antony Joseph (2001), Ghazi, Safdar Rehman (2007), R. Oudejans (2007), Puju. Javeed and shabir (2012), Siva and Mohammed (2012) and Isabelle C. Nicole (2012) have proved that different personal, situational and organizational factors have different effect on human attitudes. The present study is also a comparative study between two banking sectors i.e. public and private where all the factors have different impact. In public sectors banks the impact of demographical variables on job involvement has been different from private sector banks.

(a) Comparison between job involvement and personal variables in public and private sector banks

In public sector banks, the impact of educational qualification is significant and positive towards planfulness and task completion sensitivity and responsiveness of extra work. The impact of educational qualification is significant negative towards work underload, energy expenditure, job devotion and job concern. But in private sector banks, the impact of educational qualification is different. Educational qualification has significant positive impact on job longing, emotional involvement, persistence, energy expenditure, job devotion and job saliency. Educational qualification shows significant negative impact over responsiveness of extra work. The impact of educational qualification in both the sectors is significant on energy.
expenditure, responsiveness of extra work and job devotion. Age has significant positive impact over work underload, in both the sectors. The impact of age on job devotion and time consciousness are significant and negative in private sector. So in private sector as the age of the employees increases job devotion and time consciousness decrease while age has positive impact on work underload so as the age of employees goes high the feeling of less work irritation also goes high. In public sector, age has significant negative impact on energy expenditure, job concern, and time consciousness. In public sector as the employee gets older, their feeling of less work irritation and energy expenditure level goes on decreasing with job concern and time consciousness. In private sector, gender has no significant impact on job involvement. But in public sector, gender has significant negative impact over job longing, work underload, responsiveness of extra work and job saliency. In private sector, marital status has significant positive impact over persistence energy expenditure and task completion sensitivity. On the other hand, in public sector banks, marital status has significant negative impact over work underload. More over in public sector, marital status has significant positive impact over persistence, energy expenditure and task completion sensitivity. In public sector banks, income has significant negative impact over job longing, work underload, task completion sensitivity, job saliency and time consciousness. But income has also significant positive impact over persistence, planfulness, responsiveness of extra work and job concern. In public sector, as the level of income goes high the tendency to keep on thinking after working hours, responsiveness of extra work and job concern has been increased. While the level of job longing, work underload, task completion sensitivity, job saliency and time consciousness have been decreased. And in private sector, as the income of the employees goes high, the level of job longing, work underload, emotional involvement, planfulness, energy expenditure, task completion sensitivity, responsiveness of extra work and job saliency also goes high. In public sector banks, as the level of promotions has been increased, the level of persistence, energy expenditure, responsiveness of extra work, job devotion, job saliency and job concern have also been increased and the level of feeling of lesser work and task completion sensitivity goes down. In private sector banks, as the number of promotions have been increased the level of job longing, work underload, emotional involvement, persistence, energy expenditure, and task completion sensitivity have also been increased and task completion sensitivity decreased. In public sector banks, number of
dependents has significant negative impact on planfulness and task completion sensitivity, job devotion and time consciousness. As the number of dependents increases, the level of planfulness and task completion sensitivity, job devotion and time consciousness have been decreased. While in private sector banks as the number of dependents has been increased worker load and persistence increase. On the other hand, in private sector banks number of dependents also shows significant positive relationship with work underload and persistence. So as the number of dependents increases, the feeling of less of work irritation and tendency to keep on thinking after working hours has also been increased.

(b) Comparison between personal variables and job satisfaction in public and private sector banks

In public sector banks, educational qualification has significant positive impact over job. In public sector banks, educational qualification also has significant negative impact over personal adjustments, on-the-job and off-the-job. In private sector banks, an educational qualification has no significant effect on job satisfaction dimensions. Age has significant negative impact over management in public sector. But in private sector no such impact has been found. Gender has significant positive impact over personal adjustments. While no such impact has been found in private sector banks. Marital status has significant negative impact over social relations and off-the-job in public sector banks. But in private sector banks, no such impact has been found. In public sector banks income has significant positive impact over social relations and negative impact over off-the-job. As the income of the employees has been an increased social relations increases and off the job decreases. No such impact has been found in private sector banks. In public sector banks as the level of number of promotions has been an increased the level of job, management, personal adjustments, on-the-job and off-the-job also goes up. But in private sector no such relationship has been found. In public sector banks number of dependents has negative impact on job, management, on-the-job and off-the-job. More over, the number of dependents has significant positive on on-the-job. And in private sector banks no of dependents has significant negative impact on management. In both of the sectors number of dependents has significant impact on management.
Comparison between personal variables and organizational effectiveness in public and private sector banks

In private sector banks, educational qualifications have significant positive impact on employee career development, employee and management satisfaction, employee recognition and identification, system openness and community interaction, ability to acquire resources and organizational health. As the educational level of the employee has increased, the employee career development, employee and management satisfaction, employee recognition and identification, system openness and community interaction, ability to acquire resources and organizational health have also increased. On the other hand, in public sector banks, educational qualifications also have significant positive impact on employee career development, employee and management satisfaction, employee recognition and identification, ability to acquire resources and organizational health. As the educational level of the employee in private sector has increased, the employee career development, employee and management satisfaction, employee recognition and identification, ability to acquire resources and organizational health have also increased. So in both sectors, as educational qualifications of the employee have increased, employee career development, employee and management satisfaction, employee recognition and identification, ability to acquire resources and organizational health also increased.

But the level of system openness and community interaction increased only in private sector. In public sector banks, age has significant negative relationship with employees and management satisfaction and organizational health. And in private sector, age has significant negative relationship with ability to acquire resources. As the age of employees in public sector banks increases, the level of employees and management satisfaction and organizational health goes down. But in private sector banks, as the age of the employee increases, ability to acquire resources goes down. In public sector banks, gender has significant positive impact over employee growth and development, employee encouragement and ability to acquire resources. On the other hand, in private sector banks, in gender has significant positive impact on executive development and quality of the employee, employee encouragement, system openness and community interaction and ability to acquire resources. Marital status has significant negative impact over employee and management satisfaction, executive development and quality of the employee and organizational health.
private sector. While in private sector banks marital status has no effect on organizational effectiveness. In public sector banks income has significant impact over employee career development, executive development and quality of employees and organizational health. In private sector banks income has significant positive impact on employee growth and development, employee recognition and identification, system openness and community interaction, and ability to acquire resources. So in public sector banks as the income of the employee goes high, employee carrier development, executive development and quality of the employees and organizational health also go high. And also as income in private sector bank go high employee growth and development, employee recognition and identification, system openness and community interaction, and ability to acquire resources also go high. Number of promotions has significant positive impact over, executive development and quality of the employee and organizational health and significant negative impact on employee and management satisfaction, employee recognition and identification and system openness and community interaction in public sector. In private sector banks number of promotions has significant impact over employee career development, employee growth and development, employee and management satisfaction, employee encouragement, employee recognition and identification, system openness and community interception and ability to acquire resources. So as the employees get promotions in public sector banks, the level of employee and management satisfaction, executive development and quality of the employee, employee recognition and identification and organizational health goes high and system openness and community interaction goes down. In private sector banks, as the employees get promotion, employee career development, employee growth and development, employee and management satisfaction, employee encouragement, employee recognition and identification, system openness and community interaction and ability to acquire resources also got accelerations towards high performance. Number of dependents has significant negative impact over employee growth and development, employee recognition and identification, system openness and community interaction and ability to acquire resources in private sector banks. In public sector banks, number of dependents has significant negative impact on employee growth and development, employee and management satisfaction, executive development and quality of employee, employee encouragement, employee recognition and identification and system openness and community interaction, ability
to acquire resources and organizational health. So, in public sector bank employees who have more number of dependents have high executive development and quality of the employee, ability to acquire resources and organizational health and low employee growth and development, employee and management satisfaction, employee encouragement, employee recognition and identification and system openness and community interaction. In case of employees working in private sector banks, those who have high number of dependents have high employee growth and development, employee recognition and identification, system openness and community interaction and ability to acquire resources.

(d) **Comparison between organizational variables and job involvement in public and private sector banks**

In public sector banks, rank has significant positive impact on work underload, job devotion and job concern and significant negative impact on job longing, persistence, planfulness, responsiveness of extra work, and job saliency. So in public sector banks as the rank of the employee goes high, work underload, job devotion and job concern also goes up and job longing, persistence, planfulness responsiveness of extra work, and job saliency goes down. In private sector banks as the rank of the employees goes up job longing and job devotion goes high and time consciousness goes down because of the significant positive impact of rank on job longing and job devotion and significant negative impact of rank on time consciousness. In public sector banks job tenure has significant positive impact on work underload and energy expenditure and significant negative impact over job saliency, job concern and time consciousness. As the job tenure in public sector banks increases, job saliency ,job concern and time consciousness decreases. In private sector banks, job tenure has significant negative impact on job devotion and time consciousness. As the job tenure in the private sector increases, job devotion and time consciousness decreases.

(e) **Comparison between organizational variables and job satisfaction in public and private sector banks**

In public sector banks, rank has significant positive impact on job, personal adjustments, social relations, on-the-job and off-the-job. So, in public sector as the rank of the employee go high, job, personal adjustments, social relations, on-the-job
and off-the-job also go high. Rank has no impact on job satisfaction in private sector banks. In both the sectors job tenure has no impact over job satisfaction.

(f) Comparison between organizational variables and organizational effectiveness in public and private sector banks

In public sector banks, rank has significant positive impact over system openness and community interaction and ability to acquire resources. So as the rank of the employees goes high, the system openness and community interaction also go high. On the other hand, in private sector banks rank has significant positive impact over employee career development and organizational health. So, as the rank of the employees increases, employee career development and organizational health also increase. In public sector banks job tenure has significant positive impact on ability to acquire resources. So, with the increase in job tenure, ability to acquire resources also goes high. In private sector banks, job tenure has significant positive impact over employee career development, employee growth and development, employee encouragement and organizational health. So, in private sector banks, as the job tenure increases employee career development, employee growth and development, employee encouragement and organizational health also increase.

6.3 SUGGESTIONS

Job involvement and Job satisfaction is critical to high productivity, motivation and low employee turnover. Employers face the challenges of finding ways to increase job involvement and job satisfaction so their organizations stay competitive. Employers face the challenges of maintaining productivity, profitability as well as keeping their workforce engaged and satisfied with their jobs. R.D.Pathak (1983) stated that bank officers wanted more “decision making power”, "opportunity for personal growth and development", and "acknowledgement for good work done", one factor of importance for job involvement appeared to be satisfaction (“acknowledgement for good work done”). In this way same suggesrtions should be given by the respondents regarding job involvememnt and job satisfaction.

1. It has been found that employees of private sector banks were less satisfied with their jobs compared to employees of public sector banks. To increase their involvememnt and satisfaction, private sector banks need to improve job
security. So some arrangements should be made regarding this system, which will minimize the fear of retention among them.

2. Relationship with co-workers and supervisors makes the employees feel better and it helps to increase productivity and in turn it will lead to profit maximization of the organization. So, a cordial environment should be required in the organization.

3. It was found that level of job satisfaction, job involvement and organizational effectiveness in private bank employees are low. So the private banking sectors should try to consider the respondents’s needs and fulfill the same.

4. Job involvement and Job satisfaction for an individual has been influenced by a number of factors that include first the job itself, the salary, the promotion policy, the attitudes of the coworkers, the physical and mental stress levels involved, the working conditions, the interest and challenge levels. Higher job satisfaction has been related with with employees who are able to exercise autonomy and with those who have a higher level of job involvement. So management should try to concentrate on employee satisfaction level, though increase in pay, promotion, job security, rewards and reduce work load etc.

5. It is recommended that emotional, physical and esteemed needs of the employees viz. recognition, appreciation, rewards, etc. should be well provided are recognized to ensure better employee morale. Also, it should be ensured that the employees are satisfied with their superior’s traits and decisions for better employee morale.

6. It has been observed that work overload has the maximum adverse effect on employee morale. Therefore, a proper balance should be maintained between the amount and difficulty of work to be assigned to the executives for a stipulated time period. An attempt should also be made to reduce the work load by appointing more employees.

7. It is recommended that management should provide opportunities for learning and promotions should be given to the employees for greater job involvement. This is possible through job rotation, workshops, advancement in career graph, etc. Ample prospects for learning and growth need to be guaranteed to boost employee morale and to avoid a feeling of stagnation among employees.

8. The employees should be given more authority to settle down the dispute with customers.
9. Employees feel that past practices are not able to meet the new working challenges. So a change should be introduced regarding technology and physical facilities etc.

10. It is recommended that appreciation, rewards, better remuneration should be given to them. Time to time training programmes should be introduced to them.

11. Performance based promotions system should be there. To avoid the feeling of injustice with the hard working employees.

12. Employees in both the types of banks feel much work load. So management should motivate them by introducing more remuneration facilities and schemes to them.

6.4 AREAS FOR FUTURE RESEARCH

In this competitive world, success of any organization or banking sector dependents upon its human resources. A satisfied and happy workforce is the biggest asset of any organizations including banks. Work force of any bank is responsible to a large extent for its profitability. To deal with rapid technological changes and most dynamic human attitude are the biggest challenges for every organization. In order to survive and compete with rival organizations and changing work environment, it is essential to study the job related attitudes, human expectations from job and factors which hinders their performance. This kind of investigation is essential for every organizations from time to time. The present study has been conducted for realization of objectives considering the impact of two job attitudes i.e. job involvement and job satisfaction on organizational effectiveness. An attempt has been made to make the study more comprehensive but certain areas have still unexplored. Although the literature on the impact of job involvement and job satisfaction has been of great importance. There are still many gaps particularly regarding different job attitudes. First, little is known empirically about how job involvement and job satisfaction are related with each other. Second, there is lack of evidence on how these two job attitudes of employees affect organizational effectiveness. What are the conditions which directly affect their performance at work place and factors for which they are searching and feel involved and satisfied after their attainment, all these have less informations. This type of information would be useful in banking and other organizations in general. Identification of factors which affects an organizational's
ability in realizations of goals may be helpful to find out the solution of low involvement and satisfaction. In Himachal Pradesh education sector and banking sector are the highest performers for last few years. Organizations which are termed as high performers by observers may be studied in terms of growth and profitability and other effectiveness dimensions. The present study has only considered three districts of Himachal Pradesh and even the number of banks studied is limited. Hence, it is recommended that the study can be expanded to identify the areas of support within the bank which can be used in increasing organizational effectiveness. Further research efforts which investigate the new perspectives regarding increment in job involvement and job satisfaction at workplace in different banks are necessary, particularly new banks are establishing in larger scale in Himachal Pradesh. Future research should be focused on how employee's job involvement and job satisfaction should be increased and maintained and few more variables like women empowerment and emotional intelligence can be added to have more comprehensive results.