Commitment is an important strategic aspect for the organizations. Organizations are successful because they realize that the retention of employee with higher Organisational commitment is a source of competitive advantage in sustaining the growth and leadership in market place (Penrose, 1959). Organisational Commitment is the potency of the sense of accountability that an employee has towards the assignment of the organization. Commitment is a psychological bonding between the organization and the employees working in it (Mc Donald and Makin, 2000). Individuals who have strong faith in the Organisational aims and objectives, work hard for the well being of the organization and are more willing to be the member and the part of the organization are said to be highly committed employees (Mathews and Shepherd 2002).

Organisational commitment is an important variable that is largely affecting the potential stay of talented pool of employees in an organization. Moreover it is also affecting the employee’s job performance which in turn largely affects the performance of an organization (Chaturvedi, 2014). Organisational Commitment is very closely connected to the intention of an employee to remain with the organization and retention, and can be described as an “employees identification with and involvement of an employee with a particular organization” (Crewson, 1997), and the strength of a person’s attachment with the organization (Grusky, 1966). Commitment of the workforce is the critical characteristics for reaching towards the heights of success along with Organisational efficiency and effectiveness. Committed workforce is seen as a valuable asset that contributes to develop a competitive edge for the organization (Meyer and Allen, 1991). Employees with more commitment towards the organization than those who are least committed exhibit: Organisational citizenship; employees goes an extra mile (Mowday et al., 1979); Higher job performance in terms of productivity, attendance and supervisor’s ratings (Larson and Fukami, 1984) and more job satisfaction, less
absenteeism, less stress and less intentions to leave the organization (Mathieu and Zajac, 1990)

**Need for the Study**

Service sector constitute a major chunk of GDP in India and further service sector being driven by the human resources. Primarily, Organisational commitment holds an important position among service sector also. Banking sector has assumed greater importance after 1991 as host of reforms and structural changes have been witnessed in Indian banking sector. Moreover due to rapid expansion of banking services especially in competition with Indian monopolized public sector banks. This in turn has generated lot of job opportunities because it is the most preferred destination for employment nowadays due to great opportunities in the banking industry after offering voluntary retirement scheme to almost 1 million employees. Not only this, diversified activities are being provided by banks to be in competition and to beat this competition a talented pool of people with high Organisational commitment is required. Thus, a fresh outlook is called for to look into Organisational commitment of bank employees in public and private sector banks.

**Objectives of the study**

1. To find out Organisational commitment of bank employees across various socio-demographic variables.

2. To examine the variation amongst the employees with regard to their level of Organisational commitment (Total, Affective, Continuance and Normative).

3. To compare the commitment level of employees of Public and Private sector Banks.

4. To study the various Organisational factors which affect employee’s commitment level.

5. To recommend policy measures for improving the Organisational commitment of the employees.
Significance of the Study

The present study has immense significance in number of ways. Firstly, it would help to reveal the relationship between three very important components of Organisational commitment level of the employees. It will highlight the degree of relationship between affective commitment (AC), continuance commitment (CC) and normative commitment (NC) components of Organisational commitment. Secondly the study will investigate to see if there exist any significant differences in the level of three components of OC across the eight demographics of employees. In this the present study will helps the management of the banks to become aware of the factors that are actually helpful in building commitment among their employees to the high degree of productivity in their work. The study was therefore to fulfill the Organisational research by focusing on the relationship among three dimensions of Organisational commitment in the selected public and private sector banks in Punjab. Generally the significance of this study was summarized as follows:

- Study provides additional concept and better understanding of various dimensions of employee’s Organisational commitment.
- It examines the influence and relationship between three dimensions of Organisational commitment and demographic of employees.
- Study will examine the effect of broad Organisational factors which could influence the employee’s commitment level.
- Study will contribute to the policy recommendation regarding employee’s Organisational commitment which would further improve the Organisational performance and effectiveness in delivering banking services.

Scope of the Study

The employees in bank constitute an important workforce giving shape to the working of the bank, increasing profitability and building up an image, which over time carves out an identity for the organization. The scope of the study was surrounded only to employees of public and private sector banks in Punjab.
Punjab. Committed officers in Banks could lead to the overall efficiency of the banking system. The present study is an attempt to investigate the situation in Banks; in particular to measure the extent of 'employee commitment ' of employees in Public and Private sector banks in the state of Punjab.

**Organization of the Study**

The present research was organized into seven chapters. Chapter one has included the introduction of the study, background of the study, operational definitions of the concept, need of the study, scope of the study significance of the study, ethical considerations and above all conceptual framework of the study. An overview of the concept is provided in this chapter.

Chapter two presented a review of the literature. It included some related previous studies on affective commitment, continuance commitment, normative commitment and Organisational commitment. The review of previous studies helps in identifying the gaps and provides a framework for present work.

Chapter three pertains to Data base and Research Methodology and all the procedures of the studies. It includes the description of the methodology, research design, sampling procedures and techniques, reliability, validity, data collection procedure and data analysis outlined.

Chapter four contains the research finding and discussion on affective commitment. It highlights the presentation of the data collected during the research pertaining to affective commitment. It also includes the application of various quantitative techniques such as factor analysis, chi-square test, step wise regression and t-test to analyze the affective commitment of the respondents.

Chapter five contains the research findings and discussion on continuance commitment. It highlights the presentation of the data collected during the research pertaining to continuous commitment. The application of various quantitative techniques such as factor analysis, chi-square test, step wise regression and t-test have been applied to analyze the continuous commitment of the respondents.
Chapter Six contain the research findings and discussion on normative commitment. It highlights the presentation of the data collected during the research pertaining to affective commitment. It also includes the application of various quantitative techniques such as factor analysis, chi-square test, stepwise regression and t-test to analyze the normative commitment of the respondents.

Chapter Seven contain the research findings and discussion on Organisational commitment. It highlights the presentation of the data collected during the research pertaining to continuous commitment. The application of various quantitative techniques such as factor analysis, chi-square test, stepwise regression and t-test have been applied to analyze the Organisational commitment of the respondents.

Chapter Eight discuss summary, conclusion and recommendations of the present work.

In chapter 2 an attempt has been made to study the existing literature pertaining to employee’s commitment. The literature is of studies pertaining to various dimensions Organisational commitment has been analyzed. Over a period of time the concept of Organisational commitment has undergone drastic change. Lot of conceptual literature has emerged in the last few years. Many studies have analyzed Organisational Commitment from different perspectives namely Behavioral Perspective and Attitudinal Perspective. Similarly the pioneer researchers have defined and redefined and later on reframed the concepts. An attempt has been made to look into changing dimensions of employee’s commitment. Accordingly the review of different studies has provided us adequate material to undertake the present study. Above all various methodologies undertaken by previous researcher have given an adequate material to undertake the present study in a scientific manner.

Early researchers (Becker, 1960; Alluto, Hrebiniai & Alonso, 1973; Angle and Perry 1983) gave attention on a behavioral perspective of commitment. According to them Organisational Commitment is binding of an Individuals to behavioral acts.
Studies related to Affective commitment, Continuous commitment and normative commitment has been analyzed in great detail. In the end studies pertaining to Organisational commitment pertaining to banking industry were analyzed. The review of literature led to better understanding of the subject.

This chapter 3 outlines the research methodology adopted for the conduct of present study. It describes research design and provides detail regarding research questions, research objectives, hypotheses, research setting and sample profile. The methodology followed for the development of the present research has been explained in detail. Various operational definitions of the items listed in the questionnaire has been studied and explained subsequently. Moreover four dimensions of Organisational commitment, namely AC, NC, CC and OC (Organisational Commitment) used in the questionnaire have been properly identified. In order to study various factors associated with commitment level of bank employees four factors have been identified and explained in detail. The various aspects of validity of questionnaire have been examined. The reliability of various dimensions of Organisational commitment has been explained in detail. In the end the approach for data analysis and details of various tools used in the study to analyze the data has been highlighted.

The present study pertains to employees of banks working in branches of Public and Private sector employees located in the state of Punjab. The personal survey was administered to various levels of executives/managers. Four public sector banks, namely State Bank of India, Punjab National Bank, Canara Bank and Bank of Baroda were selected as these are four top most Public sector banks.

Similarly four Private sector banks, namely were identified, HDFC, ICICI, Axis Bank and Kotak Mahindra Bank on the basis of these four being top most Private sector banks.

Eight major cities of Punjab, namely Amritsar, Jalandhar, Ludhiana, Patiala, Hoshiarpur, Moga, Abohar and Faridkot were selected. From each city an effort was made to select 100 respondents, 50 each from Public and Private Banks. Equal numbers of employees from Urban and semi urban/rural branches were targeted. One of the major objectives of the present study was
to study the commitment level of respondents across their various demographics, namely, Gender, Marital status, Age, Education, Type of banks, Designation, Experience and Income of the banks employees. Therefore it was decided to identify employees into various categories from each of the selected demographics. Hence while selecting a respondent it was seen that due representation was given to each group/category of employees demographics. In other words stratified sampling was done to identify and select employees. One of the major objective was to identify if there exists any differential level of commitment across the Public and Private sector banks, two major strata of banks were formed. First strata of bank had four public sector banks (State Bank of India, Punjab National Bank, Canara Bank and Bank of Baroda) and second group consisted of four Private Sector banks (HDFC, ICICI, AXIS and Kotak Mahindra bank). Due consideration was given to give equal representation to both Public Sector and Private sectors as well to equal representations to individual banks also. In other words forming two strata of banks into Public and Private were further stratified into four sub strata in each of the two types of banks, based on Public and Private Banks. Appropriate representations on each of eight demographics of respondents were seen while selecting a respondents and from each category of banks.

More than 800 employees were contacted in the first stage, with 400 employees each from Public and Private Sector groups. As outlined earlier due representations were give adequate representation to each of the six demographics strata. At the time of analyses and data coding it was found that responses of only 612 employees were found out to be adequate and complete in all respects. The details demographics wise details of selected 612 respondents shows adequate representations has been given to each strata of employees. Moreover due consideration were given to demographics of employees while collecting information from bank employees.

The following constructs used in the study to measure three four aspects of employee’s Organisational commitment level.

**Affective Commitment (AC):** AC is defined as the emotional attachment an employee has towards its organization. According to Meyer and Allen, “An
employee is said to be affectively committed those who strongly gave importance to the goals of the organization and wishes to remain loyal towards the organization”. Employee commits to the organization because they want to. Affective commitment is the ‘desire’ component of employee’s Organisational commitment.

**Continuance Commitment (CC):** CC is the ‘need’ component of the Organisational commitment. It is derived from the perceived costs of leaving, including the loss of desired investments and few job alternatives related to a balancing of the costs of leaving an organization and the benefits of staying. Thus employees are committed with the organization because they need to.

**Normative Commitment (NC):** NC is defined as the moral obligation of the employee towards the organization. Employees are committed with the organization because they ‘ought’ to. Internalized normative beliefs of duty and obligation make individuals obliged to sustain membership in the organization (Allen & Meyer, 1990). In terms of the normative dimension, the employees stay because they should do so or it is the proper thing to do.

**Organisational Commitment:** Organisational Commitment is a psychological attachment of an employee towards its organization. In other words, employee’s affiliation with organization is regarded as Organisational commitment. According to Porter (1974) Organisational commitment is the extent to which employees accept the goals and values of organization and want to remain in the organization. Generally there are three dimensions of Organisational commitment that are: a) affective commitment (b) continuance commitment and (c) normative commitment (Allen and Meyer 1991). In the present study all 24 items pertaining to 8 each to Affective, Continuous and Normative and considered for the analysis.

In order to study the factors affecting differential level of commitment level of employee’s four independent factors have been identified.

**Organisational Factors (OF):** To be successful, an organization must have a statement, a philosophy, and a series of programs and goals that focuses on the skills and talents of its employees. The philosophy should be such that it would help in bringing commitment among the employees of an organization.
Organisational factors help in promoting Organisational commitment by adopting strong work ethics, building trust of an employee among organization, encouraging retention in the organization and promoting team work and so on.

**Favorable Job Conditions (JC):** Conditions in and under which work is performed as regards the work environment and the time, place and organization of work. It includes stress free environment not only stress free environment but also include challenging task, empowerment and more. Favorable job condition helps in boosting the morale of an employee and which in turn helps in building commitment among the employees.

**Reward and Benefits (RR):** The right compensation and benefits schemes ensure that hard-working employees are rewarded fairly and in the most cost-effective way for the company. This in turn then motivates employees to sustain their performance. The compensation, benefits and reward schemes that these HR professionals manage are not only important for retaining and motivating employees but also helpful in building committed work force.

**Career Development Factors (CD):** Career development opportunities in the organization will help in improving the job performance of an employee and building the motivation in the employees. The organization which think for the development of their workforce will gain their loyalty. Once the organization is loyal to the workforce in the form of providing opportunity to rise, the workforce will become loyal to them. Hence it will create employees commitment towards the organization.

The above four factors have been further classified on the basis of five items each and have been discussed in detail in chapter 3.

Validity and reliability of Questionnaire was done in detail. All the four dimensions of commitment and four scales pertaining to Organisational factors, were tested for their reliability. The value of Cronbach's Alpha Based on Standardized Items has come out to be very high and significant. The reliability of 20 point scale represented for various level working of the firms are adequate to represent the ideal working of the organization have turned out to be significant. This proves that the selected items representing to
independent factors representing the organizations working has been adequately represented by 20 dimensions of any bank.

From the detailed reliability analysis done on each of the eight scales, it is quite clear that the selected construct/questionnaire is valid and reliable and fulfill almost most of the standardized procedures and techniques to test and study any objectives of the present study. All constructs were measured on five-point Likert scale

In the chapter 4 an attempt has been made to study various dimensions of Affective Commitment (AC). Affective Commitment can be described as a positive feeling of recognition with connection to and involvement in the work organization.

The following eight dimensions have been defined to represent Affective Commitment. The major contributors to these eight dimensions are given by Meyer and Allen

**Dimensions of Affective Commitment (AC)**

<table>
<thead>
<tr>
<th>AC1</th>
<th>I would be very happy to spend rest of my career with this bank.</th>
</tr>
</thead>
<tbody>
<tr>
<td>AC2</td>
<td>I enjoy discussing my bank with people outside it.</td>
</tr>
<tr>
<td>AC3</td>
<td>I really feel as if this bank’s problems are my own.</td>
</tr>
<tr>
<td>AC4</td>
<td>I do not think I could become as attached to another as I am to this bank.</td>
</tr>
<tr>
<td>AC5</td>
<td>I feel like part of the family at my bank.</td>
</tr>
<tr>
<td>AC6</td>
<td>I feel emotionally attached to the bank.</td>
</tr>
<tr>
<td>AC7</td>
<td>This bank has a great deal of personal meaning for me.</td>
</tr>
<tr>
<td>AC8</td>
<td>I do feel a strong sense of belonging to my bank.</td>
</tr>
</tbody>
</table>

All these eight dimensions in showed emotional connection of an employee with the job and the bank. In other words we can say that one can treat our bank as family and the problem of the bank as our own. The perception of 612 bank employees pertaining to these eight dimensions has been studied in detail.

From the factor Analysis results, it clearly emerges that all the eight indicators have shown high factor loading and only one factor has been derived which can be termed as “personal attachment”. So the exploratory factor analysis does confirm all the items listed in the AC. So the personal
factors are crucial in understanding of employee’s commitment. The organizations must look into personal aspects of employees in order to increase the level of employee’s commitment. In other words the policies of banks should be more directed towards enhancing the personal needs of the employees, as it will improve the affective commitment level of the employees.

The analysis clearly shows that there is significant difference in the level of AC and other three aspects of employees commitment) across the respondents. This clearly demonstrates that all the four dimensions have unique way of defining commitment level in their own manner and the study results do point out that all four dimensions of commitment should be treated as separate and independently.

From this Analysis of AC with OF, JF, RB and CF, it clearly seen there exist significant differences in the level of AC and the level of OF, JF, RB and CF dimensions of employees. The analysis of OF, JF, RB and CF with AC it is very clear that there does exists a differential level of AC and four Organisational factors.

Analysis of the AC with the various demographics g it is clearly indicated that in terms of gender and marital status of the employees does there is no association in the level of affective commitment (AC). While in other six demographics namely age, type of bank, education, experience and designation of employees there exists a significant differences in the level of Affective Commitment (AC) across different groups of each of these six demographics. Therefore an effort has to be made by banks management to reduce variations across these six demographics so that affective commitment level of the employees is improved.

Results of step wise regression of AC on four factors taken simultaneously shows that JC has emerged the most important item which got entered in the model. Then OF was added to JC and still both the factors remain significant and important. But when third factor namely RB entered it came out to be relatively less important in the company of JC and OF. CF could not enter in the model as it turn out to be insignificant in company of others three factors. It is quite possible all the public sector banks have all
most same level of career conditions. Hence employees do not consider careers conditions not important factor in affecting the AC level of commitment.

In chapter 5 various dimensions of Continuance Commitment has been analyzed. Continuance Commitment can be described as a desire of a person to remain associated as a member of an organization because of a high degree of awareness of the cost associated with leaving it. Meyer and Allen (1991) depicted continuance commitment as a mode of psychological attachment towards an employing organization that showed employees perception of loss they would suffer if they leave their organization. Theoretically, continuance commitment is related to turnover and turnover intentions but not to Organisational citizenship behavior. Threat of losing investment and perceived lack of alternatives outside the organizations make employees committed to their organizations. Employees high on the score of continuance commitment would remain connected with the organization because they need to do so.

The following eight dimensions have been defined to represent Continuance Commitment.

**Dimensions of Continuance Commitment (CC)**

<table>
<thead>
<tr>
<th>Dimension (CC)</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC1</td>
<td>I am afraid of what might happen if I quit my job without having another one lined up.</td>
</tr>
<tr>
<td>CC2</td>
<td>It would be very hard for me to leave my bank right now, even if I wanted to.</td>
</tr>
<tr>
<td>CC3</td>
<td>My life would be disrupted if I decided I want to leave my bank now.</td>
</tr>
<tr>
<td>CC4</td>
<td>It would be costly for me to leave my bank now.</td>
</tr>
<tr>
<td>CC5</td>
<td>I feel that I have few options to consider leaving this bank.</td>
</tr>
<tr>
<td>CC6</td>
<td>Right now, staying with my bank is a matter of necessity.</td>
</tr>
<tr>
<td>CC7</td>
<td>I will stay here because of scarcity of available alternatives.</td>
</tr>
<tr>
<td>CC8</td>
<td>I continue to work for this bank, as leaving would require personal sacrifice and another bank may not match the overall benefits I have here.</td>
</tr>
</tbody>
</table>

All these eight dimensions shows the perception of an employee that it would be costly to discontinue a course of action or we can say discontinue
with a job and the bank. It is clearly indicated that all the eight dimensions of Continuance Commitment (CC) are highly and significantly correlated with each other. Moreover all the respondents have given their perception about continuance commitment and all its eight dimensions in a very uniform manner. This is clearly seen from the significant values of eight dimensions among themselves.

The analysis showed that there seen significant difference in the level of CC and others three dimensions of commitment of the respondents. This indicates that if CC is high .this does not mean that his/her AC, NC or OC level will also be high. In other words there exists differential level of commitment across the respondents. As seen from the perspectives of CC.

From the Chi square and Symmetric measures it is also clear that there do exists a significant levels differences in employees CC level and the four dimensions of Organisational factors namely OF, JC, RB and CF (career oriented factors) of the employees. Hence banks need to enhance these dimensions to make their employees have high level of CC.

From the analysis in section 4 of chapter 5 regarding association of CC with employees demographics of the CC it is clearly indicated that in terms of gender and marital status there doesn’t have significant differences in the level of commitment. While in other six demographics namely age, types of bank, education, experience, designation and income shows significant differences in the level of Continuance Commitment (CC).

From the analysis done in section 5 of chapter 5 it is clear that all the four factors namely OF, JC, RB, and CF all have significantly affected CC. If we look into various aspects of each factor we find in case of CF (career factors) all items are significantly affecting the level of CC. But in case of OF, only three items, namely OF5, OF1 and OF3 in this affects the CC, while the role of other two namely OF2 and OF4 are insignificant in explaining the CC level. Similarly if we see job related conditions (JC) only three items of JC, JC2. JC1 and JC3 do affect significantly CC. In case of RB, again on the whole it directly affects CC level, but if we see components of RB then, only three, RB3, RB2 and RB5 significantly affect, while RB1 and RB4 role in explaining CC is not significant in company of other three items. On the whole
it follows from analysis that all the four organizations factors have significant affect on the Continuous Commitment (CC) of the bank employees.

The results of t- test clearly demonstrate that there exists significant difference in the level of CC of employees with all other commitment measures, namely AC, NC and OC. This shows that all the three aspects have to be seen independently while framing polices of employees.

From the analysis pertaining to Continuous commitment (CC) it is very much clear that all the 8 items of CC are important items promoting the cause of CC. But CC3 and CC4 have turn out to most significant of all eight items. If we see there exists a significant differential level of CC across other three types of commitment (AC, NC and OC) the results shows that there is significant association across various of CC with other commitment level. The analysis further high lights that there exists a significant difference in the levels of CC and six demographics. In case of two, namely Gender and Martial status there is no association between them. It means that male and females do see CC uniformly and same is true for both married and un-married employees.

The CC analysis highlight the significant role played by four factors namely broad Organisational factors, Job conditions, reward and benefits policies and last but not least career conditions in promoting continuous commitment of bank employees.

In chapter 6 various dimensions of Normative Commitment level of employee’s commitment level has been studied. Normative Commitment can be describe as a desire of a person to remain associated as a member of an organization because of a feeling of obligation to remain with the organization as an employee. Many studies related to Normative Commitment have defined it in numerous ways.

Meyer and Allen (1991) stated that there is a moral obligation which binds the employees towards an employing organization. Employees with a high level of commitment feels they ought to remain with the organization.

On the basis of above aspects of NC, the following eight dimensions have been defined to represent Normative Commitment.
Dimensions of Normative Commitment

| NC1  | I think people these days move from bank to bank |
| NC2  | I believe that person must always be loyal to his or her bank. |
| NC3  | Jumping from bank to bank seems unethical to me. |
| NC4  | I continue to work for this bank as I feel a sense of moral obligation to remain. |
| NC5  | If I got another offer for a better job elsewhere I would not feel it was right to leave my bank. |
| NC6  | I was taught to believe in the value of remaining loyal to one’s organization. |
| NC7  | Things were better in the days when people stayed with one bank for most of their career. |
| NC8  | I do think that wanting to be ‘Bank Man’ or ‘Bank Woman’ is sensible. |

All these eight dimensions shows the perception of an employee that it would be more than emotional attachment towards the organization it is a sense of moral obligation that employee feel for his employing organization.

From the analysis it is seen that, all eight dimensions of NC have mean greater than 2.5. This shows that NC level of 612 bank employees is quite high. But the scores of NC2, NC5, and NC8 are more toward higher level of NC. These three dimensions do point towards attachment of employees. The standard deviation do indicate quite a uniformly across the perception of employees as there is not much high variance across the employees as far as NC is concerned

Two factors have been very clearly identified on the basis of factor technique. In the first factor the items NC8, NC5, NC4 and NC6 are most dominating. This can be easily termed as moral ethics as key dimensions of employees in showing high level of Normative Commitment. This aspect of continuing in bank based of feeling of obligation is linked to moral ethics inculcated in the employee. But the second factor is also very much identifiable in form of four items clubbed as one mainly NC3, NC2, NC1 and NC7. These four factors do relate to obligation based on stability criteria. Hence moral ethical values in the employees, may be developed over a period of time is an very important to feel obliged to work in a bank which in initial years of service gave break in job when one needed the most and
above all one has been taken care off in well gradually. Therefore the obligation factor do come into play in later part of life.

The analysis further revealed that if we see the level of NC with other three dimensions of Organisational commitment it is clear that there exists significant difference amongst them. This shows NC is a separate identity. It has also revealed by the analysis that there is clear cut differences in the level of NC and the level of four factors pertaining to banks, namely OF, JC, RB and CF. Therefore banks needs to do take corrective measures to improve the working conditions of their banks.

From the analysis of the NC with the various demographics it is clearly indicated that gender and marital status of employees do not any association with differential level of NC. While in other six demographics namely age, types of bank, education, experience, designation and income shows significant differences in the level of Normative Commitment (NC). This shows efforts must be made on these aspects of demographics so that NC is improved.

The analysis in section 4 of chapter 5 shows that all the four factors have significantly affected the variations in the employees NC. This means that all the factors do significantly affect the level of NC. Even most of the individual items have significantly affected NC.

The results of t-test also confirm the fact that NC has shown significant difference in the level of commitment as compared to others three aspects of commitment. So it is stressed that NC should be looked as a separate identity.

It is very clear that NC has turned out to be most important dimensions of OC, as all the items pertaining to NC in first component have shown very high factor loadings. Thus we can term the first factor as normative dimensions of commitment. The second most factors consist of 7 items of AC. The only remaining item of AC namely AC6 have emerged in the last components. Thus the second factor can be termed as Affective dimension of commitment in explaining the variance in bank employee’s commitment level.
The third important factor has five items of CC while 2 items of CC have emerged in fourth component. Therefore NC, AC and CC have emerged in these sequence in order of importance in first, second and third component. Two items of CC, namely, CC1 and CC2 are two most dominated items of fourth component. These two pertains to fear of choosing job. Moreover two items of CC, namely CC6 and CC7 and one of AC, namely AC6 have emerged in last Component/factor and it is seen these three items have shown more homogeneity amongst themselves and are most dominant of all selected variables .This fifth factor could explain 8.6% in explaining variance of OC. These three items do highlight the staying in a bank may be due to personal factor/meaning to them. Thus personal behavior is another cause of commitment level.

The analysis of the OC with the various demographics given above it is clearly indicated that in terms of marital status there doesn't have any significant differences in the level of commitment. That is there is no association in the level of Organisational commitment (OC) level and the marital status of the employees. But in case of other six demographics namely age, types of bank, education, experience, designation and income of respondents there exists a significant difference in the level of Organisational Commitment (OC).This means that differential level of OC exists between various demographics. So while framing policies of employees it is very important that demographics of employees must be taken into consideration.

From the analysis it is clear that all the four Organisational factors individually significantly affect the level of OC. But if we see all four factors in totality it is seen that role of career factors is not significant in presence of other three factors. May be this is understandable that a career factor in most of Indian bank industry is well defined and uniform. Therefore the variations in OC is more significant than others factors namely OF, JC, and RB.

The analyses shows out of 28 combinations 26 pair combinations of means of four aspects of commitment have turned out to significant. This again validates earlier findings that there exist significant association between
several dimensions of commitment and the selected four factors pertaining to Organisational conditions. In only two cases first AC, with OC and second NC with CF the paired mean correlation coefficient does not exist to be significant.

Thus from the analysis of t-test it is clear that all the dimensions of commitment are highly associated amongst themselves. But despite high association there do exist significant difference in most of selected dimensions of commitment level of the employees.

**Recommendations**

In context to this research, the objective of the study is to bring in some possible solution that can help the organization in building the employees Organisational commitment. In this highly competitive era, and for beating the global completion requirement is that of star performers. Banks needs to retain the commitment of star performers. Therefore there is a need for solid strategies which can be used for enhancing the employees Organisational commitment. After considering all the results of the study following recommendation are advised. This will help in building employees Organisational commitment. These are as follows:

1) Result has revealed that Organisational commitment of private sector employees are more as compared to public sector bank. This is a serious concern for public sector and they should adopt good retention strategies for improving the commitment of their employees.

2) Employees Organisational commitment can be enhanced by giving more and more rewards benefits to the employees. In other words salaries of the employee should be increased. Not only this outstanding performance of the employees should be rewarded without wasting any time.

3) It has been observed that the employees in the bank are stressed out with very high work load. This high work load demands longer staying of employees in banks reducing their efficiency. So efforts should be done for reducing their work stress and this can be resolved by hiring more officials in the system.
4) To gain the commitment of employee towards the organization it is important for the banks to provide them with challenging and exciting tasks rather than doing routine and monotonous jobs.

5) Time to time feedback form the employees should be taken regarding policies, procedures above all what they are facing in their day to day working in the bank. If the situation necessitates then the suggestions coming from the employees to be applied. This will increase the zeal of the employees so as their commitment to the organizations.