ABSTRACT

The study was planned to ascertain the relationships between the dependent variable (Job satisfaction); and independent variables (organizational commitment, personality type and self-concept), and also to find out the prediction equation of bank employees. The study of differences of dependent variable (job satisfaction), and independent variables (organizational commitment, personality type and self-concept) with the consideration of demographic variables (age, gender, job position, education, salary, and job tenure) and also determine the degree of relationship with organizational commitment and self-concept of bank employees working in Iran and India. Additionally, the assessment of the bank employees' organizational commitment, personality type and self-concept can be useful for enhancing the job satisfaction of bank employees. The present study is correlational in nature and also casual-comparative.

Sample: In present research the sample size consist of 800 employees working in Bank that they currently serve as bank manager, executive manager, accountant, and cashier. There were 800 bank employees (200 Managers, 200 Executive Managers, 200 Accountants, and 200 Cashiers) selected randomly from Iran (Zahedan) and India (Aligarh) as samples for this study. Their qualifications of these employees ranged between diploma to post graduate. The age of the respondents was between 19 to 59 with an average age of 37.58 years. Their monthly income ranged from $ 403.8 (RLs. 4175000 or Rs. 19513.69) to $ 543.47 RLs. 5000000 or Rs. 23370. Their working experience ranged between 1 to 40 years with an average experience of 13.65 years. Both gender (male and female) contributed for this research.

Tools Used: The Job Satisfaction Questionnaire used in this study was developed by Singh (1989) and this questionnaire has 20 items and the items rating from very dissatisfied to very satisfied. The 20 scale items rating include the following: 1. means very dissatisfied, 2. means dissatisfied, 3. means neutral, 4. means satisfied, and 5. means very satisfied. The standardized alpha reliability was reported 0.96. The level of organizational commitment was assessed with the help of organizational commitment scale developed by Khan and Mishra (2002). The organizational commitment scale is consist of 18 items, with five alternative responses, namely, strongly agree, slightly
agree, undecided, slightly disagree and strongly disagree. The 18 items comprising the three sub-scales are affective commitment, continuance commitment and normative commitment. Affective commitment refers to employees’ emotional attachment to identification with and involvement in the organization. Continuance commitment refers to and awareness of the costs associated with leaving the organization, and normative commitment refers to or reflects feeling or obligation to continue employment. It can be seen that median coefficients for all of the 3 sub-scales ranged between 0.83 to 0.93 and the same for organizational commitment scale was found to be 0.87. All these coefficients were higher than as reported by Allen and Meyer (1996) and are significant at 0.001 level of significance. Behavior Activity Profile—Personality Type-A Measure developed by Matteson and Ivancevich (1982) was used to assess certain types of Behavior and Thought Patterns based on individual’s Personal Characteristics. The scale contains 21 bipolar statements and each statement to be rated on 7 points rating scale i.e. from 7 to 1. The best answer for each set of description is the response that most nearly describes the way subject feels, behaves or thinks. The scale measures the three components of behavior pattern: Impatience (S), Job Involvement (J) and Hard Driving and Competitive (H). The items number 1-7 measures Impatience, the items numbers 8-14 measures Job Involvement and the items numbers 15-21 measures Hard Driving and Competitive. Total scores on these items represents a Global Type-A behavior. Khan and Khan (2007) established the reliability of this scale by using test re-test method. The reliability of the dimensions: Impatience (0.64), Job Involvement (0.72) and Hard driving and competitive (0.75). The reliability of Total score representing global Type-A behavior was 0.71. The Self-Concept Scale was developed by Rastogi (1979) and this scale has 51 items and the items rating from strongly agree to strongly agree. The scoring of 51 scale items include the following: 5. means Strongly Agree, 4. Agree, 3. Undecided, 2. Disagree, and 1. Strongly Disagree. The self-concept scale has 10 constructs: 1. Health and Sex Appropriateness, 2. Abilities, 3. Self-confidence, 4. Self-acceptance, 5. Worthiness, 6. Present, Past & Future, 7. Beliefs and Convictions, 8. Feeling of Shame & Guilt, 9. Sociability, and 10. Emotional. The reliability of the scale by split-half method following Spearman-Brown Prophecy formula was found to be 0.87.
Results: For determining the effect of organizational commitment, personality type, and self-concept on relationship of the job satisfaction, the stepwise regression analysis and Pearson correlation were computed. One Way ANOVA test and independent samples t-test were used to comparing of the mean scores of more than two groups and two groups, respectively. All of the analysis has been done by SPSS. The results showed that organizational commitment and self-concept have explained 21.5% of variance of job satisfaction in total sample. In the regression, organizational commitment was first important predictor ($\beta=0.436$, $p=0.0005<0.05$) and self-concept ($\beta=0.093$, $p=0.004<0.05$) was a significant predictor, and the third predictor variable was the personality type; this predictor variable did not satisfy the condition of entrance in regression equation. Then it was not a significant predictor for prediction of job satisfaction. Also, in Iranian bank employees' sample, organizational commitment and self-concept have explained 10.2% of variance of job satisfaction. Organizational commitment was first important predictor ($\beta=0.269$, $p=0.0005<0.05$), and self-concept ($\beta=0.143$, $p=0.003<0.05$) was a significant predictor in Iranian bank employees' sample, and the third predictor variable was the personality type; this predictor variable did not satisfy the condition of entrance in regression equation. Then it was not a significant predictor for job satisfaction. Eventually, Organizational commitment has explained 38.5% of variance of job satisfaction in Indian bank employees' sample. Organizational commitment was first important predictor ($\beta=0.621$, $p=0.0005<0.05$), and the second and third predictor variables were self concept and personality type, respectively. These predictors did not satisfy the condition of entrance in regression equation. Then they did not emerge on significant predictors of job satisfaction. Altogether, results showed that organizational commitment was a significant and important predictor for job satisfaction, but self-concept and personality type were not significant predictor for prediction of job satisfaction. The important point that needs to highlight it is: "organizational commitment has explained 38.5% of variance of job satisfaction in Indian bank employees' sample". Then this variable was an important variable for predicting of job satisfaction. However, bank employees who want to have satisfaction with organization (bank) should have more commitment to work and their organization. The result indicated that sub-scales of continuance commitment, affective commitment, normative commitment, and total of
organizational commitment scores have shown significant correlation with job satisfaction ($r=0.294$, $r=0.341$, $r=0.427$, and $r=0.455$); furthermore, there was significant correlation between the scores of job satisfaction and organizational commitment sub-scales and total scores of organizational commitment. To determine the effect of self-concept and its sub-scales on job satisfaction the Pearson Correlation has been applied. The results indicated that sub-scales of health and sex appropriateness, self-confidence, self-acceptance, present/past/future, sociability, and total scores of self-concept scale had significant correlation with job satisfaction ($r=0.271$, $r=0.149$, $r=0.165$, $r=0.118$, $r=0.203$, and $r=0.184$), but ability, worthiness, beliefs and convictions, feeling of shame and guilt, and emotional sub-scales of self-concept had no significant correlation with job satisfaction ($r=0.063$, $r=0.057$, $r=0.032$, $r=0.015$, and $r=0.043$). For comparing the mean scores of Iranian and Indian bank employees with regard to job satisfaction questionnaire t-test was used and the result showed that there was significant difference ($p=0.0005<0.01$), between two groups. That is, Indian bank employees had higher mean scores in job satisfaction in comparison with Iranian counterparts. The personality types were compared with regard to job satisfaction questionnaire. Because of ($p=0.052>0.05$), there was not any significant difference between the mean scores of job satisfaction with consideration of personality type. The three age levels were compared with regard to job satisfaction questionnaire. Because of ($p=0.0005<0.01$), there was significant differences between at least two groups. The results showed that the mean scores of job satisfaction of the bank employees of older group were higher than the young and adult employees. The two groups of gender were compared with regard to job satisfaction questionnaire. Because of ($p=0.005<0.01$), there was significant difference between two groups. That is, female bank employees had higher mean scores in job satisfaction in comparison to their male counterparts. The four job positions were compared with regard to job satisfaction questionnaire. Because of ($p=0.0005<0.01$), there was significant differences between at least two groups. The results showed that the mean scores of job satisfaction of bank managers were higher than executive managers. The four levels of education were compared with regard to job satisfaction questionnaire. There were not any significant differences between four groups. The employees with regard to monthly salary were compared by job satisfaction questionnaire. Because of
(p=0.0005<0.01), there was significant differences between at least two groups. The mean scores of job satisfaction of bank employees who had high monthly salary were higher than bank employees who had low and moderate monthly salary. The employees with regard to job tenure were compared with job satisfaction questionnaire. Because of (p=0.0005<0.01), there were significant differences between at least two groups. The mean scores of job satisfaction of bank employees who had high and moderate job tenure were higher than employees who had low job tenure, and also the results indicated that the mean scores of job satisfaction of bank employees who had high job tenure were higher than those employees who had moderate job tenure. For comparing the mean scores of Iranian and Indian bank employees with regard to organizational commitment scale and sub-scales t-test was used and the results showed that there were not any significant difference between the mean scores of Iranian and Indian bank employees in affective commitment, continuance commitment, and total scale of organizational commitment. There was significant difference (p=0.0005<0.01) between the mean scores of Iranian and Indian bank employees in normative commitment, the mean scores of normative commitment of Iranian bank employees were higher than the Indian bank employees. The five types of personality were compared with regard to organizational commitment scale and sub-scales. Because of (p=0.0005<0.01), there were significant differences at least between two groups of personality types on affective commitment sub-scale, normative commitment sub-scale, and organizational commitment Scale. But there were not any significant differences between types of personality in continuance commitment sub-scale. Tukey Post Hoc in affective commitment sub-scale, normative commitment sub-scale, and organizational commitment scale showed that Types-B have higher scores than Types-A and Type-X. The three groups of age were compared with regard to organizational commitment scale and sub-scales. Because of (p=0.0005<0.01), there was significant differences at least between two levels of age in organizational commitment and its sub-scales. The result showed that the mean scores of organizational commitment of middle age bank employees was higher than the young employees, the mean scores of organizational commitment of older bank employees was higher than young and middle age employees. The two groups of gender were compared with regard to organizational commitment scale. Because of (p=0.0005<0.01 and p=0.004<0.01),
there was significant difference between two groups in affective commitment and total scores of organizational commitment scale. That is, male bank employees had higher mean scores in affective commitment and total scores of organizational commitment in comparison to female counterparts. Also, because (p=0.270>0.05 and p=0.484>0.05), there was not any significant difference between men and women bank employees in normative and continuance commitment sub-scale. The four groups of job positions were compared with regard to organizational commitment scale and sub-scales. Because of (p=0.0005<0.01, p=0.033<0.01, p=0.001<0.01, and p=0.0005<0.01), there were significant differences between at least two groups in organizational commitment and sub-scales. The results showed that the mean scores of managers were higher than executive managers and accountants in affective commitment, also the mean scores of accountants were higher than cashiers in affective commitment, the mean scores of executive managers were higher than cashiers in continuance commitment, the mean scores of managers were higher than accountants in continuance commitment, and the mean scores of managers were higher than accountants and cashiers in organizational commitment scale. The four groups of education levels were compared with regard to organizational commitment scale and sub-scales. Because of (p=0.014<0.01, p=0.0005<0.01, p=0.002<0.01, and p=0.0005<0.01), there was significant differences between at least two groups in organizational commitment and sub-scales. The mean scores of graduates were higher than postgraduates in affective and continuance commitment, the mean scores of upper diploma were higher than graduates, the mean scores of diploma, upper diploma, and graduates were higher than postgraduates in normative commitment, and the mean scores of diploma and graduates were higher than postgraduates in organizational commitment scale. The mean scores of monthly salary of employees were compared with regard to organizational commitment scale and sub-scales. Because of (p=0.0005<0.01, p=0.0005<0.01, p=0.001<0.01, and p=0.0005<0.01) there was significant differences between at least two groups in organizational commitment and sub-scales. The results showed that the mean scores of employees who get low salary were less than employees who get moderate salary, and the mean scores of employees who get moderate salary were less than employees who get high salary in affective commitment, the mean scores of employees who get low salary
were less than employees who get moderate and high salary in continuance commitment, the mean scores of employees who get high salary were higher than employees who get low and moderate salary in normative and overall organizational commitment. The three levels of job tenure of employees were compared with regard to organizational commitment scale and sub-scales. Because of \( p=0.0005<0.01 \) there were significant differences between at least two groups in organizational commitment scale and sub-scales. The results showed that the mean scores of employees who had low job tenure are less than employees who had moderate and high job tenure in affective, continuance, normative, and overall organizational commitment. For comparing the mean scores of self-concept scale and sub-scales of Iranian and Indian employee's t-test was used. Because of \( p=0.0005<0.01 \), \( p=0.004<0.01 \), and \( p=0.029<0.05 \), there was significant difference between two groups in health and sex appropriateness, abilities, worthiness, beliefs and convictions, and sociability sub-scales. In health and sex appropriateness and worthiness the mean scores of Indian bank employees was higher than Iranian bank employees, but in abilities, beliefs and convictions, and sociability the mean scores of Iranian bank employees was higher than Indian bank employees. Also, results showed that there was not any significant difference \( p=0.347>0.05, \) \( p=0.989>0.05, \) \( p=0.96>0.05, \) \( p=0.450>0.05, \) \( p=0.499>0.05, \) and \( p=0.255>0.05 \) between two groups in self-confidence, self-acceptance, present/Past/Future, feeling of shame and guilt, emotional sub-scales, and overall self-concept between two groups. The five personality types were compared with regard to self-concept scale and sub-scales. Because of \( p=0.0005<0.01 \) and \( p=0.001<0.01 \) there was significant differences at least between two groups of personality types in health and sex appropriateness, abilities, self-confidence, self-acceptance, worthiness, beliefs and convictions, feeling of shame and guilt, emotional sub-scales and self-concept scale, but there was not any significant differences \( p=0.207>0.05 \) and \( p=0.083>0.05 \) between five personality types in present/ past/ future and sociability sub-scales. The results showed that the mean scores of low Type-A personality were lower than high Type-A and high Type-B personality in health and sex appropriateness sub-scale, the mean scores of high Type-A and low Type-A personality were lower than Type-X, low Type-B, and high Type-B personality in abilities sub-scale, the mean scores of high Type-A, low Type-A, and Type-X
personality were lower than low Type-B and high Type-B personality in self-confidence sub-scale, the mean scores of high Type-A and low Type-A personality were lower than Type-X, low Type-B, and high Type-B personality in self-acceptance sub-scale, the mean scores of high Type-A personality were lower than Type-X, low Type-B, and high Type-B personality, the mean scores of low Type-A personality were lower than low Type-B and high Type-B personality, and the mean scores of low Type-B were lower than Type-X in worthiness sub-scale, the mean scores of low Type-B personality were higher than High Type-A and Low Type-A personality, the mean scores of low Type-A personality were lower than High Type-B personality, and the mean scores of low Type-B personality were higher than Type-X and High Type-B in beliefs and convictions sub-scale, the mean scores of high Type-A personality were lower than Type-X, Low Type-B, and high Type-B personality in feeling of shame and guilt sub-scale, the mean scores of high Type-A and low Type-A personality were lower than Type-X in emotional sub-scale, and the mean scores of high Type-A and low Type-A personality were lower than Type-X, Low Type-B, and High Type-B personality in self-concept scale. The result showed that the three groups of age levels were compared with regard to self-concept scale and sub-scales. Because of ($p=0.0005<0.01$, $p=0.0022<0.01$, $p=0.016<0.05$, $p=0.027<0.05$, $p=0.010<0.05$, $p=0.001<0.01$, $p=0.022<0.05$, and $p=0.002<0.01$) there was significant differences between at least two groups in health and sex appropriateness, abilities, self-confidence, self-acceptance, worthiness sub-scales and self-concept scale, but there was not any significant differences ($p=0.084>0.05$, $p=0.372>0.05$, and $p=0.846>0.05$) between at least two groups in beliefs and convictions, feeling of shame and guilt, emotional sub-scales. The results showed that the mean scores of older employees were higher than young and middle age employees in health and sex appropriateness sub-scale, the mean scores of older employees were higher than middle age employees in abilities sub-scale, the mean scores of older employees were higher than young and middle age employees in self-confidence sub-scale, the mean scores of older employees were higher than young employees in self-acceptance sub-scale, the mean scores of older employees were higher than middle age employees in worthiness sub-scale, the mean scores of old employees were higher than young and middle age employees in present, past and future sub-scale, the mean scores of older employees were
higher than young employees in sociability sub-scale, and the mean scores of old employees were higher than young and middle age employees in self-concept scale. The two groups of gender were compared with regard to self-concept scale and sub-scales. Because of ($p=0.016<0.05$, $p=0.0005<0.05$, and $p=0.027<0.05$), there was significant difference between two groups in self-confidence, beliefs and convictions, and total scores of self-concept scale. That is, male bank employees had higher mean scores in self-confidence, beliefs and convictions, and total scores of self-concept scale in comparison with women counterparts. Also, because of ($p=0.111>0.05$, $p=0.052>0.05$, $p=0.219>0.05$, $p=0.0635>0.05$, $p=0.411>0.05$, $p=0.930>0.05$, $p=0.456>0.05$, and $p=0.087>0.05$), there was not any significant difference between men and women bank employees in health and sex appropriateness, abilities, self-acceptance, worthiness, past/present/future, feeling of shame and guilt, sociability, and emotional sub-scales of self-concept. The four groups of job positions were compared with regard to self-concept scale and sub-scales. Because of ($p=0.0005<0.01$, $p=0.022<0.05$, $p=0.0005<0.01$, $p=0.027<0.05$, $p=0.044<0.05$, $p=0.0005<0.01$, and $p=0.015<0.05$) there was significant differences between at least two groups of employees in health and sex appropriateness, abilities, self-acceptance, beliefs and convictions, feeling of shame and guilt, and emotional sub-scales of self-concept scale, but there were not any significant differences ($p=0.211>0.05$, $p=0.364>0.05$, $p=0.239>0.05$, $p=0.313>0.05$, and $p=0.105>0.05$) between at least two groups in self-confidence, worthiness, present/past/future, sociability subscales and self-concept scale. The results showed that the mean scores of managers and executive managers were lower than accountants and cashiers in health and sex appropriateness sub-scale, the mean scores of executive managers were higher than accountants in abilities sub-scale, the mean scores of managers and executive managers were higher than accountants and cashiers in self-acceptance sub-scale, the mean scores of managers were higher than accountants in beliefs and convictions, the mean scores of executive managers were higher than managers, accountants, and cashiers in feeling of shame and guilt sub-scale, and finally the mean scores of executive managers were higher than accountants in emotional sub-scale. The four groups of education levels were compared with regard to self-concept scale and sub-scales. Because of ($p=0.033<0.05$, $p=0.035<0.05$, $p=0.043<0.05$, $p=0.014<0.05$, $p=0.0005<0.01$, and $p=0.05 \leq 0.05$), there
was significant differences between at least two groups in abilities, self-confidence, self-acceptance, worthiness, present/past/future, beliefs and convictions, and sociability sub-scales, but there was not any significant differences (p=0.985>0.05, p=0.380>0.05, p=0.293>0.05, and p=0.213>0.05) between four groups in health and sex appropriateness, present/past/future, feeling of shame and guilt, emotional sub-scales, and self-concept scale. The results showed that the mean scores of postgraduates were lower than diploma, upper diploma, and graduates in abilities sub-scale, the mean scores of postgraduates were lower than upper diploma and graduates in abilities sub-scale, the mean scores of diploma were lower than upper diploma, and graduates in self-confidence sub-scale, the mean scores of diploma were lower than upper diploma, and graduates in self-acceptance sub-scale, the mean scores of graduates were higher than diploma and upper diploma in worthiness sub-scale, the mean scores of upper diploma were higher than diploma, graduates, and graduates in present, past and future sub-scale, the mean scores of diploma were higher than graduates, and postgraduates, also the mean scores of upper diploma were higher than postgraduates in beliefs and convictions sub-scale, the mean scores of diploma were higher than upper diploma, graduates, and postgraduates, also the mean scores of upper diploma were higher than postgraduates in beliefs and convictions sub-scale, the mean scores of diploma were higher than upper diploma, and graduates in self-certainty sub-scale. The mean scores of monthly salary of employees were compared with regard to self-concept scale and sub-scales. Because of (p=0.010<0.05, p=0.001<0.01, and p=0.043<0.05), there were significant differences between at least two groups in abilities, self-confidence sub-scales and self-concept scale, but there was not any significant differences (p=0.081>0.05, p=0.251>0.05, p=0.413>0.05, p=0.683>0.05, p=0.118>0.05, p=0.667>0.05, p=0.138>0.05, and p=0.077>0.05) between three groups in health and sex appropriateness, self-acceptance, worthiness, present/past/future, beliefs and convictions, feeling of shame and guilt, sociability, and emotional sub-scales. The results showed that the mean scores of employees who get moderate salary were lower than those employees who get high salary in terms of their abilities, self-confidence sub-scale, and overall self-concept scale. The mean scores of job tenure of employees were compared with regard to self-concept scale and sub-scales. Because of (p=0.0005<0.05, p=0.001<0.01, p=0.002<0.01, and p=0.009<0.01), there were significant differences between at least two groups with regard to their health and sex appropriateness, abilities, self-confidence, self-acceptance, present/past/future, beliefs and convictions, sociability, emotional
sub-scales and self-concept scale, but there was not any significant differences (p=0.382>0.05 and p=0.147>0.05) between three groups in worthiness and feeling of shame and guilt sub-scales. The results showed that the mean scores of employees who had high job tenure were higher than employees, who had low and moderate job tenure in health and sex appropriateness and present, past and future sub-scales, the mean scores of employees who had low job tenure were lower than those employees who had moderate and high job tenure in abilities, self-confidence, sociability sub-scale, and overall self-concept scale, the mean scores of employees who had low job tenure were lower than employees who had moderate and high job tenure, and also the mean scores of employees who had high job tenure were higher than employees who had moderate job tenure in self-acceptance sub-scale, the mean scores of employees who had moderate job tenure were higher than those employees who had low and high job tenure in terms of their beliefs and convictions sub-scale, and the mean scores of employees who had low job tenure were lower than employees who had moderate tenure in emotional sub-scale.