



**RESEARCH PAPER**

**The Job Satisfaction as the Determinant of Organizational Commitment and Organizational Citizenship Behavior among Employees of Banks**

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<b>PAPER INFO</b>	<b>ABSTRACT</b>
<b>Received:</b> May 03, 2021 <b>Accepted:</b> August 25, 2021 <b>Online:</b> August 28, 2021	The current study investigated the role of job satisfaction (JS) as a determinant for organizational commitment (OC) and organizational citizenship behavior (OCB) among male and female banks employees. This paper analyzed the difference between JS, OC, and OCB of the employees of both private and public banks in Lahore. The study sample comprised 300 participants, 150 male and 150 female employees of banks. A quantitative study was conducted to collect data. Three standardized questionnaires namely Job satisfaction scale with 18 items and the Organizational citizenship behavior scale with 20 items by Paul Spector (1985;1994) and Organizational Commitment by Allen and Meyer's (1996) with 18 items were used to gather data. Employees were conveniently selected. The outcomes showed that JS, OC, OCB were closely linked among employees. If employees will be given good treatment and work appreciation at the job, then staff showed satisfaction and commitment towards their work.
<b>Keywords:</b> Banks, Job Satisfaction, Organizational Citizenship, Organizational Commitment	
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**Introduction**

One of the most developing sectors in Pakistan is the banking sector as it has a greater market value. In Pakistan besides other industries, the banking sector has also flourished at a rapid rate. Every banking chain has its own rules and techniques to satisfy its clients and employees by forming customer satisfaction services (Tam, 2004). These involved higher salary packages, bonuses, incentives, and higher profit rates for the savings and many similar elements. Consequently, it is maintained that customer gratification should be considered as the eventual goal for all businesses to achieve (Morgan et al., 2005).

In many organizations, employees were considered to be an imperative asset and they are needed to be managed well through strong and affective enthusiasm (Tella, Ayeni & Popoola, 2007). Employees are responsible for the efficiency of the organization, its

task, and its value (Crossman & Abou-Zaki, 2003). Every sector is more motivated to train its employees to deal with issues with efficiency and efficacy (Mohsan et al., 2011). This led to increased OC among workers. The argument of the present investigation is to address the issue of JS, OC, and OCB in banks, as such phenomenon is getting popular over the years.

Many types of research have been conducted on organizational commitment (OC), usually, employees are attached to their firms with this strength (Yousaf, 2000), these individuals due to this commitment, accepted any change in their work environment with ease (Nelson & Quick, 2012). Organizational commitment enriched motivation in the work environment which brings in the attainment of any organizational objectives (Dacre Pool & Sewell, 2007). Another argument of current research is to investigate the factor of JS among workforces. Nelson and Quick (2012), believed that JS is a helpful emotion or enjoyable state which the employee experience while doing his or her job.

The important argument of the current study to searched-out cultures of OCB, this concept was introduced in nineteen centuries by Organ. Five different dimensions such as altruism, courteousness, sportsmanship, local virtue, and thoroughness as practiced by Organ (1988) to scrutinize OCB. It was defined as additional conduct not suitably desired by the organization somewhat, it sustained the authority on account of provisions of the arrangements in the organization to a member of staff (Morin et al., 2011).

With organizational commitments, a large number of employees showed also OCB. Podsakoff et al. (2000) said that Organizational citizenship behavior is not linked with the work-related responsibilities or positions, nor hiring committee or obligatory for the employees to adopt.

This study reasoned that existed an adjacent connection between fulfillment, citizenship behavior, and organizational commitment. Researchers have viewed organizational commitment as a governing attitude and it was deeply analyzed. In one of the researches, it was established that JS was a mediator between emotional intelligence, OC, and OCB (Gubryuz et al., 2008).

This study also argued that a gender difference does exist between male and female employees regarding JS and OCB in the banking sector. Women suffered more in the shape of less salary, no job security, contracts, harassment, men on the other hand enjoyed benefits of huge salaries, more promotion, and top positions (Storrie et al., 2008; Charles, 2003; Snyder & Green, 2008).

The importance of job satisfaction, organizational commitment, and organizational citizenship behavior in both theory and practice was debated globally (Podsakoff et al., 2000). According to Abdullah and Ramay (2012), in Pakistan, there is a huge assignment and long working hours for bank employees. Staffs have to work for long in banks. Due to an unproductive environment in banks, employees are not contented with their work and exhibited a lack of commitment. However, there are numerous researches done on OC but limited regarding the concept of staffs in Pakistan (Mohsan et al., 2011), not even on the difference among male and female employees. Thus, this study

is planned to observe the association between JS, OC, and OCB among male and female staff who worked in banks. This is exploratory as previous literature did not take into account the perception of bank employees of Pakistan.

### **Literature Review**

#### **Job Satisfaction, Organizational Commitment, and Organizational Citizenship Behavior**

Arif and Chohan (2012) studied the connection between OCB and JS among bank employees. They established a significant level of significance between the two variables. Finding supported that employees who show less on the emotive intellect measure but are inclined to have courteous feelings and expected to be contented with work and therefore not intended to leave their job (Cote & Morgan, 2002).

Hunjra et al. (2010) conducted a study in Pakistan Banks and found a positive linkage established between job achievements and human resources practices of a working environment, work autonomy, and management. Both men and women workers have a distinct satisfaction level. Qamar (2012) led research to inspect the link between work gratification and authoritative obligation with citizen behavior in banking organizations in Pakistan. On the other hand, Ng and Feldman (2011), studied effective (OC), (OCB), the impact of the organizational period, and determined that the employee organization commitment-organizational citizenship behavior enhanced with an increase in organizational serving less than 10 years period.

The employees will be satisfied with their job if there is a link between perception, observation, awareness, and keenness of employees for their job, and they do exhibit their ethics, values, and integrity (Jaramillo et al., 2005).

#### **Gender difference, Job Satisfaction, and Organizational Citizenship Behavior**

A lot of researches were available on the difference in men and women on JS in the different labor forces. Many empirical studies showed that great job satisfaction was shown by women than men despite the disparity in their provided opportunities and salary incentives (Sloane & Williams, 2000; Sanz De Galdeano, 2002; Carrillo-García, et al., 2013). The difference in JS for women is due to the fact of low job expectations (Mora & Ferrer-i-Carbonell, 2009). There is a noticeable disadvantage for women in the labor market forced them to lower down their job expectations.

The men and women expressed diverse standards towards their job for satisfaction. Men employees showed satisfaction towards their job on the provision of good prospects of promotion, salary, perks, privileges and job security while women, on the other hand, preferred factors like a good relationship with their colleagues and bosses, actual work and length of working hours to be the point of their satisfaction towards their jobs (Zou, 2015).

For the link between OCB and gender, Precisely, investigators have studied gender and OCB, established on scores and linked results that OCB differs based on gender (Kidder & Parks, 2001).

## **Hypotheses**

- Job satisfaction and organizational citizenship behavior will be significantly linked among employees of banks.
- Men employees will be significantly different from women employees in JS, OC, and OCB.
- Employees of private sector banks will be significantly different from staff in public sector banks on JS, OC, OCB.

## **Theoretical Framework**

This research focused on the most significant models that might act as a linkage between extra-role behavior. Theory of Social Exchange (SET) by Blau (1964), the approach of Reciprocity by Gouldner (1960), and the theory of Equity by Adams (1963) were the theoretical framework for the current study. These models try to establish a linkage with OCB by attending to the component of JS and organizational commitment.

Blau (Social Exchange Theory) believed in the reciprocal dealing with workers at the workplace, it means the appearance of harmony that inspires balance. There exists a process of socialization in any organization like family, where exist a reciprocated interaction among workers that played a key role in socializing the employees (Copanzano & Mitchell, 2005). Employees learned the art of how to convert into active or fecund members of an organization without destroying the structure of the workplace to which they affiliate. These inter-dependent acts lead to the higher promising linkage between employees (Liaquat & Mehmood, 2017), it offers basic commencement of numerous organizational miracles; according to Rousseau (1995), Liden, Sparrowe, & Wayne, (1997) mentioned psychological bondage and leadership qualities, Konovsky (2000) designed organizational impartiality, job satisfaction (Qamar, 2012), Organizational commitment (Yen & Niehoff, 2004).

When reciprocal attitudes are exhibited by employees and organizations towards each other, then Gouldner (1960) postulated that the important principle of reciprocity depends on the fixed responsibilities formed during benefit or favor exchange among people. So, if some organizations benefit their employees, it becomes obligatory for the employees in the case of JS, to repay the organization in the form of OC that led to OCB. Three elements that formed reciprocity are equivalence, immediacy, and interest. When combined, they provided stability to the social system (Linden et al., 1997).

Adams (1963) in his equity theory believed that people often did their comparison with others. So, organizations treated their all employees equally, then employees developed and exhibited a positive attitude toward their working environment and showed active working performance. On the other hand, if fair treatment was not offered by organizations to their employee, then they showed destructive attitude and behavior towards their working setup, it means they are less satisfied with their job so reduced Job Satisfaction (Bakhshi, Kumar, & Rani, (2009)., less Organizational commitment (Suifan

Taghrid, Diab & Abdallah, 2020; Jiang, Gollan & Brooks, 2017 ) and resultantly low organizational citizenship behavior (Akan, Allen & White, 2009).

### Material and Methods

This investigation aims to highlight the relationship between JS, OC, and OCB of employees among public and private banks. The quantitative research design was employed to collect, examine, and infer the data. This study adopted a systematic procedure within which two developed scales were shared to gather quantitative data. The data were obtained through a survey. For social phenomena, the survey is a widely employed method (Ghauri & Gronhaug, 2002). The population of the research comprised employees working in banks in Lahore, Pakistan. The sample was drawn through convenient sampling from both sectors and a total of N=300 questionnaires were distributed among employees (n=150 in public banks and n= 150 in private banks, 75 male and 75 females in both sectors each.

The research took help from two designed data gathering instruments; namely Job satisfaction scale and the Organizational citizenship behavior scale by Spector. JS Survey scale(1985) comprises 36 statements out of which 18 statements were taken due to their suitability with the study objectives. The organizational citizenship behavior scale by Spector (1994) contained 20 statements. Five items Likert scale from strongly agree (1) to strongly disagree (5) was used to measure responses. This was a cross-sectional survey study within which questionnaires were administered to participants working in both public and private banks the researcher was to learn about their responses to the statements, firstly consent was taken from participants, then it was ensured to maintain privacy and secrecy of the study participants.

### Result and Discussion

Mean, Standard Deviation, Alpha Reliability, Pearson Correlation, and t-test were used in the present study. The socio-demographic features of the participants are displayed in table 1.

**Table 1**

<b>Gender</b>	<b>N</b>	<b>Percentage</b>
Female	150	50.0
Male	150	50.0
<b>Age of Participants</b>		
22-30	125	41.6
31-40	127	42.3
41-50	18	6
50+	30	1.1
<b>Education of employees</b>		
Matriculation	10	3.33
Intermediate	30	10.1
Graduation	120	40.0
Post-graduation	140	46.6

*Socio-Demographics of Participants (N=300)*

Table 1 displayed the demographic information about the respondents. Out of the total 440 samples, the majority of 45% men and women fitted in the age group of 21-31 years trailed by 43% employees in 21-30 yrs. A small proportion of participants 6.8 % fall within the age group 50 plus and 4.54 % within the age bracket 41-50 yrs. The majority of employees (270) did post-graduation followed by 120 employees were graduate. A small proportion of women and men (40) did intermediate.

**Table 2**  
**Alpha Reliability of Scales**

Scale	Cronbach Alpha
Job satisfaction	.88
Organizational citizenship behavior	.80
Organizational Commitment	.75

Table 2 shows the Cronbach alpha reliability of the Scales. The outcomes show that both scales have acceptable alpha reliability and internal consistency and both are very reliable.

**Table 3**  
**Association between JS, OC, OCB among workers**

	1	2	3
.008**			
1. Organizational citizenship behavior	.006**	-.001	.004
2. Job Satisfaction	-.001	.006**	
3. Organizational commitment	.004		

\*\* . Correlation is significant at the 0.01 level (2-tailed)

Pearson correlation coefficient was steered to test the connection between OCB and JS. Table 3 revealed the *r* value for the hypothesis found a significant weak relationship between JS and OCB among bank personnel at  $r = .006$ ,  $n = 300$ ,  $p = -.001$ . The outcomes showed that JS and OCB are linked.

To see the relationship of JS with OC, then a note worthy association was found between the two at  $r = .006$ ,  $n = 300$ ,  $p = .004$ . JS and OC have a strong relationship.

**Table 4**

Mean, Standard Deviation and t values of the variance between the gender and job satisfaction, organizational commitment, organizational citizenship behavior (N=300)

Variables	<i>Male Bankers (n=150)</i>		<i>Female bankers (n=150)</i>		<i>t (300)</i>	<i>p</i>	<i>95% CI</i>		<i>Cohen's d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>	
JS	61.65	8.03	62.70	9.18	1.05	.292	-2.68	0.58	.48
OC	60.12	7.58	61.32	8.13	1.32	.187	-2.69	0.29	.40
OCB	72.18	8.99	72.10	7.99	.081	.280	-1.53	1.69	.42

*P > .05*

Table 4 depicts the mean, standard division, and t-test value for the hypothesis that men and women bankers are significantly different in job satisfaction. The outcome discovered that male bankers ( $M=61.65, SD= 8.03$ ) were statistically non-significantly in job satisfaction from female bankers with a mean as 62.70 and standard deviation as 9.18 at  $t=1.05$ , level of significance as  $P= .292$ . The outcomes represented that both male and female bankers are similar in showing job satisfaction but females showed a little better in job satisfaction.

To test the hypothesis that males' and females' bankers are significantly different in organizational commitment. The outcome discovered that male bankers ( $M=60.12, SD= 7.58$ ) were statistically non-significantly in from female bankers with a mean as 61.32 and standard deviation as 8.13 at  $t=1.32$ , level of significance as  $P= .187$ . The outcomes represented that both male and female bankers are similar in showing organizational commitment but females showed a little better towards organizational commitment.

The outcome discovered that male bankers ( $M=72.12, SD= 8.99$ ) were statistically non-significantly in job satisfaction from female bankers with a mean as 72.10 and standard deviation as 7.99 at  $t=.081$ , level of significance as  $P= .280$ . The outcomes represented that both male and female bankers are similar in showing OCB.

The Cohen D value of .40,.42,48 showed a lower score for JS, OC, OCB for male and female employees of the bank.

**Table 5**  
Mean, Standard Deviation and t values of the change between the OCB, OC, JS, and staffs of public and private banks (N=300)

Variables	Employees in Public Banks (n=150)		Employees in Private banks (n=150)		t (300)	p	95% CI		Cohen's d
	M	SD	M	SD			LL	UL	
OCB	75.33	12.01	68.98	11.20	4.73	.001	4.14	8.55	.54
OC	73.23	11.03	67.56	10.02	4.68	.001	3.61	7.66	.52
JS	63.70	9.88	60.65	6.33	3.18	.001	1.47	4.62	.56

$P>.05$

Table 5 depicts the mean, standard division, and t-test value for the hypothesis that bankers of private and public banks are significantly different in organizational citizenship behavior. The outcome revealed that bankers of public banks ( $M=75.33, SD= 12.01$ ) were statistically significant in OCB from bankers of private banks with a mean as 68.98 and standard deviation as 11.2 at  $t=4.73$ , level of significance as  $P= .001$ . The results signified that employees of public banks are good at showing organizational citizenship behavior than bankers of private banks.

Table 5 depicts the mean, standard division, and t-test value for the hypothesis that bankers of private and public banks are significantly different in organizational commitment. The outcome revealed that bankers of public banks ( $M=73.23, SD= 11.03$ ) were statistically significant in OC from bankers of private banks with a mean as 65.5 and standard deviation as 120.02 at  $t=4.68$ , level of significance as  $P= .001$ . The results signified that employees of public banks are good at showing organizational commitment than bankers of private banks.

To regulate that employees of private banks are significantly different from employees of public banks in JS. Findings showed that bankers of public banks ( $M=63.70$ ,  $SD= 9.88$ ) were statistically significant in JS from bankers of private banks with a mean as 60.65 and standard deviation as 6.33 at  $t=3.18$ , level of significance as  $P= .001$ . The results signified that employees of public banks are more contented than bankers of private banks.

The Cohen D of .54,.52, and .56 showed a moderate value for all three variables, JS, OC, and OCB.

## **Discussion**

The basic focus of this research was to explore the association between job satisfaction, organizational commitment, and OCB among men and women working in banks in Lahore. Apart from that, a comparative analysis was also seen among employees of both private and private banks for JS, OC, and OCB. Three scales were employed to find the JS,OC, and OCB of the employees based on gender among both males and females. Overall, this research found a perceptual difference between employees of private and public banks for JS and OCB.

To evaluate the relationship between occupation satisfaction, organizational commitment, and OCB, a correlation coefficient was used. It was found to be an inverse linkage between both JS and OCB among staff in banks. This finding is contrary to the outcomes of previous researches (Van Scotter, 2000; Ngunia et al., 2006; Qamar (2012; Arif & Chohan (2012), who found a positive linkage between job satisfaction and organizational citizenship behavior, if JS increases then OCB also increases. To evaluate the relationship between OCB and OC, a significant relationship was visible between the two. This finding was in line with the study of Gautam et al. (2005) on OCB and organizational commitment and deliberated a strong linkage between these two.

To test the hypothesis that males and females are significantly different in job satisfaction. The outcomes showed no difference between both. Men and Women employees reported the same kind of JS with their job. This finding is in line with the research of Aziz, Tabassum, and Farooq (2014), who found no significant difference between males' and female's teachers in job satisfaction. The results discovered that there was no significant gender changebetween the organizational citizenship behaviors of employees of banks. Males and female employees showed the same OCB towards their organization. This finding is contrary to the outcomes of researches by (Farrell & Finkelstein, 2007; Kidder & Parks, 2001), who found a difference in OCB and gender based on scores and findings.

To investigate the difference between gender and organizational commitment, a non-significant outcome was found after testing for an independent t-test. This finding was in line with the results of Chukwousa (2020), who believed that both men and women employees were positive in their organizational commitment, job satisfaction, and job involvement.

Here Adams (1963) equity theory believed that if organizations treated their all employees equally, then employees appeared to be satisfied with their job, On the other



hand, if fair treatment was not offered by organizations to their employee, then they are less satisfied with their job so reduced Job Satisfaction (Bakhshi, Kumar & Rani, 2009; Ozel & Bayraktar, 2018).

Results for hypotheses showed that there was a significant difference found among bank employees in both private and public about JS. Employees of public banks showed more job satisfaction than private bank employees. This finding is contrary to the findings of a study by Aziz, Tabassum, and Farooq (2014), who found a non significant difference among employees of the public and private sector, teachers of both sectors showed the same kind of satisfaction. For OCB difference between employees of private and public banks, a significant difference was visible between two as staff in public banks showed better OCB than employees in Private banks. This outcome is supported by Christensen and Whiting, (2009), who found a high level of OCB in public organizations. As far as gender and Organizational commitment are concerned, outcomes appeared to be showing the significant mean difference between employees of private and public banks and OC. This finding is in line with the outcomes of a study conducted by Bhardwaj, Chouhan, and Meena (2014), the results discovered a significant difference between engineers of government and private sector organizations on organizational commitment and job satisfaction.

## **Conclusion**

The banking sector is a significant segment of the global economy as the world relies on this sector to meet its economic needs. It is essential to maintain a conducive environment in banks to bring out the vital elements of job satisfaction, commitments towards the organization, and then the organizational citizenship behavior. This research found some perceptual change between male and female employees, wherein it found no prominence difference between them for the level of satisfaction, commitment towards the organization, and finally in OCB.

While in the overall analysis, a significant relationship was seen between JS, OC, and OCB among staff. Concerning the importance of employees for any organization, it was found that most of the organizations in the private and public sectors have tried to implement good HR policies and strategies in some shape.

This study adopted the model of Social Exchange Theory by Blau, the Reciprocity approach by Gouldner, and Equity Theory by Adams to conclude that if in an organization, fair and equitable treatment has been offered to staff to make the working environment healthy and friendly. It means employers appreciated the hard work of their employees, defend them in front of other organizations, employees do reciprocate

## **Recommendations**

This investigation has the major limitation that the convenience sampling was used. A simple random sampling can be used to generalize the outcomes. It is cross-sectional quantitative research. The sample size was small, and it cannot be generalized to the whole population. There is a great margin for researchers to generate qualitative researches in the future on other organizations. In the end, it is recommended that as

there is a significant relationship found between the job satisfaction and organizational commitment with OCB; so, the administration of the banking sector should crop such conducive and healthy working environment, where the workforce feel contented with the job and showed commitment towards the organization

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