

Affective Organisational Commitment: An investigation among employees of public sector banks in Erode district.

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ABSTRACT

This study aims to measure the organisational commitment among the employees of public sector banks in Erode district. The study reveals that the affective commitment results in positive emotional attachment towards their organisation. Since the employees perceived different types of commitment, job satisfaction is high among the affectively committed employees. This study tries to find the relationship between socio-economic factors and affective organisational commitment. The study suggests to increase organisational commitment by introducing measures that increase employees' feelings of value and belonging through improved job design, enhanced job environment, effectiveness of employees, job skills training and performance incentive plans.

1. INTRODUCTION

Organisational Commitment is "an individual's psychological bond to the organisation, including a sense of job involvement, loyalty and belief in the values of the organisation". Efforts to accommodate various perspectives of the psychological state have resulted in multidimensional approach to organisational commitment. In this competitive business environment, organizations are realizing the true value of their human resources and their contributions towards generation of new ideas. The involvement of employees can help in many ways for the organizations which are looking for creativity, changes in behaviour at work and in workplace decision making. Numerous researches point out the positive impact of employee involvement on the overall performance of the organization. It has been found that more the employees are involved in the decision making process of the organization, the more commitment and loyalty they show towards the organization.

To gain competitive advantage and business sustainability, organisations must ensure the affective commitment of the employees. The happier the people are within their job, they are more satisfied and ultimately more committed to their work place.

2. REVIEW OF LITERATURE

Bushra Arif and Yasir Aftab Farooqi, (2014)ⁱ explored the impact of work life balance on job satisfaction and organisational commitment among teaching employees of university of Gujarat. The data were collected from sample of 171 employees selected using stratified random sampling. The correlation result shows that significant positive relationship exists between work life balance and job satisfaction of university teachers. **Tung N. Nguyen, et al., (2014)**ⁱⁱ explored the factors affecting employees' organisational commitment in banks in Ho Chi Minh City, the biggest commercial city in Vietnam. A quantitative survey of 201 banking staff in 11 banks in this city, selected according to convenience sampling method. The study also indicated job satisfaction as a pathway to bridge the organizational commitment. **Ayyub Sheikhy and Forough Farzan, (2015)**ⁱⁱⁱ reported the role of employees' personal values in customer orientation, effects of organisational commitment and customer orientation on creativity and interactive effects. To do this, a conceptual model was tested using a data collected from a sample of 200 bank employees and specialists and its validity was confirmed. So, model measurement was obtained after drawing analytical model of research based on data and Path through executing Perlis program of LISREL (Linear Structural Relationship) software. The results showed that there was no significant relationship between customer orientation and organisational commitment. **Emmanuel Affum-Osei, et al., (2015)**^{iv} examined the relationship between organisational commitment and demographic variables (gender, age, qualification, experience and marital status) in Ghana. A descriptive correlation survey was employed in the study. Questionnaire was the main instrument used to gather the data for the current study. A total of 206 employees were randomly selected from 10 branches of a commercial bank in Ghana. The results showed that majority of the male employees were highly committed compared to their female counterparts. The study further indicated that there was evidence of significant relationship between organisational commitment and demographic variables (gender, age, qualification, experience and marital status). **Saba Nosheen, (2015)**^v provided empirical evidence about the relationship between career self-management and organisational commitment. Empirical evidence was drawn from the sample size of 202 employees. Simple linear regression analysis was used by researcher to test the hypothesized relationship of the model. Findings of the study indicated that there was a positive relationship between career self management and organisational commitment. **Almarshad, (2015)**^{vi} developed and tested a model for examining the relationship between employees' perceptions of quality of work life (QWL) and organisational commitment in the public and private sectors in Saudi Arabia. The relationships were compared across the two sectors. The study was based on a sample of 353 employees from different organizations, using path analysis method. The findings indicated significant differences in the perceptions of employees about QWL in the public and private sectors. Employees of public sector showed more commitment towards their organizations. The findings also showed that job involvement was the strongest predictor of organisational commitment in the private sector. **Luxmi and Ashu Vashisht, (2015)**^{vii} identified the effect of procedural fairness on employee's job satisfaction and organization commitment in a few public and private sector banks in and around Delhi. The questionnaire survey method was used in the study. A total of 100 responses had been obtained from employees working in two public sector banks, namely State Bank of India, Punjab National Bank and two private sector banks namely HDFC, ICICI in East zone of Delhi. For selecting the sample multistage random sampling was used. The results were consistent with the existing literature and concluded that there was a significant and positive relationship between procedural fairness, job satisfaction and organisational commitment. **Sadia Khan,**

(2015)^{viii} made an attempt to study the organisational commitment among public and private school teachers. The data was collected from 150 school teachers, including 75 each from public and private schools through random sampling technique. Organisational Commitment Scale developed by Shawkat and Ansari (2001) was used for data collection. Analyses of the data were done by applying Mean, SD and t-test. Results revealed the significant difference between organisational commitment of public and private school teachers. It was also found that private school teachers showed more commitment as compared to the public school teachers. **Misbah Hayat Bhatti, et al., (2016)^{ix}** explored that the stress can be defined as experienced discrepancy between demand of environment and capabilities of individual. The aim of this study was to check the impact of job stress on organisational commitment in the banking sector. For this purpose, 30 questionnaires were filled by the employees of 3 different banks. Results demonstrated the negative and significant relationship between job stress and organisational commitment. Results also showed that stress was a major cause that decreases the employee's commitment towards the organization. **Low Bee Kee, et al., (2016)^x** examined the relationship between financial compensation and organisational commitment among workers in the banking industry, Malaysia. In data collection, a questionnaire was administered among 150 workers working in several selected banks in Bera, a town situated in the State of Pahang, Malaysia. Simple random sampling was used to select the respondents in the survey. The research findings showed that there was a significant relationship between financial compensation such as salaries, bonuses and merit pay and organisational commitment. Besides that, merit-based pay was identified as the dominant factor in influencing the organisational commitment among the bank workers under study.

3. STATEMENT OF THE PROBLEM

The global employee engagement and commitment index shows the lower rate of commitment thus indicating the need for improving work place loyalty. In India significance of the banking industry is growing day by day. The changes like increasing need for opening bank accounts, cashless transactions and as well as the quality service delivered by the private and foreign banks elevates the demand for the industry. The multinational and private banks recruited many experienced and qualified employees from the other competing banks at much better salaries and packages. But still the public sector banks are known for its long working hours and insufficient use of technology which leads to the poor performance followed by strained customer relationship. Hence an attempt is made by the researcher to organize a study relating to organizational commitment of the employees in select public sector commercial banks in Erode district.

4. OBJECTIVE OF THE STUDY

To study the organizational commitment among the sample respondents.

5. METHODOLOGY

Both the primary and secondary data were collected and used in the present study. The key aspect of the present research was identified through the preliminary interviews with a few selected bank employees. Primary data was collected through a well structured questionnaire during April 2015 to March 2016.

6. SAMPLING DESIGN

In the selection of sample employees working in public sector commercial banks in Erode district, a **disproportionate stratified random sampling method** is used. Erode district has been purposively selected for the study. Since in the year 2015 it was found that out of 23 commercial banks, 7 banks possessed more number of branches and more number of employees when compared to other commercial banks, namely State Bank of India with 36 branches, Indian Overseas Bank with 47 branches, Corporation Bank with 12 branches, Bank of Baroda with 10 branches, Canara Bank with 44 branches, Indian Bank with 14 branches and Bank of India with 6 branches hiring on the whole 1014 employees in the district. However, the study was based on 475 sample respondents including clerical, manager and officer category employees.

7. TOOLS OF ANALYSIS

ANOVA, Correlation and Multiple Regression were used in the study.

8. OPINION OF THE RESPONDENTS TOWARDS AFFECTIVE COMMITMENT

Affective Commitment is defined as the employee's positive emotional attachment to the organization. Affective commitment shows to what extent the employees want to stay in their current banking environment. For this, six statements have been selected from Meyer and Allen (1996) questionnaire and the opinion of the respondents was displayed in Table 3.

TABLE NO. 1

OPINION OF THE RESPONDENTS TOWARDS AFFECTIVE COMMITMENT

S.No.	Statement	SA	A	N	DA	SDA
1.	I would be very happy to spend the rest of my career in this banking organization	246 (51.8%)	102 (21.5%)	68 (14.3%)	32 (6.7%)	27 (5.7%)
2.	I really feel as if this bank's problems are my own.	151 (31.8%)	139 (29.3%)	104 (21.9%)	48 (10.1%)	33 (6.9%)
3.	I do not feel like part of the family at my bank.	38 (8.0%)	43 (9.1%)	69 (14.5%)	143 (30.1%)	182 (38.3%)
4.	I do not feel emotionally attached to this bank.	41 (8.6%)	73 (15.4%)	91 (19.2%)	160 (33.7%)	110 (23.2%)
5.	The bank has a great deal of personal meaning for me.	212 (44.6%)	136 (28.6%)	75 (15.8%)	29 (6.1%)	23 (4.8%)
6.	I do not feel a strong sense of belonging to my bank.	36 (7.6%)	56 (11.8%)	84 (17.7%)	155 (32.6%)	144 (30.3%)

Note: SA - Strongly Agree; A – Agree; N – Neutral;
DA – Disagree; SDA – Strongly Disagree

It is inferred from table 1 that a maximum of 51.8% and 44.6% of the respondents strongly agreed that 'they would be very happy to spend the rest of their career in this banking organization' and 'the bank has a great deal of personal meaning for me' respectively.

9. ANOVA ANALYSIS

AGE AND AFFECTIVE COMMITMENT (MEAN, STANDARD DEVIATION AND ANOVA)

In order to find the relationship between the age of the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organization with respect to their age.

TABLE NO. 2
AGE AND AFFECTIVE COMMITMENT

S.No.	Age	Mean Score	SD	'F' Value	'p' Value
1.	Below 25 Years	3.08	0.49	2.625	0.050**
2.	25 - 35 Years	3.13	0.54		
3.	36 - 45 Years	3.13	0.48		
4.	Above 45 Years	3.28	0.41		

Note: ** – Significant at 5% level

It is noted from the analysis that among the four categories of respondents belonging to various age groups, respondents above 45 years of age are having maximum level of affective commitment in the organization than the other age group of respondents. It is found from the F test analysis that the null hypothesis is rejected. Hence, it is found that all the selected respondents are not having affective commitment in the organization with respect to their age.

GENDER AND AFFECTIVE COMMITMENT

In order to find the relationship between the gender of the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organisation with respect to their gender.

TABLE NO. 3
GENDER AND AFFECTIVE COMMITMENT

S.No.	Gender	Mean Score	SD	'F' Value	'p' Value
1.	Male	3.15	0.50	0.001	0.978 ^{NS}
2.	Female	3.14	0.50		

Note: NS – Not Significant

It is examined from the analysis that among the two category of gender of the respondents, male respondents are having maximum level of affective commitment in the organization than the female respondents. It is divulged from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to their gender.

EDUCATIONAL QUALIFICATION AND AFFECTIVE COMMITMENT

In order to find the relationship between the educational qualification of the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H₀ : All the employees are having affective commitment in the organization with respect to their educational qualification.

TABLE NO. 4

EDUCATIONAL QUALIFICATION AND AFFECTIVE COMMITMENT

S.No.	Educational Qualification	Mean Score	SD	'F' Value	'p' Value
1.	UG	3.24	0.50	2.943	0.033**
2.	PG	3.75	0.49		
3.	Professional	3.06	0.48		
4.	Others	3.09	0.58		

Note: ** – Significant at 5% level

It is identified from the analysis that PG degree qualified respondents are having maximum level of affective commitment in the organization than the other category of respondents. It is surmised from the F test analysis that the null hypothesis is rejected. Hence, it is found that all the selected respondents are not having affective commitment in the organization with respect to their educational qualification,

ANNUAL INCOME AND AFFECTIVE COMMITMENT

In order to find the relationship between the annual income of the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H₀ : All the employees are having affective commitment in the organization with respect to their annual income.

TABLE NO. 5

ANNUAL INCOME AND AFFECTIVE COMMITMENT

S.No.	Annual Income	Mean Score	SD	'F' Value	'p' Value
1.	Upto Rs.3 Lakhs	3.12	0.49	1.514	0.221 ^{NS}
2.	Rs.3.1 Lakhs - 4 Lakhs	3.18	0.53		
3.	Above Rs.4 Lakhs	3.89	0.47		

Note: NS – Not Significant

It is inferred from the analysis that respondents who are earning annual income of above Rs.4 lakhs are having maximum level of affective commitment in the organization than the other category income earned respondents. It is identified from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to their annual income.

MARITAL STATUS AND AFFECTIVE COMMITMENT

In order to find the relationship between the marital status of the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organisation with respect to their marital status.

TABLE NO. 6**MARITAL STATUS AND AFFECTIVE COMMITMENT**

S.No.	Marital Status	Mean Score	SD	'F' Value	'p' Value
1.	Married	3.23	0.50	0.362	0.548 ^{NS}
2.	Unmarried	3.16	0.51		

Note: NS – Not Significant

It is noted from the analysis that the married respondents are having maximum level of affective commitment in the organization than the unmarried respondents. It is found from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to their marital status.

TYPE OF FAMILY AND AFFECTIVE COMMITMENT

In order to find the relationship between the type of family of the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organization with respect to their type of family.

TABLE NO. 7**TYPE OF FAMILY AND AFFECTIVE COMMITMENT**

S.No.	Type of family	Mean Score	SD	'F' Value	'p' Value
1.	Nuclear	3.12	0.52	0.854	0.356 ^{NS}
2.	Joint	3.16	0.46		

Note: NS – Not Significant

It is inferred from the analysis that among the two categories of type of family, the respondents who belong to joint family are having maximum level of affective commitment in the organization than the respondents belong to nuclear family. It is stated from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to their type of family.

FAMILY SIZE AND AFFECTIVE COMMITMENT

In order to find the relationship between the family size of the respondents and their affective commitment in the organisation, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organisation with respect to their family size.

TABLE NO. 8**FAMILY SIZE AND AFFECTIVE COMMITMENT**

S.No.	Family Size	Mean Score	SD	'F' Value	'p' Value
1.	Up to 3 members	3.17	0.51	2.166	0.116 ^{NS}
2.	4-5 members	3.62	0.41		
3.	Above 5 members	3.04	0.56		

Note: NS – Not Significant

It is noted from the analysis that among the three categories of family size, the respondents who are having 4-5 members in their family are having maximum level of affective commitment in the organization than the other family size respondents. It is divulged from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to their family size.

LOCATION AND AFFECTIVE COMMITMENT

In order to find the relationship between the location of the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organization with respect to their location.

TABLE NO. 9**LOCATION AND AFFECTIVE COMMITMENT**

S.No.	Location	Mean Score	SD	'F' Value	'p' Value
1.	Erode	3.14	0.50	0.924	0.465 ^{NS}
2.	Perundurai	3.13	0.51		

3.	Bhavani	3.20	0.53		
4.	Anthiyur	3.17	0.50		
5.	Sathyamangalam	3.17	0.47		
6.	Gobi	3.05	0.50		

Note: NS – Not Significant

It is inferred from the analysis that the respondents who are working in Bhavani are having maximum level of affective commitment in the organization than the other location respondents. It is found from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to the location of the bank.

AREA OF THE BANK AND AFFECTIVE COMMITMENT

In order to find the relationship between the area of the bank and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organisation with respect to their area of the bank.

TABLE NO. 10

AREA OF THE BANK AND AFFECTIVE COMMITMENT

S.No.	Area	Mean Score	SD	'F' Value	'p' Value
1.	Urban	3.17	0.50	1.263	0.284 ^{NS}
2.	Semi-Urban	3.13	0.52		
3.	Rural	3.06	0.44		

Note: NS – Not Significant

It is explored from the analysis that among the three categories of area of the bank, the respondents working in urban area bank are having maximum level of affective commitment in the organization. It is found from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to the area of the bank.

WORKING EXPERIENCE AND AFFECTIVE COMMITMENT

In order to find the relationship between the working experience of the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organization with respect to their working experience.

TABLE NO. 11

WORKING EXPERIENCE AND AFFECTIVE COMMITMENT

S.No.	Working Experience	Mean	SD	'F' Value	'p' Value
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		Score			
1.	Up to 4 Years	3.09	0.49	0.677	0.566 ^{NS}
2.	5–8 Years	3.16	0.53		
3.	9–12 Years	3.17	0.44		
4.	Above 12 Years	3.54	0.53		

Note: NS – Not Significant

It is determined from the analysis that above 12 years experienced respondents are having maximum level of affective commitment in the organization than the other category of respondents. It is identified from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to their working experience.

DESIGNATION AND AFFECTIVE COMMITMENT

In order to find the relationship between the designation of the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H₀ : All the employees are having affective commitment in the organization with respect to their designation.

TABLE NO. 12

DESIGNATION AND AFFECTIVE COMMITMENT

S.No.	Designation	Mean Score	SD	'F' Value	'p' Value
1.	Clerk	3.10	0.47	1.440	0.187 ^{NS}
2.	Assistant Manager	3.17	0.51		
3.	Manager	3.13	0.56		
4.	Senior Manager	3.17	0.57		
5.	Chief Manager	3.83	0.40		
6.	AGM	3.26	0.50		
7.	DGM	3.14	0.40		
8.	GM	2.75	0.38		

Note: NS – Not Significant

It is found from the analysis that the respondents belongs to chief manager category are having maximum level of affective commitment in the organization than the other category of the respondents. It is explored from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to their designation.

WORKING HOURS AND AFFECTIVE COMMITMENT

In order to find the relationship between the working hours of the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organization with respect to their working hours.

TABLE NO. 13
WORKING HOURS AND AFFECTIVE COMMITMENT

S.No.	Working hours	Mean Score	SD	'F' Value	'p' Value
1.	Up to 8 hours	3.07	0.52	2.366	0.095 ^{NS}
2.	9-10 hours	3.19	0.46		
3.	Above 10 hours	3.53	0.53		

Note: NS – Not Significant

It is identified from the analysis that among the three category of working hours, the respondents who are working above 10 hours are having maximum level of affective commitment in the organization. It is noted from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to the working hours.

NUMBER OF PROMOTIONS AWARDED AND AFFECTIVE COMMITMENT

In order to find the relationship between the number of promotions awarded to the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organization with respect to their number of promotions awarded.

TABLE NO. 14
NUMBER OF PROMOTIONS AWARDED AND AFFECTIVE COMMITMENT

S.No.	Number of promotions	Mean Score	SD	'F' Value	'p' Value
1.	Not promoted	3.15	0.49	0.752	0.557 ^{NS}
2.	One	3.17	0.48		
3.	Two	3.11	0.54		
4.	Three	3.06	0.46		
5.	More than three	3.56	0.54		

Note: NS – Not Significant

It is stated from the analysis that among the five category of promotions awarded, the respondents who obtain more than three promotions are having maximum level of affective commitment in the organization than the other category of respondents. It is determined from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to the number of promotions awarded.

NUMBER OF INCREMENTS AWARDED AND AFFECTIVE COMMITMENT

In order to find the relationship between the number of increments awarded to the respondents and their affective commitment in the organization, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 : All the employees are having affective commitment in the organisation with respect to their number of increments awarded.

TABLE NO. 15
NUMBER OF INCREMENTS AWARDED AND AFFECTIVE COMMITMENT

S.No.	Number of Increments	Mean Score	SD	'F' Value	'p' Value
1.	One	3.14	0.52	1.053	0.379 ^{NS}
2.	Two	3.10	0.53		
3.	Three	3.19	0.47		
4.	Four	3.05	0.51		
5.	More than Four	3.24	0.32		

Note: NS – Not Significant

It is inferred from the analysis that among the five category of increments awarded, the respondents who obtain more than four increments are having maximum level of affective commitment in the organization than the other increments received respondents. It is identified from the F test analysis that the null hypothesis is accepted. Hence, it is found that all the selected respondents are having affective commitment in the organization with respect to the number of increments awarded.

10. DEGREE OF RELATIONSHIP BETWEEN SELECTED INDEPENDENT VARIABLES AND AFFECTIVE COMMITMENT - CORRELATION ANALYSIS

The relationship between the selected independent variables and the dependent variable affective commitment has been found by using correlation analysis. The independent variables viz., age, educational qualification, annual income, family size, working experience, working hours, number of promotions awarded and number of increments awarded. The goal of the correlation analysis is to observe to what extent the selected independent variables predict the dependent variable affective commitment. The result of the correlation between the independent and dependent variable is discussed in the following table.

TABLE NO. 16
DEGREE OF RELATIONSHIP BETWEEN SELECTED INDEPENDENT VARIABLES AND AFFECTIVE COMMITMENT - CORRELATION ANALYSIS

No.	Independent variables	'r' value	'p' value
1.	Age	0.116	0.011**

No.	Independent variables	'r' value	'p' value
2.	Educational qualification	-0.124	0.007*
3.	Annual income	0.027	0.550 ^{NS}
4.	Family size	-0.095	0.039**
5.	Working experience	0.044	0.338 ^{NS}
6.	Working hours	0.044	0.341 ^{NS}
7.	Number of promotions awarded	0.197	0.000*
8.	Number of increments awarded	0.223	0.000*

Note : * - Significant at 1% level; ** - Significant at 5% level; NS – Not Significant

It is observed from the above table that how for the selected independent variables affect the affective commitment. It is explained that among the eight selected independent factors, three factors viz., age, number of promotions awarded and number of increments awarded are having positive correlation with the affective commitment in the study area. The variables educational qualification and family size are having negative correlation. On the other hand, the variables annual income, working experience and working hours are not associated with affective commitment. It is found that whenever the age, number of promotions awarded and number of increments awarded to the respondents increases, the respondents affective commitment also positively increases. Further, whenever the educational qualification and family size increases their affective commitment decreases.

11. AFFECTIVE COMMITMENT - MULTIPLE REGRESSION ANALYSIS

The relationship between the selected independent variables and the dependent variable affective commitment has been found by using multiple regression analysis. The result of the regression between the independent and dependent variables is discussed in the following table.

TABLE NO. 17

AFFECTIVE COMMITMENT - MULTIPLE REGRESSION ANALYSIS

S.No.	Variables	Coefficient	SE	't' value	'p' value
	(Constant)	3.171			
1.	Age	0.050	0.023	2.171	0.030**
2.	Educational qualification	-0.054	0.025	-2.208	0.028**
3.	Annual income	0.001	0.030	0.028	0.978 ^{NS}
4.	Family size	-0.070	0.031	-2.272	0.024**
5.	Working experience	0.113	0.023	4.913	0.000*
6.	Working hours	0.234	0.031	7.548	0.000*
7.	Number of promotions awarded	-0.022	0.022	-1.038	0.300 ^{NS}
8.	Number of increments awarded	0.121	0.019	6.368	0.000*
	R Value	0.904			
	R² Value	0.817			
	F Value	102.536*			

Note : * - Significant at 1% level; ** - Significant at 5% level; NS – Not Significant

The resulted equation is formulated as follows :

Affective commitment

$$\begin{aligned}
 &= 3.171 \\
 &+ 0.050 (\text{Age}) \\
 &\quad - 0.054 (\text{Educational qualification}) \\
 &\quad + 0.001 (\text{Annual income}) \\
 &\quad - 0.070 (\text{Family size}) \\
 &\quad + 0.113 (\text{Working experience}) \\
 &\quad + 0.234 (\text{Working hours}) \\
 &\quad - 0.022 (\text{Number of promotions awarded}) \\
 &\quad + 0.121 (\text{Number of increments awarded})
 \end{aligned}$$

The multiple linear regression co-efficient is found to be statistically fit as R^2 is 0.817 for affective commitment. It shows that the independent variables contribute about 81.7 percent of the variation in the affective commitment and this is statistically significant at 1 percent level. It is found from the analysis that the age, working experience, working hours and number of increments awarded are having positive association.

The resulted equation shows that affective commitment is predicted by the 0.050 unit increase of age, 0.054 unit decrease of educational qualification, 0.001 unit increase of annual income, 0.070 unit decrease of family size, 0.113 unit increase of working experience, 0.234 unit increase of working hours, 0.022 unit decrease of number of promotions awarded and 0.121 unit increase of number of increments awarded.

12. FINDINGS

It is found from correlation analysis that whenever the age, number of promotions awarded and number of increments awarded to the respondents increases, the respondents affective commitment also positively increases. Further, whenever the educational qualification and family size increases their affective commitment decreases.

It is found from multiple regression analysis affective commitment is predicted by the 0.050 unit increase of age, 0.054 unit decrease of educational qualification, 0.001 unit increase of annual income, 0.070 unit decrease of family size, 0.113 unit increase of working experience, 0.234 unit increase of working hours, 0.022 unit decrease of number of promotions awarded and 0.121 unit increase of number of increments awarded.

13. CONCLUSION

The public sector commercial banks are struggling to survive against two dimensional threats like the competition from external banking services for their existing and attracting new customers and the lack of commitment from the internal employees. So, the commercial banks need to make efforts to create and

sustain affective commitment to ensure desired results involving job involvement and organisational goal achievement

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