



Impact of Employee Perceptions of Job Characteristics on Organizational Commitment dimensions in the Banking Sector: An Empirical Investigation

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Abstract

The research aims to investigate how employee perceptions of work characteristics affect organizational commitment aspects including normative, continuance, and affective commitment, in two well-established banks that operate in J&K. Using a stratified systematic sampling approach, information was gathered from 200 workers of the sample banks. Employee perceptions of work characteristics and organizational commitment were measured using the job diagnostic survey (Hackman & Oldham, 1976) and the organizational commitment questionnaire (Meyer & Allen, 1996). The study's results, which were obtained using Smart-PLS-3 versions, showed that organizational commitment dimensions including affective commitment, continuance commitment, and normative commitment were significantly positively impacted by employee perceptions of job characteristics. Existing literature has addressed the findings of this investigation.

Keywords: *Employee perceptions of job characteristics, affective commitment, continuance commitment, normative commitment, J & K Banks.*

Introduction

Every contemporary economy depends on the banking industry to survive. It is a crucial financial pillar of the financial sector, which is essential to the economy's operation. It guarantees that a nation's financial needs for commerce, industry, and agriculture are satisfied with an increased degree of dedication and responsibility to promote economic growth (Shakeel Ammara, 2022). Over half of the financial sector's assets, including those of banks, are held by the banking industry, which is dominant in India. (Ammara Shakeel, 2022).

An organization's human resources are critical to its success. Every firm may benefit greatly from having bank staff. Based to Islam et al. (2014), a business can benefit financially from increased productivity if its employees are extremely happy and devoted to their work. Contented and dedicated workers are the most valuable resource for any company, including banks, according to Shrivastaca & Purang (2009). Because banks are the foundation of every country's economy, their performance is directly impacted by the development and health of the overall economy as well as the effective management of human resources and the preservation of a better level of work satisfaction inside the bank. Thus, efficient human resource management and determining employee satisfaction are critical to the success of the banking industry since happy workers will work hard and provide a favourable picture of the company (Karim et al., 2014).

Since bank workers spend a large portion of their time at work, job characteristics and the work environment have a big impact on organizational commitment. Therefore, assessing how workers see their jobs to organizational commitment aspects including affective, continuance, and normative commitment is crucial for banking staff members.

Literature Review

Employee Perceptions of Job Characteristics

One of the oldest and most well-known models introduced by (Hackman and Oldham, 1976) is the employee perceptions of work attributes model. As to Azash et al. (2012), the notion of perception of job characteristics focuses on creating a work environment that inspires motivation in individuals. According to Lustier and Hendon (2017), a job characteristic serves as a conceptual framework for creating or improving a job by basing it on essential job qualities. The perceptions of job characteristics held by workers are influenced by elements that impact their internal motivation for work through the attainment of crucial psychological states (Hackman & Oldham, 1976). The five aspects of the work characteristics model developed by Hackman and Oldham are skill diversity, task identity, task significance, autonomy, and feedback. These are described as follows:

Skill Variety: This describes how much a person must have various talents, abilities, and knowledge to perform the job.

Task Identity: Task identity refers to how well the task is completed from start to finish with observable outcomes.

Task Significance: Task Significance: This describes the degree of the work's importance. It has two aspects: an outward significance shown in the employee's pride in telling friends and family about his work and accomplishments, and an internal significance reflected in the job's importance in accomplishing the organization's goals.

Autonomy: Autonomy is the degree to which a person feels free to plan, arrange, and carry out his work in a way that suits him and his priorities, free from external interference. As a result, he becomes more conscious of his degree of accountability and the implications of doing his work.

Feedback: It shows how much a person knows about his level of performance in carrying out the tasks necessary for his profession, straightforwardly and understandably.

The two writers claimed that a work will have meaning for employees if it has the first three dimensions—skill variety, task identity, and task significance. Positive outcomes like motivation, satisfaction, performance, and commitment will result from having a fourth dimension in a job, which increases responsibility for the work's outcome, and a fifth dimension in a job, which increases knowledge of the work's outcome (Hackman & Oldham, 1975).

Organizational commitment

According to Cohen (2007), one of the hardest and most studied ideas in the domains of management, organizational behaviour, and human resource management is commitment in the workplace. Meyer & Allen (1984; 1997) developed the three-dimensional (Affective, Continuance, and Normative) scales that have been the gold standard for measuring organizational commitment for almost 20 years. Their strengths and weaknesses influenced this approach, which had its roots in the first organizational commitment framework (Porter et al., 1979). The idea of commitment developed as a result of all of the techniques, including the most popular one (Meyer & Allen, 1997).

Organizational commitment is a process by which people decide if they are interested in the success and sustainability of the company, as well as an attitude of loyalty displayed by a person inside an organization (Ghorbanhosseini, 2012). Affective commitment, normative commitment, and continuous commitment are the three elements of organizational commitment that Allen & Meyer (1990) identified.

Affective commitment: It is the emotional connection that workers have with the organization they work for. In this instance, workers feel like they belong to the company since they have chosen to dedicate themselves.

Normative commitment: The term "normative commitment" refers to an organization's ability to motivate staff members to remain on board in the face of greater chances and higher financial rewards.

Continuance commitment: this is the state in which workers find it challenging to decide to remain with their company or go because of altered policies from prior operations.

According to Lather (2015), a person's attitude toward their company may be inferred from their age, profession, length of service, leadership style, and level of support from both internal and external sources. Additionally, fostering effective communication among coworkers can increase employee loyalty to the company and foster trust (Anindita & Emilia Seda, 2018).

Employee perceptions of job characteristics and organizational commitment

Job characteristics are precisely described as "aspects of the employee's job and duties that shape the way individuals perceive their particular role in the organization" by Oyewabi et al., (2012). As an alternative, according to Mowday et al. (1979), organizational commitment is "an active relationship with the organization in such a way the individual is willing to give something to them to contribute to the wellbeing of the organization." Work characteristics are the antecedent variable examined in this study because of their positive effect on organizational commitment and lack of importance to employee recruitment and retention (Rhoades and Eisenberger, 2002).

Afterwards, Thirunavukarasu & Saritharan (2016) investigate how job characteristics affect an organization's commitment. A total of 100 individuals in all were chosen for the Cuddalore research. The study's findings demonstrated that, of the work characteristics, only one dimension—autonomy—predicted organizational commitment; task identity, friendship, interpersonal relationships, job variety, and feedback, on the other hand, did not predict organizational commitment. The study by Baiquni & Lizar (2018) looks at the relationship between affective organizational commitment, human resource practices, and employee engagement as it relates to job characteristics. The results show that affective commitment and engagement, work characteristics, and HR practices are positively correlated. In addition, job characteristics operate as a mediator in the relationship between organizational commitment, employee engagement, and human resource practices. Additionally, the influence of work characteristics factors on employee continuance commitment was evaluated by Umukoro & Egwakhe (2019). The study's findings demonstrated that the job characteristics factors had a substantial influence on employees' continuance commitment. The study's findings also showed that job identity, task relevance, and feedback had a substantial impact on workers' continuance commitment; autonomy had a small but favourable impact, while skill variety had a considerable impact. The relationship between staffing practice and workers' commitment was investigated by Nawwaf and Sahli's (2022) study. The study found that boosting employees' organizational commitment was significantly influenced by job design. Enyindah & Joshua (2023) conducted an empirical investigation in different research to examine the connection between work characteristics and employee commitment in manufacturing enterprises located in Rivers State. Work qualities (skill variety and task significance) and employee commitment (continuance and affective commitment) were shown to be strongly associated in this study. Specifically, a strong positive association between the two variables was found in the investigation. The study conducted by Wibowo and Aryoko (2024) examines the relationship between job

characteristics and organizational commitment, as well as the impact of these elements on performance in Islamic firms. Perceptions of job characteristics had a significant impact on organizational commitment, according to the study's findings.

Research Gaps

The literature states that several investigations have suggested that job characteristics positively affect organizational commitment as a whole. In Western countries, there has been limited study on how employees see their jobs and two organizational commitment aspects, namely affective and continuous commitment. However, there hasn't been much study on how employees in India see their jobs or the organizational commitment dimensions—like affective, continuance, and normative commitment. By addressing the following research questions, the study seeks to close this gap.

Research Questions

Based on research gaps, the following research questions were discussed:-

1. Do employee perceptions of job characteristics positively impact affective commitment?
2. Do employee perceptions of job characteristics positively impact continuance commitment?
3. Do employee perceptions of job characteristics positively impact normative commitment?

Research Hypothesis

1. Employee perceptions of job characteristics have a significant positive impact on affective commitment.
2. Employee perceptions of job characteristics have a significant positive impact on continuance commitment.
3. Employee perceptions of job characteristics have a significant positive impact on normative commitment.

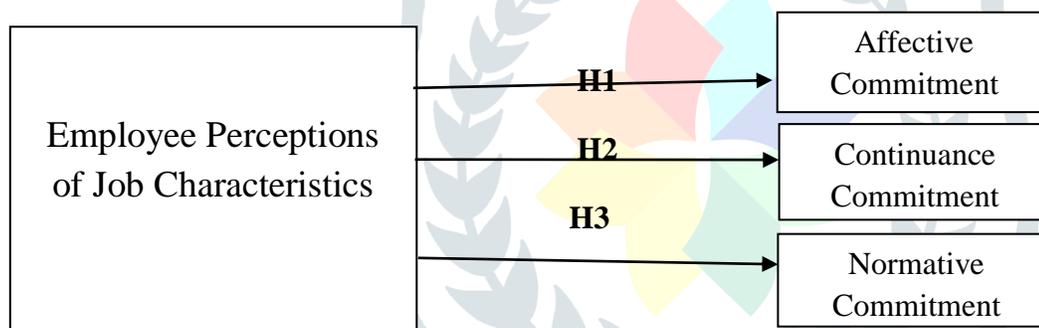


Fig. 1: Theoretical Framework and Hypotheses

Research Design and Methods

Population, Sampling Method & Size

The 2011 census data was used to determine the population density in Jammu and Kashmir, which led to the selection of the SBI and PNB. Additionally, the empirical inquiry was limited to two public banks: Punjab National Bank (PNB) and State Bank of India (SBI). Market share and assets were the only criteria used in the selection of these banks. According to Das and Singh (2023), SBI Bank was chosen due to its status as the biggest public sector bank in India. Moreover, PNB was selected because of its status as the nation's second-largest public sector bank and the fact that the majority of its branches and ATMs are located in Punjab (Punjab National Bank, 2020). That's the reason it was chosen. The method of systematic sampling was used for this investigation. Systematic sampling is a common option in many research contexts because, as Cochran (1977) notes, it strikes a reasonable compromise between the advantages of random selection and the realities of fieldwork. Among the 240 structured questionnaires distributed to bank employees, 220 were returned and filled out by personnel. Twenty of the surveys were thrown out because they included outliers. 200 questionnaires were thus deemed suitable for data analysis.

Sources of Data

This study uses a combination of primary and secondary data. While books, journals, bank reports, and other sources are used to obtain secondary data, questionnaires are utilized to collect primary data.

Research Instrument

For the study, two instruments were used: **Job Characteristics:** - Skill variety, task identity, task significance, autonomy, and feedback are the five aspects of work characteristics. The questionnaire was adapted from (Hackman & Oldham, 1975) job diagnostic survey. For assessing the work characteristics model variables, the job diagnostic survey questionnaire is the most dependable measurement tool. The questionnaire consists of 15 items, each of which was given a score on a 5-point Likert-type scale, from "5" for strongly agree to "1" for disagree. Abbott (2006) reported that the job characteristics' coefficient alpha ranged from 59 to 78, but the JDS scale's alpha coefficient reliability was 0.76 (Scott et al., 2005). Consequently, JDS has demonstrated its reliability as an indicator of job characteristics. **Organizational Commitment:** Gbadamosi (2006) modified the Organizational Commitment Questionnaire (OCQ), which was created by Meyer, Allen, and Smith (1993) for usage in Nigeria. Its purpose is to evaluate an employee's loyalty to a company. Organizational commitment is measured by the OCQ in three different ways: affective, normative, and continuance. The internal consistency reliability estimates (Cronbach alpha) for affective commitment (.82), continuous commitment (.74), and normative commitment (.83) were published by Meyer and Allen (1993). Gbadamosi (2006) found that internal consistency alpha reliability coefficients for affective commitment were .73, continuance commitment was .74, and normative commitment was .66 when employing African samples. For organizational commitment (affective commitment = .65, continuation commitment = .70, and normative commitment = .50), a reliability co-efficient (Cronbach alpha) was found. The questionnaire consists of 18 items, each of which was given a score on a 5-point Likert-type scale, from "5" for strongly agree to "1" for strongly disagree.

Tools of Analysis

The hypotheses were tested with the help of Wende et al.'s Smart PLS software (2009). To evaluate and comprehend the PLS model, Ringle et al. (2009) suggested using the measurement model and the structural model in tandem. Using the measurement model, the relationship between the latent variables and the manifest variables (observed items) is examined. Furthermore, the measuring model's reliability (items reliability and internal consistency) and validity (convergent validity and discriminant validity) are evaluated.

In the structural model evaluation, OC was conceptualized in this study as a second-order component. Through "bootstrapping," the relationships between the latent variables are found by the structural model. The significance of the structural model is evaluated using R² metrics and path coefficients.

Analysis and Implication

Measurement Model Results (CFA)

Hair et al.'s (2019) suggestions have been used to establish the validity and reliability of the model, taking into account the reflecting character of the measurement model. The measuring model is examined in the following order: reliability, convergent validity, and discriminant validity. The composite or Alpha coefficient, which we use to measure dependability, should be more than 0.6, the Average Variance Extracted (AVE) larger than 0.5, and the HTMT ratio values less than 0.85. The Smart PLS software 3 was used to retrieve these characteristics for the measurement model examination. The employee perceptions of work characteristics, affective commitment, continuance commitment, and normative commitment were found to have alpha coefficients of 0.883, 0.934, 0.912, and 0.931, respectively, after 5000 iterations of the PLS algorithm. These values are below the minimal requirement of 0.6. Additionally, the composite reliability of the following measures of commitment: affective, continuance, normative, and worker perceptions of job characteristics came in at 0.901, 0.954, 0.932, and 0.901, respectively, and met the minimal requirement of 0.6. Moreover, the average variance derived from employee perceptions of job characteristics, affective, continuance, and normative commitment, was found to be 0.686, 0.777, 0.694, and 0.744, respectively, above the 0.5 index. Hence demonstrates the convergent validity as a result (See Table 1).

Table 1: Reliability and Average Variance Extracted (AVE)

Constructs	Items Code	A.C	C.R	AVE
Employee Perceptions of Job Characteristics	EPJC1	0.883	0.901	0.686
	EPJC2			
	EPJC3			
	EPJC4			
	EPJC5			
	EPJC6			
	EPJC7			
	EPJC8			
	EPJC9			
	EPJC10			
	EPJC11			
	EPJC12			
	EPJC13			
	EPJC14			
	EPJC15			
Affective Commitment	AC1	0.934	0.954	0.777
	AC2			
	AC3			
	AC4			
	AC5			
	AC6			
Continuance Commitment	CC1	0.912	0.932	0.694
	CC2			
	CC3			
	CC4			
	CC5			
	CC6			
Normative Commitment	NC1	0.931	0.901	0.744
	NC2			
	NC3			
	NC4			
	NC5			
	NC6			

Notes: A.C = Alpha Coefficient; C.R = Composite Reliability; AVE = Average Variance Extracted.

Discriminant Validity

The Fornell-Larcker criteria and HTMT ratio were used to assess the understudy constructs' discriminant validity. The HTMT ratio values were similarly found to be below 0.85, ranging between 0.413 to 0.515 (See Tables 2 & 3). The square root of the average variance retrieved for each variable was found to be bigger than the inter-correlations of other constructs. The discriminant validity is thus established.

Table: 2 Fornell - Lacker Criterion

	AC	CC	EPJC	NC
AC	0.882			
CC	0.412	0.833		
EPJC	0.447	0.474	0.621	
NC	0.458	0.381	0.465	0.863

Table: 3 Heteriotriate – Monotriate Ratio (HTMT)

	AC	CC	EPJC	NC
AC				
CC	0.445			
EPJC	0.473	0.500		
NC	0.489	0.413	0.515	

Note: AC = Affective Commitment; CC = Continuance Commitment; EPJC = Employee Perceptions of Job Characteristics; NC = Normative Commitment.

Structural Model

The structural model is evaluated first to determine the model's robustness using the collinearity evaluation, R-square, and Q-square, in that order, once the outer model has been validated (Hair et al., 2019). To prevent results bias caused by multicollinearity, the VIF threshold should be smaller than 3 or 5. A model's R-square value of more than 0.25 is required. According to Hair et al. (2019), a higher R-square value indicates a stronger model's explanatory ability. For a model to have enough predictive ability, the endogenous variable(s)' Q-square must be higher than zero. According to Hair et al. (2022), there are three steps in the PLS-SEM structural model assessment procedure. These are the following: (1) Investigating the possibility of collinear predictor constructs in structural model regressions. (2) Evaluation of the path coefficients' significance and the structural model links' applicability. (3) Assessment of the model's ability to explain (R², F², and Q²).

(Step 1) Evaluation of Potential Collinearity among Predictor constructs in Structural model Regressions.

Table: 4 Variance Inflation Factor (Inner Model)

	AC	CC	EPJC	NC
AC				
CC				
EPJC	1.000	1.000		1.000
NC				

Note: AC = Affective Commitment; CC = Continuance Commitment; EPJC = Employee Perceptions of Job Characteristics; NC = Normative Commitment.

As shown in Table 4, the Variance Inflation Factor (VIF) for normative, continuance, and affective commitment came to 1.000, 1.000, and 1.000, respectively, indicating that multicollinearity is not a problem for this study.

(Step 2) Assess the Significance and Relevance of the Structural Model Relationships (i.e., Path Coefficients’).

Following the research hypothesis H1 (employee perceptions of job characteristics positively impact affective commitment), the study's objective was to determine the impact of job characteristics on organizational commitment dimensions, such as affective, continuance, and normative commitment in banks. The results of 5000 complete bootstrapping indicated that, indeed, employee perceptions of job characteristics have a significant and positive impact on affective commitment ($\beta = 0.447$, t-value = 5.526, p-value = <.01). The result showed that

employee perceptions of job characteristics relationship are significantly influenced by affective commitment. **Hence, H1 is accepted.** The study findings for the second hypothesis, H2, which focuses on the positive impact of employee perceptions of job characteristics on continuance commitment, also demonstrated a noteworthy and affirmative relationship between employee perceptions of job characteristics and continuance commitment ($\beta = 0.474$, t -value = 4.827, p -value = $<.01$). The outcome demonstrated that employee perceptions of job characteristics are significantly influenced by continuance commitment. **Hence, H2 is accepted.** Ultimately, the study demonstrated that employee perceptions of work characteristics had a positive and significant impact on normative commitment, supporting hypothesis H3 ($\beta = 0.465$, t -value = 5.824, p -value = $<.01$). The outcome demonstrated that normative commitment has a major impact on employee's perceptions of job characteristics. **H3 is therefore approved.**

Table: 5 Summaries of Hypotheses Testing

	Original Sample (O)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
EPJC -> AC	0.447	0.081	5.526	0.000
EPJC -> CC	0.474	0.098	4.827	0.000
EPJC -> NC	0.465	0.080	5.824	0.000

(Step 3) Assess the model's explanatory power through R-Square & Q-Square.

After the model is validated, the structural model is tested for hypotheses, then its robustness using collinearity assessment, and lastly, R-square and Q-square are utilized, in that order (Hair et al., 2019). Cohen et al. (1990) state that the following criteria are used to assess the R-square values of endogenous latent variables: less than 0.13 (moderate), less than 0.02 (weak), and more than 0.26 (large). The q-square of the endogenous variables needs to be greater than zero to ensure that the model has sufficient predictive power.

Table: 5 R- Square

	R Square
AC	0.200
CC	0.225
NC	0.216

Note: AC = Affective Commitment, CC = Continuance Commitment, NC = Normative Commitment

Also, the 5000 full bootstrapping process showed that the model's acceptable R-square is 0.200, meaning that a 20% shift in affective commitment accounts for changes in employees' assessments of the jobs' features. Similarly, 0.225 indicates that employee perceptions of work characteristics explain a shift in continuance commitment of 22.5%. Additionally, 0.216 indicates that employee perceptions of work characteristics account for a shift in normative commitment of 21.6%. Additionally, the blindfolding process showed that the model has sufficient predictive significance because its predictive relevance of 0.146, 0.142, and 0.150 is greater than zero. Refer to Table: 6.

Table: 6 Q - Square

	Q ² (=1-SSE/SSO)
AC	0.146
CC	0.142
EPJC	
NC	0.150

Note: AC = Affective Commitment, CC = Continuance Commitment, EPJC = Employee Perceptions of Job Characteristics, NC = Normative Commitment.

Discussion

This study was a modest attempt to address the three questions. "Does employee perceptions of job characteristics positively impact on affective commitment" is the first question to be answered. "Does an employee's perception of job characteristics positively impact continuance commitment" is the second question. The third question is, "Does normative commitment get positively impacted by employee perceptions of job characteristics"? The findings supported hypothesis H1, which states that affective commitment is positively and significantly influenced by employee perceptions of job characteristics. Additionally, the results supported hypothesis H2, which states that employee perceptions of job characteristics significantly and positively impact employees' continuance commitment. In line with research studies by Kónya et al. (2016) that claimed that job characteristics had a positive effect on the various dimensions of commitment, the bootstrapping procedure for hypothesis H3 also revealed that employee perceptions of job characteristics have a positive and significant influence on normative commitment. However, other research, like those by Banks (2006), Nwosu et al. (2013), and Obodo et al. (2019), suggested that job characteristics positively affect organizational commitment dimensions.

Conclusion

For managers, human resources managers, and bank staff, this study offers important practical consequences and recommendations. To begin with, the study proposed that bank personnel may enhance their organizational commitment dimensions to improve their job characteristics. In today's world, workers who can handle difficult circumstances and persevere in the face of setbacks are especially necessary given the economic and social conditions in the banking industry. These skills help workers finish projects and meet specific objectives, as well as face challenges head-on and find fresh solutions. Secondly, Supervisors, HR, and managers should continuously evaluate their employees' performance and provide them with guidance on how to improve. High levels of job satisfaction are possible when work performance satisfies requirements. According to Ridha et al. (2020), workers who are satisfied with their positions are more likely to be dedicated to them, which will increase productivity.

Limitations and Future Research

The State Bank of India and Punjab National Bank are the only two public banks in Jammu and Kashmir that were chosen for this study. To generalize the findings, it is advised that future researchers undertake an analysis of this kind involving more banks and localities. The purpose of the current study was to determine how employee perceptions of work characteristics affected the organizational commitment dimensions of affective, continuance, and normative commitment. To improve the correlations between the understudy variables, it is advised that future studies look into the mediating effects of job performance, staffing practices, etc.

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