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IJRTBT | Employee Satisfaction and Its' Impact on Organizational Commitment: A Resource Based Approach

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Abstract

Satisfaction of employees and commitment in Nationalized Commercial Banks (NCBs) is of highest concern due to the nature of organizations in Bangladesh. This study directed to assess the influence of employee satisfaction of work on three levels of firms' commitment such as affective, continuance and normative commitment within NCBs in Bangladesh. The cross-sectional research design is followed in this investigation. Quantitative survey research was carried out and the sample of 100 employees filled up the questionnaire from four NCBs in Khulna City. The outcomes revealed that the employees' satisfaction is completely related with Affective Commitment (AC). Furthermore, the Continuance Commitment (CC) of employees is significantly predicted by employee satisfaction at the workplace. Finally, the outcomes also show how the Normative Commitment (NC) of employees is positively impacted by their work satisfaction. Owing to research design, caution was taken in making the results' generalization. The present study might be of interest and practice for banks in formulating strategic Human Resource Management Policies. Because it considers how managers or bosses, or experts understand their employees' sense of attachment toward a particular organization. This study also highlighted the bank management practices' nature and significance for the sustainability of the banking sector.

Keywords: *Satisfaction of Employee; Commitment of Organization (AC, CC and NC); NCBs*

JEL Classification: D23, C12, G21, J24, J28

Introduction

Satisfaction as well as commitment of staff towards business firms are the basic ideas that influence the productivity and organizational competitiveness in the marketplace directly (Abdullah & Ramay, 2012). Commercial Banks will not reach the climax of quality in terms of productivity or customer service level if the employees are not satisfied or are not loyal to the organization (Stewart, 1996). Alternatively, employees with higher commitment recognize the goals and values of the company, besides if employees are supposed to be the greatest

human resources (HR), then devoted HR should be viewed as a competitive advantage of organizations (Senthilkumar, 2020). Where job satisfaction is linked to the job, organizational commitment focuses on the organization. Moreover, satisfaction of employees in the job and organizational commitment considered as significant determining factors of firms' effectiveness (Lok & Crawford, 2004). Steers & Rhodes (1978) given the process model wherein satisfaction of job and commitment to organization are taken part in staff presence is an illustration of such human resource management research. Therefore, according to a HRM point of view, satisfaction of employees and level of commitment are matters of interest because of their potential effects on the organizations' overall performance.

In Bangladesh, banks contribute continuously to the gross domestic product as a part of the service industry (Masum et al. 2016). In an organizational setting, managers achieve organizational outcomes through the employees by directing them to carry out the organization's decisions (Jahangir, 2003). But sometimes managers fail to get desired outcomes due to inherent factors that cause the employees to leave the organizations. Accordingly, this study is attempted to offer connection among satisfaction of employees' work and three components of organizational commitment (AC, CC, and NC) of Nationalized Commercial Bank (NCB) employees in Bangladesh. Previous studies demonstrated, if staffs' commitment toward organization is diminished, their eagerness and dedication will also be decreased to the firm (Wu & Chen, 2018). When employees feel pleased as well as expressed emotional attachment then there is a chance of increasing commitment to organizations (Raub & Robert, 2013). Another study measured the linkage between satisfaction of employees and firms' commitment and between organizational commitment and satisfaction of employees (Brown & Peterson, 1993). They uncovered that, though the connection was negative between commitment of organization and satisfaction of work, yet the connection was statistically significant and positive between satisfaction of work and commitment of organization. Without satisfied and committed employees, any single organization and its' business can be affected. In such a manner, effective HR needs to guarantee the satisfaction for employees in the firms to make them more dedicated to the business organization.

Accordingly, satisfaction of employees is significant to entire corporate management, and it is one of the essential demands of a sound structured organization. The most critical resource of an organization is the employee as they perform as a driving force in competition and commitment of employees is essential for determining success (Agus & Selvaraj, 2020). Hence, organizational commitment without a doubt is observed as a critical part to achieve the organizations' success. The vital two factors that decide the direction of employees' attitude to the business organization. This study could also add knowledge to the field of organizational behavior and HRM in service industries of Bangladesh. It also highlighted the practice and significance of the HRM to support the smooth operation of bank sectors. Moreover, this study output directed the business organizations like NCBs more responsible for employee management to attract and gain satisfied and committed employees. In Bangladesh, no single study can be done on nationalized commercial banks' employees to see job satisfaction of employees and possible impact on three commitment levels. In addition, there are lots of studies regarding the relationship between satisfaction of work and commitment of

organization that generates output, but this has no application. Moreover, there is no guideline on how job satisfaction will link to committed employees so that banks' desired performance will be achieved as well as attain competitive advantage.

Literature Review

Theoretical Reviews and Conceptual Framework

There are lots of studies concerning the job satisfaction and commitment of organizations internationally. But few studies are done in Bangladesh. That's why, the study is taken based on the following reviews on the field.

Employee Satisfaction

Satisfaction of job was characterized by different manners. Numerous scholars were given various definitions, in this case, it is well-defined as complete feelings of employees coming about because of an endorsement of all parts of their job (Hossan et al. 2012). Several models or theories have been put forward about satisfaction of job (Khand et al. 2020). Robbins et al. (2013) described satisfaction of employees as positive or negative feelings regarding a job. The inherent theories give the concept of satisfaction of employees (Falkenburg & Schyns, 2007). Basically, work satisfaction is parallel to satisfaction of employees. However, in those methods, satisfaction is evaluated by adding up to diverse facets of work and its' situation revealed.

Organizational Commitment

Organizational commitment (OC) generates belief between employees, managers, owners of units, and other linked parties in an organization. Many definitions of organizational commitment given different aspects of organizations. Organizational commitment is defined as an emotional statement which represents the staffs' association with the firm and has claims for the choice to proceed with involvement in the commercial enterprise (Meyer & Allen, 1997). Jena (2015) said that the three parts of the organizational commitments are the affective (emotional affection to workplace); the continuance (considered expense related with resigning); and the normative (perceived responsibility to the firm). Overall, OC is a mental connection, consequently the employees are loyal to their organization (Karuna & Aruna, 2021). It is expected that committed employees will dedicate their thought, energy, and time to the job to turn out ideally for the organization. Organizational commitment which refers to what extent an employee has the desire to keep attachment with an organization has three forms of commitment including Continuance Organizational Commitment (COC), Normative Organizational Commitment (NOC) and Affective Organizational Commitment (AOC) (Alharbi & Abuelhassan, 2020).

Employee satisfaction and firms' affective commitment

Affective commitment, part of organizational commitment, is a crucial factor of organizational behaviors' study. It keeps on appealing an increasing consideration by business scholars who are concerned in conduct of employees in the service sectors like commercial banks. It is

critical to take note that numerous past investigations proved satisfaction of employees as a vital antecedent of affective level of commitment (Charni et al. 2020; Barnes et al. 2015; Lee et al. 2006; Paulin et al. 2006; Ramaswami & Singh, 2003). Various scientists have established that AC is the steadiest indicator in lessening employees' plan to give up the business firm (Islam et al. 2014; Islam, Ahmad & Ahmed, 2013; Weng & McElroy, 2012; Felfe & Yan, 2009; Vandenberghe & Tremblay, 2008). Staff who are psychologically dedicated to their firm views that employment relationship as compatible with the organizational goals and values (Hassi, 2018; Beck & Wilson, 2000). Meyer et al. (1989) found an affirmative link between satisfaction of employees and affective commitment. Moreover, the association of work satisfaction with affective commitment was strong (Ketchand & Strawser, 2001). There was a more grounded association between job satisfaction and organizational performance contrasted with the association between organizational performance and job satisfaction. It could be reasoned that organizational performance was controlled by job satisfaction, as opposed to job satisfaction deciding organizational performance (Alrazehi et al. 2021). Thus, the following hypothesis is taken.

H_{A1}: Employees' satisfaction significantly predicts on affective commitment.

Employee satisfaction and firms' continuance commitment

Byrne et al. (2013) pointed out continuous commitment as the eagerness to stay in a firm due to the investment on employees that is nontransferable for instance retirement and selection, training and development and workforce relationship which are distinct to the company. Pepe (2010) also found that there exists a favorable and significant influence of employees' satisfaction on continuance commitment. Very few research conducted to search the link between satisfaction of employees and continuance commitment. According to some researchers, there is a negative relation between job satisfaction and continuance commitment (Sohail & Ilyas, 2018; Hackett et al. 1994; Konovsky & Cropanzano 1991). These studies identified that satisfied employees did not pose continuance commitment. Because this commitment also relates to how the organization's members respond to dissatisfaction with the events in the job (Suparjo, 2017). However, when satisfaction of work is optimum, then increases the intensity of continuance commitment (Markovits, 2012). The connection between satisfaction of job and continuance commitment of organization were moderately positive (Cramer, 1996). Therefore, the second alternative hypothesis in the study is as follows:

H_{A2}: There is significant association between satisfaction of employees and continuance commitment.

Employee satisfaction and firms' normative commitment

Bailey et al. (2016) stated the last part of commitment is normative commitment and it refers to bank (organization) employees continuing with the organization since they feel obligation to do as such, unlike they want to (AC) or have to (CC). Satisfaction of employees and normative commitment with the working nature are found interrelated significantly with the purpose of reducing turnover (Luz et al. 2018). Individuals with versatility, trust and confidence in their positions generate satisfaction of work that will reinforce commitment

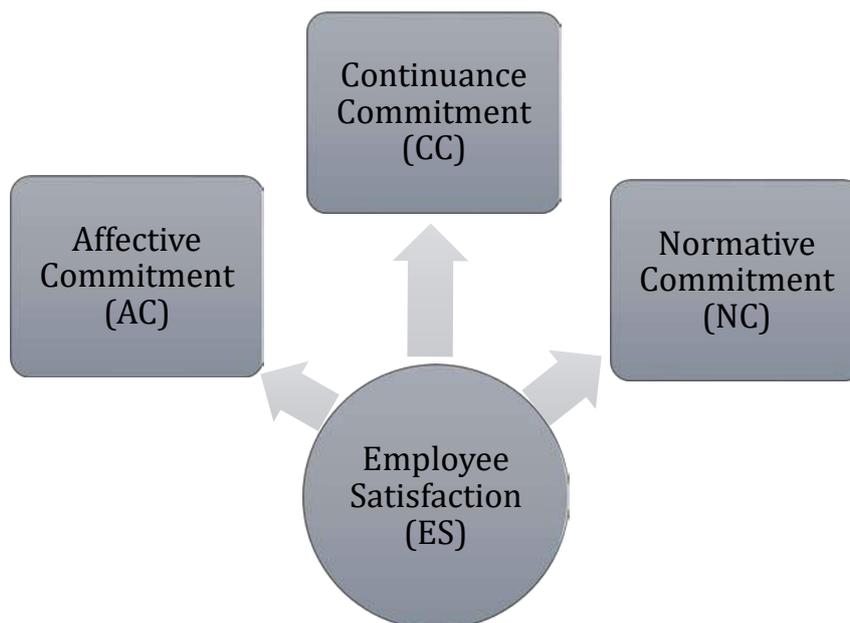
toward organization (Huynh & Hua, 2020; Jung & Yoon, 2015). NC includes a sense of responsibility with the end goal that individuals feel they should have loyalty to the organization. Hackett et al. (1994) said that satisfaction of employees was significantly connected with normative commitment. Although, there is an indirect effect of employees' satisfaction on normative commitment because it gives a feeling of ethical commitment in employees (Fatima et al. 2020; Bansal et al. 2004). Job satisfaction refers to the attitude of an employee toward expressing satisfaction with his own sentiments about the job in which he is involved, as opposed to his judgment point of view (Salman et al. 2021). To our knowledge, just a few research have been inspected the link between satisfaction of employees and normative commitment. Therefore, the hypothesis below places forward in this study.

H_{A3}: Satisfaction of employees has significant impact on normative commitment of organization.

Conceptual Framework

The Figure 1 illustrated the role of employee satisfaction among the components of organizational commitment such as affective, continuance, and normative commitment. Here, employee satisfaction is considered as an independent variable and three dependent variables measured as affective, continuance and normative commitment for the study. This framework is constructed on assertiveness of employees and their expectations of their firm. Moreover, this conceptual model is supported by Kord & Tamini (2012) as also explained that greater satisfaction of employees makes better commitment of employees to their workplace. Therefore, maximum studies, related to firms' commitment, have acknowledged the potential effect of employees' satisfaction (Jehanzeb & Mohanty, 2018).

Figure 1: The Conceptual Model



Source: Compiled by the authors

Research Methodology

The research population included the employees in four nationalized commercial banks of Khulna City. The banks selected for the present study were Sonali Bank Limited, Agrani Bank Limited, Janata Bank Limited, and Rupali Bank Limited. Moreover, the reason behind selecting Khulna City is due to industrial advancement and there is a possibility to enlarge the shipping industry which can contribute more to the GDP in Bangladesh. 100 bankers were selected among sixteen branches of four NCBs based on Simple Random Sampling Technique to take part in this examination. Sample distribution is relied on Disproportionate Sample Technique to get an equal chance of participation. The primary data using survey questionnaires was collected from 1st January to 28th February in 2022. The 20 items of Minnesota Satisfaction Questionnaire (MSQ) were used to collect data from bank employees to measure the employees' satisfaction (Weiss et al. 1967). Organizational commitment was measured through three components namely affective, continuance, and normative commitment which included 8 items each for this study (Allen & Meyer, 1990). Although, the scale of construct included 51 items. But other items are deducted due to relevancy and use in other studies. Likert five-point scale such as (1) Strongly Disagree; (2) Disagree; (3) Neither Agree nor Disagree; (4) Agree and (5) Strongly Agree utilized to take responses from the employees of NCBs in the survey questionnaire. The collected data was analyzed using SPSS for Windows, version 22. Initially, the demographic analysis was performed to know the characteristics of study respondents. Then, descriptive statistics were conducted including Mean, Standard Deviation (SD), Skewness and Kurtosis for describing centralization, spread, and assessing the shape of normal distribution of data. After that, the Coefficient of Cronbach's Alpha is executed for the reliability and consistency of responses. The Correlation Coefficient (r) Test carried out to assess relative strength of the associations between the study constructs. Finally, Coefficient of Regression directed to investigate the hypotheses that employee satisfaction causes organizational commitment at three levels in the organizations. The outputs of the data analysis presented in the tabular form and discussed the ways that showed clear scenarios on satisfaction of job and organizational commitment issues of NCBs.

Result and Discussion

Demographic Analysis

The table 1 presented that 82% and 18% of the respondents of NCBs are male and female respectively among 100 employees. The employees' age distribution shows from the table. 48% are between 25-30 years, 32% of them are in the middle of 31-35 years, 12% have age range of 36-40 years, and lastly rest 8% are more than 40 years. This infers that most of the bankers are young. It is found that, 48% are MSS degree holders, 35% of the employees are MBA degree holders, and only 9% were having BSC degree and the rest 10% are LLB degree holders. Work experience demonstrates that, 11% have been working for less than 1 year, 24% have been working for 1 to 2 years, 20%, for 2 to 3 years, and 45% for above 3 years. It means that maximum bankers are experienced in serving of their firm. In case of income of the respondents, 28% have got monthly salary of less than 30 thousand in BDT, 42% have got 30-

40 thousand in BDT, 17% of the bankers have salary range of 40-50 thousand in BDT, and only 13% of them have got above 50 thousand in BDT. These measures identified as the compensation system of the NCBs are well structured.

Table 1: Demographic characteristics of the respondents

	Gender	Age (Years)	Education	Experience (Years)	Position	Income (Per Thousand in BDT)
Male	82					
Female	18					
25-30		48				
31-35		32				
36-40		12				
Above 40 Years		8				
MSS			48			
MBA			35			
BSC			9			
LLB			10			
Less than 1 Year				11		
1-2				24		
2-3				20		
Above 3 Years				45		
Cash Officer					34	
Officer					36	
Senior Officer/ Equivalent					18	
SEO/ Equivalent					12	
Less than 30						28
30-40						42
40-50						17
More than 50						13
Total	100	100	100	100	100	100

Source: Primary Data, 2022

Descriptive Analysis

It is observed in the table 2 that the item factors' mean scores of the responses such as employee satisfaction, AC, CC, and NC stand around at 2.83, 2.69, 2.75 and 2.97 respectively (Standard Error of Mean is 0.053, 0.070, 0.065, 0.065 respectively), which corresponds all the bank employees' hold the same feelings regarding the factors in the study. Moreover, the standard deviation of the item factors of ES, AC, CC, and NC are 0.531, 0.704, 0.651 and 0.656 respectively which implies that all the responses are close to the mean values of the measurement variables. From the analysis, the Skewness scores of ES, AC, CC, and NC constructs are 0.363, 0.947, 0.376 and -0.146 correspondingly where the accepted values of Skewness fall between +2 and -2 which means the opinions of respondents are normally distributed for this study (Hair et al. 2010; Bryne, 2010). Moreover, the table shows that the scores of Kurtosis of item factors are -0.532, -0.058, -0.605, and -0.848 respectively where the appropriate range of Kurtosis is -7 to +7 that specifies the response rates of the employees are lighter than center distribution (Hair et al. 2010; Bryne, 2010).

Table 2: Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Std. Error	Statistic	Std. Error
ES	100	1.85	4.05	2.8325	0.05315	0.53150	0.363	0.241	-0.532	0.478
AC	100	1.75	4.38	2.6958	0.07044	0.70436	0.947	0.241	-0.058	0.478
CC	100	1.63	4.38	2.7562	0.06517	0.65166	0.376	0.241	-0.605	0.478
NC	100	1.63	4.25	2.9799	0.06568	0.65681	-0.146	0.241	-0.848	0.478
N	100									

Source: Primary Data, 2022

Reliability Analysis

The internal reliability and consistency of the scale were examined by applying Cronbach’s alpha. The overall alpha value is **0.896** based on standardized items which is higher than 0.70 given by Nunnally (1978). Specifically, the scores of alpha regarding ES (20), AC (08), CC (08), and NC (08) are 0.788, 0.835, 0.712 and 0.707 respectively when scale item is deleted from the constructs shown in table 3. Thus, the measurement instruments of this study have solid reliability and consistency which explained clearly that further statistical tests can be used with more certainty.

Table 3: Reliability Test

Reliability Statistics			
	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
ES	0.796	0.788	20
AC	0.832	0.835	08
CC	0.712	0.712	08
NC	0.704	0.707	08
Overall Value	0.897	0.896	44

Source: Primary Data, 2022

Correlation Analysis

The above table 4 (column 2) shows that $r = 0.613, p < 0.000$; $r = 0.535, p < 0.000$; $r = 0.524, p < 0.000$, that suggest that strong positive and significant relationship exists between Employee Satisfaction and Affective Commitment; Employee Satisfaction and Continuance Commitment; Employee Satisfaction and Normative Commitment correspondingly in the NVBs of Bangladesh. Moreover, the analysis table 4 (column 3) also reveals that, $r = 0.570, p < 0.000$; $r = 0.477, p < 0.000$, the strong positive connections exist between Affective Commitment and Continuance Commitment; Affective Commitment and Normative Commitment which are statistically significant. But the table 4 (column 4) discloses that, $r = 0.142, p < 0.158$, that points out the negative relationship found between Continuance

Commitment and Normative Commitment which means the study found that the respondents' perceptions vary in case of the Continuance Commitment and Normative Commitment in NCBs.

Table 4: Correlation Test

Correlations Matrix					
Variables (1)		ES (2)	AC (3)	CC (4)	NC (5)
ES	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	100			
AC	Pearson Correlation	0.613**	1		
	Sig. (2-tailed)	0.000			
	N	100	100		
CC	Pearson Correlation	0.535**	0.570**	1	
	Sig. (2-tailed)	0.000	0.000		
	N	100	100	100	
NC	Pearson Correlation	0.524**	0.477**	0.142	1
	Sig. (2-tailed)	0.000	0.000	0.158	
	N	100	100	100	100

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

Source: Primary Data, 2022

Hypothesis Testing

Linear Regression Analysis was carried out for checking up the assumed hypotheses to prove the role of independent variable on three dependent variables. The F statistics determined the goodness model fit for overall Regression Coefficients. From the table 5, the values of R² regarding AC, CC and NC are 0.376, 0.286, and 0.268 respectively at 0.000 significance level of each model. This result describes that, 37.6% variation in the Affective Commitment, 28.6% is variation in the Continuance Commitment and 27.5% variation in the Normative Commitment are explained by the satisfaction of employees individually. The model specifies positive change in the relationship which were significant statistically.

Table 5: Model Summary

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
AC	0.613^a	0.376	0.370	0.55928	0.376	59.024	1	98	0.000
CC	0.535^a	0.286	0.279	0.55333	0.286	39.316	1	98	0.000
NC	0.524^a	0.275	0.268	0.56211	0.275	37.168	1	98	0.000

a. Predictors: (Constant), ES

Source: Primary Data, 2022

From the analysis of Coefficient of Regression revealed in table 6, it is found that the job satisfaction of employees is highly influential factor among Affective Commitment ($t= 7.683, p= 0.000$); Continuance Commitment ($t= 6.270, p= 0.000$); and Normative Commitment ($t= 6.097, p= 0.000$) in the NCBs. The results also demonstrates that, the three null hypotheses at 1% level of significance are rejected as the P value of AC, CC, NC is 0.000 separately. So, there is a positive significant association between satisfaction of employee and affective commitment; satisfaction of employee and continuance commitment; and satisfaction of employee and normative commitment in NCBs’ employees.

Table 6: Regression Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.394	0.305		1.294	0.199
	ES	0.813	0.106	0.613	7.683	0.000
2	(Constant)	0.898	0.301		2.978	0.004
	ES	0.656	0.105	0.535	6.270	0.000
3	(Constant)	1.144	0.306		3.737	0.000
	ES	0.648	0.106	0.524	6.097	0.000

a. Dependent Variable: 1. AC; 2. CC; 3. NC

Source: Primary Data, 2022

The following table 7 displayed the results where all the three hypotheses were accepted and confirmed to meet study objectives.

Table 7: Outcomes of hypotheses testing

Hypotheses	Description	Result
H ₁	Employees’ satisfaction significantly predicts on affective commitment.	Accepted
H ₂	There is significant association between satisfaction of employees and continuance commitment.	Accepted
H ₃	Satisfaction of employees has significant impact on normative commitment of organization.	Accepted

Source: Based on outcomes from table 5 & table 6

This study represents inquiries to link employee satisfaction with all three constructs of organizational commitment. As a result, it is possible to better understand why different staff reach at diverse opinions either to stay in or quit the company. Finally, the results authenticate strongly that the decisions of employees to remain in NCBs. Therefore, the employees who are happy with their task all together are more dedicated to the workplace than other personnel. This can be made sense by the way that, because of the job nature they do, they can simply decide, they have more shifted work and have better financial and non-financial rewards. These findings are suggested by the study of Čulibrk et al. (2018) where the authors focused on affective, continuous, or normative commitment which would give more knowledge into

building the nature of connection between the organization and its' member. This current study framework also supported the idea of the effects of personnel satisfaction on commitment that mentioned employee recognition with the bank (Bailey et al. 2016). Furthermore, organizational aspects exist which affect directly or indirectly the satisfaction as well as commitment, implying that personnel must first be happy with their positions and then be focused on the organization before identifying with the firm. Also, the study results are consistent with another study led by Eleswed & Muhammed (2013) that satisfaction of employees positively affects the organizational commitment, and the results were significant. Employees with greater commitment level can develop the affirmations to keep up with the regularity of the banks (organization) (Linda & Yonita, 2018). The current results specified the role of employees' satisfaction in creating organizational commitment which could subsequently impact internal and external relationships in organizations particularly NCBs.

Conclusion

Bank employees are concerned about their factors associated with job satisfaction that can be achieved through fair human resource development. In the same way, a satisfactory compensation package, proper training, promotion, flexible working hours, and getting support in personal emergencies from the organization will have the most influences on creating organizational commitment among bank employees. Therefore, satisfaction in performing tasks will determine the higher level of commitment and less turnover intentions simultaneously. This study provides insight into the NCBs context, which could benefit management and policymakers as well as other enterprises operating in the same segment. On the contrary, the organizational commitment makes positive thought to the bank employees for performing their job in a better manner. The NCBs must take into consideration that satisfaction of work plays a central function for a firm's citizenship behavior with the impact of employees' reliability that is also known as organizational commitment. So that, bank employees can afford their knowledge and skills to ensure sustainable performance. On the other hand, management of banks needs to understand that customers have concerns of how personnel are preserved. So, the human resource division should ensure a satisfied workforce as it makes committed employees who provide quality service to their clients. Current study concentrated on only satisfaction and commitment in the organizations, other dimensions like compensation plans, training and development, performance appraisal, employee engagement, career advancement, recognition, personal and organizational characteristics, etc. can also be investigated in the perspective of three levels of organizational commitment. In addition, the study can also be incorporated in diverse industries and cities. Hence, there is an adequate opportunity to direct further review by considering more variables and respondents and taking more exact consequences of satisfaction and organizational commitment of bank employees in Bangladesh.

Conflict of Interests

The authors declare that they have no conflict of interests.

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