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Research Article

Employees' Intrinsic Job Satisfaction and Organizational Commitment in Pokhara Metropolitan City

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ABSTRACT

Intrinsic factors are core inspirable elements to personnel for work harder. While intrinsic factors exist in the workplace employees feel better job satisfaction and motivation. Therefore, the aims of this study are to observe the influence of JS on organizational commitment among commercial banking personnel in Pokhara. The respondents of the study were non-managerial commercial banking staff. Data were collected from 209 (102 males, and 107 females) sample respondents using convenience sampling through self-structured questionnaires. Intrinsic dimensions of JS were employed in this study. Likewise, , affective, continuance, and normative commitment were implied dimensions of the study. Different statistical tools namely; average mean, SD, independent sample t-test, one-way ANOVA correlation, and multiple regression were employed. The study found responsibility, as denoted by the intrinsic dimension, was the most powerful predictor of JS and affective commitment was the major factor of OC. However, the result indicated that the normative commitment was least observed. The correlation between predictor variables dimensions of JS, and OC were found to be positive, and significant. The outcomes of the regression showed that the two factors explained. The findings indicated that intrinsic JS leads to the OC of non-managerial banking employees in Pokhara Metropolitan.

Keywords: Affective commitment, continuance commitment, job satisfaction, normative commitment, organizational commitment.

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INTRODUCTION

Job satisfaction has been a significant phenomenon since the past decades, arguing that the relationship between people and jobs has always concerned the devotion of social scientists. Work delivers status to individuals, and binds them to social activities. Personnel who are gratified with his profession would accomplish his obligations well, and be dedicated to his work. Competent practice of HR increases efficiency is a direct link to cumulative the pledge of the institute to the anticipated level (Khaki, 2005). Absence of consideration level of HRM in establishment marks the emotional and emotional dependency of the employee on his workplace and reasons for an absence of rationality of loyalty, obligation, and commitment amongst workforces. Satisfied personnel are assets of an organization that performs as a group to accomplish the objectives. (Qazi & Jeet, 2016; Hwang & Ramadoss, 2017).

People discourse about JS because it is connected to the contentment of each person's requirements at effort (Willis, 2016). Throughout their effort, people can generate pleasure concerning the appropriate and fair payment, obtain provision from co-workers and management, have a contented work atmosphere, and use their expertise to the occupied. The relationship between OC and JS is generally positive. If an employee is happy with his job, usually he will have an advanced commitment to the fullest. The relationship between job satisfaction and organization commitment is positively correlated, so the employees will have a greater commitment to the workplace. In some cases, the correlation between JS and OC can be the same directional (suparyadi, 2015).

Saufa, and Maryati (2017) argued that there is an optimistic and important significance on JS to improve OC. Employees JS has a significant influence on OC (Ady&Harfa, 2020). Worker fulfillment has not been positive to increase the pledge to the institute, and has not been intelligent to growth effort enactment (Bhatti&Qureshi, 2007). OC can intervene in the influence of job contentment on workforce performance (Nanda &Hidajat, 2020).

An important core concept theoretical knowledge implied in this study is Herzberg's motivation theory. According to this theory, there are two factors that an organization can amend to influence motivation among employees. These factors are intrinsic and extrinsic (motivators, and hygiene). Intrinsic factors encourage employees to work harder, and extrinsic factors do not inspire employees to work harder but will cause them to become apathetic if they are not present (Joseph Ekhayemhe&Oguzie, 2018). Extrinsic factors do not create motivation. The lack of these factors causes dissatisfaction. Intrinsic factors reason for high altitudes of motivation, and JS when current. The non-attendance of these elements does not

lead to dissatisfaction. These factors appear to be job attainment in the organization which is: Recognition, Advancement, Achievement, Work itself, Personal growth and Responsibility. From the conception of the intrinsic factors the findings and conclusion are drawn different studies as:

Achievement motivation is the determination; some people have to overcome challenges and problems in the pursuit of goals. An individual with this drive desires to develop, grow, and advance up the ladder of success. Outcome oriented employees work far better when they observe that they will obtain personal praise for their efforts (Davis & Newstrom, 1989). Luthans (1989) stated that only an inspiring job that has chances for responsibility, achievement, recognition, advancement, and growth will inspire employees. Intrinsic job satisfaction is integral in the job itself and tends to be subjective depending on the awareness of the employees' intrinsic job satisfaction including recognition, responsibility, career advancement, learning opportunity, variety, creativity, self-direction, responsibility, and the opportunities to use one's aptitude or skill (Emmanuel & Nwuzor, 2021).

Intrinsic and extrinsic job satisfaction always delivers an effective platform for employees to accomplish their work at higher levels, which indicates a positive impact on organizational commitment. This phenomenon is one of the major issues in the financial sector so that the objectives of this study concentrate to explore how intrinsic job satisfaction factors affect the OC amongst the employees and lead to an impact of commercial banking employees in Pokhara. Therefore, the study aims to expose the position and impact of intrinsic job satisfaction factors in the commercial banking sector in Pokhara Metropolis.

DATA AND METHOD

The study had been accompanied with different commercial banks located in Pokhara valley. The research was founded on different dimensions of JS and OC. The personnel composed from different commercial banks i.e. government banks, joint venture banks, and non-Joint venture banks were taken into consideration based on gender, qualification, designation, and marital status and types of the bank for research purposes. Therefore, the total coverage respondents of the study organize all the operating level personnel from the different commercial banks in Pokhara. The study area confines a number of issues impacted in commercial banks. Employees of Pokhara Metropolis expose representative participation in all the commercials so that this study selects commercial banks which exist in Pokhara Metropolis.

The research work implies a descriptive and causal-comparative investigation design. Information collected from the respondents is depicted, assessed, interpreted, and tabulated. The perceptual alterations of banking employees on different dimensions have been assessed, as per respondents’ reaction. So, it is based on descriptive and analytical research design.

The data are quantitative in nature and primary sources. Data have been adopted in this study with the help of a survey questionnaire. The questionnaires have been classified into two parts. The first section enclosed demographic information; the second section consisted of questions regarding ordinal, nominal, and five-point likert scales comprising job satisfaction, and organizational commitment.

Nepal Bank Ltd. representing the government bank, and Nabil Bank Ltd; SCB Ltd; Nepal SBI Bank Ltd; representing Joint Venture banks, and NIBL, NCC Bank Ltd; Mega Bank Ltd; Prabhu Bank Ltd; and Global IME Bank Ltd; representing non-joint venture banks were selected for the study. The total number of operating level personnel of the aforementioned organization, located in Pokhara valley was the total population parameter of the study.

Table 1

Nature of Bank and Population Profile of Employees

Nature of Bank	Assistant Level	Supervisory Level	Officier Level	Male	Female
Joint Venture	61	46	38	70	75
Non - Joint Venture	88	66	56	102	108
Government	35	26	22	39	44
Total	184	138	116	211	227

Source: Field Survey, 2022

The study used a purposive sampling technique for selecting sample respondents. The sampling was taken from a different group of respondents based on the types and nature of commercial banks and non-managerial employees. The self-administered questionnaires were disseminated to the employees and answered; they were collected through repeated follow-up and processed for the analysis purpose. The sample selection was justified as it represents a diverse group of respondents based on the type of commercial banks, and the involvement of employees thereon.

Table 2*Nature of Bank and Sample Profile of Employees*

Nature of Bank	Assistant Level	Supervisory Level	Officer Level	Male	Female
Joint Venture (33%)	29	22	18	34	35
Non-Joint Venture (47.86%)	42	31	27	49	51
Government (19.14%)	7	12	11	19	21
Total	88 (42.10%)	65 (31.10%)	56 (26.8%)	102	107

Source : Field Survey, 2022

Only 209 respondents selected who are engaged in non-managerial posts in commercial banks on judgmental consideration, computed by applying Yamane's formula (1967) for finding the appropriate sampling size. The sample size was taken 69 employees from joint venture banks, 100 employees from non-joint venture banks, 40 employees from government banks.

$$n = N / 1 + N (e)^2$$

n= Size of sample

N= population

e= Error level (5%)

The research instrument of data collection for the purpose of validity and consistency confirmed through different measures. Several evaluators were consulted for the assessment of the instrument for face validity purposes. Different items of JS and OC were encompassed in the study to ensure content validity. To ensure criterion validity, the test results were matched with the externally published indicators of JS, and OC. Regression analysis and its findings were related with the theoretical underpinning to measure the construct validity. SPSS version 20 is implied for the data analysis. Cronbach's Alpha was implied to validate the consistency of constructs engaged in the questionnaire survey.

Table 3*Test of Reliability*

Constructs Items	No. of Scale items	Alpha Value
JS factors	10	0.693
OC factors	12	0.712

Source: Field survey, 2022.

Table 3 shows that the reliability value of OC is higher than that of JS, the reliability statistics of JS factors containing ten items' Cronbach Alpha = 0.693, and OC containing twelve items' Cronbach Alpha = 0.712. It indicates that the scale of the present study was highly reliable for data analysis.

Structural questionnaire was distributed as closed-ended form to the limited commercial banking employees on January 9, 2022. The questionnaire was separated into three parts containing JS, OC, and demographic variables. Questions regarding JS, and OC were divided into 12 for JS and 10 for OC. In this study, nominal, ordinal, and five-point Likert Scales, ranges from strongly disagree (SD) up to strongly Agree (SA). Both positive and negative inquiries were placed in the questionnaire to conserve accuracy and reliability in data collection. All the disseminated questionnaires to the respondents were collected through repeated follow-up and were considered to be processed for data analysis purposes.

The descriptive analysis was implied to depict results with the help of mean values. The influence of self-regulating variables (JS) on the in need of (OC) was measured through multiple regression analysis. The significant level of 0.01, and 0.05 were reflected while interpreting the p-value. Multiple regression was used to determine the predictive power of the factors. Employee organizational commitment (y) was expressed as a function of intrinsic job satisfaction factors in the following regression model.

$$y = B_0 + B_1X_1 + B_2X_2 + B_3X_3 + e_i$$

Y = Organizational Commitment

B₀ = Constant

B₁, B₂, B₃, = beta coefficients of the independent variables, e_i is error term

RESULTS AND DISCUSSION

This chapter separated into systematic interpretation, presentation, and analysis of primary information of various dimensions connected with analyzing the effect of JS on OC among commercial banking personnel in Pokhara. The initial phases in the reasoned procedure involve recognizing problems, defining the accessibility of appropriate data, determining the method proper for replying the inquiries, relating the methods, assessing, summarizing, and interconnecting the results.

Intrinsic Job Satisfaction among Commercial Banking Employees

JS is an important dimension affecting employees' performance. The perception of commercial banking employees towards different dimensions has been presented in tables.

Table 4

Intrinsic Job Satisfaction Dimension

Statements	N	Mean	SD
I believe that I can keep myself busy all the time at my office	209	4.028	0.825
I am independent to do my work alone	209	3.478	1.028
I can do different things from time to time, and the organization encourages me to do so.	209	3.890	0.735
I have greater scope in the advancement of my job	209	4.062	0.747
I feel proud of the responsibility I have been assigned to	209	4.090	0.724

Source: Field Survey, 2022

Table 4 presents the intrinsic dimensions of JS among banking employees. The descriptive statistics with maximum mean value ($M = 4.090$, and $SD = 0.724$) show a greater position of intrinsic JS of respondents relating to responsibility. On the other hand ($M = 3.478$, and $SD = 1.028$) shows a minimum level of intrinsic JS, relating to the independence of respondents. Among the intrinsic factors, the responsibility of banking employees is the most influencing item relating to job satisfaction.

The first aim was to measure the job satisfaction level of commercial banking personnel in Pokhara. The study exposed that intrinsic JS relating to the achievement variable was the least among the banking employees in Pokhara. It indicates that banking employees do not want to work independently. On the other hand, responsibility as denoted by intrinsic job satisfaction was perceived as the highest contributing factor to job satisfaction.

It reflects that banking employees in Pokhara do motivate, and get satisfied if they are provided adequate responsibility for their work. The findings are consistent with those (Locke, 1976) also exposed that enchanting more responsibilities improves the job satisfaction of employees, and is also an affecting factor to increase in earnings. This indicates that commercial banking employees in Pokhara tend to be motivated, and satisfied when they are adequately provided intrinsic gains. The findings also reveal consistency in Herzberg's two-factor theory of motivation, content, and process theories as well.

Organizational Commitment among Banking Employees

Table 5

Position of AC of Banking Employees

Statements	N	Mean	SD
I would be precise to spend the remaining of my profession in this institute	209	3.942	0.751
I feel “portion of my family” at this institute	209	3.928	0.820
I sense passionately devoted to this institute	209	3.918	0.825

Source: Field survey, 2022

Table 5 shows the organizational commitment of banking employees based on the affective obligation they deliver. AC includes the elements of passionate affection in the organization or a sense of belongingness. It involves employees’ emotional feelings towards the organization. The descriptive statistics with minimum and maximum mean valves (M = 3.918, SD =0.825, and M = 3.942, SD = 0.751) display that banking employees in Pokhara are loyal, and have an affiliation with their organizations. However, accepting being emotionally attached to the organization is a problem that needs to be addressed.

Table 6 presents the OC of banking sector personnel on the continuance commitment they deliver. Continuance commitment generally involves the elements of not leaving the current organization due to employees’ attitudes. It is the commitment to stay in the organization because employees have few options outside the organization. The descriptive statistics with a minimum, and maximum mean value (M = 3.445, SD = 0.959, and M = 3.746, SD = 0.864) indicate that the banking employees in Pokhara believe that it is better to stay in the current organization. They think it is difficult for them to leave the current organization as they feel that it will be an extra cost for them.

Table 6

Continuance Commitment of Banking Employees

Statements	N	Mean	SD
It would be very stiff for me to goodbye my career at this institute even if I desired	209	3.746	0.864
Continuing in my present career at this institute is a problem for me	209	3.650	0.949
I trust I have a few choices to reflect goodbye this institute	209	3.445	0.959
I remain to effort for this institute because goodbye it would need extensive individual detriment	209	3.722	0.914

Source: Field survey, 2022

Table 7*Normative Commitment of Banking Employees*

Statements	N	Mean	SD
This organization deserves my loyalty	209	4.047	0.836
I would sense mortified if I leave this institute now	209	3.090	1.112
I would not say goodbye to my institute at that time because of my logic of duty to it.	209	3..770	0.840
Though it were to my benefit, I do not sense it would be right to goodbye now	209	3.559	1.050

Source: Field survey, 2022

Table 7 depicts the OC of banking employees based on the normative commitment they express. NC is a promise by the workers to stay in the institute for moral or ethical reasons. It reflects that they remain in the organization because they believe that they have to pay for the organization in return. The descriptive statistics with minimum and maximum mean values ($M = 3.090$, $SD = 1.112$, and $M = 4.047$, $SD = 0.836$) depict that banking employees in Pokhara believe better to stay in the current organization as they believe the organization has provided something for them. However, feeling guilty for leaving the organization is a matter of concern. So, commercial banks' authorities should consider this in this regard.

Table 8*Overall Organizational Commitment of Banking Employees*

Statements	N	Mean	SD
Affective commitment	209	3.905	0.556
Continuance commitment	209	3.641	0.597
Normative commitment	209	3.617	0.517

Source: Field survey, 2022

Table 8 depicts that different dimensions of OC on an average banking employee in Pokhara are committed to their organization. The descriptive statistics with the minimum mean value for normative commitment ($M = 3.617$, $SD = 0.517$) indicates that banking employees tend to have difficulty in staying in the institute as compared to the continuance, and normative commitment. The highest mean value ($M = 3.905$, $SD = 0.556$) indicates that banking employees tend to be emotionally attached to the institute because they have a feel of belongingness to the institute. However, it is observed that there is not so much deviation in minimum and maximum mean values.

The second aim was to assess the level of commitment position amongst banking employees in Pokhara. The study showed an advanced level of AC among banking staff. It depicts that banking employees in Pokhara have a sense of belongingness, and they are emotionally attached to their organizations. The findings also support the social exchange theory and observed organizational support theory. The findings are different from the findings given by Bhalla&Jafar (2013). Similarly, banking employees tend to display minimum normative commitment as compared to AC, and CC. The findings are against the results described by Nazneen, and Miralam (2017). They concluded a high level of AC and CC. The result is dependable too (Cohen, 1996) whose research detected confirmation that workers with advanced levels of AC to their profession reveal higher levels of CC and NC. The result is also similar to (Budihardjo, 2017) who established that affective commitment seems to play a key role in achieving high organizational efficiency. However, the finding is different from those (Sonia, 2010) who concluded that overall OC was acceptable in personnel but greater discrepancy was perceived with AC. The OC of the bank employees is also accentuated by their normative commitment.

Impact of Job Satisfaction on Organizational Commitment

Table 10

Impact of JS Dimensions on OC

Variables	S.E.	B	t	P
(Constant)	0.258		7.740**	0.000
Intrinsic	0.066	0.154	2.181*	0.030

$R^2=0.462$

Source: Field survey, 2023

Table 10 presents the regression analysis of different independent variables and their impact on dependent variables. The analysis depicts that intrinsic job satisfaction significantly predicts OC i.e. (B = 0.154, t = 2.181, p < 0.05). It indicates that the better the JS, the better will be the organizational commitment of the banking employees of commercial banks. The results of the regression indicated that the two predictors explained 46.18% of the variance ($R^2 = 0.4618$, $F(2,206) = 26.605$, < 0.01).

The study revealed that JS dimensions strongly predicted the outcome variables i.e. OC. In other words, intrinsic dimensions of JS shown by banking employees will lead to better organizational commitment. This finding is similar to the majority of the prior research. (Warsi et al., 2009; Baqer 2012; Budihardjo 2017. Sonia 2010, Kotze, and Nel 2020; Najeeb

et al., 2018; Anari 2012; Imam et al., 2014; Ady, and Harfa 2020) also established a similar nature of findings. However, the finding is adjustable with Curry et al., (1986) who establish that there is no significant association between JS and OC. The present study demonstrates the significant impact that has been observed in intrinsic dimensions on organizational commitment. It reveals that, if the banking employees are satisfied with intrinsic JS factors in their organization, it will lead to better organizational commitment. The present research finding is contrary to the findings on the particular dimensions due to the socio-demographic characteristics representing diverse groups. Linda et al., (2021) decided that OC has not been affected by JS but directly and significantly affected by employee arrangement. Robbins and Judge (2013) revealed that pay is an inspiring force for employees' job satisfaction. However, the present study reveals that OC is intensely anticipated by JS. The finding is consistent with the outcomes of Sonia et al., (1997), and Sikorska (2005) who concluded that JS is a significant interpreter of OC. Likewise, there is an optimistic connection between JS, and OC which is reliable with the results conveyed by Baqer (2012) who stated that more satisfied employees have a greater level of OC.

CONCLUSIONS

Job satisfaction and organizational commitment is an interesting area of research. In some of the prior research, it was indicated negative JS and less organizational commitment. Likewise, most of the socio-demographic factors were influencing JS and OC. The research aimed to identify the JS, and OC factors, and how JS impacts organizational commitment among banking employees involved in different commercial banks in Pokhara. The research concluded that intrinsic dimensions of JS were the most influencing factors contributing to JS. However, a study revealed that banking employees in Pokhara do motivate, and get satisfied if they get adequate responsibility for their work. The study showed an advanced level of AC among banking personnel. It implies that banking employees in Pokhara have a sense of belongingness, and are emotionally attached to their institutions. Affective commitment was the major factor of OC, and normative commitment was the least. It can be concluded that the banking employees in Pokhara feel that they are fit for the institutions, and they have an emotional connection between members, and the organizations. However, the moral duty of employees to remain attached to the organization is less practiced among banking employees of Pokhara. But, it is very much essential to make them stay in the institutions for the uplifting of the organization.

The consequence indicates that there is a strong influence of JS, and different dimensions of commitment. However, the present study reveals that OC can be strongly predicted by JS. It means that intrinsic factors of job satisfaction are important in banking sector employees. These factors impacted on their dedication, consciousness and obligation to their organization.

The research has raised questions about why commercial banking employees have lesser normative commitment. A separate structure needs to be imposed by the commercial banks or HR departments of concerned commercial banks to address these issues. The respective commercial banks must make policies on commitment, and JS dimensions along with the work, and life issues. The present research was carried out with a limited sample within a limited geographical region. It is advised to the forthcoming researchers to conduct their research on a larger sample. Similarly, the future researcher needs to study including other more commercial banks as well as cover other more different dimensions of JS, and OC. There are many other intervening factors, like organizational citizenship behavior, organizational justice, job stress, and quality of work-life balance that need to be included in forthcoming research.

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