

“Job & Career Influences on Career Commitment Among Employees Of Banking Sector: The Mediating Effect Of Job Satisfaction & Organizational Commitment”

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ABSTRACT : This study is aimed to evaluate the influences of job and career on career commitment and to measure the mediating effect of job satisfaction and organizational commitment. Data was collected from 240 employees, including managers and officers of public sector banks through questionnaire. Data was analyzed by using SPSS. It was found that current work situations (position tenure, job security, management level and met expectations), career experiences (career stage, mobility pattern, career satisfaction and changed industry), job satisfaction and organizational commitment have significant direct effect on career commitment. Moreover, study found that job satisfaction and organizational commitment mediated the influences of both the current work situations and career experiences on career commitment. This research was conducted on the employees of banking sector located in one division of Punjab. So this could restrict the research to one location only. But this study is significant in order to retain the high-valued banking employees.

KEYWORDS: Banking Sector, Career Commitment, Career Experiences, Current Work Situation, Organizational Commitment, Job satisfaction.

I. INTRODUCTION

In today's dynamic environment, organizations need to “sustain and flourish” and this need has brought an organization to the edge where people are seen as an asset, not as a cost. People are the main source which carries out important activities relating to work in an organization. Considering people as an asset for the organization, is part of contemporary human resource management. People can be an asset for an organization only if they are committed with their organization. It is not only about making employees committed for short term but also to hold them in the organization for a long time period to raise the efficiency and effectiveness of the organization. Employee's commitment to their career allows the employers to decide whether the candidate is a good asset or not (Commitment to career). A lot of career changing is observed over the past 18 months (Fogarty, 2013). In present world, banking sector is offering many career opportunities. A banker, these days, might be a computer programmer, an economist, an attorney, an electronic banking expert, an accountant, a loan officer, an agricultural expert, a public relations specialist, a teller, a sales representative, a human resources officer etc. As one can have many career opportunities, so one can move from one career to another (Consider a Career in Banking, 2006). So, it is important for an organization to have a work environment that improves the commitment of the employees to their careers as well as with their occupation. This research is aimed at analyzing the influences of job and career on the career commitment while examining the mediating effect of job satisfaction and organizational commitment among employees of banking sector (managers and officers).

1.1 Objectives of study

The main objective of this study was:

- To find the job and career influence on career commitment with mediating effect of job satisfaction and organizational commitment of bankers in Punjab; Pakistan.

The Sub-objectives of this study were:

- To find the relationship between current work situation and career commitment of bankers in Punjab; Pakistan.
- To find out the relationship between career experiences and career commitment of bankers in Punjab; Pakistan.
- To find out the mediating effect of job satisfaction and organizational commitment on career commitment of bankers in Punjab; Pakistan.

II. Literature Review

2.1 Current Work Situations

Career Commitment is defined as one's attitude towards one's profession or vocation (Blau, 1985). Goulet and Singh found that job security, job satisfaction and organizational commitment are positively related to career commitment (Goulet & Singh, 2002). Position tenure is defined as the duration or the length of time and position that an individual holds in an office (Dictionary, 2003). The results of study conducted by Iqbal demonstrated that the length of the service is significantly linked with the organizational commitment (Iqbal, 2010). It was found that participants years of experience and years in position failed to show any association with commitment (Lok & Crawford, 1999). A study held in Pakistan showed that there is positive relationship between job security and organizational commitment (Abdullah & Ramay, 2012). Mathieu and Zajac (1990) found that job level was positively correlated with organizational commitment while results of the study conducted by Iqbal (2010) illustrated that the supervisors and managers are more committed than the workers. Chang (1999) showed that people have a set of expectations regarding their employment and if an individual's perceived expectation for his current job is fulfilled then he will have higher career commitment (Bedeian et al., 1991; Farrell and Rusbult, 1981). Research findings by Myrtle, et al., (2008) revealed that career commitment is more strongly associated with employment-related experiences (management level, job security, industry segment, position tenure, and the degree to which current position meet up the expectations with career) than with the career experiences (industry change, career patterns, career stage, and satisfaction with career progression). Therefore it is expected that;

H1: *There will be a significant relationship between current work situation and career commitment.*

2.2 Career Experiences

According to Greenhaus, career was seen as a sequence of positions held by employee in a single organization and as a property or quality of an individual whereby each individual could pursue a unique career (Greenhaus, 1987). A study on moderating effect of career stage on career commitment revealed that organizational commitment was significant in the maintenance stage and career satisfaction in the stabilization stage, where as career commitment had a significant positive relation with skill development (Aryee, et al., 1994). Another study found that organizational commitment and intention to remain with an organization is influenced by career stage operationalization (age, organizational tenure, and positional tenure) while job satisfaction are relatively unaffected by the operationalization chosen (Morrow & McElroy, 1987). Iqbal found that no noteworthy correlation exists between the age and organizational commitment (Iqbal, 2010). While Peter found that there is a small positive relationship between commitment and age (Lok & Crawford, 1999). Managers who expect greater career mobility generally have more strong commitment than less mobile managers (Grusky, 1966). Research conducted by Fahey and Myrtle (2001) suggested that most people tend to remain in the same occupational category when they change job. While another study showed that career change is a movement to a new occupation which is not part of career progression, and a change from one industry to another is likely to be described as a career change. Chang (1999) and Cherniss (1991) found that people who changed their job were less committed to their current careers than those who had not changed their careers. Therefore it is expected that;

H2: *There will be a significant relationship between career experiences and career commitment.*

2.3 Mediating Role of Job Satisfaction and Organizational Commitment

A study conducted by Mosammod showed that extreme supervision, salary, co-worker relation and efficiency in work are the most important factors which contribute to job satisfaction (Parvin, et al., 2011). Also there is a correlation between job satisfaction and self judgments of professional commitment (Kemp, 1967). Research by Davy, et al., (1997) showed that job satisfaction and organizational commitment mediated the relation of job security with withdrawal cognitions. Results of another study indicated that satisfaction with job security is positively associated with both job performance and organizational commitment. Moreover, employees' age, job level, monthly income, tenure in current job, tenure in current organization and an organization's activity contributes notably to the variations in the satisfaction with job security amongst employees (Yousef, 1980). Also it was found by Chen, et al., (2011) that job satisfaction moderately mediated one's job security perception and satisfaction with career on their level of career commitment. Career commitment is influenced directly by job security and career satisfaction along with career experience (sector change). A study conducted by Aryee & Tan, (1992) on antecedents and outcomes of career commitment concluded that career commitment was significantly positively associated to skill development and negatively to job withdrawal intentions. Another study showed that the effects of various antecedents on career commitment are mediated through job satisfaction (Rhodes and Doering, 1983).

Organizational commitment is defined as an attachment to the organization, characterized by an intention to remain in it; identification with the value and goals of the organization; and a willingness to exert extra effort on its behalf (Porter et al, 1974). Meyer and Allen found that there are three general themes of organizational commitment (affective commitment, continuance commitment, normative commitment). Meyer and Allen argued that each employ has a commitment profile reflecting his/her degree of desire, need, and obligation to remain with organization (Meyer & Allen, 1991). Fauziah Noordin defined the career stage on the basis of three criteria: age, organizational tenure, and positional tenure and find out that organizational commitment increases with age and also indicated that increasing age strengthens the continuance commitment. (Noordin, et al., 2011). Study conducted by Abdullah & Ramay (2012) showed that age and tenure had positive relation with the commitment of employees, whereas gender did not show significant change in commitment level of employees. And according to findings of Goulet & Singh (2002) organizational commitment is positively related to career commitment. So it is expected that;

H3: Job satisfaction has a positive relationship with the career commitment.

H4: Job satisfaction mediates the effect of current work situation and career experiences with career commitment.

H5: Organizational commitment has a positive relationship with the career commitment.

H6: Organizational commitment also mediates the association of current work situation and career experiences with career commitment.

2.4 Control Variables

There are number of different factors which can influence an individual’s need and expectation from his job and satisfaction derived from work, which can eventually lead towards career commitment. Education is found to have a positive association with the career change (Cabral et al., 1985), career success (Melamed, 1996), career identity, goals and values (Colarelli and Bishop, 1990) and it bring variations in the satisfaction with job security (Yousef, 1980). Research conducted by Iqbal (2010) demonstrated that the level of education is negatively associated with the organizational commitment. A study showed that level of education failed to show any association with commitment (Lok & Crawford, 1999). According to Judge et al. (1995) gender is an important factor in the attainment of different levels of career, where men have high levels of career success than women and married individuals attain higher levels of objective success than unmarried. Research found that marital status can cause variations in the satisfaction with job security among employees (Yousef, 1980). Melamed (1996) noted that women have different patterns in achieving career success than men; marital status was not found to be a factor explaining the career success of women, although it was a predictor of career success of men. On the other hand, Cherniss (1991) showed that the married people were more committed to their present careers than those who were not. Neapolitan (1980) identified that having dependents can strengthen the career commitment indirectly by making it difficult for an employee to think about changing the occupation. Therefore education, gender, marital status and dependents will be controlled for this study.

III. THEORETICAL FRAMEWORK

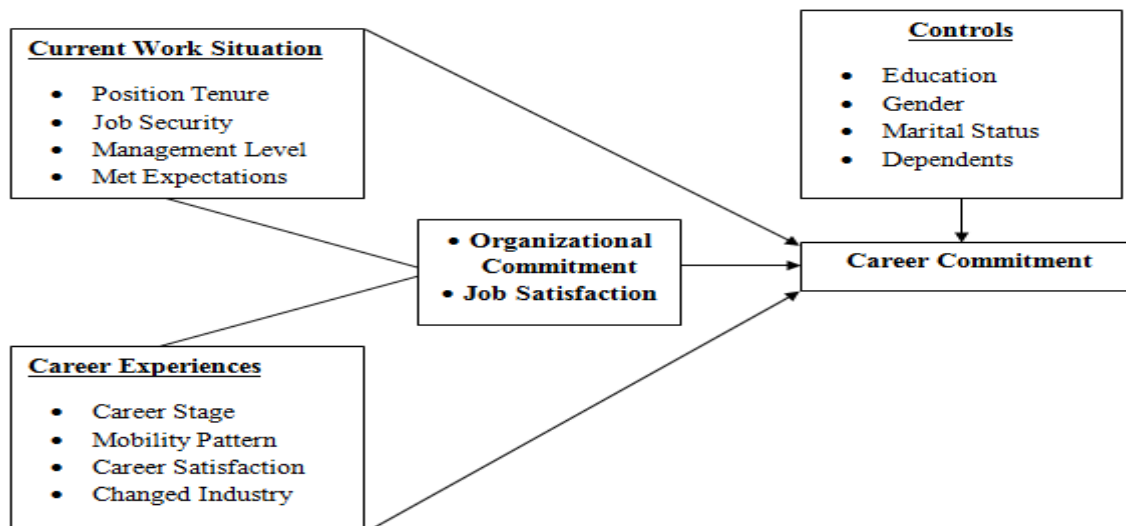


Figure I: conceptual model

IV. RESEARCH METHODOLOGY

4.1 Sampling Design

Population of this study include employees (management and officer level) working in different public sector banks of Punjab, Pakistan. The targeted banks include National Bank of Pakistan and Bank of Punjab. Punjab was then divided into clusters by their geographical locations into 9 divisions (Bahawalpur, Dera Ghazi Khan, Faisalabad, Gujranwala, Lahore, Multan, Rawalpindi, Sahiwal, and Sarghoda). Then by using simple random sampling, cluster of Gujranwala division was selected. This divisional cluster was further divided into six different strata's on the basis of districts. So, the Gujranwala division is administratively subdivided into Sialkot District, Gujranwala District, Gujrat District, Mandi Bahauddin District, Hafizabad District, and Narowal District. By using disproportionate stratified random sampling, 5 branches of each bank from each district were targeted. And from each branch of bank, total 4 employees were targeted. So the total sample size of this study was 240. The response received was 197 (82 percent).

4.2 Data Collection Method

Questionnaire was used as a data collection method. Questionnaire was adopted from the base paper (Job and career influences on the career commitment of health care executives: The mediating effect of job satisfaction), which is used for this study. A little bit modification was made in the questionnaire. For example, an additional variable of this study which is organizational commitment was measured by OC Questionnaire developed by Mowday, Porter, and Steers (1982). The Organizational commitment Questionnaire contains 15 items related to three areas (Affective, normative and continuance commitment). Also Career Commitment was measured by eight items which were taken from the work of Colarelli and Bishop (1990) and Chay and Bruvold (2003) instead of using the scale of Blau. Each item of these two variables was measured by using a seven-point scale ranging from Strongly Disagree, weighted as 1 to Strongly Agree, weighted as 7. The said questionnaire was administered personally as well as through e-mails. Questionnaire was pretested from 30 respondents of Gujrat before administering it to the actual sample. Respondents were required to give their suggestions to improve questionnaire. In the light of those suggestions, changes were made in instrument accordingly.

4.3 Statistical Method

In order to check “job and career influences on the career commitment: the mediating effect of job satisfaction and organizational commitment”, SPSS software was used. Regression and Correlation Analysis was used for data analysis. Regression analysis was used to show the strength of relationship among variables while Correlation describes the relationship i.e. either there is positive relationship or negative relationship among variables. And Cronbach's alpha was used for checking the reliability of data collection instrument.

V. DATA ANALYSIS

5.1 Descriptive Analysis

Table A-3 shows one hundred and fifty-seven (157) of the 197 respondents in this study were male (79.7 Percent) and out of all the respondents, 91 were married (46.2 percent) and 100 had dependents (50.7 percent). Fifty respondents (25.4 percent) had Bachelor's degrees, 135 respondents had Master's degrees (68.5 percent), 5 had M.Phil degrees (2.5 percent), 1 had PhD degree (0.5 percent) and 6 had professional degrees (3 percent). 109 respondents were working at managerial level (55.3 percent). 147 respondents (74.6 percent) felt secure in their current position, although 28 respondents (14.2 percent) were not. Most of the respondents (69.5 percent) were in banking field for less than 5 years.

5.2 Reliability Test

Reliability level for questionnaires was determined by using the Cronbach's Alpha. The value of Cronbach's Alpha for this research was checked at individual level as well as collectively. In table A-1 of appendix, values of Cronbach's Alpha for individual variables were given. It was found that all the constructs were reliable and considered to be significant for further analysis. While, when reliability for all the variables was checked out collectively, the value of Cronbach's Alpha was found to be 0.927 which shows that instrument is reliable (Appendix A-2).

5.3 Results

The following table summarizes the results of the mediated regression approach for this study:

Hypothesis	DV	IV	Significance	R2	Results
H1	CC	CWS	0.000	0.542	Supported
H2	CC	CE	0.000	0.583	Supported
H3	CC	JS	0.000	0.49	Supported
H5	CC	OC	0.000	0.60	Supported

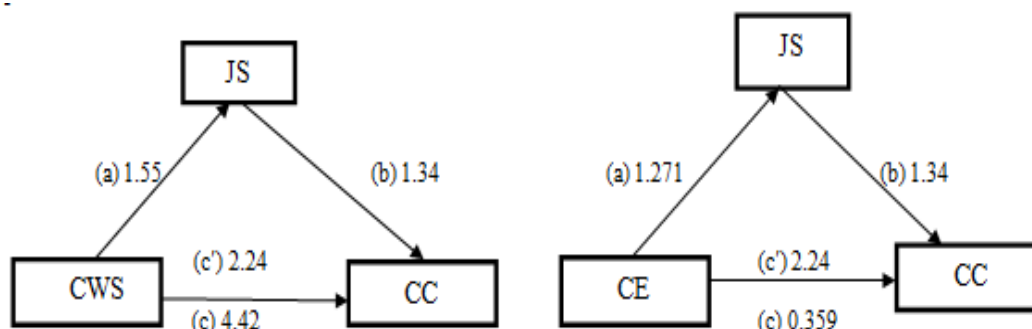
Note: CC= Career Commitment, CE= Career Experiences, CWS= Current Work Situations, JS= Job Satisfaction, OC= Organizational Commitment

H1 of this study is supported through the results, as current work situation is causing 54% change in career commitment. This study also supports H2 which stated that there will be a significant relationship between career experiences and career commitment. Result of study showed that current work situation is causing 58% increase in career commitment and supported this hypothesis. H3 is also supported because job satisfaction is causing 49% increase in career commitment while correlation results also supported this hypothesis and showed that there is a strong positive correlation between job satisfaction and career commitment (.440^{**}). H5 of this study stated that organizational commitment has a positive relationship with the career commitment. This study found much support regarding this hypothesis as the results showed that organizational commitment has strong positive correlation with career commitment (.612^{**}) and is causing 60% change in career commitment. H4 and H6 proposed that job satisfaction and organizational commitment mediates the association of current work situation and career experiences with career commitment, respectively and these were proved by adopting the procedure outlined by Baron and Kenny (1986). This procedure tests four conditions in order to check the mediation role of variables. Accordingly,

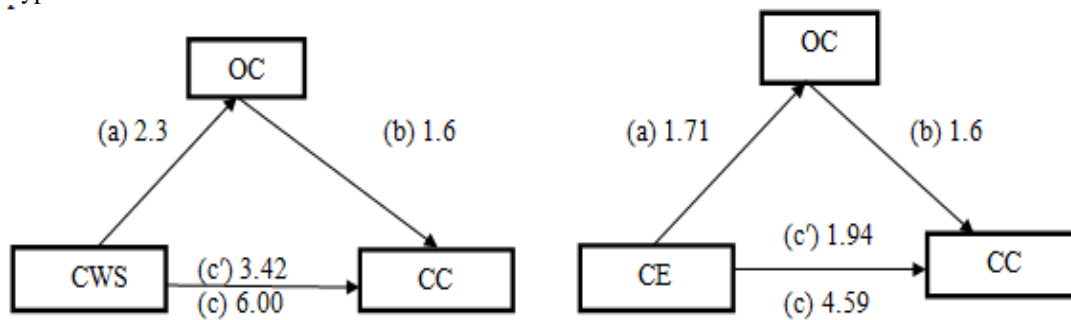
- First, independent variables (i.e. Current Work Situations and Career Experiences) influence the mediators (i.e. Job Satisfaction and Organizational Commitment). That is found to be true for this study (i.e., path a).
- Second, the change in the mediator significantly account for the variations in the dependent variable (i.e., Path b).
- Third, relationship between the independent variables (i.e. Current Work Situations and Career Experiences) and the dependent variable (i.e. Career Commitment) was checked and found to be significant for this study (i.e., path c)
- Finally, the mediators (i.e. Job Satisfaction and Organizational Commitment) reduce the effects of antecedents (i.e. Current Work Situations and Career Experiences) on dependent variable i.e. Career Commitment (path c'), which was also proved to be true as shown in the following diagram. Hence, H4 and H6 of this study were also supported.

The following diagrams show diagrammatically the results of the proposed hypothesis of mediation: (B of each variable is mentioned)

Hypothesis 4:



Hypothesis 6:



VI. DISCUSSION

Results of this study proposed that career commitment of person is a function of several different influences. Findings supported that education, marital status; dependents and gender do not appear to have a direct influence on career commitment. Careers are altering and thus our view of our career and the level of commitment are changing as well. The variables that are affecting career commitment, in this particular study, are found to be current work situations, career experiences, job satisfaction and organizational commitment. In the present world, banking sector is offering many career opportunities. A banker, these days, may be a computer programmer, an economist, an attorney, an electronic banking expert, an accountant, a loan officer, an agricultural expert, a public relations specialist, a teller, a sales representative, a human resources officer etc. As one can have many career opportunities, so one can move from one career to another like from developing a marketing operation to heading up a sales team and then assisting in web site development (Consider a Career in Banking, 2006). A study conducted by Myrtle et. al (2011) found that job satisfaction mediated the influence of current work situation and career experiences on career commitment but the current study proved that job and career influences on career commitment can also be mediated by organizational commitment along with job satisfaction. Also, similar to the findings of Goulet and Singh (2002), this research supported that job satisfaction and organizational commitment contributes to the variations in career commitment. Consistent to the study of Chen et al. (2011) the effects of demographic characteristics (education, gender, marital status, number of dependents) are controlled upon career commitment moreover it supports that current work situation and career experiences influences career commitment and shows consistency to previous researches conducted by Fahey and Myrtle (2001) that a positive relation exists between current position, job security, met expectations, industry change, mobility pattern, career stages, career satisfaction, job satisfaction and career commitment but a negative relation exists between position tenure and career commitment. Consistent to the study of Abdullah & Ramay (2012) the current study also concludes that organizational commitment has a positive relation to career commitment. Some of the limitations also withstand in the study which includes its limited generalization as its target area is only one province of Pakistan. So it can be conducted by taking larger sample under consideration. Also it is conducted at one point in time. So longitudinal studies can be conducted on this topic because the field is evolving and growing continually and research can be conducted as how these changes might influence the professional and managerial careers. Perhaps, these findings will offer a point of departure for future studies.

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Appendix

Construct	Cronbach's Alpha	Number of Items
Individual's Expectations	.797	17
Satisfaction with expectation	.912	19
Organizational Commitment	.757	15
Job Satisfaction	.875	7
Career Commitment	.816	8

Cronbach's Alpha	N of Items
.927	71

Category	Sub-category	Count (Percentage)
Gender	Male	157 (79.7 Percent)
	Female	40 (20.3 percent)
Marital Status	Single	106 (53.8 Percent)
	Married	91 (46.2 Percent)
Dependents	None	97 (49.2 Percent)
	1-3	68 (34.5 Percent)
	4-6	28 (14.2 Percent)
	7-9	2 (1 Percent)
	10 and above	2 (1 Percent)
Education	Bachelors	50 (25.4 Percent)
	Masters	135 (68.5 Percent)
	M.Phil	5 (2.5 Percent)
	PhD	1 (0.5 Percent)
	Professional Degree	6 (3.0 Percent)
Current Position	Officer	88 (44.7 Percent)
	Manager	109 (55.3 Percent)
Job Security	Quite Insecure	12 (6.1 Percent)
	Somewhat Insecure	16 (8.1 Percent)
	Neither Secure Nor Insecure	22 (11.2 Percent)
	Somewhat Secure	57 (28.9 Percent)
	Very Secure	90 (45.7 Percent)
Position Tenure	Less than 5 years	137 (69.5 Percent)
	5-10 years	43 (21.8 Percent)
	More than 10 years	17 (8.6 Percent)

		JS	OC	CC
JS	Pearson Correlation	-----		
	Sig. (2-tailed)			
	N	197		
OC	Pearson Correlation	.684	-----	
	Sig. (2-tailed)	.000		
	N	197	197	
CC	Pearson Correlation	.440	.612	-----
	Sig. (2-tailed)	.000	.000	
	N	197	197	197

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

Note. OC= organizational commitment; JS= job satisfaction; CC= career commitment. N=197. Pearson's correlation is used. **p< 0.01