TRADING LOYALITIES: EXPLORING THE NATURE OF ORGANISATIONAL COMMITMENT AMONG MALE AND FEMALE EMPLOYEES IN PAKISTANI BANKING SECTOR

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ABSTRACT
This is an exploratory study, which has been conducted in Pakistani banking sector. The very aim of the study was to explore the nature of organizational commitment among male and female employees. This study justifies its significance due to lack of theoretical understanding of organizational commitment in a novel context of Pakistan. This also helps to clarify the theoretical and practical aspects of organizational commitment. To serve the purpose of study more effectively, it has borrowed grounded theory techniques for data collection and data analysis. Unstructured interviewing has been used as major technique for data collection. Over all fifty interviews (19 with male employees and 31 with female employees) were conducted. Empirical findings of this study reveal that employees, both male and female, are committed to their organization because of financial and non-financial benefits and do not differ in their commitment to their organization. It is hoped that findings of the study will be helpful for human resource practitioners to develop more sophisticated policy to make employees emotionally committed to their employing organization.

INTRODUCTION
Efficient human capital has become the source of competitive advantage for today's firms operating in a competitive global scenario (Wright & Kehoe, 2008; Katzenbach, 2000). Effective achievement of organizational goals has become a challenge due to structural changes in the surrounding economic, political and social environments (Wright & Kehoe, 2008). In this scenario, employees' attachment to the organizational goals and values has become valuable in improving organizational performance and achievement of organizational goals (Katzenbach, 2000). This study explores the nature of organizational commitment among male and female employees in Pakistani banking sector.

Conceptual Understanding of Study
Organizational commitment has earned an important place within the literature on organizational behaviour. Different organizational scholars have defined it differently in terms of its nature and construct. Some scholars (e.g. Allen &

Meyer, 1990; Mathieu & Zajac, 1990) describe organizational commitment as an attitudinal phenomenon, while others (Solingar *et al.,* 2008; Mowday *et al.,* 1982) label it as a behavioural phenomenon. Still there are others (Cohen, 2007; Meyer & Allen, 1997; Becker, 1960) who talk about organizational commitment in terms of uni-dimensional, bi-dimensional and multidimensional construct. Following is the conceptual understanding of these different concepts of organizational commitment.

Organizational Commitment as an Attitudinal Phenomenon
There is wide pool of literature that describes commitment as an attitudinal phenomenon (e.g. Allen & Meyer, 1990; Mathieu & Zajac, 1990; Mowday *et al.,* 1982). Solinger *et al.* (2008: 80) describe organizational commitment as "an attitude of an employee vis-a-vis the organization, reflected in a combination of effect (emotional attachment, identification), cognition (identification and internalization of its goals, norms and values), and action readiness (a generalized behavioural pledge

to serve and enhance the organization's interests)". Sheldon (1971: 143) explained attitudinal commitment in terms of alignment between employees' personal and organizational goals and specifically labelled it as an "identity of a person to an organization". Mowday *et al.* (1979: 226) defined attitudinal commitment as "a strong belief in and acceptance of organizational goals, a willingness to exert considerable efforts on behalf of the organization, and a definite desire to maintain organizational membership".Meyer and Allen (1991: 62) define attitudinal commitment as:

> The process by which people come to think about their relationship with the organization. In many ways it can be thought of as a mind set in which individuals consider the extent to which their own values and goals are congruent with those of the organization.

Organizational Commitment as Behavioural Phenomenon

Behavioural commitment is individual's binding to certain organizational tasks or binding to some behavioural act (Mowday *et al.,* 1982). In a more sophisticated manner, behavioural commitment is the translation of attitudinal commitment in terms of certain acts performed to achieve organizational goals. Behavioral aspect of organizational commitment suggests that during different periods of time employees demonstrate different behaviours to serve different objectives. Also employees assign different meaning to their commitment over a period of time (Solinger *et al.,*2008) in accordance with the change in their employment relationships such as transfer, increase in salary and grades or taking new assignments (ibid*)*.Meyer and Allen (1991: 62) state that "behavioural commitment relates to the process by which individuals become locked into a certain organization".

Uni-Dimensional View of Organizational Commitment - Side-Bets Theory of Organizational Commitment

The uni-dimensional view of organizational commitment can be explained through Becker's side-bet theory. Becker (1960) introduced the concept of organizational commitment in terms of side-bets. According to side-bets, an individual remains in an organization because he/she has some non-organizational/external aspects of his/her life at stake, which Becker calls side-bets. An individual, for example, enjoys social respect by being part of an organization of repute, so he/she continues with the organization because his/her social respect is at stake. There are different side-bets which employees make and these side-bets do not allow them to leave their organisation.

Three Dimensional View of Organizational Commitment - Meyer and Allen's Three Component Model of Organizational Commitment (TCM)

Meyer and Allen (1997: 1991) presented a three dimensional view of organizational commitment in terms of affective commitment, normative commitment, and continuance commitment. Affective Commitment is employees' psychological attachment with, and internalization of organizational values/goals. Continuance Commitment refers to employees' desire to retain organizational membership because of fear of losing non-portable financial and non-financial benefits like pension, contacts, etc. It is also due to the lack of available alternatives. Normative Commitment means being responsible and engagement in work as an obligation and it develops as a result of socialization processes. It is a psychological contract between the employee and the employer based on an exchanged relationship between the two.

The underlying theme of the three components of commitment is that it is a psychological state that features the employees' relation with the organization and has implications for their decision to continue their organizational membership. However, the nature of these three components is quite different.

Two Dimensional View of Organizational Commitment - Cohen's Four Component Commitment Model

Cohen (2007) studied commitment as a two/bi-dimensional concept where the first dimension relates to timing of commitment and the second to the bases of commitment. The first dimension differentiates between the commitment propensity [commitment before one's entry into the organization] and commitment to the organization [commitment after one's entry into the organization]. The second dimension differentiates between the commitment based on the exchange relationship and commitment based on emotional attachment with the organization. Out of these four types of commitment two develop before one joins the organization and two after joining the organization. The two forms which develop before one joins the organization are "instrumental commitment propensity" and "normative commitment propensity (ibid: 337). Instrumental commitment propensity refers to expectations about what will be given and what will be received in return, while the normative commitment propensity means a sense of responsibility towards the organization. The other two forms of commitment, which are shaped after one joins the organization, are instrumental commitment [continuance commitment] and affective commitment as defined above in TCM.
Because this study deals with the exploration of organizational commitment of

male and female employees, so it becomes necessary to elaborate the gendered aspect of organizational commitment.

Gendered Nature of Organisational Commitment

Organizational commitment is gendered because performance of organizational roles of male and female employees is very much influenced by the performance of their societal gender roles, and also it is evaluated in terms of socially defined gender roles and stereotypes. The literature mentions two theoretical explanations for the difference in the work behaviour/organizational commitment of male and female employees. These are the Gender Model and the Job Model (Feldberg & Glenn, 1979).
The job model assumes that the on-the-work and off-the-work life of male employees is significantly affected by the work conditions and work experience. It also claims that various aspects of the job have important impact on the male employees' subjective behaviour towards the job (Van der Doef & Maes, 1999). However, these assumptions are ignored in the work behaviour analysis of female employees. Instead, personal characteristics and family responsibilities were being used to mirror the work behaviour and work attitude of female employees (Schmader *et al.*, 2008; Basow, 1992). For instance, lower participation of females in paid employment was attributed to various personal demographics of females like education, marital status, number and age of children, family, socio-economic status and family response to female employment (Schmader *et al.*, 2008). The assumptions underlying the explanations of job and gender models encompass not only the work setting, but also the basic connections of the individuals to the larger social structure. The varying assumptions of job and gender models suggest that gender

stereotypes are central to organizational commitment of male and female employees.

Gender Stereotypes and Organizational Commitment of Employees

Males and females are thought to occupy different social and economic roles on the basis of gender stereotypes; for example, economic roles are associated with males, while domestic roles with females (Kite *et al.*, 2008). Managers' perception about the organizational commitment of male and female employees is based on gender stereotypes. In male dominated organizations managers (e.g. banks, engineering firms) prefer male employees over female employees for important assignments (Singh, 1997). Due to positive perceptions about organizational commitment of male employees, they are provided with more opportunities for career growth. Organization commitment of female employees is seen by the managers through "culture lenses" (Singh, 1997:12).

Continuous entrance of females into employment discard the need of old job and gender model and makes it quite necessary to consider some new paradigm[s] which focuses on both work and non-work conditions to study the work behaviour/organizational commitment of female employees. When considering the work behaviour of female employees, close attention must be paid to the actual work environment, like behaviour of the male work colleagues, hours of work, and general working conditions. In the absence of these considerations, analysis of work behaviour of female employees will be unrealistic because of heavily reliance on gender stereotypes.

CONTEXT OF STUDY:

This study has been carried out in Pakistani banking sector and within four cities including Dera Ismail Khan, Peshawar, Islamabad, and Lahore. The purpose of expanding this study to four cities was to look for the significance of local cultural differences in informing the organizational life of male and female employees. Later on, the empirical findings proved that local cultural practices are of much importance to the lived experiences of employees. This was especially true in relation to the one of the main thematic category i.e. 'network of relation', and this is not permissible, here, to discuss the relevant findings around this thematic category. This study was carried out within the different selected branches keeping in view the relative presences of both male and female employees. This was necessary to ensure the truthness and richness of data framing the lived experiences of male and female employees. Interviews with male and female employees were conducted in the respective branches. This helped to do some observations at the respective workplace so as to capture lived experiences with much depth. During all interviews, it was made sure to provide participants with much comfortable and noise free environment so as to avoid any interruption during interviews. The relative discussion about the interviews' procedure is given in next section.

RESEARCH METHODOLOGY

This is exploratory research, which used qualitative methodology as major research strategy. Philosophically, this study believes in social construction of reality (Guba & Lincoln, 1994), which emphasizes that reality, in a certain context, is socially constructed through interaction between the social actors (ibid). Methodologically, this study has borrowed grounded theory (Corbin & Strauss, 2008; Charmaz, 2003; Glaser & Strauss, 1967) techniques of unstructured interviewing (Kvale, 1996) as major source of data collection. In addition

to this, field observation and field notes were also used to collect the field data.

The selection of respondents were made according to some predefined general criteria and later on it was guided by the emergent issues during the process of data collection. At the start, convenient sampling (Richards & Morse, 2007; Patton, 1990) was used because of novel context and then it was followed by snow-ball sampling (ibid). The sampling strategies were changed depending on the emerging issues (Charmaz, 2006). Data collection was continued to achieve theoretical saturation (Corbin & Strauss, 2008; Charmaz, 2006; Glasser & Strauss, 1967). Once it was achieved, data collection was stopped. This is to mention that as this study falls within the tradition of grounded theory research, so the data collection and analysis was carried out parallel and all the interviews were transcribed carefully (Charmaz, 2006). This was necessary to progress with the further data collection and to realize the emergent themes and to guide further data collection. Member check (Saldana, 2009) was significant part of data analysis to ensure the truthfulness of field data. After the initial data analysis, comprehensive data analysis was made through 'thematic analysis' to merge the emergent themes and hence to develop initial codes, thematic code and thematic category (ibid). The process of coding continued till the development of a thematic category. In the process of coding, twelve open codes (Behaviour of the managers, Job Satisfaction, Motivation, Supportive Management, Female Friendly Bank, Personal work behaviour, Personal Goals, Managing Responsibilities, Attachment with the organization, Turnover Intentions, Pre-Entry Commitment) were developed, which were merged into two thematic codes (job satisfaction and loyalty with bank) and hence a thematic category 'traded loyalty', was developed. In

developing codes and categories, descriptive, selective, thematic, and theoretical coding schemes were used (Saldana, 2009) Following section describe the empirical findings relevant to thematic category 'traded loyalty'.

EMPERICAL   FINDINGS: COMMITMENT AS A TRADING LOYALTY

All the respondents revealed that they are working with lots of commitment and they are fulfilling their responsibilities. They were discussing the timely completion of their respective assignments. They are satisfied with their jobs because they are getting good financial benefits in terms of monthly salaries, loans, and other financial benefits. One female MTO talked about the financial benefits:

> The bank has given me a lot; a huge salary, my brand new car (a very big laugh), my brand new car really, my visit to Dubai. (Jumaira, F, 04.08.10)

Financial benefits are the main reason for female MTOs' commitment to the bank because all were talking about the financial benefits as a major source of their job satisfaction. There are female employees who did not feeling comfortable because their family life is disturbed, but, still they are doing the job. One female MTO talked about disturbance in her family life but she still wants to continue the job:

> I will leave it, but now I had passed through a critical phase of my life, and also there is the 'money' matter. Obviously in life money does matter. Now kids have developed a specific life standard as we both are earning so our life standard has become high and we have to maintain it. If I bear for the kids' education, then my husband will bear all domestic expenses, so there is something about money as well. (Maya, F, 14.08.10)

Female MTOs are getting very handsome financial benefits to meet their needs comfortably. They do not want to be dependent on their husbands/parents for their financial needs. Financial benefits are the main reason for their loyalty with the bank.

There are some other reasons for female MTOs' loyalty with the bank. These include job security, behaviour of the managers, supportive management and the female empowerment program, but all these are secondary to financial satisfaction. One female MTO respondent who said that she is very much career-oriented explained her job satisfaction in the following way:

> No one knows about the future but I want to stay with this bank because I have a very fast track career. In three years I would be OG-I and in the next three years I would be AVP. So that is quite a good start of the career. I do not see any reason to quit or switch. This bank gives excellent monetary incentives and with respect to monetary incentives, this is an excellent organization- excellent organization I tell you. (Rania, F, 27.08.10)

Not only female employees, but male employees also talked about their organizational commitment in terms of benefits, which they get during their job. Following two interview quotes from male employees, clearly reflect that they have traded their loyalties with banking.

> I am very happy in this bank. I have good salary, loan facilities and quick promotion. I don't think that I will be leaving bank in future because here we have many benefits which other banks do not offer…(Ahmed , M, 15.08.10)
> I have my friends working in other banks but they are not happy because there is much work but not too many benefits. I

am very much happy with my job because it is secured one. I have annual leaves, cash bonus, annual increments, car loan, and many others. I just bought new car and I am happy … thanks to my bank (Sadiq, M, 29.07.10)

It seems that the bank has traded employees' loyalties through providing them with many financial benefits. Financial benefits counts as 80% (field interviews with a senior member of the bank's management) towards employees' commitment with the bank. Young male and female MTOs are very much motivated by the financial rewards. They [MTOs] are always concentrating to get through exams not to become professional bankers but to get promotions as quickly as possible

DISCUSSION AND CONCLUSION

The findings suggest that a major reason[s] of female MTOs' commitment are financial benefits which bank is paying in terms of monthly salaries, cash bonuses, cash awards and cash loans, marriage allowances, etc. None of the respondents talked about having an emotional attachment with the bank, rather their attachment is tied to their personal benefits. When talking about the personal relations in the bank, all the respondents were saying that cash awards are on the basis of relations. It seems that they are not concerned with contacts and relation culture in the bank but they are more concerned about the cash award. Although they are getting huge salaries but still they are concerned about having cash awards as well. It seems that every one wants their personal problem to be addressed by the bank because they are talking about the 'need for a day care centre', about travelling facilities, and, some even about the schooling of their kids. It looks as if there is only money-based loyalty, which I call 'monetary commitment' or 'traded loyalty'. I call their loyalty to the

bank as traded loyalty because money is the core of their job satisfaction and commitment, and this bank is paying too much to retain its employees. Though some female employees were discussing the supportive management, still the focus was on personal benefits like allowing them to go home early or posting them near their homes. All the indicators of their commitment like job satisfaction, turnover intention, and satisfaction with the work environment are linked with financial benefits in one or way or another.

These findings of female employees' organizational commitment are close to the side-bets concept of employees' commitment (Becker, 1960). All respondents do their job because of some side–bets and if they leave the bank they will lose these side-bets. These side-bets are, for example, maintaining a specific life standard, children's education, social respect being the part of the largest bank, etc. These findings are quite contrary to the concept of normative and affective commitment; however, they partially agree with the third component of continuance commitment (Allen & Meyer, 1990). Normative commitment talks about the role of culture and socialization processes to develop a sense of responsibility among employees, while affective commitment is emotional attachment with the organization. This study did not come across any evidence to show the role of culture and socialization processes in developing a normative commitment with the bank. Also there were no findings which suggest any sort of emotional attachment of employees with the bank. All the employees were carrying out their jobs either because they are getting financial benefits and accumulated non-transferable benefits like personal relations or they do not have any other job opportunity. These findings are the core of continuance commitment.

In light of the findings of this study, it can be stated that concepts of normative and affective commitment exist theoretically; however, there is no practical existence of these concepts; after all we are living in a "materialistic world" (Shakeeb, 2010). It is suggested that distinction should be made between emotional attachment and commitment. Emotional attachment is dependent on non-materialistic factors while commitment is a material concept. We know that all the commercial organizations are profit-oriented or profit-motivated. If the bank has material objectives then how we can deny the materiality of employees' objectives and expect them to work without considering how much are they getting?

Allen and Meyer's concepts of affective and normative commitment are more diverted to the concept of non-materiality or emotional attachment, while continuance is purely a material concept. The findings also contradict with Cohen's (2007) four-component model of employees' commitment. This study does not agree with the concept of commitment propensity or pre-entry commitment among the employees. There was not a single respondent having some knowledge of this bank or having intentions to specifically join this bank. All the respondents joined this bank as a result of the job-hunting process. Hence, it can be said that there is no pre-entry commitment among the employees (as far as this study is concerned).

LIMITATIONS OF STUDY AND FUTURE RESEARCH ISSUES.

This study has got certain limitations, which we admit that must have affected this study in one or other way. The choice of respondent was not entirely made by the researcher, but there was much by the organisation to this end. It was mutually agreed that organisation would decide who to be interviewed. The other limitation was

the geographical locations of the cities, which are at considerable distance from each other, and it was somehow difficult to travel from one location to other due to hot summer and worst flood at the time. Academically, it was much difficult to have relevant literature in the context of study. This is, unfortunately, due to the lack of research in relation to this specific context. As a choice, we had to depend on the literature within in USA, and Western context.

The empirical finding of this study necessitate the need for a quantitative study to establish that if male and female employees have same nature and level of commitment, or they differ in their commitment because of different gendered experiences at workplaces. This study has pointed towards certain factors which can be operationalized in a quantitative study in this regard.

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