# Unveiling the Nexus: Psychological Climate, Employee Engagement, and Organizational Commitment in Banking.

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### ABSTRACT

**Purpose:** The relationship between psychological climate, employee engagement, and organizational commitment is crucial for understanding the dynamics within organizations, especially in sectors like banking where employee satisfaction and commitment are significant factors for success. By focusing on the mediating role of employee engagement, the paper could provide valuable insights into how the perception of the work environment influences employees' level of engagement and, subsequently, their commitment to the organization. It's a timely and relevant area of study, considering the importance of employee well-being and retention in today's competitive business landscape.

**Research Methodology** /**Approach:** The sample size includes 425 bankers from leading private banks in UP. For analyzing the data, structural equation modeling is utilized with the bootstrapping method.

**Findings:** This examination finds that factors, for example, supportive management, role-clarity, self-expression, job challenge, recognition, and contribution are critical indicators of psychological climate. Results additionally recognize employee engagement as a full mediator on PC and OC. which propose that immediate relationship of predictors and criterion variable are stronger than indirect affiliation.

**Originality**: Examining the part of Employee Engagement on the association among Psychological Climate and Organizational Commitment is displayed as a basic effort in the academic writing. Additionally, observational investigation that examines the relationship of different variables of PC with OC through EE is inconsistently been explored. Thus, the discoveries of this examination go probably as a fundamental device for the bank managers to design their techniques so that supports their organizational commitment. Keywords: Employee Engagement, Psychological Climate, Organizational Commitment

#### Introduction:

In today's competitive business landscape, organizations increasingly recognize the pivotal role of their workforce in driving success and innovation. Central to this understanding is the acknowledgment that employees' perceptions of their work environment profoundly influence their attitudes, behaviors, and ultimately, their commitment to the organization. Among the myriad factors shaping the organizational experience, the psychological climate emerges as a critical determinant of employee engagement and organizational commitment.

Psychological climate refers to the shared perceptions of the organizational environment, encompassing dimensions such as trust, support, communication, and recognition. It represents the prevailing atmosphere within an organization, influencing employees' perceptions of fairness, autonomy, and belongingness. A positive psychological climate fosters a sense of belonging and fulfillment, while a negative climate can lead to disengagement and turnover intentions. Employees have an internal perception of their organization (Schneider 1975, Tagiuri 1968). Perceptions have an impact on organizational commitment because they provide information that is used to make decisions about organizational behaviour. As a result, understanding the climate is critical for managing commitment levels. According to Shuck et al. (2010), psychological climate is a critical need that can influence workplace attitudes and practices such as organizational commitment.

Organizational commitment, on the other hand, reflects the degree of loyalty and dedication employees feel towards their organization. It comprises affective, continuance, and normative commitment, representing the emotional attachment, perceived costs of leaving, and sense of obligation to stay with the organization.

High levels of organizational commitment are associated with greater employee retention, job satisfaction, and discretionary effort, all of which contribute to organizational effectiveness and performance. Employee commitment at the appropriate level is required to achieve organizational goals (Mowday, Porter, and Steers, 1982). If there is a lack of commitment, no organization will be able to achieve its objectives. Employees may leave, and the organization may not be able to survive in this situation, but an organization with a high level of organizational commitment is more likely to achieve its objectives, and thus is less prone to attrition. By managing organizational commitment optimally, an organization can become more productive.

Engagement leads to commitment, according to Richardson, Burke, and Martinussen (2006). Employees that are emotionally invested, enjoy their work, and are dedicated to their company are considered engaged. Employees who are more engaged at work are more likely to contribute more to organizational success and competitiveness. When people realize that the work, they do is congruent with their understanding, attitudes, and behaviours, they are more likely to be happier and more involved with their employment. Bakker and Schaufeli describe employee engagement as "the psychological presence in a particular work function that requires attention and absorption." Employee engagement refers to the extent to which employees are emotionally invested in their work and committed to the organizational citizenship behaviors, driving positive outcomes for both employees and organizations. Employee engagement serves as a crucial mediator in the relationship between psychological climate and organizational commitment.

While prior research has explored the individual relationships between psychological climate, employee engagement, and organizational commitment, the interplay between these constructs remains relatively underexplored, particularly within the context of the banking sector. The banking industry, characterized by intense competition, regulatory scrutiny, and rapid technological advancements, presents unique challenges and opportunities for understanding employee perceptions and behaviors. The purpose of this research is to see if the psychological climate has an impact on organizational commitment via employee engagement. As a result, the goal of our research is to learn more about the psychological impact of employee engagement-as well as contextual elements (such as the psychological climate-on organizational commitment. Therefore, this study aims to bridge this gap by investigating the mediating role of employee engagement in the linkage between psychological climate and organizational commitment among banking employees. By examining how employees' perceptions of the organizational environment influence their level of engagement and subsequent commitment to the organization, we seek to provide valuable insights for both academia and practice. In doing so, we aim to contribute to a deeper understanding of the mechanisms underlying employee attitudes and behaviors within the banking sector, ultimately informing strategies for enhancing workplace efficiency, employee satisfaction, and organizational performance. Through empirical inquiry and theoretical exploration, we endeavor to illuminate the pathways through which organizations can cultivate a positive psychological climate, foster employee engagement, and bolster organizational commitment in today's dynamic banking landscape.

#### Literature Review

#### **Psychological climate**

Over the past five decades climate is defined in several ways (Lewin, Lippitt & White 1939). The features or characteristics that define climate and it differentiate every organization to organization and also influence the behaviour employees in the organization (Forehand and Gilmer 1964). Employees are interested in learning about and interpreting the social environment in which they work. (Schneider, 1975). Specific and global perceptions of the environment make up the bulk of this procedure. These perceptions are formed by the psychological climate. Psychological climate refers to the perceptual and experiential components of a positive relationship between the organizational environment and the individual. (Michela and colleagues, 1995). It's not an individual trait (Hellriegel and Slocum, 1974), but rather a scaled assessment of how employees grasp and perceive organizational environments (Brown and Leigh, 1996). Because of the working environment in a psychological climate, employees' sincerity and commitment are impacted. Positive psychological climates influence individuals to give more significant endeavours, time, and energy in their professional positions, resulting in higher levels of engagement. According to Carless (2004), psychological climate has a substantial impact on people's work attitudes, motivation, and

performance. Psychological Climate is the interpretation of an organization's environment including structures, processes, and events (Brown and Leigh, 1996; Parker et al., 2003). Such an environment makes it meaningful psychologically and safe for influential motivation, affective and attitude-based reactions. Employee productivity and intent to guit are influenced by the psychological climate connecting at the individual level, according to Shuck, Twyford, and Reio's results from 2014. In similar way engagement level in employee increases when their work climate fosters customer-oriented behaviors, particularly in client interaction. According to Boshoff and Allen (2000), "employees take their lead from top management and if they presume that managers are not committed to the goals of service excellence, they will not commit themselves towards the same." Chebat and Kollias (2000) also indicated that "managers who reflect commitment to quality are presumed to take initiatives that aids employees deliver high quality service." These initiatives consist of conducting training and development programs and empowering employees which upgrades customer-oriented behavior (Peccei and Rosenthal, 2001). Employees reflect energetic and affective connection with work in such situations. Engagement level of employees' upsurges in a work climate which fosters customer-oriented behaviors. Penna's (2007) 'Hierarchy of Engagement' also explains the relationship between customer orientation and employee engagement. Similar to Maslow's Hierarchy of Needs Model, Penna's (2007) model included conquering three levels of aspirations. Basic pay needs and aids make up the lowest level. The next level consists of development opportunities such as promotion and leadership which motivates the employee. At the highest level, employees look to a valuemeaning alignment underpinned by a genuine "feeling of connection, a common purpose, and a sense of belonging." (Markos and Sridevi, 2010).). Holbeche and Springett (2003) have same opinion a shared intension of destiny and purpose which joins employees emotionally and increases their personal aspiration is the state where employee conquers high levels of engagement. Following this line of argument, the other research indicated that a sense of connection and common purpose is build up by perceived customer orientation which results to motivated and more engaged employees.

Several researches have investigated relationship between organizational climate and job satisfaction, some of which considered relationship between organizational climate and job-related attitude, for example propensity to resign. (Kovner et al., 2006. Koberg and Chusmir (1987) research results indicated that job satisfaction was positively influenced by innovative work climate while intension to leave had negative relation. Lum et al. (1998) recommended that turnover intent is indirectly affected by job satisfaction whereas pay satisfaction impacts turnover intent in both direct and indirect way, while rate of turnover is directly influenced by organizational commitment. Anderson et al. (2004) staff turnover results in nursing homes. According to results lower turnover rate was observed in homes with reward climate and open communication. Relationship between reward system, turnover and job dissatisfaction was discovered by Batlis (1980). O'Neill et al. (2007) explained that supportive work climate influence employee satisfaction, motivation in a positively manner and also lowers stress. Work-family climate and top management characteristics and their significance in employees' commitment and turnover were focused in their study. Stone et al. (2006) is one of the earliest to investigate relationship between organizational climate and intention to leave in intensive care unit nurses. Hence Stone et at confirmed existence of relationship between organizational climate and intension to leave. Thatcher et al. (2003) studied, in an IT firm, how organizational climate effects turnover intension and thus a strong relation between the two were reported. However, minor research portion is based on intension to leave while major portion of empirical research on turnover is based on actual turnover.

## **Organizational Commitment**

Employee–association holding is driven by organizational commitment, which considers an employee's decision to continue with their engagement in the organization and use their efforts to achieve organizational goals (Mowday, Doorman and Steers 1982). Meyer and Allen (1991) defined organizational commitment as an "enthusiastic connection to, and contribution in the association" in a three-part framework (Meyer and Allen 1991). (Meyer, Stanley, Herscovitch and Topolnytsky 2002). Organizational commitment is a major development in organizational behavior since it is widely considered to influence virtually any action that is beneficial to the organization (Clugston, 2000). Organizational commitment is far from a monolithic concept, as there are many different types of obligations to the company. In any event, Allen and Meyer (1990) go even further, stating unequivocally that organizational commitment is a three-dimensional construct, consisting of affective, continuance, and normative commitment. Affective,

continuation, and normative commitments all allude to different aspects of a single phenomenon, according to Allen and Meyer (1990). While the complete affective dimension refers to the employees' relationship with the company and their enthusiastic attachment to it, the continuity refers to the representative's acceptance of the costs associated with leaving the company. The representative's feeling of unshakeable commitment or good commitment to the organization for which they work is referred to as normative commitment responsibility.

## **Employee Engagement**

Employee engagement has received a lot of attention in the academic literature. It was first defined by Kahn (1990) as the degree to which employees are engaged in their work. They are physically engaged, cognitively alert, and emotionally invested in their work (p.692). Employee engagement research has grown in popularity over the years, with a focus on employees' engagement in the context of the organization. Kahn (2001), Rothbard (1990) defined employee engagement as employees' psychological presence during the workday demonstrating their work and recommending two critical components of engagement, such as attention and participation employee absorption, and so on. As a result, employee engagement is defined as the psychological state of an employee. Bakker and Schaufeli (2001) found that presence at a specific work role that requires attention and absorption (Bakker and Schaufeli, 2001). Saks May et al. (2004) defined engagement as the combination of two or more factors. work and work activities experiences, both cognitive and emotional, that shape an individual. When performing a job, you must act in a professional manner. Schaufeli et al. (2002), on the other hand, have provided the most prominent example. Employee engagement is defined as a positive, fulfilling, and long-term relationship between employers and employees. A state of mind associated with work that is marked by vigour (i.e. a high level of energy and mental sharpness). absorption), resilience, and dedication (i.e. enthusiasm) (i.e. full concentration during work). May et al. (2004) defined engagement as the combination of two or more factors. Work and work activities experiences that are both cognitive and emotional work and work activities experiences that make an individual. When executing a task, one should act in a certain way. Schaufeli et al. (2002), on the other hand, have supplied the most noteworthy example. Employee engagement was characterized as a beneficial, gratifying, and long-term experience for employees.

## **Employee Engagement and Psychological Climate**

Psychological climate is a multi-faceted concept. Administrative and organizational support, precise inward organization movement, and two-way interchanges among persons within the company are all necessary for an optimal working environment. It can play a significant role on an organization's success or failure. The findings of JD-R reveal that psychological climate is a significant indicator of employee engagement. Jose and Mampilly looked into the link between employee engagement and psychological empowerment (2014). Psychological environment describes how employees feel about their workplace. Climate, according to Field and Abelson in 1982, is a unique concept that occurs on multiple levels, including personal and organizational. Baltes discovered in 2001 that employees thought about organizational practices and methods to determine the consequences of various hierarchies on individual execution, fulfilment, and inspiration. Parker described a mentally relevant presentation of proximal hierarchy structures, methods, and events in an ongoing meta systematic inquiry. James and colleagues proposed the most widely acknowledged and popular psychological climate concept: the use of a series of job tests to build a progressive psychological environment. The four components that maintain psychological climate are work clarity, challenge, and self-sufficiency, leader support, and team engagement, as evidenced by their observational efforts.

## **Employee Engagement and Organizational Commitment**

Several studies on organizational commitment from various time periods have found a positive relationship between employee engagement and affective commitment, but few recent studies have focused on the impact of engagement on the other two components of commitment, namely continuance and normative commitment (Demerouti et al., 2001, Maslach et al., 2001).

Organization commitment is getting consideration because of its capacity to deliver alluring results for organizations as well as employees (Haldar and Pareek, 2009). Turnover intentions are indicated by Organization commitment quickly.(Igbaria et al., 1994; Parasuraman, 1982) and is badly identified with

turnover (Cooper-Hakim and Viswesvaran, 2005). A few literature examinations affirmed that organizational commitment is emphatically identified with retention (Neininger et al. 2010; Firth et al. 2004disclosure Steers, 1977; Jaros, 1997; Carmeli and Weisberg, 2006; proved that Organization commitment is a crucial factor for retaining employees. Past work has exhibited that affective commitment is decidedly related to engagement (Demerouti, Bakker, de Jonge, Janssen and Schaufeli 2001; Hakanen et al. 2006; Richardson, Burke and Martinussen 2006), and it has proposed that commitment is a result of engagement. Employees who have consideration for their managers are bound to work in a way consistent with the desires of the employers and are moreover bound to perform from their soul instead of essentially attempting to run the show. Affective commitment is straightforwardly identified with identification and passionate connection to the organization. Such connections give employees the certainty to request vital assets and apply vitality towards their employments, which consequently results in more elevated employee prosperity (Meyer, Becker and Vandenberghe 2004; Panaccio and Vandenberghe 2009). Existing exploration proposes that organizational commitment could be fundamentally influenced by engagement. Affective, continuance, and normative commitment are diversely identified with a few factors that should preface organizational commitment. Research proofs shows that factors, for example, role clarity positively relates with affective commitment (Allen and Meyer, 1996; Meyer, et al., 2002; Essounga-Njan, et al., 2010). Some portion of the discussion encompassing the relationship between continuance commitment with different factors fixates on the one-dimensionality of the continuance commitment estimation scale. Albdour, et al (2014). The correlation between the two employee engagement factors – job and organizational engagement and organizational commitment were surveyed by the researcher. Schaufeli and Salanova's study on the impact of engagement on organizational commitment discovered that there is a positive relationship between engagement and organizational commitment. The same study also discovered that higher levels of engagement improve performance, satisfaction, attendance, and expose a greater execution of innovation and motivation. Employee engagement levels were also a factor in employee learning and motivation (Gilliland et al., 2007, Schaufeli and Salanova, 2007).

#### **Research design and methods**

The data of this study is collected from private sector banks from Uttar Pradesh. The scope of the study needed respondents drawn from Private Sector banks. Employees from the junior and middle level management were selected from the banks.

## **Sampling Technique**

The study followed Purposive sampling. 500 employees were contacted. The response rate turned out to be 85% i.e. 425.

Employee engagement Employee engagement was assessed using the 12-item Gallup Organization Q-12® scale (Harter et al., 2002) intended to capture employees' sense of cognitive presence during work as well as their emotional connection to others in the workplace. Avery et al. (2007) indicated that the Q-12 measure has a solid conceptualization and close correspondence with Kahn's (1990) definition of engagement. For instance, several studies have included the Q-12 measure which has shown favourable reliability and validity (Jiang et al., 2015; Walumbwa et al., 2010; Zhu et al., 2009). Responses were anchored on a 5-point Likert scale ranging from 1 "strongly disagree" to 5 "strongly agree". Sample items include, "I know what is expected of me at work" and "My supervisor seems to care about me as a person." The scale's alpha reliability in this study is .72.

Organizational commitment was assessed with a six-scale from Meyer and Allen (1997). These items assessed participants' emotional attachment to and involvement with the organization. Responses were anchored on a 5-point Likert scale ranging from 1 "strongly disagree" to 5 "strongly agree." The scale's alpha reliability in this study is .78.

Psychological climate Psychological climate was measured using a 21-item Psychological Climate Scale (PCS; Brown and Leigh, 1996). The PCS comprised of six factors, namely supportive management, role clarity, contribution, recognition, self-expression and challenge. Consistent with previous research (Biswas, 2010; Garner and Hunter, 2013) responses were averaged to form an overall psychological climate score and were anchored on a five-point Likert scale ranging from 1 "strongly disagree" to 5 "strongly agree". The scale's alpha reliability for this study is .72.

# **Statistical Analysis Techniques**

Based on the EFA and CFA results applied a four-factor structure of psychological climate was established and it explained 88% of the total variance. Employee Engagement scale, there was no need to remove any items. The variance identified for the scale was 72%. EFA revealed a three factor structure for the and CFA was carried out to confirm the three factor model of Employee Engagement and displayed an acceptable level of goodness of fit index ( $\chi 2 / df = .020$ , RMSEA = 0.000,CFI = 0.957, GFI = 1. For organizational commitment a three-factor structure was obtained and 9 items were used as the other got eliminated due to lower loadings. In addition, the three-factor structure was found to explain 64% of the total variance. The three-factor structure of organizational commitment was verified by CFA and revealed that this three-factor model had an acceptable level of goodness of fit index ( $\chi 2 / df = 1.55$ , RMSEA = 0.037, CFI = .946, GFI =0.99). The reliability and validity were checked for each construct through convergent and discriminate validity. The composite reliability was greater than .70 and it was greater than Average Variance Extracted which was greater than .50 for each construct which in turn were greater than shared squared variance (MSV)

Path analysis was performed to identify the level of predictor variables on the criterion variables It was facilitated observing the direct and indirect prediction power (i.e. prediction effects) of predictor variables over criterion variables. The factor loadings of indicator variables of each construct were above 0.7and each indicator variable explained a satisfactory variance in its latent variable. The indirect effect of psychological climate on organizational commitment through the introduction of employee engagement as mediator was checked.

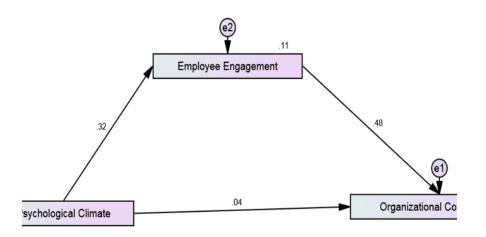


Figure 1 The indirect effect of psychological climate on organizational commitment through the introduction of employee engagement as mediator

As we can see through the result findings the direct effect of PC on EE is ( $\beta = 0.32$ , p<.001).and on OC is ( $\beta = 0.04$ , p<.001). The direct effect of ee on oc is ( $\beta = 0.49$ , p<.001).

Variables	Prediction <sup>#</sup> Direct	Indirect	
OC	.43	.156	.19

On the introduction of the mediator employee engagement the strength of relationship between employee engagement and organizational commitment strengthened, and significance level is increased. Hence it

could be concluded that employee engagement mediates fully the relationship between psychological climate and organizational climate.

	Psychological_Climate	Employee_Engagement
Employee_Engagement	.000	.000
Organizational_Commitment	.108	.000

### Table 3 Standardized Indirect Effects - Upper Bounds (BC) (Group number 1 - Default model)

	Psychological_Climate	Employee_Engagement
Employee_Engagement	.000	.000
Organizational_Commitment	.213	.000

 Table 4 Standardized Indirect Effects - Two Tailed Significance (BC) (Group number 1 - Default model)

	Psychological_Climate	Employee_Engagement
Employee_Engagement		
Organizational_Commitment		

#### Discussion

The research contributes to both theory and practice in a variety of ways. The study put to the test a conceptual model that ties the banking industry's psychological climate to employee well-being and organizational commitment. The study looked into the role of psychological climate as a method for increasing engagement and effectively achieving organizational commitment. The findings imply that secure and meaningful working environments are linked to employee engagement, which is linked to organizational commitment. Because employees are more engaged at work, organizational environments, which include the above-mentioned climate concerns, are more likely to improve organizational commitment. This list of positive climate features can be quite useful for practitioners who are often tasked with finding workplace characteristics that influence employees' climate impressions. These elements can be implemented into organizations' strategic HRM interventions. The banking industry will see a greater return on investment in human capital management if HRM interventions are designed around these variables. HRM interventions will also be more effective for managers and employees in general. The findings reveal that in the banking environment, employee engagement fully mediates the association between psychological climate and organizational commitment, implying that workers' engagement with their work plays a key role in organizational commitment. Employees that are engaged have had pleasant psychological experiences and are more likely to be productive.

Positive attitudes can help to improve an organization's psychological climate (Wollard and Shuck, 2011), and hence contribute to its effective functioning. Engaged employees, in particular, are more likely to experience happy emotions (Bindl and Parker, 2010; Bakker et al., 2011), which lead to positive behaviours in the workplace, such as helping behaviour, and generate an upward spiral of positive sentiments (Cameron et al., 2003). Employee pride in the organization, love of the work, and job satisfaction all improve as a result of the positive gain spiral of constructive emotions, which are essential ingredients for managerial success and organizational greatness (Fineman, 1996; and Cameron et al., 2003). The study's findings back with existing research that shows the importance of an engaged workforce in influencing variables including financial profit (Harter et al., 2003), managerial effectiveness (Luthans and Peterson, 2001), and higher business unit performance (Harter et al., 2002). The study focuses on important climate characteristics that may have an impact on organizational commitment and investigates the mediating role of employee engagement in the banking context for psychological climate and organizational commitment. This research provides some specific recommendations for human resource managers whose job is maximizing workplace efficiency in order to improve organizational commitment.

#### Conclusions

The study focused on identifying specific climate characteristics within the banking sector that influence organizational commitment, as well as the mediating role of employee engagement, which is highly relevant for human resource managers in this industry. By pinpointing these influential factors, HR managers can better tailor their strategies to enhance workplace efficiency and bolster organizational commitment among employees. By implementing these recommendations, human resource managers can create a conducive work environment that fosters employee engagement and, ultimately, strengthens organizational commitment among banking employees.

The findings underscore the significance of a positive psychological climate in fostering higher levels of employee engagement, which, in turn, enhances organizational commitment. Employees who perceive their workplace as supportive, transparent, and conducive to growth are more likely to be engaged in their roles and demonstrate greater commitment to the organization.

The implications of this research are multifaceted and hold relevance for both academia and practice. For scholars, the study contributes to the existing literature by empirically demonstrating the mediating role of employee engagement in the relationship between psychological climate and organizational commitment. This adds nuance to theoretical frameworks and provides a deeper understanding of the underlying mechanisms driving employee attitudes and behaviors.

For practitioners, particularly human resource managers in the banking sector, the findings offer actionable insights for enhancing workplace efficiency and promoting organizational commitment. By prioritizing initiatives that foster a positive psychological climate, such as improving communication channels, providing opportunities for growth and development, and recognizing employee contributions, organizations can cultivate a more engaged workforce and strengthen their commitment to the organization's goals.

It is important to acknowledge the limitations of this study, such as the reliance on self-report measures and the cross-sectional nature of the data, which may impact the generalizability of the findings. Future research could address these limitations by employing longitudinal designs and incorporating objective performance metrics to provide a more comprehensive understanding of the dynamics between psychological climate, employee engagement, and organizational commitment.

In summary, this study underscores the pivotal role of employee engagement as a mediator in the relationship between psychological climate and organizational commitment. By fostering a positive work environment and prioritizing employee engagement initiatives, organizations can cultivate a committed workforce poised for sustained success in the dynamic banking industry.

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