

Climate of Organization and Impact on Firms' Performance Through Commitment: An Analysis Among Public and Private Banks in India

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Abstract: The objective of this study is to examine the 'commitment of enterprises' as a mediating factor between the corporate atmosphere and organisational performance within the Indian banking sector, with a particular emphasis on both public and private lending institutions. Additionally, the study aims to furnish the reader with pertinent information concerning the organisational climate and its impact on the comparison of the commitment and performance between public and private banks. Using the snowball sample method, 250 workers from different branches of public and commercial banks in India were asked to provide quantitative data. 131 employees are working for commercial banks and 119 for public banks. The data were also analysed using Smart-PLS 24.0, which showed that the organization's climate has a good effect on the commitment and performance of businesses in both the public and private banking sectors. The study's results are expected to greatly benefit both public and private banks by increasing employee dedication, which, in turn, will lead to better organizational performance.

Keywords: Organizational Climate; Commitment of Firm; Indian Banking Sector; Organizational Performance; Private Banks; Public Banks; Quantitative Data; Organizational Commitment.

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1. Introduction

The major challenge in building clarity and knowledge about the associations between commitment and performance in organizations can be partially bypassed by one of the major elements of human resource management, "the organizational climate concept" [13]. The term organizational climate refers to the socio-psychological environment that prevails and influences employees' behaviour within the organization [16]. Organizational climate can be conceptualized as "a psychological

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and meaningful description of contextual influences that individuals use to apprehend order, predict outcomes, and gauge the appropriateness of their organizational behaviour” [37]. The contemporary business environment is highly competitive, forcing firms to reconsider their management efficiency to achieve the best for their employees. The organization's climate is considered a major factor in achieving competitive advantage, as it enhances employees' commitment, which, in turn, improves organizational performance and ultimately leads to organizational success [26]; [49]. According to SET (Social Exchange Theory), employees with low commitment levels will exhibit unfavourable behaviour toward the firm [25]; [47]. The rise or fall of any organization is determined solely by the people working within the firm [8].

Some employees may show greater commitment to their jobs because their goals align with organizational objectives [31]. Employees' commitment to the organization reflects their willingness to maintain a long-term relationship with the firm [43]. Commitment of a firm can be defined as “a behaviour in which individuals are attached to an organization and how this difficulty is dealt with.” Newstrom [20] suggested that “organizational commitment is the degree of the attachment of an employee and identification inside the organization with active participation,” suggesting that the climate of the organization plays a vital role in improving commitment and performance, which minimizes employee turnover. The possible interaction between employees and the work environment illuminates employees' commitment to the organization's predetermined goals [11]; [3]. Later, with the implementation of privatization and liberalization in India, private banking firms entered the Indian market during 1991–1992. The private banks, after entering India, have created a highly competitive environment for the public banking sector [46]. It is reasonable to predict that both public and private banking firms are heavily focused on achieving effective, creative firm performance. To attain a competitive advantage in a competitive business environment, Miao et al. [36] suggested that an organization's creative performance relies on employees' commitment aligned with organizational goals [35].

Seeking skilled and talented employees has also become a major concern for the banking sector, both globally and nationally. Specifically in the banking setting, “75% of talent deficit impacts the private banking sector globally, and nearly 83% of skill shortfall affects the public and private banking sector in India” [29]. Kaur [19] suggested that India has an 8% higher shortage of highly skilled employees than the global average. To attract and retain highly skilled employees, the banking sector must ensure a favourable organisational climate and operate in a competitive talent market [32]; [16]; [61]. In recent times, the Indian banking sector has been considered highly competitive, with many public and private banks serving society, particularly in customer service. According to the International Bank for Reconstruction and Development [53], private banks aim to extract the top performers and use a variety of penetration tactics. In contrast, public banks often employ availability and penetration [58]. Without a doubt, due to employees' efficient performance, private banks offer their clients excellent services, but at a very high cost [48]. Banking employees in the public banking sector, compared with those in private banks, have a higher commitment to providing services in rural areas [52]; [38]. Since employees hold a vital position in both banking (private and public) entities, their commitment to the work is embedded in the performance of the organizations.

Consequently, organizational climate defines employees' intention to work with commitment. If the organizational climate is perceived as unfavourable to employees, the organization is likely to experience adverse effects on its business plans [22]. Based on financial positions, several studies were conducted to provide comparative analyses of the private and public banking sectors [33]. A few studies examined the organisational environment and its effectiveness in the banking industry [25]. This study offers insights into employee engagement and performance within the company by comparing and assessing the influence of the firm's climate on commitment and performance [54]. Furthermore, the following results demonstrate how the current study makes a significant addition to the literature on organisational behaviour. It first highlights the importance of organisational climate in the banking industry [12]. The influence of organisational environment on commitment and organisational performance in the banking and private sectors is covered in the second section [34]. Third, this study examines organisational climate-related factors (commitment and performance) in India's public and private banking sectors. Finally, the study demonstrates the active participation and engagement of employees of private and public banks, all rooted in organizational climate [49].

2. Literature Review

2.1. Climate of Organization

In other words, organizational climate is a description of the work environment as a system of values developed within the organization [2]. As a result, the firm's employees will have certain expectations, and whether these expectations are met will depend on how they feel about the organization's climate [41]. Organisational beliefs about how to evolve as a company are reflected in the organisational climate, which, in turn, influences the organisation's basic values and even how its people behave. Therefore, earlier studies have demonstrated that when workers feel their workplace can satisfy their psychological needs, they are more dedicated, put in more time and effort, and become more embedded in the business [9]; [56]; [40]. “Psychological safety and meaningfulness” are two essential elements of organisational climate, according to Bowen and Ostroff [10], taxonomy. To foster psychological safety, an organisation must support its workers' sense of belonging by providing clear roles,

a sense of management support, and opportunities for self-expression. Specifically, several studies have consistently shown that organisational commitment requires leadership backing. For an organisation to be psychologically meaningful, it must support its employees' sense of belonging, their belief that their efforts are valued, and the presence of demanding work objectives. Numerous studies examining the impact of HR strategies, including information sharing, fair incentives, competence development, and empowerment, on organisational commitment have also supported this viewpoint.

2.2. Commitment of Organization

The term “organizational commitment” has received considerable attention in the literature for several years due to its association with critical elements, including employee performance and organizational effectiveness, as well as employee retention [30]. Moreover, in the literature of human resources and organizational research, increased attention has been paid to the concept of employee commitment towards the organization. Few studies have examined the association between the organization's climate, its commitment to employees' work-related behaviours, and its performance [59]. In the measurement of organizational commitment, the literature has placed little emphasis on establishing an effective relationship between organizational climate and organizational performance [1]. Byers et al. [51] demonstrated that “the success of different organizations, public or private, such as banks, depends largely on the performance of their human resources”. Studies related to organizational success emphasize skills, commitment, and employee performance toward organizational goals. The effective and efficient initiatives of HRM (human resource management) are considered as the collection of rational and unswerving initiatives that aim to emphasize and encourage the competency level of employees and motivate them to be committed to their predetermined tasks [14].

To achieve the organization's goals, effective management of employees' skills and talents is required [6]. According to Hoye and Parent [39], “organizational commitment can be considered the employees' willingness to be committed to help the organization in achieving its goals”. An organization's commitment underlies employees' identification, engagement, and loyalty [44]. Employee commitment to their respective jobs is considered the primary link or bridge to the organization [42]. “If employees are neither committed to organizational commitment nor satisfied with their job, then the rates of absenteeism and turnover will be high” [21]. To improve employee commitment, organizations must ensure fair incentives to encourage them. In almost all firms, mission statements state that employees are the “most valuable resources”. Oladipo and Abdulkadir [5] suggested that recruiting the right people at the right place and time will enable the organization to attain its predetermined goals. To improve their organizations' performance, banking firms and other businesses depend solely on their employees' performance and competency levels. Hence, organizations need to place greater emphasis on organizational climate, as effective climate practices enhance employees' commitment to improving organizational performance.

2.3. Organizational Performance

Byers et al. [51], Hoye and Parent [39], underpinned by the performance management concept, performance management can be supported by disciplines such as accounting and finance, HRM, and other management control systems, including “strategy, organizational culture and structure”. Performance management, in other words, is considered a progression that establishes a proactive loop for a system of control, through which strategies are employed for business operations and outcomes are achieved, thereby assisting organizations in making valuable and effective management decisions [24]; [55]. Studies have shown a lack of conceptual uniformity in the definition of organizational performance [50]; [27]. The literature describes successful organizational outcomes through the interchangeable use of major concepts such as organizational performance, organizational effectiveness, and the measurement and management of organizational performance [17]; [28].

Organizational performance can be assessed through a variety of perceptions, such as goal attainment and the effective utilization of organizational systems. The level of financial market development is intended to affect the nation's economy. Depending on the level of market development, the performance of the banking sector, and the liquidity of the stock market, these factors also impact the nation's economy. However, studies on organizational climate have shown that its strength plays a vital role in maximizing organizational performance. Firm performance, based on employee behaviour and commitment, is influenced by the organizational climate [10]; [45]. The following are the hypotheses developed in this study, based on the above survey of literature:

- **H1a:** “Organizational climate is positively related to organizational commitment of private banks”.
- **H1b:** “Organizational climate is positively related to organizational commitment of public banks”.
- **H2a:** “Organizational climate is positively related to organizational performance of private banks”.
- **H2b:** “Organizational climate is positively related to organizational performance of public banks”.
- **H3a:** “Organizational commitment is positively related to organizational performance of private banks”.
- **H3b:** “Organizational commitment is positively related to organizational performance of public banks”.

3. Methodology

3.1. Sampling and Collection of Data Collection

The current study has employed quantitative methodologies to acquire appropriate information on organizational climate in relation to organizational commitment and performance in public and private banks in India. The participants of the study include employees and managers of chosen public (Indian Bank, State Bank of India, and Canara Bank) and private banks (Axis Bank, HDFC Bank, and ICICI Bank). Initially, bank managers were approached in person and by phone to assess their willingness and obtain permission to survey their respective banks. Using the snowball sampling technique (where managers served as referrals to other bank employees), data were gathered from employees of 6 nationalized banks (3 private and 3 public) in Tamil Nadu, India. Further, the study’s data were collected from 250 bank employees (131 from private banks and 119 from public banks). The data collection process lasted 3 months (December 2023 to February 2024), and a total of 300 questionnaires were administered to the banks. To effectively match completed questionnaires and increase participation rates, a “drop-and-collect procedure” was employed [4]. By scrutinizing responses and filtering out inappropriate ones, the study has gathered 250 valid responses from bank employees, yielding a response rate of 83%.

Table 1: Demographic profile of respondents

(n = 119) Public Banks				(n = 131) Private Banks			
Measure	Item	N	(%)	Measure	Item	N	(%)
Gender	Male	68	57	Gender	Male	74	56.5
	Female	51	43		Female	57	43.5
Age	20 – 30	27	22.7	Age	20 – 30	31	23.7
	31 – 40	46	38.7		31 – 40	54	41.2
	41 – 50	29	24.3		41 – 50	35	26.8
	Above 50	17	14.3		Above 50	11	8.3
Education	Graduate	67	56.3	Education	Graduate	58	44.3
	Postgraduate	29	24.4		Postgraduate	49	37.4
	Others	23	19.3		Others	24	18.3
Designation	Executives	65	54.6	Designation	Executives	73	55.7
	Managerial role	54	45.4		Managerial role	58	44.3
Experience	Below 5 years	39	32.8	Experience	Below 5 years	42	32.1
	5 – 10 years	52	43.7		5 – 10 years	53	40.5
	Above 10 years	28	23.5		Above 10 years	36	27.4

3.2. Conceptual Framework

Based on prior studies, the present research model was framed with organizational climate as an exogenous variable, organizational commitment as a mediator, and organizational performance as an endogenous variable (Figure 1).

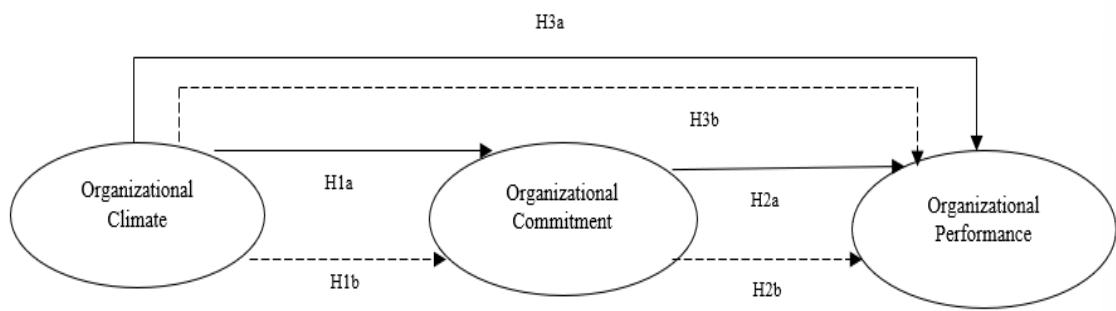


Figure 1: Conceptual framework illustrating the relationships among organizational climate, commitment, and performance [15]

3.3. Measures

The study’s constructs were derived and modified from the previous studies. To measure organizational climate, organizational commitment, and organizational performance [23]. Participants were asked to evaluate each statement proposed in the

questionnaire using a 5-point Likert scale (Strongly Disagree - 1 to Agree Strongly - 5). Questions related to demographic details of the participants, such as “age, gender, educational qualification, experience, and designation/job role,” are shown in Table 1.

4. Results and Discussion

This study has employed Smart PLS 24.0 as the most suitable statistical method. This study’s conceptual model was evaluated using SmartPLS. Examining the conceptual model in two distinct Indian banking sectors is the main goal of this research (Public and Private Banks). The study’s sample was divided into two subsamples, state banks (n = 119) and private banks (n = 131), to meet the suggested objectives.

4.1. Measurement Model

For a couple of data sets, “convergent and discriminant validities of data” were tested and verified. The results of this study indicate that the total items, private and public banks, have loadings greater than 0.7, indicating that reliability is achieved for both data sets [18]. To verify the instruments’ properties, “average variance extracted (AVE) and composite reliability (CR) were employed to assess the validity and reliability of the measurement model” [7]; [15]. As shown in Table 2, the AVEs exceed the critical value of 0.5, and the composite reliability values exceed the cut-off value of 0.7, providing evidence of convergent validity across all samples in both data sets.

Table 2: AVE, CR, FL

Constructs	Items	Private Banks (n = 131)			Public Banks (n = 119)		
		L	AVE	CR	FL	AVE	CR
Organizational Climate (OC)	My bank assigns responsibility (OC1)	0.787	0.639	0.876	0.759	0.653	0.883
	The bank management encourages me to take initiatives (OC2)	0.817			0.846		
	Employees are permitted to solve the organizational issues (OC3)	0.805			0.812		
	I learn new things in my work (OC4)	0.807			0.815		
Organizational Commitment (C)	I committed to working towards the future of the organization (C1)	0.779	0.654	0.883	0.798	0.654	0.882
	My commitment to the job improves the performance of the organization (C2)	0.824			0.815		
	The economic system of the firm increases the commitment of employees (C3)	0.836			0.827		
Organizational Performance (OP)	Sales growth (OP1)	0.783	0.743	0.895	0.796	0.623	0.832
	Satisfaction of employees (OP2)	0.881			0.787		
	Quality of products and services offered by the bank (OP3)	0.880			0.817		
	Overall performance of the bank (OP4)	0.823			0.769		

(Note: “AVE – Average Variance Extracted; CR – Composite Reliability; FL – Factor Loadings”)

The study has employed two criteria to validate the model's discriminant validity. To begin with, the “Fornell-Lacker” criterion was verified, which states that “the root square of the AVE for each latent variable should be greater than the correlation with any other latent variable” [7].

Table 3: Cross loadings

Constructs	Organizational Climate	Organizational Commitment	Organizational Performance
Private Banks (n = 131)			
Climate 1	0.817	0.389	0.429
Climate 2	0.801	0.437	0.410
Climate 3	0.776	0.452	0.458
Climate 4	0.807	0.467	0.386
Commitment 1	0.413	0.827	0.429
Commitment 2	0.459	0.837	0.526
Commitment 3	0.356	0.786	0.479
Performance 1	0.524	0.779	0.417
Performance 2	0.455	0.554	0.607
Performance 3	0.415	0.526	0.577
Performance 4	0.416	0.493	0.516
Public Banks (n = 119)			
Climate 1	0.846	0.575	0.477
Climate 2	0.811	0.507	0.507
Climate 3	0.756	0.516	0.426
Climate 4	0.814	0.594	0.458
Commitment 1	0.514	0.817	0.578
Commitment 2	0.596	0.827	0.516
Commitment 3	0.519	0.799	0.575
Performance 1	0.584	0.427	0.548
Performance 2	0.469	0.526	0.406
Performance 3	0.466	0.509	0.538
Performance 4	0.445	0.596	0.519

As shown in Table 4, the Fornell-Lacker criterion was satisfied in the banking setting (public and private banks). Secondly, the assessment of criterion, “cross-loadings,” was conducted, and indicates that “the loading of each indicator should be greater than all of its cross-loadings” [60]. However, as illustrated in Table 3, all constructs used in this study had loadings greater than their respective cross-loadings.

Table 4: AVE and correlation

Constructs	Organizational Climate	Organizational Commitment	Organizational Performance
Private Banks (n = 131)			
Organizational Climate	0.803		
Organizational Commitment	0.545	0.809	
Organizational Performance	0.532	0.609	0.863
Private Banks (n = 119)			
Organizational Climate	0.809		
Organizational Commitment	0.676	0.812	
Organizational Performance	0.605	0.583	0.787

4.2. Structural Model

The structural model of this research can be examined, since the measurement model of the study was confirmed in the context of the private and public banking sectors. To calculate the statistical significance of the path coefficients, the present study has used “bootstrapping” of 250 samples [18]. Furthermore, the study's structural model was developed, and its results are shown in Figure 2. In accordance with, “the key measure for assessing the structural model is the coefficient of determination (R-square) of the endogenous latent variables”. Table 5 shows that the present study demonstrates variations in the variables (organizational climate, commitment, and performance) for both public and private banks.

Table 5: R-square analysis of the variables

	R²	Results
Private Banks (n = 131)		
Climate	0.407	Moderate [60]
Commitment	0.516	Moderate [60]
Performance	0.512	Moderate [60]
Public Banks (n = 119)		
Climate	0.430	Moderate [60]
Commitment	0.551	Moderate [60]
Performance	0.546	Moderate [60]

In accordance with Table 5 above, the present study discusses variations observed across the two banking sectors. For public banks, variation accounts for 40.7% of the variance in organizational climate, 51.6% in organizational commitment, and 51.2% in organizational performance. Private banks, on the other hand, the study's findings demonstrate that 43% of the variation is accounted for by organizational climate, with 55.1% in organizational commitment and 54.6% in organizational performance, as explained in the model proposed by this study. Furthermore, the estimated R-squares for all variables exceed 0.33, indicating a moderate effect.

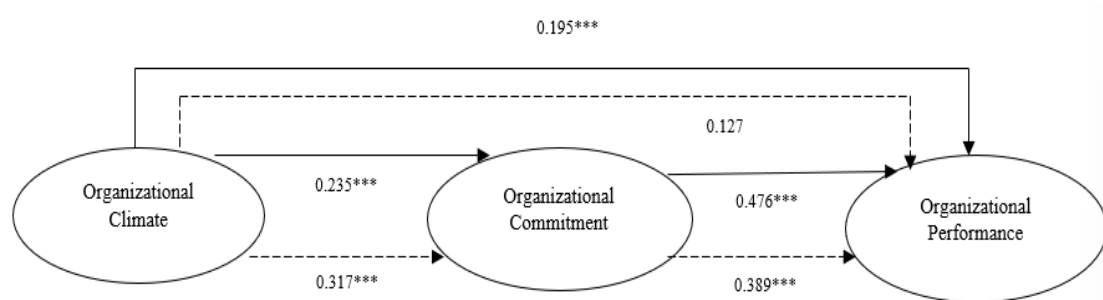


Figure 2: Results of the structural model

To empirically validate this research, the Smart PLS technique was applied to test the proposed model's hypotheses in both public and private bank settings. The study has two subsets for each hypothesis, and a total of 6 hypotheses were tested. Table 6 demonstrates that the study's results show that the organizational climate significantly influences organizational performance in both private (t-value = 2.937, p-value = 0.002) and public (t-value = 3.510, p-value = 0.000), thereby supporting H1 (H1a and H1b). It also demonstrated that organizational climate has a significant impact on organizational commitment in both private (t-value = 6.546, p-value = 0.001) and public banks (t-value = 3.909, p-value = 0.001), thereby confirming H2 (H2a and H2b). However, the results of this study also indicate that organizational commitment mediates organizational performance in the private bank context (t-value = 3.156, p-value = 0.003). In contrast, the mediation effect of organizational commitment is not significant in the public banking setting (t-value = 1.425, p-value = 0.152), confirming that H3a is supported and H3b is not. Therefore, the hypothesis H3 is partially accepted.

Table 6: Path coefficients of hypotheses

Variables	B	Standard Error	t-value	p-value	Decision
Private Banks (n = 131)					

Climate → Performance	0.235	0.083	2.937	0.002	Accepted
Climate → Commitment	0.476	0.072	6.546	0.001	Accepted
Commitment → Performance	0.195	0.063	3.156	0.003	Accepted
Public Banks (n = 119)					
Climate → Performance	0.317	0.093	3.510	0.000	Accepted
Climate → Commitment	0.389	0.097	3.909	0.001	Accepted
Commitment → Performance	0.127	0.086	1.425	0.152	Rejected

5. Conclusion

The suggested research model, which incorporates the relationships between organisational climate and commitment, climate and performance, and the mediating role of commitment in organisational performance, has been empirically validated in the present study. The current study sought to determine how, in two distinct banking environments, commitment to the organisation and the atmosphere affect organisational performance. By empirically examining the beneficial influence of the firm's environment on commitment and performance in banking, the study's findings bolster the existing literature. The study's results confirm that, in the context of private banks, commitment's mediating effect positively influences the firm's performance. The findings did not entirely corroborate earlier research on public banks, which suggests that the firm's commitment does not significantly influence the organization's performance through mediation. Additionally, the study revealed that when the organization's commitment serves as a mediating variable, the organization's environment favourably affects private banks' organizational performance. On the other hand, it was shown that the climate in public banks positively affects organizational performance even in the absence of organizational commitment, the mediating variable. This research indicates that, to enhance organizational performance further, public banks in India should place greater emphasis on organizational commitment. This subsequently improves employee retention and work satisfaction. The study's conclusions make sense and are rational given the current state of the Indian banking industry's economy.

5.1. Implications of the Study

The current investigation has provided valuable insights into the organizational climate of the banking sector. As mentioned earlier, this research makes a valuable contribution to the literature by examining the mediating role of firm commitment in strengthening the association between climate and performance across both the public and private banking sectors. However, many studies have emerged to investigate the impact of firm climate in the banking industry. This study stands out for introducing a fresh paradigm to investigate the link between climate and firm performance in India's public and private banking sectors. It did this by including the mediation impact of organizational commitment. Additionally, the current study advances our understanding of commitment, atmosphere, and performance of organizations in two distinct banking environments. To extrapolate the study's conclusion, it was also advised to conduct a follow-up investigation to examine the results in other industries or nations. Given the increased competition in the banking sector, academic research is generally seen as a tool for practitioners, helping them identify opportunities and develop strategies to mitigate potential issues in managing the sector. In this discipline, this study examined climate and organizational commitment to enhance the performance of two banking sectors in India: public and private banks.

Based on the findings, this study identifies several managerial implications. To begin with, based on expectations, the outcomes of this research indicate that organizational climate positively impacts organizational performance in both public and private banks. To be competitive, both public and private sectors in India should understand the importance of climate and the commitment of firms to improve organizational performance. Finally, the study also highlights that organizational commitment has exerted its mediating effect in the private banking sector, as in public banks, which provides implications for the public banking sector to focus more on commitment to ensure better firm performance. The findings emphasize the importance of commitment and the firm's climate in enhancing performance measures in Indian private and public banks. Furthermore, the current research provides valuable insights into improving organizational performance in the banking sector.

5.2. Future Directions and Limitations

The present study has certain drawbacks. To begin with, data for this study were gathered from a limited number of employees and managers of both public and private banks. Future investigations can compare the organizational performance of banking systems by increasing the number of participating banks. Although the data collection spanned three months, it also recommends that future studies enhance their data collection and analyse the organization's performance over time to identify

any disparities in the findings. Since the study is limited to the Indian context, economic and cultural disparities played a crucial role in analysing the organizational performance of both private and public banks. It would be interesting for future studies to acknowledge and analyse the study's model for comparing outcomes to mitigate the economic and cultural disparities across the respective nations. The study also has other limitations, as it measured organizational performance through organizational climate and organizational commitment. Future studies can benefit from integrating other dimensions that influence the organizational performance of the banking industry. Finally, this study employed a "snowball" sampling method to collect data, which provides a direction for future studies to use an appropriate sampling technique. Since the study is limited to a single nation (India), the findings may not be generalized to other countries. However, the model proposed in this study can be applied based on the organizational settings of the respective nations.

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Ethics and Consent Statement: The study was conducted in accordance with established ethical standards, and informed consent was obtained from all participants involved.

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