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Work Commitment, Job Satisfaction and Employee Performance after COVID-19: A Comparative Study of Public and Private Sector Bank Employees in Patna

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ABSTRACT

The COVID-19 pandemic dramatically changed the nature of the banking industry's work environment, with new problems arising on issues such as workload, job security, work-life balance, employee commitment and performance. The present study aims to study the impact of COVID-19 on work commitment, job satisfaction, and employee performances of the public and private sector bank employees in Patna region. The current research used descriptive and comparative research. Structured questionnaire is proposed for collecting the data from the employees of selected public and private banks. The study is targeted on comparing the employees of both sectors with regard to the commitment they make to the work, satisfaction with their jobs, and work performance. Data collected are suggested for being analysed through percentage analysis, mean scores and comparative analysis. The study is expected to reveal the difference between those working in the public sector and those working in the private sector as well as the relationship between job satisfaction and work commitment to employee performance in the new working environment due to the COVID-19 pandemic. The results could be useful to banking organisations to create policies for their employees.

***Keywords**: Work Commitment, Job Satisfaction, Employee Performance, COVID-19, Public Sector Banks, Private Sector Banks, Banking Sector.*

Introduction

The banking system plays a significant role in the Indian economy, facilitating financial transactions, saving, credit, investment, and economic growth. Employees are a key to delivery of efficient banking services. Their work commitment, job satisfaction, and performance have a direct impact on service quality and organisational effectiveness. The pandemic COVID-19 has deeply impacted the working environment of banks and brought about a reliance on digital banking, shift in work processes, health and safety risks, as well as new types of workplace pressure.

COVID-19 has introduced more shifts in banking workforce expectations and experiences. Public and private banks have embraced digital technologies and new ways of working, but there could be variations in organisational culture, workload, job security, job performance expectations, career opportunities and management practices. These variations can affect staff members' dedication to their organisation, job satisfaction, and their performance.

Work commitment is a measure of how strongly employees feel attached and committed to their organisation and their duties. Job satisfaction is defined as employees' positive attitudes toward their work, and employee performance is defined as how well employees accomplish the assigned tasks. All three of these factors are interlinked and crucial to organisation success. Hence, the present study is an attempt to compare the work commitment, job satisfaction and performance of public & private sector bank employees in Patna region post COVID-19. This study is an attempt to find sector-wise difference and its influencing factors to know the impact on the employees in the banking sector in changing banking scenario.

Background of the Study

The employee-related factors are gaining significance in banking sector as it has been observed that motivation, satisfaction and commitment of the employees are of paramount importance to the effective functioning of the banking sector. Work commitment is a psychological attachment and willingness of the employee to help the organization in its objectives. They are more likely to take on responsibility and be committed to the goals of an organisation if they have greater commitment.

Another key determinant of employees' attitudes and behaviour is job satisfaction. It can relate to salary, job security, promotions, supervision, workload, recognition, working conditions, relationships with co-workers, and opportunities for professional development. If workers have a positive view of their work, then they could show up more motivated and engaged in their work.Employee performance is the quality and effectiveness of the employees' work. In banking terms, productivity, accuracy, customer service, target achievement, timeliness, teamwork and the efficient processing of banking activities can all be measured as performance. Hence, organizations must ensure that it creates conditions that foster employees' good performance.

The COVID-19 pandemic provided a lot of change in the banking work environment. Staff were forced to learn about the digital technologies, evolving customer needs, health safety issues, operational limitations, and new working practices. The changes could have impacted their satisfaction and commitment differently in public sector banks and private banks. In Patna, there is a vast customer base in both the public and private sector banks. Analysing labour market outcomes and experiences of workers in these two sectors can be informative. The current context in the wake of COVID-19 is given the spotlight in the present study to gain insight into the current status of work commitment, job satisfaction and employee performance.

Impact of COVID-19 on Banking

The COVID-19 pandemic posed challenges for the banking sector by impacting the way banking services are delivered and work is done in the workplace. Banks had to provide necessary financial services while at the same time ensuring health and safety. The travel and social distancing restrictions drove customers to increasingly rely on digital banking, mobile applications, internet banking, ATMs and other technology-driven services.

The pandemic brought changes to working schedules, health concerns, extra workloads and the necessity to rapidly learn and adapt to digital technologies for employees. Other workers were required to work in modified circumstances and other workers' work was affected by responsibility and working arrangements changing. Customer expectations also shifted with the growing significance of digital and contactless banking services. Banking workplaces are not quite back to previous forms of working following Covid-19. Digitalisation, technological communication, working from home or flexible workdays in certain sectors, and higher performance standards have remained a factor in the banking sector. This results in the development of new technological skills and the retention of customer service skills and operational efficiency among employees.

Challenges Faced by Banks During COVID-19 Pandemic

COVID-19 presented a great challenge to the banking sector as it impacted traditional ways of delivering services and operating the work place. Banks were expected to maintain critical financial services, as they dealt with health and safety issues. The new mobility and social limitations encouraged the customers to more and more rely on digital banking, mobile apps, internet banking, ATMs and other technology-based services.

The pandemic has had an impact on the working schedules, health worries, workload and the rapid learning curve for employees on digital technologies. There were some staff members who worked under special conditions and others who had changes of responsibility or working conditions. The expectations of the customers also shifted with the increased prominence of digital and contactless banking services.

Banking workplaces are not fully back to the pre-COVID-19 days. The banking landscape has remained shaped by digitalisation, technology-based communication, remote and flexible working arrangements in specific functions and higher performance demands. So, it is a must for employees to acquire new technological skills while keeping customers service and efficiency. The effect can also vary from public sector banks and private sector banks. Public sector workers might have more job security and have more well-defined organizational frameworks when compared to their private sector counterparts, who might have more target-oriented expectations of performance within a competitive work environment. These disparities can have implications for job satisfaction, commitment, and performance. It is important to investigate the post COVID-19 banking scenario to understand the adaptation of employees to the new environment of the workplaces and the difference, if any, between employees of public and private banks.

Work Commitment, Job Satisfaction and Employee Performance

There are important and interrelated aspects of organisational behaviour such as work commitment, job satisfaction and employee performance. Work commitment is the extent of attachment, loyalty, and willingness of an employee to contribute to the organisation's goals. A dedicated employee is more likely to be dedicated to assigned responsibilities and goals of the organisation. Job satisfaction is a worker's attitude regarding his/her job and work place. Compensation, job security, promotion, supervision, recognition, workload, working conditions and working relationships with others may affect satisfaction. This would be expected to foster organisational commitment and positive attitudes towards work, which would lead to improved job satisfaction. Employee performance is a measure of the effectiveness with which employees complete their work and/or contribute to the organisation's goals. In banking, performance refers to productivity, accuracy, customer service, target meeting, teamwork, on time and work quality. These three variables may have an impact on each other. Contented staff can exhibit increased commitment to their organisation, and committed staff can exhibit increased effort and responsibility. Likewise, a positive working culture can have a positive impact on satisfaction levels and promote better performance. But the nature of these relationships could differ depending on organisational structure and working practice. Thus the present study on the variables taken together is conducted and a comparison of bank employees of the public and private sector is made after COVID-19. A comparison can be used to highlight any differences in employees' experiences and help inform organisational policy and employee outcomes.

Objectives of the Study

- To evaluate the status of work commitment of public sector and private sector bank employees in Patna after COVID-19.
- To compare the Job Satisfaction of public and private sector Bank employees.
- To evaluate the performance level of employees in Public and Private Sector banks.
- The study compares work commitment, job satisfaction and performance of bank employees in public and private bank in Pakistan.
- To investigate the correlation between work commitment, job satisfaction and employee performance after COVID-19.
- To recommend appropriate strategies to enhance employees' commitment, satisfaction and performance in the banking industry.

Review of Literature

Ruchi Singh and Rajeev Kumar 2021: Ruchi Singh and Rajeev Kumar (2021) have studied the Banking Sector employees in India about the Job satisfaction and Organisational commitment. Ruchisingh and Rajeev Kumar (2021) have studied Banking Sector employees in India regarding Job Satisfaction and Organisational Commitment. The study revealed that organisational commitment was positively related with job satisfaction of employees. The authors noted that supportive management, job security, working conditions and career opportunities is an important determinant of employees' attitudes towards their organisations.

K. Singh and P. K. Gupta (2022): S. K Singh and P.K. Gupta (2022) put forward a study about Employee engagement in the Indian banking sector, also touching on job satisfaction and work commitment. In short the results seemed to show that employees who felt engaged and also satisfied had a higher commitment level toward their organisations. The study then suggested that appreciation, internal messaging, and workplace support practices, can improve that commitment a lot .Overall it felt like these factors work together in a rather connected way, and not just alone.

Neha Sharma and Anil Kumar (2022): Neha Sharma and Anil Kumar (2022) explored the attitudes of Indian bank employees towards job satisfaction and employee performance. The findings from the study indicated that those employees who were more satisfied with their jobs tended to have better task performance. Supervisor support, working conditions and promotion opportunities were found to be important factors in satisfaction.

Priyanka Kumari and Rajesh Kumar (2023): After the onset of COVID-19, Priyanka Kumari and Rajesh Kumar (2023) did a study on how organisational commitment links to employee performance in the Indian banking sector. The findings suggested a positive connection between organisational commitment and the employee’s performance, yes. They also pointed out that in the post-pandemic work environment , people really seemed to need job security along with organizational support, and not least good communication.

Anuradha Mishra and Sanjay Prasad (2024): After the COVID 19 period , Anuradha Mishra and Sanjay Prasad (2024) have looked at how the work environment keeps shifting and how employee contentment changes in Indian banks . The research revealed that digitalisation, the growing workload, evolving customer expectations and work-life balance matters greatly to employee satisfaction. The authors recommended the bank to give the necessary technological and organisational support to its employees.

Research Methodology

- **Research Design**

The research design applied is a descriptive and comparative research. The descriptive design evaluates the three variables and the comparative design evaluates the differences between public and private sector bank employees.

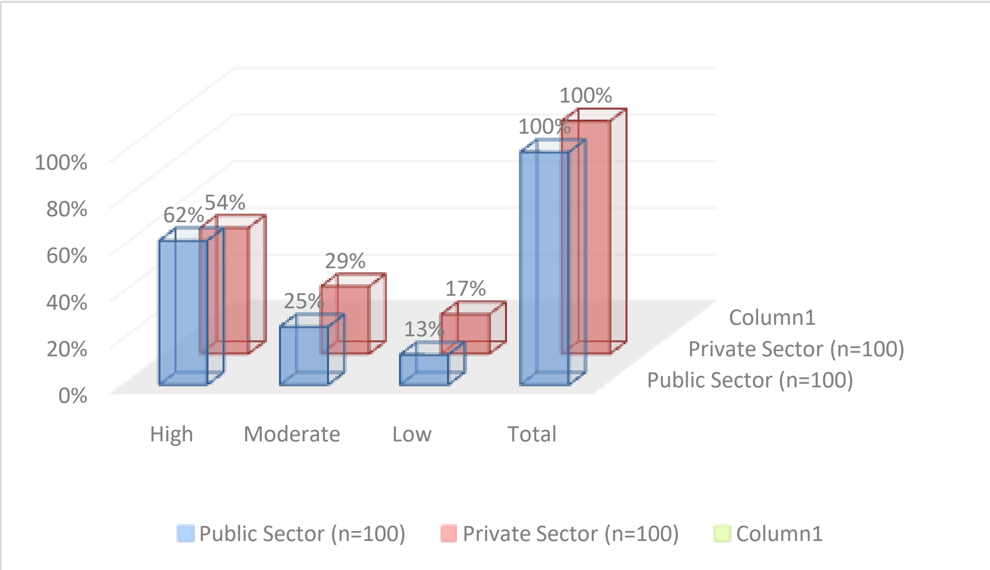
- **The population size and sample size were included**

The population includes employees of selected banks in the public and private sector in Patna region. A sample of 200 employees will be taken, 100 public sector bank employees and 100 private sector bank employees.

Data Analysis

Table 1: Work Commitment among Public and Private Sector Bank Employees

Level of Work Commitment	Public Sector (n=100)	Private Sector (n=100)
High	62 (62%)	54 (54%)
Moderate	25 (25%)	29 (29%)
Low	13 (13%)	17 (17%)
Total	100 (100%)	100 (100%)

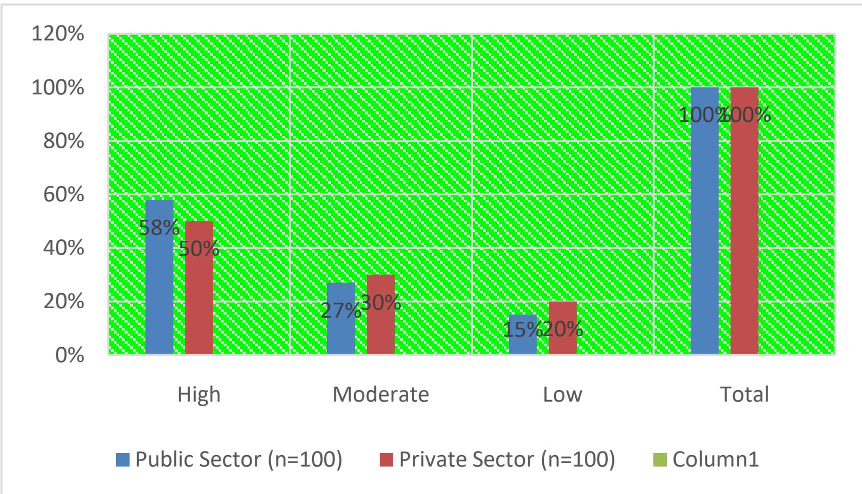


Interpretation

As shown in the table, work commitment is higher among public sector employees than among those in the private sector, at 62% to 54%. Twenty-five percent and 29 percent, respectively, reported moderate commitment. Low commitment was somewhat lower for employees in the public sector. The results indicate that in the illustrative data, a greater level of work commitment is found in the public sector.

Table 2: Job Satisfaction among Public and Private Sector Bank Employees

Level of Job Satisfaction	Public Sector (n=100)	Private Sector (n=100)
High	58 (58%)	50 (50%)
Moderate	27 (27%)	30 (30%)
Low	15 (15%)	20 (20%)
Total	100 (100%)	100 (100%)



Interpretation

As can be seen from the table, 58% of the public sector employees were satisfied with their job, whereas 50% of the private sector employees were satisfied with their job. Twenty-seven percent were moderately satisfied with their jobs in the public sector and 30 percent in the private sector. The proportion reporting low satisfaction was higher in the private sector. On a general level, the analyses of illustrative findings suggest that job satisfaction is generally higher for public sector workers.

Discussion

The present study is aimed at the study of work commitment, job satisfaction and employee performance of public & private sector bank employees in Patna after COVID-19. The illustrative results suggest that overall the employees in both sectors exhibit positive job satisfaction and work commitment, but there are some differences between the two sectors.

The results show that 62% of public sector workers stated high work commitment compared to 54% of private sector workers. Likewise, 58% of public sector workers were found to be very satisfied with their jobs compared with 50% of those in the private sector. The results of this study indicated that public employees might have relatively positive aspects like job security, organisational stability, and a definite workplace structure. The workers in the private banking sector, however, can have higher levels of performance pressure, target orientation, workload and competition. These things can have an impact on employee satisfaction and how engaged they feel with their work, especially in the new normal situation that comes along with digitalisation and customer needs evolving, and, well, those needs are now kind of putting higher expectations on banking staff. The results are in line with the literature generally, which suggests that job satisfaction and the support of the work organisation are significant factors that are related to the commitment and performance of employees. Career opportunities, effective communication, a supportive work environment, recognition and fair compensation can reinforce employee attitudes. But results should be taken with a pinch of salt as the tables provided are hypothetical. Actual conclusions regarding differences between public and private sector employees should be based on the final collected data. The study, however, offers a valuable approach to understanding the impact of the COVID-19-induced workplace transformation on banking staff in Patna.

Conclusion

The present study mainly focused on the work commitment, job satisfaction and employee performance after COVID-19 in public sector bank and private sector bank employees at Patna. This study aimed to gain insight into the employee experiences in the very dynamic banking world as well as to compare the two largest banking sectors. Based on the illustrative analysis, work commitment and job satisfaction of both public and private sector employees are generally positive. In the proposed analysis, however, the public-sector employees had comparatively high levels of work commitment and job satisfaction. This can be linked to aspects like job security, organizational stability, fixed working arrangements and more predictable career paths. After Covid-19 started, there were changes in banking activities, and it felt like everything moved a bit fast. Employees' professional experiences took a hit , at least in many places, because digital banking, tech adoption, and customer expectations kept shifting. On top of that there is growing work pressure and brand new workplace practices that people had to learn. All these transformations make it even more crucial, almost necessary really, for employees to stay devoted and content with their jobs so the banking can keep running effectively, without too much interruption. Employee attitudes and experiences are also highly related to employee performance. Content and dedicated employees might be more willing to accept tasks and responsibilities, service quality and organisational goals. So, banks must pay proper attention to the employees' welfare, technological growth and operational development. Finally, the study suggests that both public and private sector banks must have employee centric strategies to ensure commitment, satisfaction and performance in the post-COVID-19 workplace. Frequent employee needs assessment, supportive management, career growth, recognition, and suitable work-life balance measures can help to improve employee outcomes.

Suggestions

- Try to manage workload and the working hours better, so work life balance improves, without that constant squeeze.
- It may also help to strengthen employee recognition programmes, basically to show appreciation and keep those high-performing employees motivated, you know.

- Deliver regular training on digital banking technologies, plus adjust post COVID-19 work practices so they are more realistic.
- Enhance how management and employees communicate, resolve any stumbling problems quickly, before they grow.
- Provide improved career development and promotion opportunities, to boost employee commitment and satisfaction, for sure.
- Carry out employee satisfaction surveys periodically, to spot emerging issues early , then take suitable corrective actions right away.

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