

A Comparative Study of Leadership Behaviour and Organisational Commitment

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ABSTRACT

Research in the field of Organisational Behaviour (OB) is always looking for ways to improve effectiveness and performance. A particularly interesting and popular concept leading to higher levels of performance is workers' organisational commitment (OC). Managers are eager to stimulate OC, yet the question of how remains.

It is in this perspective that the present research assumes importance and hence the study has been initiated. In the Indian context, the studies on transformational leadership are few and far between. Whatever little research has taken place mostly encompasses manufacturing or IT sector. This study seeks to find answers to three major issues.

The first issue is to explore whether the Indian bankers at different hierarchical levels have aligned their leadership style to the changing demands of the contemporary environment or not i.e. to examine the degree of their transformational leadership behaviour. The relationship between transformational leadership, need satisfaction and organisational commitment has not been explored in the context of Indian commercial banking sector earlier. Second issue, therefore, is to study the impact of the transformational leadership behaviour of the managers on the satisfaction of three higher order needs (Esteem Needs, Actualization Needs, Knowledge Needs), and on three dimensions of employees' organisational commitment (Affective Commitment, Continuance Commitment, and Normative Commitment). It is a well known fact that differences of varied nature exist between public sector banks and private sector banks. Such differences are likely to have different implications for the nature of leadership behaviour, satisfaction of various needs of the managers and their organisational Commitment. The third issue relates to understanding the impact of the employment sector on leadership behaviour, need satisfaction and organisational commitment.

KEYWORDS: Transformational leadership, Organisational Commitment, Behaviour and Need satisfaction

INTRODUCTION

The field of study of organisational behaviour (OB) is primarily concerned with investigating the impact that individuals, groups and structure have on behaviour within organisations for the purpose of applying such knowledge towards improving an organisation's effectiveness

(Robbins, Judge & Campbell, 2010). Both old and relatively recent work in this field has frequently

emphasised important positive effects of job-related attitudes in relation to organisational performance.

Extensive globalization since eighties has produced economic environment that is more Turbulent and volatile than ever before. Globalization led to remarkable transformation in Indian economy, too, since nineties. The 1991 Government policy of tectonic Economic liberalization, coupled with metamorphic liberalized policy in financial sector in synchronization with Narasimham Committee's

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recommendations brought structural reforms in Indian economic and banking system. Regulated market has been replaced by liberalized market, over administered banking industry has been granted much greater degree of operational autonomy, entry barriers to the banking sector have been lifted resulting into entry of new players (domestic and foreign). All these forces of change have promoted highly competitive environment in the banking sector in the country with market forces deciding the future of banking and other financial institutions. These forces have led to emergence of new banks, new financial institutions, new instruments, new windows and new opportunities, along with new challenges.

The changing scenario calls for the revitalization and transformation of organisations to meet competitive challenges ahead. Quality of leadership represents a valuable source of organisational improvement and competitive advantage (Singh and Bhandarkar, 2002; Parry and Sinha, 2005). Transformational leadership is an integral component for creating changes under these circumstances. The significance of transformational leadership has increased all the more as banks today are engaged in keeping pace with robust, tumultuous and radical changes that are presented by changing business environment. 21st Century banking requires transition from managers to leaders who can be more articulate, energetic and empowering than ever before and who can unleash and harness infinite potential of human energy, the processes central to transformational leadership. The human being is, of course, much more important in the service organisations like banking than in other organisations. Unlike banks of the 1980s, this often valued bureaucracy over individualism, modern day banks, more

Decentralized with a better educated and more demanding workforce, need a transformational leader who can act as a catalytic agent, who takes care of needs of followers and who can convert the contractual employees of an economic entity into committed members of a purposeful organisation. In line with this background, the present study seeks to explore the variables transformational leadership, satisfaction of higher order needs and organisational Commitment of managers, in the context of Indian banking industry with special reference to public and private sector banks.

REVIEW OF LITERATURE: -

Giri and Santra (2010) assessed the impact of age, career stage, and hierarchy of employees on their leadership styles. Data were collected from 324 employees of different business organisations in India. Organisations included steel industry, dredging

corporations, airlines, real estate, banks, R&D, telecom, and the information technology firms. The Multifactor Leadership Questionnaire was used to measure the leadership styles. Results revealed that transformational and laissez-faire leadership styles of employees differ significantly on job experience, career stage, and hierarchy. It was observed that the less experienced employees have high mean scores on transformational leadership style, and highly experienced employees have high mean scores on laissez-faire leadership style. As the number at the top management level was small, the significance of difference was tested between the middle and junior levels. It was found that transformational and laissez-faire leadership styles differed significantly across the middle and junior levels of employees.

Kumar and Giri (2009) studied the impact of age and experience of employees on job satisfaction and organisational commitment. Data were collected from 380 employees at junior, middle, and top level management from various public and private organisations, mostly banking and telecom in India. Job Satisfaction Scale developed by Spector (1985) and OCQ by Mowday et al. (1977) were used to measure job satisfaction and organisational commitment, respectively. Results of their study revealed that job satisfaction and organisational commitment differed significantly across the different career stages of employees. It was further observed that older employees had higher job satisfaction and organisational commitment. Job satisfaction and organisational commitment also differed significantly based on work experience of employees. It was found that employees with more work experience had higher level of job satisfaction and organisational commitment.

Tabbody (2009) examined the effect of leadership behaviour of Heads of Humanities department and Faculty Commitment in the University of Mysore, India. 93 Faculties

Members participated in the study. The instruments used were the Leadership Behaviour Description Questionnaire and the Faculty Commitment Questionnaire. It was predicated that there would not be a relationship between leadership behaviour and faculty commitment in humanities departments. Gender, age, and educational qualification were used as demographic variables. The results revealed that there was significant relationship between the leadership behaviour of Heads of Humanities departments and Faculty Commitment in the university. Significant differences were also revealed between leadership behaviours of Heads of Humanities department and male/female

commitment. Interaction effects between age groups and educational qualifications regarding faculty commitment scores were found to be significant.

Hakan (2008) examined the leadership behaviours of the boutique hotels' first-line managers and commitment and satisfaction levels of employees. A total of 722 subjects (60 managers and 662 non-managerial employees) participated in this study from 60 boutique hotels. The findings supported the suggestion in the literature that transformational leadership behaviours stimulate organisational commitment and satisfaction levels of employees in the hospitality industry.

Dvir et al. (2002) in a longitudinal, randomized field experiment tested the impact of Transformational leadership enhanced by training on followers' development and performance. Experimental group leaders received transformational leadership training and control group leaders received eclectic leadership training. Their sample included 54 military leaders, their 90 direct followers and 724 indirect followers. Results indicated that the leaders in the experimental group had a more positive impact on direct followers' development and on indirect followers' performance than did the leaders in the control group.

OBJECTIVE OF THE STUDY:-

1. To examine the transformational leadership behaviour patterns of managers in public and private sector banks.
2. To make a comparative study of transformational leadership behaviour of managers at zonal/regional and branch levels of management hierarchy in public and private sector banks.
3. To make a comparative study of need satisfaction and organisational commitment of managers in public sector banks and private banks.
4. To study the inter-relationships between transformational leadership behaviour, need satisfaction and the organisational commitment in public and private sector banks.
5. To find the impact of transformational leadership, need satisfaction, and type of bank on the organisational commitment in the banking industry.

HYPOTHESIS OF THE STUDY:-

Based on the literature review, research questions and research objectives the hypotheses of the study are as follow:

Ho1: There exists no significant difference between the transformational leadership behaviour of managers in public sector banks and those of private sector banks.

Ho2: There exists no significant difference between the transformational leadership behaviour of the regional heads of public sector banks and the regional heads of private sector banks. Ho3: There exists no significant difference between the transformational leadership behaviour of regional heads and branch heads in public sector banks.

Ho4: There exists no significant difference between the transformational leadership behaviour of regional heads and branch heads in private sector banks.

Ho5: There exists no significant difference between the perceptions of older (> 35 yrs.) and younger (up to 35 yrs.) subordinates about the transformational leadership behaviour of their managers in public sector banks.

Ho6: There exists no significant difference between the perceptions of older (> 35 yrs.) and younger (up to 35 yrs.) subordinates about the transformational leadership behaviour of their managers in private sector banks.

Ho7: There exists no significant difference between the perceptions of male and female subordinates about the transformational leadership behaviour of their managers in public sector banks

Ho8: There exists no significant difference between the perceptions of male and female subordinates about the transformational leadership behaviour of their managers in private sector banks.

Ho9: There exists no significant difference between affective, continuance, and normative organisational commitment of managers of public and private sector banks.

Ho10: There exists no significant difference between the level of affective, continuance, and normative organisational commitment of younger and older managers in public sector banks.

Ho11: There exists no significant difference between the level of affective, continuance, and normative organisational commitment of younger and older managers in private sector banks

Ho12: Male and female managers do not significantly differ in their level of affective, continuance, and normative organisational commitment in public sector banks.

Ho13: Male and female managers do not significantly differ in their level of affective, continuance, and normative organisational commitment in private sector banks.

Ho14: There exists no significant difference between need satisfaction of managers of public sector banks and private sector banks.

Ho15: There exists no significant difference between the degree of need satisfaction of younger and of older managers in public sector banks.

Ho16: There exists no significant difference between the degree of need satisfaction of younger and older managers in private sector banks.

Ho17: Male and female managers do not significantly differ in their degree of need satisfaction in public sector banks.

Ho18: Male and female managers do not significantly differ in their degree of need satisfaction in private sector banks.

RESEARCH METHODOLOGY: -

The Sample

The sampling plan was consistent with methodological guidelines provided for conducting the survey research in marketing.

The simple random sampling method was used to select the bank employees for the survey. A sample of 50 respondents (bank employees) was selected from different banks 05 were selected from each of the banks.

Out of 50 respondents

1. 30 respondents were public sector banks, while rest were private sector banks.
2. 28 respondents were male, while rest were female.
3. 35 were of Branch manager grade while rest were Regional manager grade.
4. The respondent belonged to different age groups ranging from (35 years and above).

STATISTICAL TOOL:-

Transformational leadership is measured with Transformational Leadership Behaviour

Inventory (TLI) developed by Podsakoff et al. (1990) because it is behaviourally oriented, well validated, and has already been used in India (Devashis, 2004).

To investigate LEADERSHIP BEHAVIOUR AND ORGANISATIONAL COMMITMENT

A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS in India , out of (80) questionnaires were distributed with (65) returning. Of the (65) that returned, (05) questionnaires were rejected, due to insufficient data, resulting in (60) usable questionnaires yielding a response rate of 81%. The stratified sample sampling was used in this study and the data were then analyzed using Statistical Package for Social Sciences (SPSS). Details are given in table.

Table NO.01

Questionnaires distributed	Questionnaires returned	Questionnaires rejected	Questionnaires usable	Percent%
80	65	15	50	63

ANALYSIS AND INTERPRETATION: -

Table No. 02 t-ratios for the difference in transformational leadership behaviour of managers in relation to type of bank

Variables	Type of Bank	N	Mean	S.D.	't' value
Overall transformational leadership behaviour	PSBs	30	3.38	1.11	2.77
	PVT.	20	2.41	1.31	
Articulating a vision	PSBs	30	3.65	1.18	2.95
	PVT.	20	2.53	1.41	
Providing a role model	PSBs	30	3.97	1.56	3.33
	PVT.	20	2.37	1.73	
Fostering acceptance of group goals	PSBs	30	3.82	1.49	3.04
	PVT.	20	2.45	1.62	
Holding high performance expectation	PSBs	30	3.69	1.17	2.92
	PVT.	20	2.58	1.39	
Providing intellectual Stimulation	PSBs	30	3.55	1.29	3.12
	PVT.	20	2.30	1.46	

PSBs - Public sector banks, PVT. - Private sector banks

The t-ratio for the difference between the means of overall score of transformational leadership behaviour of managers in public sector banks and private sector banks is found to be significant at 0.01 level of significance (t-ratio=2.77, p<0.01). Therefore, this difference cannot be attributed to mere chance or to random errors of measurement.

Hypothesis H01 which stated that there exists no significant difference between the transformational leadership behaviour of managers of public sector banks and private Sector banks is, therefore, rejected for overall score of transformational leadership behaviour as well as for all of its individual dimensions.

Table No.03 t-ratios for the difference in transformational leadership behaviour of regional heads in relation to type of bank

Variables	Type of Bank	N	Mean	S.D.	't' value
Overall transformational leadership behaviour	PSBs	30	3.62	1.22	3.27
	PVT.	20	2.44	1.31	
Articulating a vision	PSBs	30	3.59	1.19	3.00
	PVT.	20	2.48	1.32	
Providing a role model	PSBs	30	3.80	1.59	2.93
	PVT.	20	2.51	1.51	
Fostering acceptance of group goals	PSBs	30	3.74	1.18	2.97
	PVT.	20	2.58	1.44	
Holding high performance expectation	PSBs	30	3.61	1.62	2.94
	PVT.	20	2.11	1.88	
Providing intellectual Stimulation	PSBs	30	3.87	1.55	3.22
	PVT.	20	2.29	1.79	

PSBs - Public sector banks, PVT. - Private sector banks

Regional heads of public sector banks score significant higher not only on overall transformational leadership behaviour but also on dimensions of: 'Articulating a vision'

(3.27 $p < 0.01$) 'Providing a role model' (3.00 $p < 0.01$) 'Fostering acceptance of group goals' (2.97 $p < 0.01$), 'Holding high performance expectation' (2.94 $p < 0.01$), and on dimension 'Providing intellectual stimulation' (3.22 $p < 0.01$).

Evidently **hypothesis Ho2** stating that there is no significant difference between the transformational leadership behaviour of regional heads of public and private sector banks is, therefore, rejected for overall score of transformational leadership behaviour as well as for all of its individual dimensions.

Table S.2.2A 04 t-ratios for the difference between transformational leadership behaviour of regional heads and branch heads of public sector banks

Variables	Position in the org. hierarchy	N	Mean	S.D.	't' value
Overall transformational leadership behaviour	Branch Head	35	3.88	1.12	2.87
	Regional Head	15	4.97	1.30	
Articulating a vision	Branch Head	35	3.91	1.01	2.91
	Regional Head	15	4.93	1.19	
Providing a role model	Branch Head	35	3.11	1.24	3.11
	Regional Head	15	4.48	1.52	
Fostering acceptance of group goals	Branch Head	35	4.27	1.31	0.41 (N.S)
	Regional Head	15	4.45	1.44	
Holding high performance expectation	Branch Head	35	3.66	1.14	2.97
	Regional Head	15	4.82	1.33	
Providing intellectual Stimulation	Branch Head	35	3.85	1.09	0.22 (N.S)
	Regional Head	15	3.93	1.27	

N.S. – Non-Significant

Hypothesis Ho3 which stated that there exists no significant difference between the transformational leadership behaviour of regional heads and branch heads of public sector banks is, therefore, rejected for overall score of transformational leadership behaviour as well as three of its individual dimensions viz. 'Articulating a vision', 'Providing a role model', and 'Holding high performance expectation'.

However, no significant difference was detected in the case of other two dimensions viz. 'Fostering acceptance of group goals' (t-ratio= 0.41 $p > 0.05$), and 'Providing intellectual stimulation' (t-ratio= 0.22, $p > 0.05$).

Table No.05 t-ratios for the difference between transformational leadership behaviour of regional heads and branch heads of private sector banks

Variables	Position in the org. hierarchy	N	Mean	S.D.	't' value
Overall transformational leadership behaviour	Branch Head	35	3.16	1.09	0.17
	Regional Head	15	3.10	1.17+	(N.S)
Articulating a vision	Branch Head	35	3.49	1.26	0.13
	Regional Head	15	3.54	1.29	(N.S)
Providing a role model	Branch Head	35	3.66	1.58	0.25
	Regional Head	15	3.53	1.72	(N.S)
Fostering acceptance of group goals	Branch Head	35	3.29	1.22	0.54
	Regional Head	15	3.08	1.27	(N.S)
Holding high performance expectation	Branch Head	35	3.45	1.36	0.26
	Regional Head	15	3.33	1.55	(N.S)
Providing intellectual Stimulation	Branch Head	35	3.58	1.24	0.16
	Regional Head	15	3.51	1.49	(N.S)

N.S. – Non-Significant

No significant difference is found between the overall score of transformational leadership behaviour of branch heads and regional heads. The t-ratio for the difference between the means of overall score of transformational leadership behaviour of branch heads and regional heads of private sector banks is non-significant (t-ratio= 0.17, $p > 0.05$). Similar trend can be observed for the difference between the means of transformational leadership behaviour of branch heads and regional heads on all its individual dimensions - all t-ratios for the difference between the means of individual dimensions of transformational leadership behaviour of branch heads and regional heads of private sector banks are non significant **hypothesis H04** which stated that there does not exist any significant difference in the transformational leadership behaviour of regional heads and branch heads of private sector banks is accepted.

Table No.06 t-ratios for the difference between perceptions of older and younger subordinates about transformational leadership behaviour of their managers in public sector banks

Variables	Age (yrs.)	N	Mean	S.D.	't' value
Overall transformational leadership behaviour	Up to 35	40	3.45	1.08	3.16
	> 35	10	4.62	1.05	
Articulating a vision	Up to 35	40	3.71	1.12	2.89
	> 35	10	4.75	1.02	
Providing a role model	Up to 35	40	3.93	1.06	0.84 (N.S)
	> 35	10	4.25	1.10	
Fostering acceptance of group goals	Up to 35	40	3.21	1.09	3.02
	> 35	10	4.33	1.07	
Holding high performance expectation	Up to 35	40	3.27	1.12	2.84
	> 35	10	4.38	1.10	
Providing intellectual Stimulation	Up to 35	40	3.00	1.05	2.75
	> 35	10	3.99	1.01	

N.S. – Non-Significant

Null Hypothesis Ho5. which stated that there exists no significant difference in the perceptions of older and younger subordinates in public sector banks is rejected for overall transformational leadership behaviour and for all its individual dimensions except the dimension 'Providing a role model'.

Table .No. 07 t-ratios for the difference between perceptions of older and younger subordinates about transformational leadership behaviour of their managers in private sector banks

Variables	Age (yrs.)	N	Mean	S.D.	't' value
Overall transformational leadership behaviour	Up to 35	40	5.68	1.03	0.27
	> 35	10	5.78	1.05	(N.S)
Articulating a vision	Up to 35	40	5.28	1.09	0.17
	> 35	10	5.35	1.20	(N.S)

Providing a role model	Up to 35	40	5.12	1.16	0.15 (N.S)
	> 35	10	5.18	1.13	
Fostering acceptance of group goals	Up to 35	40	5.69	1.01	0.19 (N.S)
	> 35	10	5.76	1.09	
Holding high performance expectation	Up to 35	40	5.49	1.17	0.19 (N.S)
	> 35	10	5.41	1.19	
Providing intellectual Stimulation	Up to 35	40	5.54	1.06	0.72 (N.S)
	> 35	10	5.80	1.03	

N.S. – Non-Significant

Hypothesis H06 which stated that no significant difference exists between the Perceptions of older and younger subordinates about the transformational leadership Behaviour of their managers in private sector banks is, therefore, fully supported.

Table No. 08 t-ratios for the difference between perceptions of male and female subordinates about transformational leadership behaviour of their managers in public sector banks

Variables	Gender	N	Mean	S.D.	't' value
Overall transformational leadership behaviour	Male	28	3.15	1.12	0.22 (N.S)
	Female	22	3.08	1.19	
Articulating a vision	Male	28	3.19	1.07	0.26 (N.S)
	Female	22	3.11	1.11	
Providing a role model	Male	28	4.22	1.05	0.72 (N.S)
	Female	22	4.01	1.09	
Fostering acceptance of group goals	Male	28	3.69	1.18	0.25 (N.S)
	Female	22	3.60	1.29	
Holding high performance expectation	Male	28	3.88	1.18	0.20 (N.S)
	Female	22	3.81	1.25	
Providing intellectual Stimulation	Male	28	3.80	1.04	0.30 (N.S)
	Female	22	3.71	1.11	

N.S. – Non-Significant

It is evident from **Tables No.08** that no statistically significant difference exists between the perceptions of male and female subordinates about the overall transformational leadership behaviour of their managers as well as for all its individual dimensions in both public and private sector banks. Thus the **null hypotheses H07** stands accepted.

Table No. 09 t-ratios for the difference between perceptions of male and female subordinates about transformational leadership behaviour of their managers in private sector banks

Variables	Gender	N	Mean	S.D.	't' value
Overall transformational leadership behaviour	Male	28	2.44	1.08	0.75 (N.S)
	Female	22	2.66	1.01	
Articulating a vision	Male	28	2.35	1.05	0.79 (N.S)
	Female	22	2.58	1.01	
Providing a role model	Male	28	2.66	1.16	0.40 (N.S)
	Female	22	2.79	1.10	
Fostering acceptance of group goals	Male	28	2.27	1.29	0.11 (N.S)
	Female	22	2.31	1.21	
Holding high performance expectation	Male	28	2.89	1.31	0.48 (N.S)
	Female	22	3.06	1.18	
Providing intellectual Stimulation	Male	28	2.44	1.14	0.16 (N.S)
	Female	22	2.49	1.07	

N.S. – Non-Significant

Clearly depicts that no statistically significant difference exists between the perceptions of male and female subordinates about the overall transformational leadership behaviour of their managers as well as for all its individual dimensions in both public and private sector banks. Thus the **null hypotheses H08** stands accepted, too.

Table No.10 t-ratios for the difference in the organisational commitment of managers in relation to type of bank

Variables	Type of Bank	N	Mean	S.D.	't' value
Affective Commitment	PSBs	30	7.73	1.02	3.93
	PVT.	20	6.55	1.08	
Continuance Commitment	PSBs	30	7.02	1.00	3.20
	PVT.	20	7.98	1.03	
Normative Commitment	PSBs	30	7.07	1.13	3.18
	PVT.	20	6.05	1.09	

PSBs - Public sector banks, PVT. - Private sector banks

T-test of sample clearly showed that there was statistically significant difference between the affective, continuance, and normative organisational commitment of managers of public sector banks and private banks: (t-ratio=3.93, $p<0.001$) for affective commitment, (t-ratio=3.20, $p<0.001$) for continuance commitment, and (t-ratio=3.18, $p<0.001$) for normative organisational commitment. Therefore, this difference cannot be attributed to mere chance or to random errors of measurement.

Contrary to our **hypothesis H09** which states that there exists no statistically significant difference between the affective, continuance, and normative organisational commitment of managers of public sector banks and private banks, results of the study showed that the managers of public sector banks were more committed than managers of private banks on all dimensions of OCS. **Hypothesis H09** is thus rejected.

Table No. 11 t-ratios for the difference between organisational commitment of younger and older managers in public sector banks

Variables	Age Group	N	Mean	S.D.	't' value
Affective Commitment	Up to 35	40	4.85	1.27	3.07
	> 35	10	6.05	1.11	
Continuance Commitment	Up to 35	40	5.89	1.00	3.29
	> 35	10	6.11	1.05	
Normative Commitment	Up to 35	40	5.09	1.02	3.05
	> 35	10	6.22	1.04	

Table No. 11 clearly depicts that younger and older manager in public sector banks significantly differ in their affective, continuance, and normative organizational Commitment to their employing bank. The t-ratios for the difference between the means of affective, continuance, and normative organisational commitment of managers up to 35 years of age and of managers more than 35 years of age are statistically significant at 0.01 level of significance: (t-ratio= 3.07, $p<0.01$) for affective commitment, (t-ratio=3.29, $p<0.01$) for continuance commitment, and (t-ratio= 3.05, $p<0.001$) for normative organisational commitment.

Hence, contrary to hypothesis **H010** which stated that there exists no significant difference between the level of affective, continuance, and normative organisational commitment of younger and older managers in public sector banks, results of the study showed that older managers have higher level of affective, continuance, and normative organisational commitment as compared to their younger counterparts. Hence **H010** stands rejected.

Table No.12 t-ratios for the difference between organisational commitment of younger and older managers in private sector banks

Variables	Age Group	N	Mean	S.D.	't' value
Affective Commitment	Up to 35	40	4.92	1.13	0.42
	> 35	10	4.77	1.01	(N.S)
Continuance Commitment	Up to 35	40	4.40	1.04	0.18
	> 35	10	4.47	1.17	(N.S)
Normative Commitment	Up to 35	40	4.29	1.05	0.71
	> 35	10	4.02	1.07	(N.S)

N.S. – Non-Significant

Table No. 12 clearly shows that not only the t-ratio for the difference between the means of affective commitment of the older and younger managers in private sector banks was non-significant (t-ratio= 0.42, $p>0.05$) but t-ratios were non-significant for the difference between the means of continuance organisational

commitment and normative organisational commitment of the older and younger managers also. **Hypothesis H011** stating that there exists no significant difference between the affective, continuance, and normative organisational commitment of the older and younger managers in private sector banks is, therefore, accepted.

Table No.13 t-ratios for the difference between the organisational commitment of male and female managers in public sector banks

Variables	Gender	N	Mean	S.D.	't' value
Affective Commitment	Male	28	3.25	1.00	0.45 (N.S)
	Female	22	3.12	1.03	
Continuance Commitment	Male	28	3.69	1.06	0.30 (N.S)
	Female	22	3.60	1.11	
Normative Commitment	Male	28	3.71	0.98	0.64 (N.S)
	Female	22	3.87	0.95	

N.S. – Non-Significant

It is evident from **Table No.13** that no statistically significant difference exists between the level of affective, continuance, and normative organisational commitment of the male and female managers of both public and private sector banks. Thus both the **null hypotheses H012** stand accepted.

Table No. 14 t-ratio for the difference between organisational commitment of male and female managers in private sector banks

Variables	Gender	N	Mean	S.D.	't' value
Affective Commitment	Male	28	3.01	1.03	0.86 (N.S)
	Female	22	3.26	1.05	
Continuance Commitment	Male	28	3.46	1.09	1.18 (N.S)
	Female	22	3.66	1.10	
Normative Commitment	Male	28	3.33	1.15	0.78 (N.S)
	Female	22	3.59	1.21	

N.S. – Non-Significant

It is evident from **Table No. 14** that no statistically significant difference exists between the level of affective, continuance, and normative organisational commitment of the male and female managers of both public and private sector banks. Thus both the **null hypotheses H013** stand accepted.

Table No. 15 t-ratios for the difference in need satisfaction in relation to type of bank

Variables	Type of Bank	N	Mean	S.D.	't' value
Esteem Needs	PSBs	30	4.47	1.42	2.84
	PVT.	20	3.28	1.48	
Actualization Needs	PSBs	30	4.66	1.20	3.36
	PVT.	20	3.55	1.11	
Knowledge Needs	PSBs	30	4.94	1.05	3.66
	PVT.	20	3.81	1.09	

PSBs - Public sector banks, PVT. - Private sector banks

t-test of sample clearly showed that there is statistically significant difference between the satisfaction of esteem needs, actualization needs, and knowledge needs of managers of public sector banks and private banks. The t-ratio for the difference between the means of esteem need satisfaction of managers in public sector banks and private sector banks is significant at 0.001 level of significance (t ratio= 2.84 , $p < 0.001$). The t-ratio for the difference between the means of satisfaction of actualization need of the managers in public sector banks and private banks is also significant at 1% level of significance (t-ratio=3.36, $p < 0.01$). The t-ratio for the difference between the means of knowledge need satisfaction of the managers in public sector banks and private banks, too, is significant not only at 5% level of significance but also at .01% level of significance (t-ratio=3.66 , $p < 0.001$). Therefore, this difference cannot be attributed to mere chance or to random errors of measurement.

Contrary to our **hypothesis H014** stating that there exists no statistically significant difference between the esteem need, actualization need, and knowledge need satisfaction of managers of public sector banks and private banks, results of the study showed that the higher order needs of managers of public sector banks were more satisfied than that of managers of private banks. Thus **null hypothesis H014** stands rejected.

Table No.16 t-ratios for the difference between need satisfaction of younger and older managers in public sector banks

Variables	Age Group	N	Mean	S.D.	't' value
Esteem Needs	Up to 35	40	4.35	1.07	0.25 (N.S.)
	> 35	10	4.44	1.02	
Actualization Needs	Up to 35	40	4.70	1.11	3.48
	> 35	10	3.36	1.09	
Knowledge Needs	Up to 35	40	4.63	1.30	0.52 (N.S.)
	> 35	10	4.85	1.19	

N.S. – Non-Significant

It is evident from **Table No.16**, the t-ratio for the difference between the means of esteem need satisfaction of managers up to 35 years of age and managers more than 35 years of age is non-significant (t-ratio= 0.25, $p>0.05$). The t-ratio for the difference between the means of actualization need satisfaction is significant at 5% level of significance (t-ratio= 3.48, $p<0.05$). The difference between the degree of knowledge need satisfaction of younger and older group is non-significant (t-ratio= 0.52 $p>0.05$).

Hypothesis H015 which states that the need satisfaction of managers in public sector banks does not vary in relation to their age gets partially accepted. Younger and older managers in public sector banks significantly differ in their actualization need satisfaction.

Table NO. 17 t-ratios for the difference between need satisfaction of younger and older managers in private sector banks

Variables	Age Group	N	Mean	S.D.	't' value
Esteem Needs	Up to 35	40	4.61	1.15	2.93
	> 35	10	3.38	1.21	
Actualization Needs	Up to 35	40	4.29	1.01	3.44
	> 35	10	3.05	1.05	
Knowledge Needs	Up to 35	40	4.55	1.10	3.15
	> 35	10	3.26	1.20	

Table No. 17 clearly shows that there was statistically significant difference between the satisfaction of esteem needs, actualization needs, and knowledge needs of older and younger managers in private banks. The t-ratios for the difference between the means of satisfaction of all three higher order needs of managers (up to 35 years) and (above 35 years) in private sector banks are significant i.e. (t-ratio=2.93, $p<0.05$) for esteem needs, (t-ratio=3.44, $p<0.01$) for actualization needs, and (t-ratio=3.15, $p<0.05$) for knowledge needs.

Contrary to our hypothesis **H016** which stated that there exists no statistically significant difference between the need satisfaction of older and younger managers in private banks, the results showed that all three higher order needs of older managers of private sector banks were more satisfied than that of younger managers of these banks. Thus **null hypothesis H016** stands rejected.

Table No. 18 t-ratios for the difference in need satisfaction of male and female managers in public sector banks

Variables	Gender	N	Mean	S.D.	't' value
Esteem Needs	Male	28	4.48	1.14	0.48 (N.S.)
	Female	22	4.63	1.08	
Actualization Needs	Male	28	4.36	1.36	0.54 (N.S.)
	Female	22	4.56	1.22	
Knowledge Needs	Male	28	4.81	1.08	0.40 (N.S.)
	Female	22	4.93	1.05	

N.S. – Non-Significant

The t-ratio for the difference between the means of esteem need satisfaction of male and female managers is non-significant (t-ratio= 0.48, $p > .05$). Further examination of the results reveals that male and female managers also do not significantly differ as regards the actualization need satisfaction, and knowledge need satisfaction of managers. The t ratios for the difference between the means of actualization need satisfaction (t-ratio= 0.54, $p>0.05$) and knowledge need satisfaction (t-ratio= 0.40, $p>0.05$) of male and female managers are non-

significant. It is evident from **Table No. 18** that no statistically significant difference exists between the degree of satisfaction esteem needs, actualization needs, and knowledge needs of male and female managers in public sector banks. Thus **null hypotheses Ho17** stands accepted.

Table No. 19 t-ratios for the difference between need satisfaction of Male and female managers in private sector banks

Variables	Type of Bank	N	Mean	S.D.	't' value
Esteem Needs	Male	28	4.41	1.48	0.74
	Female	22	4.10	1.46	(N.S.)
Actualization Needs	Male	28	4.44	1.69	0.47
	Female	22	4.66	1.63	(N.S.)
Knowledge Needs	Male	28	4.34	1.76	0.72
	Female	22	4.70	1.79	(N.S.)

N.S. – Non-Significant

The t-ratio for the difference between the means of esteem need satisfaction of male and female managers is Insignificant (t-ratio= 0.74, $p > .05$). Further examination of the results reveals that male and female managers also do not significantly differ as regards the actualization need satisfaction, and knowledge need satisfaction of managers. The t-ratios for the difference between the means of actualization need satisfaction (t-ratio= 0.47, $p > 0.05$) and knowledge need satisfaction (t-ratio= 0.72, $p > 0.05$) of male and female managers are non-significant. It is evident from **Table No.19** that no statistically significant difference exists between the degree of satisfaction of esteem needs, actualization needs, and knowledge needs of male and female managers in private sector banks. Thus **null hypotheses H018** stands accepted, too.

FINDINGS:

Results of the study revealed significant differences between the transformational leadership behaviour of managers of public sector banks and private sector banks.

1. In the changed scenario, managers in public sector banks were granted more operational autonomy to convert the threats of new environment into opportunities. So, they were fired with zeal to exercise their new found autonomy, initiative and power.

2. It was observed and found that managers 111 public sector banks had longer experience. One learns how to handle the difficult situations, motivate subordinates and develop relationships with others more effectively only through experience.

3. The age profile of the followers is also different in case of public sector banks and private sector banks. The average age of managers in public sector banks was found to be 45 years while it was just 27 years in case of managers of private sector banks. So, the managers of public sector banks might have observed striking differences in the functioning of managers in post-reform period as compared to pre-reform period. This indeed is a significant finding and indicates the readiness of management of public sector banks to embrace changes enthusiastically as it moves from the centralized, controlled and regulated regime towards liberalized market friendly economic system.

4. Higher and lower level leaders face fundamentally different contexts. Higher hierarchical levels

generally provide a more favourable context for transformational leadership behaviours than lower levels. The regional heads are more concerned with articulating vision and strategies for their region rather than with routine matters. Branch managers are more task/technical focused than higher-level leadership and that is why there is little scope for chalking out the strategy or vision for the organisation for them. Therefore, the opportunity for displaying transformational leadership is more in case of regional heads.

5. The operational autonomy granted is comparatively lesser for branch managers as compared to regional managers. Much more autonomy with regional heads naturally provides much more scope to them to articulate transformational leadership behaviour.

6. The results of the study revealed significant differences between affective, continuance, and normative organisational commitment of the managers of the public sector banks and those of the private sector banks. The results of the study also disclosed that the managers of the public sector banks were more committed than the managers of the private banks on all the dimensions of organisational commitment,

7. The average age and experience is higher is public sector banks than in private sector banks. Older managers may have more realistic expectation about their jobs and stronger sense of achievement (with their longer tenure) than in case of younger managers.

8. Prestige and preference associated with government! public sector jobs can also lead to higher need satisfaction especially satisfaction of esteem needs.

9. Availability of more opportunities for training in public sector banks can be another reason behind higher satisfaction of knowledge needs in public sector banks.

Implications of the Study:-

The study has following implications:

1. Contrary to the commonly held belief, the managers of the public sector banks have been rated higher on transformational leadership as compared to the private sector banks. This indicates the readiness of management of the public sector banks to embrace changes enthusiastically as it moves from the erstwhile centralized, controlled and regulated regime towards liberalized market friendly economic system. This ability of the managers should be tapped as an instrument of further improvement in these banks.

2. Though the managers of the public sector banks scored substantially higher on transformational leadership than the managers of the private sector banks, yet the mean score of transformational leadership displayed by the managers of both the banks came out to be below the ideal bench mark. Therefore, there is lot of scope for improvement in this aspect of HRM in both the public and the private sector banks. HRD organs of these banks should create conditions conducive for its enhancement.

3. The younger generation in the public sector banks does not rate their superiors high on transformational leadership, therefore, the managers need to introspect and enhance their transformational leadership skills.

4. The younger generation in the public sector banks has been found to have lower organisational commitment. More attention needs to be given to shaping positive work attitudes among this section of the work force.

5. As more educated work force in the private sector banks have rated their managers low on transformational leadership, the managers of these banks need to improve their management style further to accommodate higher expectations of this category of subordinates.

6. The branch managers have been rated lower on transformational leadership as compared to the regional managers. Therefore, more attention should be paid to develop transformational leadership skills of the branch managers through training as core banking lies in the hands of the branch managers who are ultimately responsible for bringing more business

to bank which is the life blood of banking organisations.

7. The study has proved that satisfaction of esteem needs is most important for augmenting affective and normative commitment. The organisational system and superiors must ensure satisfaction of managers in this regard through appropriate measures.

8. Transformational leadership behaviour of the Indian bank managers has been found to have the strongest influence on their followers' affective commitment. The impact of affective commitment on positive work outcomes has already been well established in prior studies. So, it will be rewarding for the banking organisations to invest in transformational leadership training of the managers. An infinite potential is there in every human being, and a human being varies from another only in the degree of manifestation of that potential. Leadership capabilities are inherent and can be trained. This makes a strong case for augmenting transformational leadership skills through training.

9. The findings of the study suggest a need to move from control-oriented to commitment-oriented leadership practices which align well with the changing expectations of the more aware, educated and career - oriented workforce in modern day banks.

Limitations of the Study:-

1. The study is based on survey method of data collection. This method has its own share of limitations which must have inadvertently crept in the study in hand also.

2. Findings of the study might have been unduly affected by common source variance as the ratings on leadership behaviour of the superiors and the organisational commitment of the subordinates were obtained from the same source.

3. Attitudes and behaviour keep changing with changing times, the findings arrived at today may not be applicable tomorrow.

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