



## Mediating Relationship of Job Satisfaction between Social Capital and Organizational Commitment in Employees: A Study of Banking Sector of Pakistan

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### ABSTRACT

Social Capital is an employee family, friends and associates that help employees to overcome the hurdles that came in way of their job tenure. Job satisfaction and organizational commitment are the important HR concepts that determine employee attitudes. Social capital along with these important employee attitudinal outcomes creates prosperity for the organization. This study was a cross-sectional study and investigate how social capital contributes towards job satisfaction and organizational commitment and how job satisfaction enhance the impact of social capital and organizational commitment among employees in banking industry of Pakistan. This study found that the job satisfaction partially mediates the relationship between social capital and organizational commitment of the banking sector employees. Findings revealed that if there is a social capital present for employees, then their job satisfaction enhance its impact along with social capital in creating and ornamenting the organizational commitment of employees especially in the scenario of banking sector of Pakistan. The research work was done through survey questionnaire. Questionnaire was developed from empirical studies. Information and data regarding study variables were obtained from the employees' at all three levels of management in banking industry. Random sampling technique was used for data collection. Analysis was done through SPSS, using the techniques of correlation, multiple regression analysis to find the extent of relationship between the study variables.

**KEYWORDS:** Job Satisfaction, Social Capital, Organizational Commitment, Banking Sector, Pakistan

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### 1. INTRODUCTION

Employees, being human resource of the organization constitute a valuable asset and investment of the organization needs to be managed properly through motivation [1]. This notion leads to the management of social capital and to reap its two fold benefits in the form of getting employee commitment towards the organization and employee satisfaction towards his/her job. For occupational success employee must enjoy the job satisfaction which is an imperative factor and component of occupational success [2]. It has also been carried by many researchers to reap the benefits of job satisfaction and to enhance the job satisfaction (being "an outcome of advantage") through the use of organizational social capital[2]. Organizational commitment construct has also gained an overwhelming attention [3] regarding academic and professional research.

Job satisfaction and organizational commitment has been widely researched areas, while social capital is a new term which is gaining more attention in academia and management related studies. Social capital has been extensively used in th social sciences in the most recent years. This concept is firstly originated by forefathers of Sociology but the current and most recent form of social capital is introduced and established by Pierre Bourdieu, a French Sociologist. Bourdieu defined capital as the power and energy that make the communal and societal disparities and dissimilarities materialise. He distinguished the capital as Cultural Capital, Social Capital and Financial Capital. He defined social capital as "actual or potential resources which are associated with stable networks". Bourdieu's work for social capital was fetched ahead and advanced by James Coleman, who has reported the association and connection between human and social capital [4].

[3]has reported the finding of [5, 6, 7 & 8] that there are number of researches done in the context of social capital and many social capital theories are developed. But researches done in the context of organizational science has considered social capital as a network of cooperative relationships and associations that are destined to provide benefits to individual employees.

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### **1.1 Rationale of the Study:**

A very few literature is available regarding the social capital impact on job satisfaction and organizational commitment in almost all sectors but most specifically in banking sector. To fill this literature gap and to lower down the stress level in employees it is necessary to develop strategies, policies, practices and methods regarding social capital that help employee to retain their satisfaction towards job and commitment towards the organization.

### **1.2 Objective of the Study:**

The objective of the study is to empirically test the response of employees of banking sector towards the social capital and the employee attitudinal outcome especially job satisfaction and organizational commitment. This study will also explore how social capital influence or results in organizational commitment in the presence of job satisfaction (being a mediator).

Employees working in the banking sector are more exposed towards the job stress. Therefore, it's imperative to analyze the influence of social capital on job satisfaction and organizational commitment in banking sector employees.

### **1.3 Problem Statement:**

Job stress is becoming a major concern for the multinational corporations because if there is a sever job stress between employees of any organization it makes conditions sever for the organizations [9]. Banking sector regarded as a most stressed sector in Pakistan [10]. Employees working in the banking sector have to bear high tendency of stress. Stress is that bodily and mental state that engages and creates an imbalance in an individual at the workplace [9]. It is imperative to lower down the stress in employee in order to achieve the organizational objectives and individuals benefits. Organizations should develop and create opportunities for employees to understand the importance of social capital and its usage to get through the problems and stress and work towards the organizational goals and objectives to reap the benefit of organizational success.

### **1.4 Research Question:**

The following research questions will be explored accordingly:

1. How Social Capital affect Job Satisfaction among employees in banking sector?
2. How Social Capital affect the Organizational Commitment among employees in banking sector?
3. How Job Satisfaction affect the Organizational commitment among employees in banking sector?
4. How Job Satisfaction mediates the relationship between Social Capital and Organizational Commitment in employees of banking sector?

## **2. LITERATURE REVIEW**

### **2.1 Social Capital:**

[5] reported that "Social Capital exists in interpersonal relationships". Social capital has been extensively used in th social sciences in the most recent years [4]. He reported that Bourdieu critically defined social capital as "it is a driving force in the maintenance of social class difference". While he reported that Coleman defined social capital as "a quality which could be used to the advantage of members of a group or a society".

[4]reported that after Bourdieu and Coleman, Putnam has developed the definition of social capital. [11]also stated that social capital is constructed on the basis of trust, kindness, affability, friendliness, sociability and ancestral bonds. According to [11]and [12]social capital is regarded "as an asset of communities and societies".

### **2.2 Job Satisfaction:**

According to [13]job satisfaction has always fascinated the social scientists and psychologists to be studied. Many researchers had defined job satisfaction in the following way:

[14]job satisfaction is "actually how employees significantly feel about jobs, aspects of their job and work conditions." Similarly, job satisfaction is "satisfaction towards job is in real are ones feelings and emotions towards ones job and several prospects and scenario of job" as reported by [15]. Another important definition of job satisfaction is provided by [16]. According to them, job satisfaction as "individual's feelings about the whole work scenario."

According to [17]"an overall affective orientation on the part of individuals toward work roles which they are presently occupying" is actually the satisfaction of employees towards their job. Job satisfaction is "a concept that is a pleasurable or positive emotional state that is caused by the consideration of an employee job or his/her job knowledge (by the supervisor or management)" [18].

### **2.3 Organizational Commitment:**

Organizational commitment is defined by many social scientists and psychologists. Organizational commitment is “the extent to which employee experience loyalty to the organization”.[19].

Numbers of studies are performed to analyze organizational commitment. Practitioners and researchers like [20]and [21]showed an increased trend in studying the organizational commitment. Many researchers depicted that it is acceptable that employees who have higher organizational commitment than those who have lowest. Highly committed employees work at a greater pace and will remain with the organization in a long run ([20, 22].

### **2.4 Social Capital and Job Satisfaction:**

It has been carried by many researchers to reap the benefits of job satisfaction and to enhance the job satisfaction (being “an outcome of advantage”) through the use of organizational social capital[2]. They are of the view point that organizational social capital can help enhance the job satisfaction among employees and can reap its benefits. These results are extension of the study conducted by [23] that social capital helps brings job satisfaction among employees and also affect quality of life significantly.

A study conducted on physicians by [24]revealed that the job satisfaction is widely influenced by the social capital, as it is the strong predictor of job satisfaction. They found that among physicians, social capital significantly positively predicts the job satisfaction.

According to [25]structural, cognitive and relationla dimensionof social capital positively impact the job satisfaction of employees.

### **2.5 Organizational Commitment and Social Capital:**

Organizational commitment construct has gained an overwhelming attention [3] regarding academic and professional research. Many researchers have gained interest in the organizational commitment and they had a vast research on commitment of employees towards the organization. Research regarding organizational commitment has advanced to a level that it has emerged new social theories in context [3].

A Social Capital Theory (SCT) depicts the theoretical context in discussing and explaining the social psychology practices, procedures and methods that facilitate organizations to develop competitiveness in individuals and organizations through the development and advancement of interpersonal dealings and relations [3]. Organizations have realized that they can reap the benefit of success by making the individuals to be competitive and more prone to challenges. Organizations can also develop and enhance through the interpersonal dealings and relations that individual’s experience. These theories lead to the social capital theory that can benefit organizations to become successful.

[3]has reported the finding of [5, 6, 7 & 8] that there are number of researches done in the context of social capital and many social capital theories are developed. But researches done in the context of organizational science has considered social capital as a network of cooperative relationships and associations that are destined to provide benefits to individual employees.

It is mainly imperative for two rationales to consider the social psychological procedures, practices and methods to further find and predict their influence on the outcomes such as commitment towards organizational; firstly to find the possible means that social capital benefit both employees and organization, and second rationale is related to managers role that they can play to establish, develop and institute those imperative and vital aspects that maximize and capitalize interpersonal relationships that can influence and change work life of employees along with competitiveness of organizations [3]. It can be a new way to relate the social psychological procedures and practices to find and get their influence on commitmetn of employees towards the organization.

### **2.6 Job Satisfaction and Organizational Commitment:**

Organizational commitment is a major antecedent of job satisfaction as found by [26]. Literature showed that job satisfaction with organizational commitment is much researched. According to [27] job satisfaction can strongly predict the organizational commitment. He also accounted that job satisfaction and organizational commitment are completely related to each other. Job satisfaction can also predict the organizational performance along with organizational commitment, as reported by [19], to lead organization on a road to success it is important that the employees must be satisfied with the organization that will result in organizational commitment and increased organizational performance.

### 3. THEORETICAL FRAMEWORK

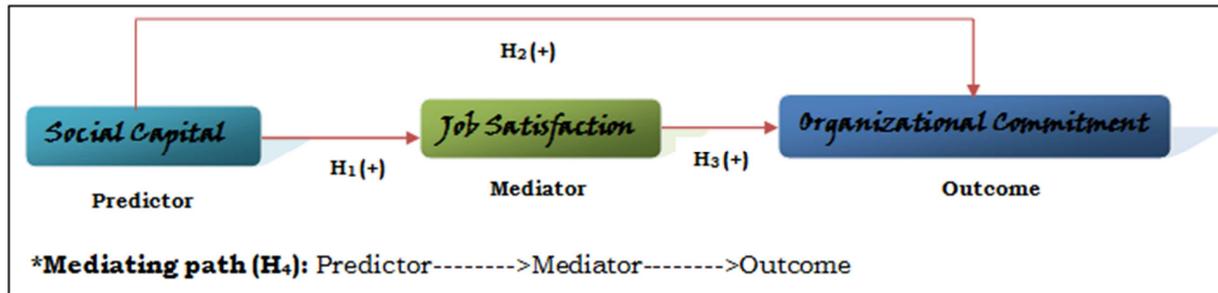


Fig-1: Theoretical Framework

#### 4. RESEARCH HYPOTHESES:

The following hypotheses will be used in the study to find the empirical evidence to address the hypothesized relationships.

- H<sub>1</sub>:** Social Capital will have significant positive impact on Job Satisfaction in Banking Sector Employees
- H<sub>2</sub>:** Social Capital will have significant positive impact on Organizational Commitment in Banking Sector Employees
- H<sub>3</sub>:** Job Satisfaction will have significant positive impact on Organizational Commitment in Banking Sector Employees
- H<sub>4</sub>:** Job Satisfaction mediates the relationship between Social Capital and Organizational Commitment among employees of Banking Sector.

#### 5. RESEARCH METHODOLOGY

Research methodology is a way that helps researcher to propose and recommend the methodology or methodological design (which is logical) and it will help the researcher to identify solution and answers to the research questions which are of much importance for the study [28]. It is also very useful technique in identifying and collecting information about the variables which are used in the study [29].

This study is opted to test the mediating effect of job satisfaction between the social capital and organizational commitment in banking sector. Data regarding social capital, job satisfaction and organizational commitment was collected from the employees of banking sector of Pakistan. Simple Random Sampling was used to select the sample of the study. Survey consisted of questionnaire was adopted from the different empirical researches regarding the study variables. The scale for Job Satisfaction was adopted from [30], Organizational Commitment was adopted from [31]. The scale for Social Capital was adopted from [32, 33, 34, 35 & 36].

Personal visits were conducted to get the higher response rate. There were 46 questions in total to be answered by the respondents. The questionnaire items were measured on the five-point Likert Scale, which were ranging from “1=Strongly Disagree, 2=Disagree, 3=Neutral, 4= Agree and 5=Strongly Agree.” In order to test the study hypotheses, analysis of results will be consisted of Reliability Statistics (using Cronbach’s alpha), Correlation Statistics (using Spearman’s correlation coefficient “rho”), and Multiple Regression Analysis (using Baron & Kenny (1986)’s four paths). The Statistical analysis is carried through the help of Statistical Package for Social Sciences (SPSS 17<sup>th</sup> Edition).

Constructs	No. of Items
Social Capital	19
Job Satisfaction	7
Organizational Commitment	20
<i>Table-1 Constructs</i>	

#### 6. EMPIRICAL FINDINGS:

##### 6.1 Reliability Statistics:

In order to do the reliability check, reliability analysis is conducted in SPSS. table-2 depicts the Cronbach’s alpha of the study variables. It is clearly shown from the table 2 that every variable has a satisfactory reliability

statistics, i.e., Cronbach’s alpha > 0.70 as reported by [37]. Overall reliability of the study variables is 0.915 which is also an acceptable range.

Constructs	Cronbach’s Alpha
Social Capital	0.839
Job Satisfaction	0.780
Organizational Commitment	0.853

*Table-2 Construct’s Cronbach’s Alpha*

**6.2 Demographics:**

Table-3 shows the demographics for this study. There were total 79 respondents in which 62 were males and 17 were females, comprising 78.5% and 21.5% of the study respondents, respectively. employees having age between 20-24 years are 5 in numbers comprising 6.3% of the study respondents while 25-29 years age limit shows that there were 31 respondents which comprise 39.2% of the study respondents. 22.8% respondents were having age between 30-34 years. 12.7% lie in between 35-39 years. 6.3% were having age 40-44 years. 10.1% respondents were having age between 45-49 years. Remaining 2.6 were having age between 50-69 years (50-54 years and 65-69 years).

It is also depicted from table-3 of demographics that respondents having 12years of education were 1.3%, 14years were 34.2%, 16 years were 59.5%. while employees having education level of 17 years and 17.5 years were both 1.3%. while remaining 2.5% employees were having education of 18 years. Almost 65.8% of the employees were having experience 0-5 years, 16.5% of the respondents were having experience between 5-10 years. Rest of the respondents having experience of 11-15 years are 2.5% and 16-20 years experience are 11.4%. 2.5% were having 21-25 years. There were not a single respondent having 26-30years, while 1.3% employees were having experience between 31-35 years.

Table-3 also shows that respondents belongs to many departments. 27.8% respondents were from operations. 17.2% were from Cash, 3.8% were from Accounts, 3.8% were from Sales, Loan Recovery section respondents were 8.9%. 3.8% respondents were from Credit Department, 3.8% from Commercial Loan, 2.5% from Marketing and same number of respondents from Agri Credit and Corporate section. Service Quality, Human Resource and Information technology department respondents were 3.9%. Branch Banking 12.7% and General Banking 5.1% respondents gave their response. Foreign Trade include 5.1% and Statistics section include 1.3% respondents.

Respondents were having different positions as shown in figure-3. 5.1% respondents were Teller, 1.3% were Chief Cashier, 38% were officers from different departments, 5.1% were CD Incharge, 5.1% were Branch Distribution Officer, 8.9% were Customer Relationship Officer, 2.5% were System Support Engineers, 8.9% were Operations Managers, 5.1% were Retail Manager Agri, 6% were Customer Services Executives, 1.3% were Marketing Managers and 12.7% Branch Executives/Managers.

Demographics	Percentage	Demographics	Percentage
<b>Gender</b>		<b>Department</b>	
Male	78.5	Operations	27.8
Female	21.5	Cash	12.7
		Accounts	3.8
<b>Age</b>		Sales	3.8
20-24 years	6.3	Loan Recovery	8.9
25-29 years	39.2	Credit	3.8
30-34 years	22.8	Commercial Loan	3.8
35-39 years	12.7	Marketing	2.5
40-44 years	6.3	Agri Credit	2.5
45-54 years	10.1	Corporate	2.5
50-54 years	1.3	Service Quality	1.3
65-69 years	1.3	Human Resources	1.3
		Information Technology	1.3
<b>Education</b>		Branch Banking	12.7
12 years	1.3	General Banking	5.1

14 years	34.2	Foreign Trade	5.1
16 years	59.5	Statistics	1.3
17 years	1.3		
17.5 years	1.3	<b>Job Position</b>	
18 years	2.5	Teller	5.1
		Chief Cashier	1.3
<b>Experience</b>		Officer	38
Below 5 years	65.8	CD Incharge	5.1
6-10 years	16.5	Branch Distribution Officer	5.1
11-15 years	2.5	Customer Relationship Officer	8.9
16-20 years	11.4	System Support Engineer	2.5
21-25 years	2.5	Operations Manager	8.9
26-30 years	0	Retail Manager Agri	5.1
31-35 years	1.3	Customer Services Executive	6
		Marketing Manager	1.3
		Branch Executive/Manager	12.7

**Table-3 Demographics**

**6.3 Analysis for Correlation:**

In order to answer the research question regarding relationship strength between study variables, correlation analysis is carried in SPSS. Spearman’s coefficient rho is used to answer the strength of relationship between variables. Table-3 shows that social capital is moderately positively correlated with the job satisfaction. The spearman’s rho is 0.612 between social capital and job satisfaction. It depicts that with the increase in social capital, job satisfaction of employees in banking sector will also significantly positively increase. This finding leads to accepting the research hypothesis **H<sub>1</sub>** which states that, social capital has significant positive impact on job satisfaction among employees of banking sector of Pakistan. This finding also lead to answering the research question 1 that banking sector employees job satisfaction get influenced by their social capital.

Similarly, table-3 shows that the social capital is also significantly correlated with the organizational commitment. The spearman’s rho depicts value of 0.650, this leads to the finding that the social capital is strongly positively correlated with the organizational commitment. Therefore, research hypothesis **H<sub>2</sub>** will be accepted which states that social capital has the positive impact on organizational commitment among employees of banking sector of Pakistan. Similarly, with this finding research question 2 is also answered that social capital also plays its part in enhancing the organizational commitment of the banking sector employees in Pakistan.

However, table-3 also depicts the same finding as it has concluded for the relationship between social capital- job satisfaction and social-capital and organizational commitment. The spearman’s rho (being the correlation coefficient) depicts the value 0.642, showing that the job satisfaction is also moderately positively correlated with the organizational commitment. This means with the increase of job satisfaction among employees of banking sector will also increase the organizational commitment which leads to answering the research question 3. Therefore, research hypothesis **H<sub>3</sub>** will also be accepted. This hypothesis states that the job satisfaction has the positive impact on organizational commitment.

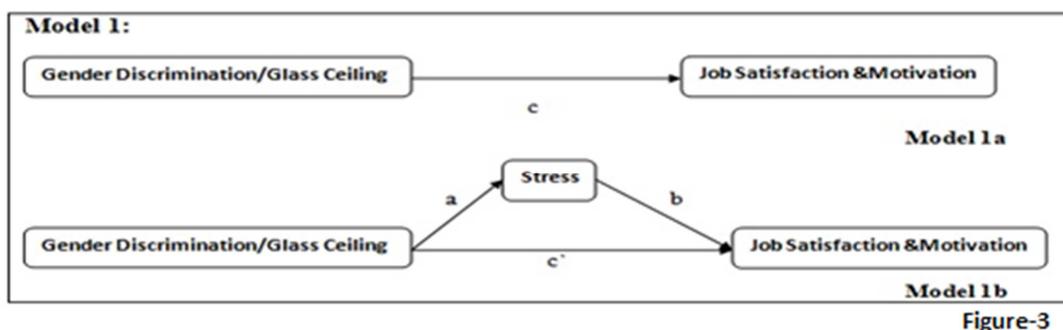
			Social Capital	Job Satisfaction	Organizational Commitment
<b>Spearman’s rho</b>	<b>Social Capital</b>	Correlation Coefficient	1.000		
		Sig. (2-tailed)	.		
		N	79		
	<b>Job Satisfaction</b>	Correlation Coefficient	.612	1.000	
		Sig. (2-tailed)	.000	.	
		N	79	79	
	<b>Organizational Commitment</b>	Correlation Coefficient	.650	.642	1.000
		Sig. (2-tailed)	.000	0.000	.
		N	79	79	79

**Table-3 Correlation Alpha**

### 6.4 Multiple Regression Analysis:

In order to answer the research question related to mediating relationship was addressed through conducted Multiple Regression Analysis by taking into account Baron & Kenny (1986) four steps.

The multiple regression analysis is run on the model showing in the Fig-3 to find whether “there exists a mediating relationship of job satisfaction between social capital and organizational commitment in the context of banking sector of Pakistan.”



If the four paths as proposed by Baron & Kenny (1986) are satisfied then there would be partial or full mediation depending on the significance of the path c’.

Path	Coefficients	s.e.	t	Sig(two)
c(YX)	.6286	.0912	6.8943	.0000
a(MX)	.6581	.1265	5.2027	.0000
b(YM.X)	.2778	.0763	3.6420	.0005
c'(YX.M)	.4457	.0984	4.5278	.0000

*Table-5 Path Analysis*

Above Table-5 shows that

- i. Social Capital is “significant predictor” of Organizational Commitment, using analysis of regression;
  - ii. Social Capital is the “significant predictor” of Job Satisfaction, using analysis of regression;
  - iii. Job Satisfaction is a “significant predictor” of Organizational Commitment, when the analysis is controlled for Social Capital.
- And,
- iv. There is significant relationship present for path c’.

**Interpretation:** Table-5 depicts that “there exists the positive relationship among independent variable (Social Capital), Mediator (Job Satisfaction) and dependent variable (Organizational Commitment).” This leads to answering the research question 4. It can also be concluded from the table-5 that “positive coefficient shows that if there is one unit change (increase or decrease) in one variable than it will bring direct change in other variable.” Hence the research hypothesis **H<sub>4</sub>** is accepted, which states that “Job Satisfaction partially mediates the relationship between Social Capital and Organizational Commitment.”

R-sq	Adj R-sq	F	df1	df2	P
.4736	.4595	34.1829	2.0000	76.0000	.0000

*Table-6 Model Summary*

**Interpretation:** Table-6 shows the Model Summary. This model summary corresponds to the significance of Models. It can be analyzed from the table-5 that Adj R<sup>2</sup> is 45.95%, which shows a good model fit and tells that “how much variability in social capital is shared by job satisfaction (mediating variable) organizational commitment.” The model shows high significance and depicts “how adequately variance is explained through the model and how reasonably a dependent variable can be predicted.”

#### 6.4.1 Sobel Test for Significance:

Sobel test was conducted to test “whether the mediating variable significantly influence and affect the independent variable to a dependent variable”.

Test Statistic (Z)	Std. Error	p-value
2.9473	.0620	.0032

*Table-7 Sobel Test*

**Interpretation:** Table-7 depicts that “there is a significant indirect mediation that Job Satisfaction significantly influence and affect the Social Capital (independent variable) and Organizational Commitment (independent variable).” This type of analysis is carried through “Sobel Test for significance.”

## 7. DISCUSSION

This study has been conducted on banking employees of Pakistan. Analysis revealed that the all of the research hypotheses are accepted. Social capital help employees to get along with their job stress and overcome it. Friends and associates help employees with the techniques to overcome their stress level and help enhance job satisfaction of those employees indirectly. As shown in the study conducted by [2, 23] banking sector employees of Pakistan also showed an increased job satisfaction in presence of social capital. Job satisfaction also helps social capital to enhance the commitment of employees towards their organization. This study showed consistent findings with the [19, 26, 27] that job satisfaction do cause the organizational commitment in employees which ultimately make organization to keep pace with the competition.

In Pakistan, employees have to undergo a high level stress due to unavailability of jobs. Banking sector is highly stressed and employees have to work under stress to reach the deadline of their assignment. Employees have to work till evening, which cause them sacrifice their family and social life. This sacrifice makes them more stressed. This stress cause job dissatisfaction but these employees are not ready to sacrifice their job. So, they depict organizational commitment. But this study also depicts that social capital helps enhance their job satisfaction by reducing their stress level and also increases the organizational commitment. Moreover, social capital along with job satisfaction enhances the organizational commitment of employees in banking sector.

Organizations need to introduce policies and procedures to enhance the interaction of their employees with their social relation (whether these are their family, friends or colleagues) in order to make them satisfy in a sense that they are given privilege and their need to spend time with their social relations is recognized. This will not only help them get out of their hectic routines but also their social capital makes them feel better about their job and organization.

## 8. CONCLUSION

This study was conducted on social capital (independent variable), job satisfaction (mediating variable) and organizational commitment (dependent variable) to find whether relationship between social capital and organizational commitment can be mediated through job satisfaction (mediating variable). Findings revealed that a partial mediation exists among study variables, which can be concluded in a way that “impact of job satisfaction as a partial mediator between social capital and organizational commitment.” It can also be concluded that there is a significant predictive validity of dependent variable in corporate banking sector.

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