

The Effects of Personal Characteristics on Organizational Commitment Through Job Satisfaction: An Empirical Study of Pakistan's Financial Sector

Masood Ul Hassan, Rabia Kibriya and Kashif Nawaz

Department of Commerce, Bahauddin Zakariya University,
Pakistan

Abstract: The major concern of manager and scholars interested in organizational commitment is to outline the superlative system for employees to improve job satisfaction. The link between employees' satisfaction and their organizational commitment is mounting as a significant organizational topic particularly as business industries are recovering from the worldwide financial distress. The main purpose of this paper is to scrutinize the impact of self-efficacy, effort and trait competitiveness on organization commitment through job satisfaction. Convenient sampling is used and data is collected through questionnaire with sample size of 250 respondents from financial sector of Pakistan, which then analyzed by SPSS 17. Factor analysis, reliability, regression and correlation analysis is used to investigate the direct and mediating association between key variables. The research outcomes show that self-efficacy and effort is fundamental to positive organizational results such as organizational commitment and job satisfaction.

Key words: Self-efficacy • Effort • Trait competitiveness • Job Satisfaction • Organizational Commitment

INTRODUCTION

Globalization, technological advancement and customer's focus on quality have created a challenging environment in both domestic and international markets [1]. In order to cope with these challenges customer retention along with employee satisfaction are vital for an organization. Firms attain competitive advantage if they rapidly respond to the changing needs of the customers [2]. In maintaining long-term relationship with customers, employees play a significant part creating firm's value for customers [3]. Organizational research has presented strong evidence that satisfied employees are necessary for organizational success [4, 5]. According to Bradley and Roberts [6] Job satisfaction of employees is improved by self-efficacy. From the perspective of social cognitive theory, self-efficacy construct involves multidimensionality and conceptualized individuals as being self-regulatory, agentive, self-evaluative and purposeful as well as proactive [7]. Self-efficacy influences emotional response of individuals. Jobs become more enjoyable when individuals are more competent and confident [8].

When great effort and energy is being put by employees in their job-related duties, employees are more probable to be satisfied with their jobs. Brown and Peterson [9] hypothesized and tested the positive strong relationship between effort and job satisfaction. In motivation theory, effort is also an important construct and it can be defined as "the amount of energy put into a behavior or series of behaviors" [10]. Job satisfaction is also influenced by trait competitiveness, which is "enjoyment of interpersonal competition and the desire to win and be better than others" [11]. Consequently, self-efficacy, effort and trait competitiveness lead to employee satisfaction which focuses on all the feelings that an employee has about his/her job [12]. In view of equity theory, employees become satisfied when fair and equitable treatment is practiced in organizations. Firms need satisfied employees to enhance organizational commitment which is described as the individual's comparative strength and his/her recognition and participation in a certain organization [13]. Self-efficacy, effort, trait competitiveness and developing employees' satisfaction along with organizational commitment have been considered as contemporary management beliefs in

developing the effective organizational workforce especially in financial sector. Therefore, this research has been conducted in the financial sector of Pakistan. Financial sector plays an imperative role in a country's economy. The growth in Pakistani financial sector including banking and insurance industry is documented due to rise in deposits, advances, securities & shares investment and increase in insurance policy issuance [14]. This growth in financial sector increases competition among financial institutions, so they have to prove high organizational performance by creating more opportunities for satisfied employees. Satisfied and self-efficacious employees exert more effort and help their organizations to attain competitive advantage through organizational commitment. However, within Pakistani context, the empirical relationships among self-efficacy, trait competitiveness, effort, job satisfaction and organizational commitment are not analyzed yet. Moreover, in the management literature, several studies are found that have observed the results of a variety of variables in organization on forefront employees job satisfaction and their performance [15, 16]. In comparison, personal characteristics like effort, trait competitiveness and self-efficacy and their effects on job satisfaction [17] and job performance [9, 18] have been given little attention empirically. Therefore, this study is aiming to know the relationship among self-efficacy, trait competitiveness, effort, organizational commitment and job satisfaction which is relatively missing in the literature. The research question of this study is: how personal characteristics like self-efficacy, effort and trait competitiveness affect the organization commitment via job satisfaction?

This study builds and tests a research model which scrutinizes the effects of some of the selected personal characteristics i.e. self-efficacy, trait competitiveness and effort on employee satisfaction and organization commitment. Therefore, this study specifically aims to investigate:

- The impact of self-efficacy, trait competitiveness and effort on job satisfaction.
- The impact of self-efficacy, trait competitiveness and effort on organization commitment through employee satisfaction.

This study will add knowledge to the previous literature by examining the impact of these variables in the financial sector of Pakistan.

In next section, the theoretical background, research model and theorize relationships are projected. Subsequent are the research methods used in this study and next is the empirical results of the study. The study winds up with results, implications and future research avenues.

Literature Review and Hypotheses Development

Self-Efficacy and Job Satisfaction: Self efficacy is the self-assurance of an individual being capable to execute and organize the course of action essential to generate certain skills and refers to individual's attitudes to manage the life direction [19]. Self-efficacious employees satisfied with their job are less likely to be absent from their jobs [20]. Employees who are self-efficacious would not depart even in problematical circumstances at job, because of their self-confidence in creating efficient action-strategy and they figure out the means to implement control mechanism and to handle complex job tasks and managing their stress, workplace relationships, anxiety and emotions, maintaining tranquil and remains in a good frame of mind [21]. Previously literature has revealed that self-efficacy is constantly linked with job satisfaction [22]. Self-efficacious people treat with difficulties in more effective ways and remain persistent in the failure situation [23] and that's why they are more probable for attaining valued outcomes according to their individual standards, through which they receive more job satisfaction. Moreover, self-efficacy also makes employees more confident due to its underlying basic regulatory skill to resolve conflicts that might arise with colleagues, to overcome dissatisfaction, deriving more job satisfaction [19]. With this theoretical framework, we presume that self-efficacy is a characteristic state and self-efficacious employees show less absenteeism, become more satisfied with their job than employees low in self-efficacy who are less resistant to anxiety and stress and feels less confident to deal with difficult circumstances [24].

Trait Competitiveness and Job Satisfaction: Trait competitiveness is the "enjoyment of interpersonal competition and the desire to win and better performance than others" [25]. Brown and Peterson [9] showed that trait competitiveness is positively related to sales performance. Similarly, Plotkin [26] established a confirmatory relationship between job performance and competitiveness. Several previous studies proposed that competitiveness was a considerable predictor of

performance outcome [9, 27]. Their results discovered that high targets were set and performance was optimum under such conditions in which salespersons obsessed with higher level of trait competitiveness. Brown *et al.* [11] concluded that there is a persistent positive relationship between work performance and trait competitiveness.

Effort and Job Satisfaction: Effort is one of the most important conceptual element in motivation theory and can be defined as “the amount of energy put into a behavior or series of behaviors” [10]. Through this realization, the study model signified that front employees spends a vast amount of energy in job-related tasks and are probable to be more contented with their profession. Brown and Peterson [9] established a strong positive effect of effort on employee’s job satisfaction. Menguc [28] reported that there is a positive relationship between effort and employees job satisfaction. Employees’ job efforts had a positive significant impact on their job satisfaction [17]. Yoon and Suh [29] verified that the higher the motivation of employees to show effort, the higher their satisfaction as they tend to be more devoted to deliver high service excellence. Little number of studies revealed the relationship between effort and performance. Ingram, Lee and Skinner [30] hypothesized that effort makes better salesperson performance. Brown and Leigh [31] measured effort through time, commitment and intensity of work matters and established that effort is positively correlated with performance and job satisfaction.

Organizational Commitment and Job Satisfaction: Organizational commitment is a psychological condition that shapes the relationship between the employee and its institution and that enables the individual to make the decision to continue to work in the institution [32]. Redfern *et al.* [33] and AL-Aameri [34] states a strong positive correlation between job satisfaction and organizational commitment. Knoop [35] also concludes that organizational commitment has positive relationship with job satisfaction. A positive effect of job satisfaction on organizational commitment has been constantly reported by several readings [36, 37, 38, 39]. However, it is not evident yet whether job satisfaction is a predecessor or successor to organizational commitment. Majority of research studies have examined job satisfaction as an antecedent to organizational commitment [36, 40, 41, 39], while some have observed job

Personal Characteristics



Fig. 1: Research frame work

satisfaction as consequences of organizational commitment [42, 43]. Job satisfaction and organizational commitment mutually reflect a positive assessment of the job [44]. Hence, keeping in view the above literature review, this study proposes the following hypotheses:

Hypothesis 1: Self-efficacy is positively related to job satisfaction.

Hypothesis 2: Trait Competitiveness is positively related to job satisfaction.

Hypothesis 3: Effort is positively related to job satisfaction.

Hypothesis 4: Job satisfaction is positively related to organizational commitment.

Hypothesis 5: Self-Efficacy is positively related to organizational commitment when job satisfaction acts as a mediator.

Hypothesis 6: Trait Competitiveness is positively related to organizational commitment when job satisfaction acts as a mediator.

Hypothesis 7: Effort is positively related to organizational commitment when job satisfaction acts as a mediator.

Research Frame Work: On the basis of above hypotheses, the proposed research frame work of this study has been given in Figure 1.

MATERIALS AND METHODOS

The present empirical study aims to observe the impact of personal characteristics of employees like self-efficacy, trait competitiveness and effort on organizational commitment through job satisfaction. Data were collected through questionnaire survey comprising measurement scales adopted from previous

Table 1: Reliability Analysis

Factors	Cronbach's Alpha	Alpha if item deleted
1. Trait Characteristics:		
I enjoy working in situations involving competition with others.	.866	.824
It is important to me to perform better than others on a task.		.852
I feel that winning is important in both work and games.		.822
I try harder when I am in competition with other people.		.816
2. Self-Efficacy:	.761	
I did not experience any problems in adjusting to work in this organization.		.752
I feel that I am overqualified for the job I am doing.		.735
I feel confident that my skills and abilities equal or exceed those of my Colleagues.		.707
My past experiences and accomplishments increase my confidence that I will be able to perform successfully in this organization.		.692
I could have handled a more challenging job than the one I am doing.		.713
Professionally speaking, my job exactly satisfies my expectations of myself.		.756
3. Effort:	.918	
When there is a job to be done, I devote all my energy to getting it done.		.889
When I work, I do so with intensity.		.887
I work at my full capacity in my entire job duties.		.916
I strive as hard as I can to be successful in my work.		.903
When I work, I really exert myself to the fullest.		.900
4. Job satisfaction:	.708	
What I do is important to the overall success of the company.		.676
I have the skills to do my job.		.630
I have a good level of job security.		.708
I understand what is expected of me in my job.		.612
I understand the ultimate objectives of my job.		.668
5. Organizational commitment:	.902	
I would be happy to work at my organization until I retire.		.917
Working at my organization has a great deal of personal meaning to me.		.894
I really feel that problems faced by my organization are also my problems.		.908
I feel personally attached to my work organization.		.902
I am proud to tell others I work at my organization.		.911
I feel a strong sense of belonging to my organization.		.903

Table 2: Factor Analysis of Independent Variables

Factors and Items	Factors Loadings		
	Trait Characteristics	Self-Efficacy	Effort
1. Trait Characteristics:			
I enjoy working in situations involving competition with others.	.810		
It is important to me to perform better than others on a task.	.744		
I feel that winning is important in both work and games.	.838		
I try harder when I am in competition with other people.	.860		
2. Self-Efficacy:			
I did not experience any problems in adjusting to work in this organization.		.643	
I feel that I am overqualified for the job I am doing.		.671	
I feel confident that my skills and abilities equal or exceed those of my Colleagues.		.664	
My past experiences and accomplishments increase my confidence that I will be able to perform successfully in this organization.		.725	
I could have handled a more challenging job than the one I am doing.		.647	
Professionally speaking, my job exactly satisfies my expectations of myself.		.518	
3. Effort:			
When there is a job to be done, I devote all my energy to getting it done.			.858
When I work, I do so with intensity.			.858
I work at my full capacity in my entire job duties.			.829
I strive as hard as I can to be successful in my work.			.785
When I work, I really exert myself to the fullest.			.812
Cumulative Variance Explained %			65.113
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)			.845

Table 3: Factor Analysis of Mediating & Dependent Variables

Factors and Items	Factor Loadings	
	Job satisfaction	Organizational commitment
Job satisfaction:		
What I do is important to the overall success of the company.	.459	
I have the skills to do my job.	.616	
I have a good level of job security.	.570	
I understand what is expected of me in my job.	.808	
I understand the ultimate objectives of my job.	.781	
Organizational commitment:		
I would be happy to work at my organization until I retire.		.785
Working at my organization has a great deal of personal meaning to me.		.877
I really feel that problems faced by my organization are also my problems.		.804
I feel personally attached to my work organization.		.847
I am proud to tell others I work at my organization.		.793
I feel a strong sense of belonging to my organization.		.842
Cumulative Variance Explained %		61.501
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)		.824

research studies i.e. Brown *et al.* [11] for Trait competitiveness, Jones [45] for Self-efficacy, Brown and Leigh [31] for Effort, Roche [46] for job satisfaction and Rhoades *et al.* [47] for Organizational commitment. These measurement scales were valid and reliable in the previous research studies: Brown *et al.* [11] for Trait Competitiveness (4 items, alpha 0.74), Jones [45] for Self-Efficacy (8 items, alpha 0.72), Brown and Leigh [31] for Effort (5 items, alpha 0.78), Rhoades *et al.* [47] for Organizational Commitment (6 items, alpha 0.90) and similarly Roche [46] for Job Satisfaction: (9 items, alpha 0.930).

The sample used for data collection included employees of commercial banks and insurance companies which together represent financial sector of Pakistan. Total questionnaires distributed to the employees of commercial banks and insurance companies working in different branches and zonal offices located in main cities of Southern Punjab were 300, out of which 250 were received showing response rate of 83.3 %.

By using SPSS version 17, with the help of principal component and scale reliability analysis, factor loadings and Chronbach's alpha values of independent variables (trait competitiveness, self-efficacy, effort) and dependent variables (job satisfaction, organizational commitment) have been calculated and are shown in Tables 1, 2 and 3.

As shown in Table 1, Trait Competitiveness containing 4 items shows Cronbach's's alpha value of 0.866. Self-efficacy having 8 items shows Cronbach's's alpha value of 0.761. Effort having 5 items depicts Cronbach's's alpha value of .918. Job Satisfaction containing 9 items shows Cronbach's's alpha value of

0.708. Finally, organizational Commitment comprising 6 items depicts Cronbach's's alpha value of 0.902.

Table 2 shows three factors solution of independent variables in shape of trait competitiveness (4 items) self-efficacy (6 items) and effort (5 items) which together explained 65.113% of total variance. Two items of self-efficacy were removed due to low factor loading. Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) of three independent variables is 0.845 that is acceptable and significant.

As shown in Table 3, two factors solution of job satisfaction and organizational commitment with 5 items of job satisfaction (4 items were excluded due to low loading) and 6 items of organizational commitment, together explained 61.501% of total variance and having significant and acceptable KMO that is 0.824.

RESULTS

Correlation Analysis: As the purpose of this study is to find the relationship between trait competitiveness, self-efficacy, effort, job satisfaction and organizational commitment, therefore, correlation analysis is used to find the relationship between these variables. As shown in Table 4, the significant correlation results show (**correlation is significant at the 0.01) that independent variables (trait competitiveness, self-efficacy and effort), mediating variable (job satisfaction) and dependent variable (organization commitment) are significantly & positively correlated with each other. These significant relationships, therefore, initially prove all of our study hypotheses. The mean and standard deviation (S.D) values are also been given in Table 4.

Table 4: Correlation Analysis

Number	Mean	Standard deviation	TC	SE	E	JS	OC
TC	4.1336	.68491	1	.345**	.376**	.368**	.247**
SE	3.7420	.62914		1	.465**	.495**	.434**
E	3.9096	.75350			1	.587**	.539**
JS	3.8137	.55568				1	.481**
OC	3.6358	.84214					1

Table 5: Regression Analysis between Personal Characteristics & Job Satisfaction

Dependent variable: Job satisfaction				
	Adj R ² .407		F 34.173	
	Beta		T	
			Sig.	
Trait competitiveness	.120		1.706	
Self-efficacy	.258		3.491	
Effort	.452		5.634	

Table 6: Regression Analysis between Job Satisfaction and Job Commitment

		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	T
					Sig.
1	(Constant)	.857	.427		2.007
	Job Satisfaction	.729	.111	.481	6.581

Table 7: Mediation Analysis

		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	T
					Sig.
1	(Constant)	.570	.437		1.305
	Trait competitiveness	.007	.093	.006	.077
	Self-efficacy	.311	.106	.233	2.940
	Effort	.479	.090	.428	5.340
2	(Constant)	.177	.467		.378
	Trait competitiveness	-.021	.093	-.017	-.232
	Self-efficacy	.245	.109	.183	2.246
	Effort	.387	.098	.347	3.960
	Job satisfaction	.293	.135	.193	2.177

Regression Analysis: Regression analysis has been carried out with the help of SPSS 17 to test the study's hypotheses. Regression model in regression Table 5 confirms that almost 41% significant variation in job satisfaction is due to the impact of personal characteristics i.e. self-efficacy, trait competitiveness and effort ($R^2=0.407$; $F=34.173$; $P<0.01$). Moreover standardized coefficient β and T values also depict positive and significant impact of self-efficacy on job satisfaction ($\beta=.258$, $t= 3.491$, $p<0.01$); effort on job satisfaction ($\beta=.452$, $t= 5.634$, $p<0.01$); however trait competitiveness has positive ($\beta=.120$, $t= 1.706$, $p>0.01$) but insignificant impact on job satisfaction.

In the same way, standardized coefficient β and T values as shown in Table 6 depict positive and significant impact of Job Satisfaction on Job Commitment. ($\beta=.729$, $t= 6.581$, $p<0.01$). Therefore, the above results of regression analysis confirm the hypotheses H1, H2, H3 and H4.

Mediation Analysis: Mediation analysis has been used to see the impact of independent variables (trait competitiveness, self-efficacy and effort) on dependent variable (organizational commitment) in the presence of mediator (job satisfaction). Method suggested by Baron and Kenny [48] has been used to find out the effect

of mediator. Method follows three steps. In first step regression was performed between independent variables (trait competitiveness, self-efficacy and effort) and dependent variable (job satisfaction) that acted as mediator. In second step regression was performed between independent variables (trait competitiveness, self-efficacy and effort) and dependent variable (organizational commitment). In third step regression was performed between independent variable (trait competitiveness, self-efficacy and effort) and dependent variable (organizational commitment) in the presence of mediator variable (job satisfaction).

As shown in Table 7, in first step, the relationship between trait competitiveness and job satisfaction is insignificant ($\beta=.120$; $t=1.706$; $p=.090$) whereas, the relationship between self-efficacy and job satisfaction ($\beta=.258$; $t=3.491$; $p=.001$) and the relationship between effort and job satisfaction ($\beta=.422$; $t=5.634$; $p=.000$) are positively significant.

In second step, the relationship between trait competitiveness and organizational commitment is insignificant ($\beta=0.006$; $t=.077$; $p=.939$) and the relationship between self-efficacy and organizational commitment ($\beta=.233$; $t=2.94$; $p=.004$) and the relationship between effort and organizational commitment ($\beta=.428$; $t=5.34$; $p=.000$) are significant.

Lastly in the presence of job satisfaction, the relationship between trait competitiveness and organizational commitment becomes negative but insignificant ($\beta=-.017$; $t=-.232$; $p=.817$.) and the relationships between self-efficacy and organizational commitment ($\beta=.183$; $t=2.246$; $p=0.026$) and between effort and organizational commitment ($\beta=0.347$, $t=3.96$, $p=.000$) have weakened but are still significant. Therefore, job satisfaction partially mediates the relationships between self-efficacy and organizational commitment and between effort and organizational commitment. However, job satisfaction does not mediate the relationship between trait competitiveness and organizational commitment. Thus hypotheses H5 & H7 are accepted; however, H6 is not accepted.

DISCUSSION AND CONCLUSION

The present study has examined the relationships of three personal characteristics i.e. self-efficacy, effort, trait competitiveness with job satisfaction and organizational commitment. The findings of the study imply that personal characteristics especially self-efficacy and effort

are positively and significantly related to job satisfaction and organizational commitment. The most of the hypotheses of this study are supported in the financial sector of Pakistan. The results state that when employees are self-efficacious, competitive and exert extra effort in their job related tasks, the performance of employees improves. This makes them more satisfied with their job which consequently enhances organizational commitment. Moreover, the results of study imply that self-efficacy and effort contribute positively to financial sector employees. Service oriented organizations give highest priority to customer retention which is attained through employee satisfaction. Hence satisfied employees play central role in the growth and success of an organization. Therefore in today's turbulent environment, the foremost priority of financial institutions is to promote organizational commitment among employees through job satisfaction and satisfaction of employees can be enhanced when they exert more effort and are self-efficacious.

Theoretical and Managerial Implications: Most of the previous studies focused on personal characteristics and employee performance [9, 18] however, this study focused on the relationship between personal characteristics; self-efficacy, effort, trait competitiveness and organizational commitment through job satisfaction. The results of the study provide first empirical evidence that exhibits supportive and significant linkage between self-efficacy and effort on employee satisfaction and organization commitment in financial sector of Pakistan.

The present empirical study has provided several useful guidelines for managerial action. One of them is the establishment and maintenance of efficient work environments which stimulates employees' self-efficacy beliefs and enhances their feelings of absorption indirectly via self-efficacy. Financial Sector managers are supposed to hire and retain self-efficacious employees who are likely to be satisfied with their job. Therefore, managers should market a career rather than a job in order to attract competitive and self-efficacious employees to their organizations. For this purpose, top management should be committed to for the provision of trustworthy environment to their valuable human resources.

Second, competitive and self-efficacious individuals set higher goals and try to accomplish these goals in the workplace [49, 50, 51, 52]. However, "healthy competition" should be developed by managers in the organization [11] to minimize the possible risk of interpersonal differences amongst employees.

Finally, financial sector managers should ascertain good quality relationships with their employees to enhance their level of effort, resulting in increased job satisfaction. Consequently, employees having good quality relationship with their managers will be more satisfied with their jobs and have additional organizational commitment.

Limitations and Future Studies: As is the case with every empirical study, this study also has several limitations. First, the study investigated the effects of trait competitiveness, self-efficacy and effort on organizational commitment via job satisfaction. The addition of supervisory support [53] in upcoming empirical studies may shed more light on the understanding of their effects on job satisfaction and commitment. Second, it was a cross sectional study where all data were collected at a particular time, so variables and analysis is restricted to that particular time. Finally, another limitation is that the target sample was related to financial sector of Pakistan; further studies may focus on other sectors of Pakistan.

REFERENCES

1. Dirani, K.M. and P. Kuchinke, 2011. Job satisfaction and organizational commitment: validating the Arabic satisfaction and commitment questionnaire (ASCQ), testing the correlations and investigating the effects of demographic variables in the Lebanese banking sector" *The International Journal of Human Resource Management*, 22(5): 1180-1202.
2. Gursoy, D. and N. Swanger, 2007. Performance-enhancing internal strategic factors: impacts on financial success. *International Journal of Hospitality Management*, 26(1): 213-227.
3. Kusluvan, S., 2003, Employee attitudes and behaviors and their roles for tourism and hospitality businesses. In: S. Kusluvan (Ed.), *Managing employee attitudes and behaviors in the tourism and hospitality*, pp: 25-50. New York: Nova Science Publishers.
4. Klein, H.J., T.E. Becker and J.P. Meyer, 2009a. *Commitment in organizations: Accumulated wisdom and new directions*. New York, NY: Routledge.
5. Meyer, J.P. and N.J. Allen, 1997. *Commitment in the workplace*. Thousand Oaks, CA: Sage.
6. Bradley, D.E. and J.A. Roberts, 2004. Self-employment and job satisfaction: Investigating the role of self-efficacy, depression and seniority. *Journal of Small Business Management*, 42(1): 37-58.
7. Bandura, A., 1989. Human agency in social cognitive theory. *American Psychologist*, 44: 1175-1184.
8. Hartline, M.D. and O.C. Ferrell, 1996. The management of customer-contact service employees: An empirical investigation. *Journal of Marketing*, 60: 52-70.
9. Brown, S.P. and R.A. Peterson, 1994. The effect of effort on sales performance and job satisfaction. *Journal of Marketing*, 58: 70-80.
10. Mohr, L.A. and M.J. Bitner, 1995. The role of employee effort in satisfaction with service transactions. *Journal of Business Res.*, 32: 239-252.
11. Brown, S.P., W.L. Cron and J.W. Jr. Slocum, 1998. Effects of trait competitiveness and perceived intra organizational competition on salesperson goal setting and performance. *Journal of Marketing*, 62: 88-98.
12. Nerka, A.A., R.G. McGrath and I.C. MacMillan, 1996. Three facets of satisfaction and their influence on the performance of innovation teams, *Journal of Business Venturing*, 11: 167-188.
13. Mowday, R.T., R.M. Steers and L.M. Porter, 1979. The measurement of organizational commitment. *Journal of Vocational Behavior*, 14: 224-227.
14. State Bank of Pakistan, 2012. *Statistics on Scheduled Banks in Pakistan*. www.sbp.org.pk, retrieved on June, 25: 2013.
15. Brown, S.P. and R.A. Peterson, 1993. Antecedents and consequences of salesperson job satisfaction: Meta-analysis and assessment of causal effects. *Journal of Marketing Research*, 30: 63-77.
16. Churchill, G.A., N.M. Jr. Ford, S.W. Hartley and O.C. Jr. Walker, 1985. The determinants of salesperson performance: A Meta-analysis. *Journal of Marketing Research*, 22: 103-111.
17. Yoon, M.H., S.E. Beatty and J. Suh, 2001. The effect of work climate on critical employee and customer outcomes: An employee level analysis. *International Journal of Service Industry Management*, 12(5): 500-521.
18. Krishnan, B.C., R.G. Netemeyer and J.S. Boles, 2002. Self-efficacy, competitiveness and effort as antecedents of salesperson performance. *Journal of Personal Selling & Sales Management*, 22(4): 285-295.

19. Bandura, A., 1977. Self-efficacy: Toward a unifying theory of behavioral change. *Psychological Review*, 84: 191-215.
20. Borgogni, L., S. Dello Russo, M. Miragliaa and M. Vecchione, 2013. The role of self-efficacy and job satisfaction on absences from work: *European Journal of Applied Psychology*, 63: 129-136.
21. Bandura, A., 2012. On the functional properties of perceived self-efficacy revisited. *Journal of Management*, 38: 9-44.
22. Judge, T.A. and J.E. Bono, 2001. Relationship of core self-evaluations traits - self-esteem, generalized self-efficacy, locus of control and emotional stability - with job satisfaction and job performance: a meta-analysis. *Journal of Applied Psychology*, 86: 80-92.
23. Gist, M.E. and T.R. Mitchell, 1992. Self-efficacy: a theoretical analysis of its determinants and malleability. *Academy of Management Review*, 17: 183-211.
24. Jex, S.M. and P.D. Bliese, 1999. Efficacy beliefs as a moderator of the impact of work related stressor: A multilevel study. *Journal of Applied Psychology*, 84: 349-361.
25. Spence, Janet T. and L. Robert Helmreich, 1983. Achievement- Related Motives and Behavior,” in *Achievement and Achievement Motives: Psychological and Sociological Dimensions*, Janet T. Spence, ed. San Francisco, CA: Freeman, pp: 7-74.
26. Plotkin, H.M., 1987. What makes a successful salesperson? *Training and Development Journal*, pp: 54-56.
27. Wang, G. and R.G. Netemeyer, 2002. The effects of job autonomy, customer demandingness and trait competitiveness on salesperson learning, self-efficacy and performance. *Journal of the Academy of Marketing Science*, 30(3): 217-228.
28. Menguc, B., 1996. Evidence for Turkish industrial salespeople: Testing the applicability of a conceptual model for the effect of effort on sales performance and job satisfaction. *European Journal of Marketing*, 30(1): 33-51.
29. Yoon, M.H. and J. Suh, 2003. Organizational citizenship behaviors and service quality as external effectiveness of contact employees. *Journal of Business Research*, 56(8): 597-611.
30. Ingram, T.N., K.S. Lee and S.J. Skinner, 1989. An empirical assessment of salesperson motivation, commitment and job outcomes. *Journal of Personal Selling and Sales Management*, 9: 25-33.
31. Brown, S.P. and T W. Leigh, 1996. A new look at psychological climate and its relationship to job involvement, effort and performance. *Journal of Applied Psychology*, 81(4): 358-368.
32. Wieselsberger, K., 2004. The Psychological Contract is Dead, Long Live the Psychological Contract: Issues of Talent Management and Retention in the Context of the New Employment Relationship, *London School of Economics and August*.
33. Redfern, S., S. Hannan and I. Norman, 2002. Work satisfaction, stress and quality of care and morale of older people in a nursing home. *Health and Social Care in the Community*, 10(6): 512-517.
34. AL-Aameri, A.S., 2000. Job satisfaction and organizational commitment for nurses. *Saudi Medical Journal*, 21(6): 531-535.
35. Knoop, R., 1995. Relationships among job involvement, job satisfaction and organizational commitment for nurses. *The Journal of Psychology*, 129(6): 643-647.
36. Shin, H.S. and P. Reyes, 1995. Teacher Commitment and Job Satisfaction: A Causal Analysis. *Journal of School Leadership*, 5(1): 22-39.
37. Shann, M.H., 1998. Professional commitment and satisfaction among teachers in urban middle schools. *Journal of Educational Research*, 92(2): 67-74.
38. Currivan, D.B., 1999. The causal order of job satisfaction and organizational commitment in models of employee turnover. *Human Resource Management Review*, 9(4): 495-524.
39. Testa, M.R., 2001. Organizational Commitment, Job Satisfaction and effort in the Service Environment. *The Journal of Psychology*, 135(2): 226-236.
40. Mathieu, J.L., 1991. A cross-level nonrecursive model of the antecedents of organizational commitment and job satisfaction. *Journal of Applied Psychology*, 76: 607-618.
41. Gaertner, S., 1999. Structural determinants of job satisfaction and organizational commitment in turnover models. *Human Resource Management Review*, 9(4): 479-493.
42. Bateman, T.S. and S. Strasser, 1984. A Longitudinal Investigation of the Antecedents of Organizational Commitment. *Academy of Management Journal*, 27: 95-112.
43. Poznanski, P.J. and D.M. Blime, 1997. Using structural equation modeling to investigate the causal ordering of job satisfaction and organizational commitment among staff accountants. *Behavioral Research in Accounting*, 19: 154-165.

44. Udo, J.G., T. Guimaraes and M. Igbaria, 1997. An investigation of the antecedents of turnover intention for manufacturing plant managers. *Int. J. Oper. Prod. Manage*, 17(9): 912-930.
45. Jones, G.R., 1986. Socialization tactics, self-efficacy and newcomers' adjustments to organizations. *Academy of Management Journal*, 29(2): 262-279.
46. Roche, B., 2005. Types of employee surveys. Available: www.TopResults.com. Accessed March 22, 2008.
47. Rhoades, L., R. Eisenberger and S. Armeli, 2001. Affective commitment to the organization: the contribution of perceived organizational support, *Journal of Applied Psychology*, 86: 825-36.
48. Baron, R.M. and D.A. Kenny, 1986. The moderator-mediator variable distinction in social psychological research: Conceptual, strategic and statistical considerations. *Journal of Personality and Social Psychology*, 51: 1173-1182.
49. Butt, M.N., H. Khan and S. Jehan, 2012. Impact of English Teachers' Self-Efficacy Beliefs on Students' Performance. *World Applied Sciences Journal*, 20(7): 1031-1035.
50. Hameed, Z., A. Maqbool and M. S. Ijaz, 2013. How to Increase Employee Performance: Investigating the Impact of Incentive Motivators and Organization-Based Self-Esteem in a Pakistani Perspective. *Middle-East Journal of Scientific Research*, 14(5): 696-702.
51. Jahanian, R., 2011. Strategies for Empowering Human Resources in Educational Organizations. *Middle-East Journal of Scientific Research*, 10(6): 785-793.
52. Saeed, S.A.A., H.M. Gelaidan and F. Ahmad, 2013. New Leadership Style and Lecturers' Commitment in Yemen Higher Education Institutions. *World Applied Sciences Journal*, 21(10): 1460-1467.
53. Beehr, T.A., L.A. King and D.W. King, 1990. Social support and occupational stress: talking to supervisors. *Journal of Vocational Behavior*, 36(1): 61-81.