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## Status of Job Involvement in the Financial Sector of Nepal

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### ABSTRACT

The main objective of this study is to investigate how employees perceive their level of job involvement in the financial sector of Nepal. Descriptive and analytical research designs have therefore been used in this study. To achieve the research goals, a set of research questions are created to elicit the opinions of employees. A total of 240 questionnaires—40 in each of the 6 institutions, which include 3 commercial banks and 3 insurance companies—are distributed for this purpose. 193 (80.41%) of the copies of the survey are fully completed and returned. These questionnaires are used for the research's objectives. These responses have been gathered from the chosen financial institutions' corporate, branch, and head offices. Results show that most of the employees perceive a moderate level of job involvement toward their organizations. In the case of ownership pattern, the Nepalese public sector shows higher job involvement than that of the private sector. The results further show that perceived job involvement has significant associations with all demographic characteristics that have been analyzed. This means there are different demographic effects on employees' perceived job involvement. In the case of the banking and insurance sector, insurance sector employees hold a relatively higher level of job involvement than the banking sector employees. High-involvement workers struggle to keep work and personal life apart because they care so much about what they do. Employees' attitudes and behaviors, which in turn affect their work performance and the success of the company, are influenced by how involved they feel in their jobs. As a result, job involvement research is crucial for Nepalese workplaces.

**Keywords:** Employees, Financial sector, Job, Job involvement, Status

### Introduction

Job involvement is the psychological commitment or affiliation of a person with their job (Kanungo, 1982). The level of job involvement of employees has a significant impact on their mental and emotional health, which is a major factor in the lives of the majority of people. According to Lodahl and Kejner (1965), job involvement measures how much a person's job contributes to their sense of self and meets other significant needs. It is a viewpoint that describes how a person feels about their current position (Mathieu & Zajac, 1990). Job involvement primarily refers to an employee's level of engagement with the objectives, culture, and duties of a particular business (Joiner & Bakalis, 2006).

According to Rogelberg (2007), job involvement refers to a psychological state of identification with work, or the extent to which a person's employment is integral to their identity. It has been viewed as the key to unlocking employee motivation and boosting productivity from an organizational standpoint (Mase & Aondoover, 2014). From a personal standpoint, job involvement is essential for fostering motivation, productivity, personal development, and job happiness (Kanungo, 1982). By including workers fully in their work and making it a meaningful and gratifying experience, job involvement significantly improves organizational effectiveness, productivity, and morale ([www.psychology.iresearchnet.com](http://www.psychology.iresearchnet.com)). When employees see that their work has the ability to satisfy important psychological demands, they get invested in them (e.g., for growth, achievement, meaning, recognition, and security). Job involvement improves workers' output by encouraging them to put in more effort, use their imagination to solve challenges, and work shrewdly (Rogelberg, 2007).

The degree to which a person mentally identifies with their work is known as job involvement (Kanungo, 1982). It means that a person who is actively interested in their job views it as "an important aspect of his/her self-concept" and that jobs "significantly define one's self-concept" (Lawler & Hall, 1970). The degree to which one's

current job can meet their current demands tends to determine how involved one feel in their work (Ojo, 2009 cited in Akintayo & Ayodele, 2012).

Job involvement is the level of a person's psychological identity with the job. The motivation a person has for their work at a job is relevant (Bashaw and Grant, 1994; Hackett, Lapierre, & Hausdorf, 2001; McElroy, Morrow, Crum, & Dooley, 1995; Blau, 1986; Blau & Boal, 1987). Likewise, Mathieu and Zajac (1990) assert that job involvement is a belief that characterizes a worker's relationship with their current position. According to Joiner and Bakalis (2006), job involvement refers to an employee's interest in, entanglement with, and immersion in the objectives, culture, and duties of a certain organization. Although the concept of job involvement is widely accepted in Western culture, its applicability in the Nepalese context is still debatable. The job involvement notion must therefore be mirrored in the Nepalese sample population. Furthermore, research from a Nepalese viewpoint needs to be done in order to confirm the validity of the employment involvement notion. Nepal is a country with little research done on organizational behavior. Therefore, it is necessary to look into the level of job involvement among Nepalese employees. The following are the precise research questions (RQ) that give direction for this research:

*RQ1: What is the level of job involvement in the financial sector?*

*RQ2: How do job involvement variations compare in terms of demographic traits?*

*RQ3: According to ownership pattern, what is the current state of job involvement?*

*RQ2: How do the banking and insurance sectors in Nepal differ in terms of job involvement?*

## **Literature review**

### ***Conceptual Review***

Lodahl and Kejner created the initial concept of job involvement in 1965 (as cited in Khan and Nemati, 2011). According to their definition, job involvement is the extent to which a person's work performance affects their sense of self-worth. Later, Kanungo (1982) developed this idea much more (as cited in Ho, 2006). He worked to improve the measurement flaws from the earlier studies and clear up any confusion surrounding the idea of job involvement. He added that job involvement serves as a catalyst to meet the demands of the individual in the present and that it is defined as the person's belief toward his or her current employment. He also defined the distinction between a job and work. He said that a job is a person's current employment, but a job is a work in general (as cited in Akhtar and Udham, 2010).

Khalid and Rashid Rehman (2011) defined job involvement as an incentive to perform work and it is very compatible with personal and organizational goals, which generates motivation among the employees to produce positive work outcomes. Contrarily, Hung (2008) claimed that job involvement satisfies an individual's cognitive demands, enabling him or her to work more and improve performance. In fact, increasing the level of job involvement among an organization's members is necessary to increase organizational effectiveness (Liao and Lee, 2009). In addition, there are four methods to categorize job involvement: (a) actively contributing to the job; (b) making work the center of one's interests; (c) having performance that is compatible with one's self-concepts; and (d) making performance the foundation of one's self-esteem (Ishfaq & Talat, 2011). Workers who see their jobs as the center of their lives will have a better chance of meeting their basic needs. Employees who take an active position in their work, which allow them to make decisions and contribute significantly to the organization's goals, will help them develop strong senses of self-worth and self-respect.

### ***Review of Empirical Studies***

Job involvement is the degree to which people are ego-involved in their work (Govender & Parumasur, 2010). According to Hung (2008), if their mental requirements are met, workers will be inspired to work harder and perform better. On the other side, Abinowitz, Hall, Moch, and Kanungo (as stated in Hung, 2008) noted that when employees' jobs interfere with their personal lives, their physical and mental circumstances will change. These would consequently have an impact on their performance and involvement at work. Job involvement, on the other hand, was seen by Freund (as cited in Hung, 2008) as a fixed variable that crucially controls the employees'

working attitudes, including job satisfaction, resignation propensity, and organizational commitment.

Additionally, Kanungo (1982) asserts that those who are deeply invested in their work will care deeply about it (cited in Chughtai, 2008). Furthermore, those who are deeply invested in their jobs are more likely to have higher self-esteem in their careers, according to Lodahl and Kejner (1965, cited Chughtai, 2008). Because the profession has already incorporated into their lives, these people want to do well. Sometimes it was claimed by Ishfaq & Talat, (2011) that workers who were very involved in their jobs would not be tardy or absent from work. Additionally, a person who is heavily invested in their job will use fewer excuses (such as illness or transportation issues) and focus more on it, which will lower absenteeism and turnover intentions (Shrestha, 2020).

Additionally, according to Preffer, Hackman, and Lawler's findings (cited in Chughtai, 2008), encouraging job involvement is a crucial organizational goal because many scholars think it is a major factor in both an organization's effectiveness and a person's motivation. In a similar vein, numerous studies conducted over a wide range of time periods discovered that job involvement keeps workers motivated (Bashaw and Grant, 1994; Hackett, Lapierre, and Hausdorf, 2001; Mcelroy, Morrow, Crum, and Dooley, 1995; Blau, 1986; Blau and Boal, 1987) and content with their jobs (Mathieu and Farr, 1991 as cited in Mohsan, Nawaz, Khan, Shaukat, and Aslam, 2011). Finally, Brown 1996, cited in Chughtai, 2008) asserted that job involvement is significantly correlated with factors like job autonomy, task identity, skill variety, task significance, feedback, and supervisory behaviors like participatory decision-making, leader consideration, and volume of communication.

## Research Methodology

### Research Design

Examining employees' perceptions of job involvement in Nepalese financial institutions is the primary goal of this study. Descriptive and analytical research designs have therefore been used in this study. To achieve the research objectives, a set of research questions are created to elicit the opinions of employees of Nepalese financial institutions.

### Sample and Sampling Procedures

The banking and insurance sectors of Nepal are both included in the financial sector. There are currently 27 commercial banks functioning in the country, 3 of which are taken into consideration. One such bank (Nepal Bank Ltd.) is the public bank chosen for this investigation. Two commercial banks that have been in business for at least five years and are considered private banks were chosen for this study. Below is a detail of the sampled banking industry organizations:

**Table 1: List of Selected Commercial Banks**

Commercial Banks	Establishment Date
1. Nepal Bank Ltd.	1937/11/15
2. Global IME Bank Ltd.	2007/01/02
3. Prime Bank Ltd.	2007/09/24

Presently, 41 insurance companies (including life, non-life, and reinsurance) are in operation in Nepal (<https://nib.gov.np/affiliated-insurers-2/>). Regarding the insurance sector, only life insurance companies, having at least 5 years of operation from their establishment date, are selected. A detail of sampled life insurance companies from the insurance sector is presented below:

**Table 2: List of Selected Insurance Companies**

Insurance Companies	Establishment Date
1. Rastriya Beema Santhan Ltd.	2024/09/01
2. Nepal Life Insurance Company Limited	2058/01/21
3. Asian Life Insurance Company Limited	2064/10/15

*Sources and Nature of Data*

This study mostly makes use of primary data. The core data was gathered using a scientifically designed questionnaire that took into account a number of demographic criteria, including gender, marital status, education,

age, job level/designation, and years of work experience, as well as job involvement.

### ***Instruments and Measurements***

A total of 240 questionnaires—40 in each of the 6 institutions, which include 3 commercial banks and 3 insurance companies—are distributed for this purpose. 193 (80.41%) of the copies of the survey are fully completed and returned. These questionnaires are used for the research's objectives. These responses have been gathered from the chosen financial institutions' corporate, branch, and head offices. On a Likert style scale, all the items ranged from = strongly disagree (1) to = strongly agree (6).

### ***Profile of the Respondents***

The details of these demographic characteristics are discussed in this section:

**Table 3: Profile of the Respondents**

<b>Demographic Characteristics</b>	<b>Frequency</b>	<b>Percent</b>
<b>Name of Organizations</b>		
Nepal Bank Ltd.	33	17.1
Global IME Bank Ltd.	31	16.1
Prime Bank Ltd.	35	18.1
Rastriya Beema Santhan Ltd.	32	16.6
Nepal Life Insurance Company Limited.	35	18.1
Asian Life Insurance Company Limited	27	14
<b>Pattern of Organization</b>		
Pubic	99	51.3
Private	94	48.7
<b>Nature of Job</b>		
Permanent	171	88.6
Contract	22	11.4
<b>Gender</b>		
Male	118	61.1
Female	75	38.9
<b>Marital Status</b>		
Married	142	73.6
Unmarried	51	26.4
<b>Education</b>		
High School/SLC	1	0.5
Certificate (+ 2)	19	9.8
Bachelor	70	36.3
Masters	100	51.8
M.Phil	3	1.6
<b>Age Categories</b>		
Under 20	1	0.5
21 - 34	112	58
35 - 44	33	17.1
45 - 54	40	20.7
55 and above	7	3.6
<b>Job Level (Designation)</b>		
Clerical Level	113	58.5
Officer Level	78	40.4
Executive Level	2	1

Table 3 shows that out of 193 employees 33 employees are of Nepal Bank Ltd which is 17.1 percent of the total employees. We have collected the data of 31 employees of Global IME Bank Ltd and 35 employees of Prime Bank Ltd. which make up 16.1 percent and 18.1 percent in total respectively. Similarly, in the insurance sector, we have collected data from 32 employees of Rastriya Beema Sanstha, 35 employees of Nepal Life insurance Ltd. and 27 employees of Asian Life Insurance Company Ltd. which makes 16.6 percent, 18.1 percent, and 14 percent respectively. Regarding the pattern of organization, out of 193 employees, 99 employees are in the public sector and 94 are in the private sector which is 51.3 percent and 48.7 percent respectively. In total, 171 employees are permanent and 22 employees are working on a contractual basis. In terms of percent, 88.6 percent of employees are permanent and the rest 14.4 is in the contract. In terms of gender, 118 employees are male and 75 are female. In percentage, it shows that 61.1 percent are males, and the remaining 38.9 is females' percentage. As per the total data collected, 142 employees are married and only 51 employees are unmarried. In terms of percentage, 73.6 percent of employed are married and only 26.4 percent of employed are found unmarried. As we know, education highly influences job involvement; we found that 51.8 percent of employees have completed a master's degree. Out of 193 employees, 100 employees have completed their master's degrees. Similarly, 19 employees have only completed +2 levels which are 9.8 in percentage. 70 employees have only completed bachelor's degrees which is 36.3 percent in total. We found only 1 employee who has passed high school/ SLC which is 0.5 percent of the total sample. Also, we have found 3 employees who have passed M. Phil which is 1.6 percent of the total sample. The age factor is also one of the influential factors for job involvement. We have categorized age groups into 5 categories. Only 1 employee is found working under the age of below 20 years which makes 0.5 percent of total employees. We have found 112 employees working under the age group of 21-34, 33 employees under the age group of 35-44, and 40 employees under the age group of 45-54 which is 58.0 percent, 17.1 percent, and 20.7 percent respectively. Also, 7 employees are found working under the age group of 55 and above which makes 3.6 percent in total. Another factor that highly influences the job involvement of employees is the level of the job. As per our data collected, 113 employees are working at the clerical level, 78 employees are working under the officer level and 2 employees are working at the executive level which is 58.5 percent, 40.4 percent, and 1 percent in total. Concerning work experience or length of employment, the majority of the respondents (34.7 percent) have 0 - 4 years of experience. The second-largest groups of respondents have 5-9 years of experience, they are 60 respondents, and they cover 31.1 percent of the total. Moreover, 27 respondents have 10-19 years of work experience and they occupy 14 percent. Likewise, 33 respondents have 20-29 years of work experience and they occupy 17.1 percent of total respondents. Only 3.1 percent of total respondents have 30 years and more experience in their job.

## Results and Findings

### *Level of Job Involvement*

Table 4 shows the general description of perceived job involvement in the Nepalese context.

**Table 4: Employees' Perceptions towards Job Involvement**

S.N.	Job Involvement Scale	Mean	S.D.
1	The most important thing that happens to me is to involve in present job.	5.02	0.85
2	My job is almost all part of who I am.	4.85	0.86
3	I am very much involved personally in my job.	4.89	0.81
4	I live, eat, and breathe with my job.	4.86	0.80
5	Most of my interests are centered around my job.	4.61	0.59
6	I have very strong ties with my present job that would be very difficult to break.	4.69	0.74
7	Mostly I feel attached to my job.	4.75	0.72
8	Most of my personal life goals are job-oriented.	4.68	0.76
9	I consider my job is to be very central to my existence.	4.77	0.87
10	I like to be absorbed in my job most of the time.	4.65	0.89
<b>Average</b>		<b>4.78</b>	<b>0.13</b>

The average level of job involvement is 4.78, with a 0.13 standard deviation. This average falls within the 4.5 to 5 range. It indicates that the employees view their level of job involvement with their organizations to be moderate.

### *Differences in Job Involvement in terms of Demographic Characteristics*

Based on a variety of demographic factors, including organizational style, job type, gender, marital status, education level, age, job level (designation), and work experience, employee attitudes toward job involvement can vary. ANOVA is used to examine how these demographic factors affect job involvement. The link between organizational structure, job type, gender, marital status, education, age, job level (designation), and work experience and job involvement is shown in Table 5.

**Table 5: ANOVA Test**

Demographic Characteristics	Groups	Sum of Squares	df	Mean Square	F	Sig.
Pattern of Organization	Between Groups	64.20	26	2.47	39.34	0.00**
	Within Groups	46.33	738	0.06		
	Total	110.53	764			
Nature of Job	Between Groups	31.21	26	1.20	16.34	0.00**
	Within Groups	54.23	738	0.07		
	Total	85.45	764			
Gender	Between Groups	62.48	26	2.40	13.78	0.00**
	Within Groups	128.74	738	0.17		
	Total	191.21	764			
Marital Status	Between Groups	10.33	26	0.40	2.44	0.00**
	Within Groups	120.21	738	0.16		
	Total	130.54	764			
Education	Between Groups	85.52	26	3.29	6.23	0.00**
	Within Groups	389.77	738	0.53		
	Total	475.29	764			
Age	Between Groups	108.68	26	4.18	5.94	0.00**
	Within Groups	519.67	738	0.70		
	Total	628.35	764			
Job Level (Designation)	Between Groups	43.37	26	1.67	5.73	0.00**
	Within Groups	214.82	738	0.29		
	Total	258.19	764			
Work experience (in years)	Between Groups	212.25	26	8.16	7.55	0.00**
	Within Groups	798.53	738	1.08		
	Total	1010.78	764			

Significant at \* $p < 0.05$ , \*\* $p < 0.01$ .

The findings demonstrate the variation in the employees' viewpoints based on their demographic traits. The p-value of perceived job involvement based on all demographic factors is similarly discovered to be 0.00. It implies that there is a sizable difference in how employers view individuals based on these traits. Perceived job involvement has substantial relationships with all of the demographic parameters that have been examined, according to the ANOVA table's results. This indicates that diverse demographic influences exist on how involved individuals consider their jobs to be.

### *Job Involvement based on Ownership Pattern*

An additional issue for research is the difference in job involvement between the sample organizations from the public and private sectors. Therefore, based on ownership pattern, this section discusses how people perceive their level of job involvement (in terms of public and private sector organizations).

**Table 6: General Descriptive of Job Involvement in Nepalese Public and Private Sector**

Items on Job Involvement	Public Organization (N = 99)		Private Organizations (N = 94)	
	Mean	S.D.	Mean	S.D.
The most important thing that happens to me is to involve in present job.	4.88	0.86	5.04	0.85
My job is almost all part of who I am.	4.90	0.88	4.84	0.86
I am very much involved personally in my job.	5.19	0.58	4.83	0.84
I live, eat, and breathe with my job.	5.31	0.49	4.76	0.82
Most of my interests are centered around my job.	4.91	0.70	4.55	0.54
I have very strong ties with my present job that would be very difficult to break.	4.89	0.85	4.65	0.71
Mostly I feel attached to my job.	5.22	0.68	4.65	0.69
Most of my personal life goals are job-oriented.	4.96	0.76	4.62	0.74
I consider my job is to be very central to my existence.	4.89	0.87	4.74	0.87
I like to be absorbed in my job most of the time.	4.87	0.82	4.60	0.90
<b>Average</b>	<b>5.00</b>	<b>0.17</b>	<b>4.73</b>	<b>0.15</b>

Table 6 presents the mean and standard deviation. The average score for job involvement among employees of public organizations is 5.00, with a standard deviation of 0.17. On the other hand, the mean score for job involvement among employees of private organizations is 4.73, with a standard deviation of 0.15. This reveals that compared to the private sector, the public sector in Nepal has a higher level of job involvement.

#### *Differences in Job Involvement Level in Nepalese Banking and Insurance Sector*

This section presents the opinion expressed by the employees of the banking and insurance sector about job involvement:

**Table 7: Sector-wise Perceptions on Job Involvement**

Items on Job Involvement	Banking Sector (N = 99)		Insurance Sector (N = 94)	
The most important thing that happens to me is to involve in present job.	4.92	0.89	5.32	0.64
My job is almost all part of who I am.	4.80	0.89	5.01	0.75
I am very much involved personally in my job.	4.82	0.83	5.11	0.71
I live, eat, and breathe with my job.	4.81	0.80	5.02	0.79
Most of my interests are centered around my job.	4.59	0.59	4.68	0.59
I have very strong ties with my present job that would be very difficult to break.	4.64	0.74	4.85	0.72
Mostly I feel attached to my job.	4.73	0.70	4.83	0.76
Most of my personal life goals are job-oriented.	4.66	0.76	4.76	0.75
I consider my job is to be very central to my existence.	4.72	0.89	4.90	0.81
I like to be absorbed in my job most of the time.	4.60	0.91	4.79	0.84
<b>Average</b>	<b>4.73</b>	<b>0.11</b>	<b>4.93</b>	<b>0.19</b>

Employees in the banking industry report a mean job involvement of 4.73, with a standard deviation of 0.11. The average level of job involvement for those working in the insurance industry is 4.93, with a standard deviation of 0.19. These findings demonstrate that personnel in the insurance sector engage in their jobs to a greater extent than those in the banking sector.

### **Major Findings**

One of the crucial elements of employee behaviour is job involvement. Job involvement illustrates how much an employee's workplace self-image and basic requirements are met. The following findings are drawn from an analysis of employee perceptions of job involvement:

- Most of the employees perceive a moderate level of job involvement (4.78) toward their organizations in Nepal.
- In the case of ownership pattern, the Nepalese public sector shows higher job involvement (mean: 5.00>4.73) than that of the private sector.
- The results of the ANOVA table show that the perceived job involvement has significant associations with all demographic characteristics that have been analyzed. This means there are different demographic effects on employees' perceived job involvement.
- In the case of the banking and insurance sector, insurance sector employees hold a relatively higher level of job involvement (mean: 4.93>4.73) than the banking sector employees.

### **Discussion and conclusion**

The most valuable resource for every firm is its workforce (Steen et al., 20019). This is because an organization's long-term viability and performance heavily depend on the knowledge, abilities, and proactive behaviors of its employees (Shrestha, 2013; 2016). Employees and the company need to work together for the goals of both to be met in the cutthroat business environment of today. The idea of "job involvement" describes how connected a person feels to their current position (Mathieu and Zajac, 1990). It describes the employee's level of involvement with the objectives, culture, and duties of a specific organization. People that are really involved in their jobs make their jobs an integral part of who they are as people. Additionally, those who are highly involved in their jobs devote the majority of their attention to it (Hackett et al., 2001).

High-involvement workers struggle to keep work and personal life apart because they care so much about what they do. Therefore, job involvement is crucial for both the employee and the business. It is a favorable state for people (Ahmadi, 2011). The conversations with managers also bring to light those workers who are very committed to their jobs and find it challenging to keep their personal lives and work separately. Long work hours can result in productive work that is both personally and professionally advantageous if they are put to fresh, innovative activities. To increase employee involvement in organizational tasks, modern Nepalese firms must concentrate on this component of employee behaviour (Shrestha, 2019).

In conclusion, the study's findings have shed a lot of light on how employees perceive their level of workplace involvement. The results of this study will aid in the formulation of strategies by managers and corporate organizations to enhance the management of human resource development. These tactics would aid in promoting positive employee behaviors, resulting in effectiveness and high productivity through the achievement of the employees' high work results. In order to help managers better understand how to improve job involvement, this study offers advice.

### **Implications**

This study suggests that more information should be known about how employees perceive their level of workplace involvement. Employees' attitudes and behaviors, which in turn affect their work performance and the success of the company, are influenced by how involved they feel in their jobs. As a result, job involvement research is crucial for Nepalese workplaces. Managers and scholars can both benefit from studies on job involvement. Future researchers may find academic interest in job involvement. Nepalese managers would be curious to discover the steps involved in building involvement among their staff members. They might also be curious to learn about some strategies for raising employee job involvement.

### **Future Research Agendas**

The following suggestions for future research have been made based on the study's findings:

- Due to the fact that this study is based on employees' perceptions of the banking and insurance sector, the results of this study hence might not apply to all business units. Therefore, future researchers should make



an effort to collect a larger sample in order to ascertain whether general conclusions hold true for a larger population sample size.

- It is also advised that future researchers look at how job involvement affects organizational outcomes including job satisfaction, intention to leave the company, absenteeism, engagement, employee motivation, and effectiveness, etc.
- Attempts to explore related variables in various groups, industries, cultures, or countries may be made in future studies.

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