

## Effect of Person-organization Fit on Organizational Commitment: A Study with Special Reference to Sri Lankan Banking and Insurance Industries

D. V. A. Wickramasinghe<sup>1</sup> and H. M. Nishanthi<sup>2</sup>

<sup>1,2</sup> Department of Human Resources Management, Faculty of Commerce and Management Studies, University of Kelaniya, Sri Lanka  
<sup>1</sup>diliniwickramasinghe.1993@gmail.com, <sup>2</sup>menakahewawaduge@gmail.com

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**Abstract:** The main objective of this study was to identify whether there is a significant impact of person organization fit on organizational commitment in Sri Lankan banking and insurance industries. The study was based on a collected sample of 100 executive level employees who currently work in banking and insurance companies. Six licensed commercial banks and four insurance companies representing private and public sectors, located in Colombo district were selected randomly to collect primary data. As this is a cross sectional explanatory research in nature, standard questionnaire was used to collect primary data incorporating survey technique. Descriptive statistics, spearman correlation coefficient and liner regression were used to analyze data and make conclusions. Findings revealed that there is a significant impact of person organization fit on organizational commitment in Sri Lankan banking and insurance industries. Secondly, there is a moderate positive relationship between the person organization fit and organizational commitment. Further, it was found that employees who are working in the insurance industry are slightly more committed and fit for the Organization than their counterparts.

**Keywords:** *Person-organization fit, Organizational commitment*

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### Introduction

Today, organizations tend to operate in dynamic global environment. The success and effectiveness of an organization depends upon many factors. There is no exaggeration to say that the destiny of an organization lies in the hands of the individuals working in it as one of its critical elements to success. Hence, for a company's competitive advantage, it is inevitable to retain talented and loyal individuals (Dawley, Andrews & Bucklew, 2010). Given the dynamics visible in the marketplace employers are required to take any possible action to retain key talent and become more competitive. To be

competitive, actions such as reducing labor costs, downsizing, automation of systems, etc can be taken as beneficial actions in reducing organizational costs. On the other hand, enhancing productivity as well as reducing labour turnover by creating greater commitment can be taken as actions, which deliver high strategic advantage (Silverthorne, 2004). Further, research carried out by scholars such as Rousseau and Parks (1993), Ryan and Schmit (1996) revealed in their studies that degree of fit between Person and the organisation do have an impact on both productivity/performance and employee turnover. Person organizational fit is defined as "the



compatibility between individuals and the job or task that they perform at work" (Kristof-Brown, 1996, p 35). Rynes and Cable (2003) in their study observed that serious job applicants are keen in selecting the best organisation where they can work as well the most suitable job that they can do in that selected organisation. Apart from that, there are many instances which identify significant correlations between person-organisation fit and job satisfaction, organizational commitment (Sekiguchi, 2007), as well as motivation (Edwards, 1991). Organizational commitment is a work attitude that is directly related to employee participation and intention to remain with the Organization and is clearly linked to job performance (Mathieu & Zajac, 1990). Organizational commitment includes three main components representing affective, normative and continuance aspects of commitment (e.g. Meyer & Allen, 1991; Meyer et al., 1993, 1998; Coyle-Shapiro, 2006). In the meta-analysis conducted by Kristof-Brown, Zimmerman, and Johnson (2005), revealed that there are greater correlations of person organisation fit with job satisfaction and organisation commitment. Further, the extent to which employees feel that their knowledge, skills and abilities match with the current job and their requirements are met by the job would have a direct impact on their commitment (Greguras & Diefendorff, 2009). Many researchers concluded that person organization fit is a highly influential variable in an organization and has remarkable positive relationship with the variables like organizational identification (Cable & De Rue, 2002), work behavior (Yaniv & Farkas, 2005), turn over, job satisfaction etc, indirectly leading towards higher level of

commitment to the organization and its goals. Sekiguchi (2003) argued based on his study's findings that similarity between the individual and organizational values influences both the job choice behavior of the applicants and the hiring decisions of the organization. A higher person organization fit results in higher identification of the employees with the objectives of the organization, leading to the more dedication, satisfaction and extra efforts of the employees for the cause of organizational success.

Even though, these research present positive impacts of person organisation fit on concepts such as job satisfaction, motivation, turnover intentions, etc., there are instances where having a match between Person and the organisation have not yielded strong results. According to Hoffman and Woehr (2006), person-organisation fit is faintly related to job performance, organizational citizenship behaviour and turnover. However, according to the best knowledge of the researchers, its relationship, its impact on commitment has not been extensively researched in the Sri Lankan context. Hence, it is worthwhile to research these concepts in Sri Lankan context. The banking and insurance industries comes under the financial industry which accounts for 65% of the total assets of the financial system in Sri Lanka. According to Central Bank of Sri Lanka (2019), even though the industry growth tends to be slower compared to previous year, the importance of it to the economy continues to expand. These industries are operating in the service-providing sector of the present economy of the country. According to Nishanthi and Kailasapthy (2018), the majority of the total labour

turnover visible in several leading commercial banks were executives. There can be many other factors contributing to this high labour turnover, while lacking commitment, lack of person-organization fit might also be one of several reasons. This affects the creation of a trained pool of staff to meet current requirements and future management succession needs (Ariyawansa, 2008). Hence, the current study focusses on to achieve following objectives.

1. To assess the impact of person organization fit on organizational commitment of banking and insurance industries.
2. To assess the relationship between person organization fit and organizational commitment in Sri Lankan banking and insurance industries.
3. To compare organization commitment and person organization fit in both Sri Lankan banking and insurance industries, and give recommendations.

## **Literature Review and Hypotheses Development**

Organizational commitment was an important concept in management and had been studied by many researchers, especially in organizational psychology and organizational behavior (Herscovitch & Meyer, 2002). According to Lambert, Hogan and Jiang (2008), and Mathieu and Zajac (1990), organizational commitment has received significant attention from researchers such as management scientists, organizational psychologists and sociologists for over 20 years to address

turnover and retention. Organizational commitment was related with increased satisfaction, performance (Morris & Sherman, 1981), employees' health and wellbeing, organizational adaptability (Angle & Perry, 1981) decreased absenteeism.

Thus, organizational commitment was defined as the relative strength of an individual's identification with and involvement in a particular organization (Mowday, Steers & Porter, 1979, p.226). According to them, it can be characterized by at least three related factors:

1. A strong belief in and acceptance of the Organization's goals and values;
2. A willingness to exert considerable effort on behalf of the Organization; and
3. A strong desire to maintain membership in the Organization.

Organizational commitment has been the focal point for many ongoing researches. Many researchers agree in general that there are three common categories of organizational commitment as conceptualized by Meyer and Allen (1991) which are affective, continuance (or behavioral) and normative commitment. Allen and Meyer (1990) defined affective commitment as an employee's emotive connection to, and being empathetic and feel involved with in the organization. Continuance commitment is sometimes termed as calculative commitment (Mathieu & Zajac, 1990; Hackett et al., 1994) as it is based on the cost that an employee associates with leaving an organization. Normative commitment may be viewed as an employee's feelings of obligation to

remain with the Organization, and in contrast to affective and continuance commitment, it focuses on the right or moral thing to do by concentrating on the responsibility and/or moral attachment of employees that are produced through the socialization process binding employees to the Organization's goals and values (Allen & Meyer, 1990).

The person organization fit concept can also explain the employee retention. Person organization fit exists when the morals of the organization need to match to the morals of the employee. When there is a close relationship, the employee is less likely to leave the organization (Coldwell, Billberry, Meurs & Marsh, 2004; Mete, Sokmen & Biyik, 2016). However, Kristof (1996) defined Person Organization fit is the compatibility between people and organizations that occurs when at least one party provides what the other needs, they share similar fundamental characteristics or both. So that, the fit between the individual and the organization has been related to various attitudinal and behavioral outcomes such as job satisfaction, organizational commitment, intention to quit, turnover, and task performance (Hoffman & Woehr, 2006; Kristof Brown, Zimmerman & Johnson, 2005; Verquer, Beehr & Wagner, 2003; Wheeler, Gallagher, Brouer & Sablinski, 2007). However, there are few examples of research that examine both person job and person organization fit in the same study.

Moreover, the roots of Person Organization fit research can be traced back to Schneider's (1987) Attraction-Selection-Attrition (ASA) framework. Accordingly, Schneider argues that

individuals are not arbitrarily allocated to circumstances, but they decide on situations, which are attractive to them. Ultimately, individuals will be selected to be a part of that situation and help to determine the situation by remaining in that situation. Schneider was used this framework in explaining the functioning of an organization. He argues that organizations are one situation that people are attracted to, selected to be a part of and remain with, if they are a good fit with the Organization, or leave, if they are not a good fit with the Organization. ASA framework can be placed within supplementary fit since it proposes that people and organization are attracted to each other based on similarity.

Cable and Judge's (1996)'s three-item measure on perceived person-organization fit assess an employee's perception of his or her fit with an organization. In addition, found perceived person-organization fit correlated positively with employee perceptions of their person-job fit, job satisfaction, organizational commitment and employee rating of the importance of person-job fit (Cable & Judge, 1996). Direct fit can be described as the decision that a person will fit well in the environment. This type of fit is generally measured by asking people to tell the extent to which they believe a fit exists (Karakurum, 2005). As a result, as long as the person perceives that a fit exists, a good fit exists having no regard with actual level of similarity or complimentary between Person and the Organization. Enz (1988) has established that perceived fit identifies the extent of departmental power, while fit as calculated by a comparison of individual and organizational characteristics failed

to predict it. However, considering all above literature, the current study measures only perceived person organization fit developed by Cable & Judge (1996).

In order to justify the relevance of this current study, theoretical underpinnings can be provided to explain the impact of person organization fit and the organizational commitment. According to Karakurum (2005), the theory of human capital states that individuals' innate characteristics as well as the extent to which they acquire new characteristics have an effect of how well they fare in organizations. Thus, those employers' value investments in education and work experience, tenure with the Organization and educational level of employees were controlled as well. Edwards and Rothbard (1999) used person environment fit theory to examine how the comparison of work and family experiences to the Person's values relates to well-being. Social Identity Theory is another most popular theory by using of the current study. Social identity theory highlights the categorization and comparison processes that guide individuals' perception of the Organization, such as its external recognition or distinctiveness, and stimulate identification (Ashforth & Mael, 1989; Tajfel & Turner, 1986).

According to Silverthorne (2004), a good fit is a powerful variable within the Organization and that it has a positive impact on organizational commitment. And it could be considered as the better the fit the higher the organizational commitment. Yaniv & Farkas (2005) explored a unique aspect of person organization fit and concluded that person organization fit has a significant

positive effect upon the employee's perception of brand values as to the values declared by the management. Some researchers also explored the association between person organization fit and organizational commitment and found a positive relationship between these two variables (Guan, Dend, Bond & Zhang, 2011). However, the literature provides support for the positive relationship between person organization fit and organizational commitment (Meglino et al., 1989; Chatman, 1991; Vancouver & Schmitt, 1991). Thus, based on the above theoretical reasoning and empirical evidence the following hypothesis is advanced;

**H<sub>1</sub>:** Person-organization fit has a significant impact on organizational commitment.

## Research Methodology

Current study is a cross-sectional study, and explanatory research to find out the impact of person organization fit on organizational commitment. Researcher interference is minimum without influencing the study. The study is limited to executive level employees who are working in Colombo District Commercial banks and Insurance companies. Researcher used survey technique to collect data with the help of structured questionnaires based on Likert scale, which were distributed, via offline method through a printed question paper. In Sri Lankan context 32 licensed commercial banks are established with 3,538 branches. As well, 22 Insurance companies were established with 1,498 branches and 15,756 employees (Central bank of Sri Lanka, 2016). For many research, it is hard to conduct a study

overall population (Singh, 2007). Since there is limited time to consider the whole population, the sample was drawn by selecting Colombo district Banking industry and Insurance Industries only. In the current research, researcher selected only 6 banks and 5 Insurance Companies including both private and public sector covering the Colombo district in Sri Lanka (Central Bank of Sri Lanka, 2016). Sample size was limited to 120 executive level employees. Researchers used convenience-sampling technique to gather data from the selected banks and insurance companies. Demographic information were also obtained from the banking and insurance employees at the beginning of the questionnaire. After the data collection was performed, data were analyzed using SPSS version 20. Data was screened before using for hypothesis testing in order to ensure no mistakes were done in data entering. Then the data was tested to ensure reliability, normality as well as common method bias. Simple linear regression analysis was used to test the hypothesis.

### **Measures**

The dependent variable employee commitment was measured by administering the Organizational Commitment Questionnaire, which was originally developed by Mowday, Steers, and Porter (1979). It uses 15 items to describe organizational commitment. Responses were obtained using a 7-point Likert scale where 1 is strongly disagree and 7 is strongly agree. It included six reverse scored questions as well. The independent variable Person organizational fit was measured using the scale developed by Cable and Judge (1996) which uses three items to directly assess an employee's perception of his or

her fit with an organization. Responses were obtained using a 5-point Likert scale. Apart from the above-mentioned validated measures, demographics of gender, age, marital states, work experience and educational qualifications of the respondents are also assessed in the questionnaire.

### **Sample Composition**

In order to obtain the target sample, researchers distributed 120 questionnaires among the executive level members of selected six domestic licensed commercial banks and four insurance companies in Colombo region. There were 10 questionnaires, which were not received, and another 10, which were partially completed, and only 100 were fully completed. Finally as a percentage, 83% was answered to distributed questionnaires ( $100/120 \times 100 = 83.33\%$ ). Thus, effective response rate is 83.33%.

According to the gender distribution of the sample, 54% of the respondents were male while 46% were female. Also 54% of the respondents were married and only 46% were single. Out of the sample collected most (48%) belonged to the age category of 21–30 years, while very few (8%) employees belonged to the age category of 51–60 years. The highest percentage of 33% represented by the respondents those who have experience more than 5 and less than 7 years while the lowest level of experience is less than 1 years, which explained 12%. Most of the executive level employees have professional qualifications such as diploma and certificate courses as their highest education which accounted for 34% of the sample. Out of the sample, 14% of respondents marked their highest educational level as MBA.

## Analysis and Results

Researchers tested the reliability by using Cronbach's alpha coefficient and the results are shown in Table 01. Considering about overall reliability coefficients for all measures are more than 0.7 is to be reliable (Sekaran, 2010).

**Table 1: Reliability statistics of measures**

<i>Measures</i>	<i>No. of Items</i>	<i>Cronbach's alpha</i>
<i>Organizational Commitment</i>	<i>15</i>	<i>.840</i>
<i>Person Organization Fit</i>	<i>3</i>	<i>.737</i>

*Source: Survey data, 2018*

Table 02 summarizes the descriptive statistics and presents the correlation analysis relating to the person-organisation fit and organizational commitment.

**Table 2: Descriptive statistics and correlation**

<b>Measure</b>	<b>Mean</b>	<b>SD</b>	<b>Skewness</b>	<b>Kurtoses</b>	<b>Correlation</b>	
					<b>OC</b>	<b>POF</b>
Organisational commitment (OC)	5.16	.83	-0.031	-1.288	1	
Person organisation fit (POF)	3.71	.59	-0.017	-0.641	.313**	1

*Notes: Results are from a two-tailed test. \* $p < 0.05$ ; \*\* $p < 0.01$*

*Source: Survey Data, 2018*

According to table 02, mean value of organizational commitment is 5.16 out of 7. Hence, it could be noted that the level of commitment of executives in the two industries tend to be at a higher level. Apart from that, mean value of person organization fit is 3.71 out of 5. Even though it is closer to a level of 4 in order to interpret the person organisation fir is strong, it would be justifiable to say that it is still in a moderate level as it is in between the 3 & 4.

Correlation analysis was used to assess the strength of the relationship among dependent variable and independent variables (Sekaran, 2010). To pictorially examine the relationship between person

organisation fit and organizational commitment, scatter plots were constructed.

According to table 02, Pearson correlation coefficient among organizational commitment and person organization fit is 0.313 and it is significantly correlated at the 0.01 level (2-tailed). Therefore, it could be noted that there is a moderate positive relationship between person organization fit and organizational commitment.

### ***Hypothesis Testing***

Linear Regression analysis was used to test the impact of dependent variable and independent variable (Sekaran, 2010).

**Table 03: Comparison of the regression results of person organization fit and organizational commitment in two industries.**

Sector	R	R Square	Adjusted R Square	Sig.	Beta
Insurance	.314 <sup>a</sup>	0.098	0.08	0.025	0.314
Banking	.299 <sup>a</sup>	0.089	0.07	0.037	0.299

a. Predictors: (Constant), person organization fit

Source: Survey Data, 2018

Table 03 shows the comparison of regression between the two industries, it indicates that there is a 9.8% variation of person organization fit on organizational commitment in Sri Lankan insurance industry and 8.9% variation of person organization fit on organizational commitment in Sri Lankan banking industry. According to Table, 03 sig. values of both two industries are less

than the 0.05. Therefore, it could be concluded that both banking and insurance industries have significant impacts of person organization fit on organizational commitment.

Further, researchers analysed the overall impact of person organisation fit on organizational commitment by considering both industries.

**Table 04: Impact of person organization fit on organizational commitment**

Model	R	R Square	Adjusted R Square	Sig.
1	.333	.111	.102	.001

Source: Survey Data, 2018

Table 04 indicates that there is an 11.1% significant impact of person organization fit on organizational commitment in Sri Lankan banking and insurance industries. This signifies that 10% variation in organizational commitment is made by person organization fit at a 99% confidence level and the remaining unexplained 90% could be due to other factors, which are not considered in this study. Based on these findings, the

hypothesis 01 of the study is accepted. Hence, the current study indicates that person organization fit has a significant impact on executive level employees' organizational commitment.

### **Discussion**

The current study was focused on to identify whether there is an impact of person organization fit on organizational



commitment in Sri Lankan banking and insurance industries. In line with the previous research there have some similar studies, which highlight positive impact of person organization fit on organizational commitment. Silverthorne (2004) found that a good fit is a powerful variable within the Organization and that it has a positive impact on organizational commitment. In addition, Seyed, Behrooz, Rajabi, & Farouz (2014) also found that person organization fit has a significant positive influence on organizational commitment of employees. Apart from them, in previous studies (Boxx et al., 1991), integrative reviews (Kristof, 1996), and meta analyses done by Kristof-Brown et al (2005) and Verquer et al. (2003) support the consistent positive relationship between person organization fit and organizational commitment. Apart from them, results of the current study are in congruence with the findings of Rousseau and Parks (1993), Ryan and Schmit (1996) as well as with Guan et al (2011) Hence, in the Sri Lankan context also specially with relation to banking and insurance industries it could be justified to consider that there should be a match between Person and the organisation in order to create greater organizational commitment. However, this phenomenon should be further verified through a detailed multi method study (data collected via interviews, focus group discussions) with a greater number of employees as the sample.

There are many limitations, which arose when conducting the study. One of the limitations was the time given to complete the study. There for selected sample was limited only Colombo region executives level employee who are working in banking and insurance industries. Further, due to many reasons participants may not give the accurate information. Sometimes participants may fill the questionnaire without understanding the questions in deep. Hence, self-biasness might be visible.

### **Conclusion**

The result of the current study suggest that in order to have committed employees, should consider the fit between employees and Organization. It is fruitful to achieve competitive advantage through employees. The first objective of this research is to identify the impact of person organization fit on organizational commitment in Sri Lankan banking and insurance industry based on the findings it revealed that there is a positive impact of person organization fit on organizational commitment. Also according to the industry comparison between banking and insurance industries, it was found that employees who are working in the insurance industry are slightly more committed and fit with Organization than the banking industry executive employees.

## **Recommendations**

The findings of this study have critical implications for policy and management practices in organizations. Following suggestions can be made considering all the survey data and the literature reviewed of this study. It is recommended to provide proper awareness programs for identified employees and increase employee commitment to the organization. In order to enhance the bond between the organization and the employees' recreational activities such as frequent gatherings like parties, trips with office and family members to create the sense of belongings are recommended. Simply celebrate special occasions of employees' personal lives like marriage, delivery of a new baby to show the individual concern. The organisations should also be keen to design jobs, which match to the personality and values of the person and allocate minor time within the job role to interact with other in family as well as in the office.

## **Limitations and Directions for Future Research**

There are several limitations arising from this study. One of the limitations was the time given to complete the study. The study was conducted within a limited time. Further, the responses received from the employees in the banking sector were limited to 100 and those were only collected from selected banks and insurance companies in Colombo region due to the limited time and in order to reduce the complexity. Therefore, output of this research may be useful only to eleven companies. Hence, an expanded study

costing a larger sample covering the entire finance industry would be a great avenue for further research.

Future research could avoid this limitation by collecting data from multiple organizations and industries, which could allow for investigation of validity across different work contexts. Another limitation of this study was the selected sample consisted only executive level employees. Hence, future research can be conducted in different level of employees in different occupations rather limited to executive level employees. Further, due to many reasons participant may not give the accurate information. They may hesitate to give the correct information as they don't want to share their true opinions. Moreover, because of the work pressure they may not pay more time to read the questionnaire. Therefore, those participants may fill the questionnaire without understanding the questions in deep. Therefore, future research might address this issue by responses ratings in their studies and address the importance of the current study.

In this research data, collecting was mainly based on a questionnaire. Using only that method may not be sufficient. The quantitative results can be further justified if data triangulation methods were utilised. In addition, data were collected at a single time point, which hindered the investigation of possibility of reverse causality between fit and individual outcomes. Thus, future studies could be longitudinally designed in order to investigate for reverse causality.

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