# The Relationship among Emotional Stability Personality Traits, Self-efficacy and Organizational Commitments of Managers and Subordinates in Nepalese Saving and Credit Cooperatives (SACCOS)

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## ABSTRACT

The saving and credit cooperative is a member owned financial institution. The primary goal is to mobilize funds to improve the members' and society's socioeconomic position in order to generate profit within the community and its members.

We examined the relationship between emotional stability (neuroticism), and affective commitment, normative commitment, and continuance commitment of managers of saving and credit cooperatives in Kathmandu district. Likewise, the study investigated managerial level employees' self-efficacy and affective commitment. The study found the differences in commitments level of managerial level ethnic groups of SACCOS. The study found the differences in organizational commitment level between managerial level employees and subordinate of SACCOS.

The study has used three standardize questionnaires: Mini-IPIP scale, general perceived self-efficacy scale, and organizational commitment scale. A purposive sampling method was administered (N=826). The data was collected from 206 SACCOS in the Kathmandu district. The samples were 189 managers and 637 subordinates of SACCOS respectively.

A descriptive analysis was performed as well as Spearman's rank correlation coefficient, the Mann-Whitney U test, and the Kruskal-Wallis H test was used to carry out the statistical analysis of the data.

Emotional stability personality trait was negatively correlated with affective commitment and however, continuance, and normative commitment were insignificant. The results showed that the differences in organizational commitment between the managerial position and subordinates. The organizational commitment did not find differences in ethnic groups of SACCOS.

**Keywords:** Emotional stability; Ethnics group; Organizational commitment; Saving and credit co-operatives; Self efficacy

## INTRODUCTION

Saving and credit cooperative is a member owned financial cooperative whose primary objective is to mobilize savings and afford members access to loans on competitive terms as a way of enhancing their socioeconomic wellbeing. In order to complete the day to day operations of saving and credit, the management body should play an essential role and have crucial duties [1-3].

Employees who are selected by the board of directors of the organization administer the management body. As stated in the Nepalese constitution, cooperatives are one of the three pillars

of community based socioeconomic development. The objective of the cooperative is to maximize profits for its shareholders.

A personality trait is an asset to an individual in an organization. All personality traits influence an individual's role as a leader to subordinates, corporate social responsibility, and all stakeholders in the organization. In the study of this research, managers have a lead role in guiding their subordinates to accomplish the tasks in the organization. Personality plays a major role in people's behaviors. The individual perceived it as his or her own opinion or belief. People cannot imagine today's world of work without human resources and technology. There are many personality traits within human resources that exhibit self-efficacy and commitment towards their vision, mission, goals, and objectives, respectively [4-8].

These days, the most investigated constructs are personality traits and organizational commitments in organizational research. One weakness in the study is the possible relevance of personality traits as predictors of commitment. The individual shows whatever the characteristics. The characteristics are the people's personalities. People's traits are influenced by individual behavior and attitudes [9,10]. Personality plays a significant role in an individual's life to follow out the objectives of the organization. Personality traits show an individual's efficiency and commitment to a given job [11].

Human behavior is critical to the success of any organization. The existence of an organization depends on the organizational behavior and culture of different people and societies. These behavioral constructs are popular and used in humans, businesses, and society [12]. In the age of globalization, people have different kinds of personality traits, commitments, and efficacy traits [13].

Emotional stability is the personality traits of humankind. Among the five factors model of personality traits, emotional stability is the most powerful trait [14]. As stated by many research studies, a person with high levels of emotional stability is significantly related to the organizational commitment and self-efficacy. Individuals who lack emotional stability are vulnerable to relate with the coworkers [15].

The study finds the effects of emotional stability on the cooperative managers' ability and commitment to influence the overall human resource management [16]. The stable emotional personality trait has a central role among the other constructs of personality variables. Many researchers advocate the "big five" core personality traits. Anger is the part of negative emotional stability so it is harmful to person-to-person behavior in any society. The business group's anger level is lower than that of the freshmen [17].

The present study is consistency with the study of Regmi, and Basnet found male banks' employees' anger cognition has higher than female's counterparts [18]. Regmi and Basnet revealed that the low control over the anger adversely impacted among the bank employees in the workplace. The present result is inconsistency with because female respondents have lesser anger than male counterparts in Nepalese adolescents [19].

The big five personality traits of extraversion, conscientiousness, agreeableness, intellect, and emotional stability are based on this theory. The "big five" model approach consists of five relatively independent constructs of overall human personality traits [20].

Neuroticism refers to the individual differences in the tendency to experience chronic negative emotions, such as anger, anxiety, or depression. Individual high on this trait are generally anxious, depressed, angry, embarrassed, emotional, and insecure [21].

The influence of emotional stability personality characteristics, or neuroticism, on self-efficacy and organizational commitment are the subject of this study. Low emotional stability includes characteristics of anger, vulnerability, depression, hatred, anxiety, inconsideration, and indecisiveness. Regmi and Basnet revealed that the low control over the anger among the commercial bank employees created unmanaged circumstances in the workplace in Nepalese environment. There were significant difference in anger in Nepalese adolescents among the cultural groups such as Bramin, Chhetri, Janajait, and Dalit [22].

According to Bandura, social cognitive theory, self-efficacy consists of a person's achievement, motivation, and well-being. The theory is entirely focused on a person's beliefs rather than a specific aim or purpose. Self-efficacy as an instrument of a person's motivational traits in an organization [23].

Chen, et al., and Shelton explain that the sources of confidence and experience are the person's success and failures in achieving organizational goals. Judge, Bono, and Locke state that employees with high self-efficacy are more resilient, confident in their abilities, and more devoted and involved in their challenging job [24]. According to Hunt, et al., highly dedicated employees identify and continue to strive for organizational aims and objectives as their own in order to keep their membership in the organization. The organization's weakness or loss of profit can be interpreted as a lack of commitment on the part of its employees or stakeholders. Employee commitment is associated with their constant interest and job satisfaction [25-28].

This study aims to fill gaps in knowledge regarding the correlations between cooperative employees' emotional stability, personality characteristics, and organizational commitment of managerial employees. The study sheds light on the following issues [29-31]:

• The effects of low emotional stability on affective, normative and continuance commitment among the managerial level employees.
• The effects of affective commitment on self-efficacy in managerial level employees.
• Commitment differences between managerial level employees and subordinates.
• The level of commitment among managerial ethnic groups.

The constitution of Nepal has focused on the caste system to generalized participation equally. The study's findings are expected to serve not only as a guide for saving and credit cooperatives but also as a benchmark for future research of all Nepalese cooperatives [32-36]. No studies have been found in

the study variables in the Nepalese cooperatives sector. Previous studies have been found in literature about personality traits and self-efficacy in Nepalese psychology, mental health, and psychiatry. The constructs of organizational commitment were tested in the Nepalese financial context [37].

## Objectives of the study

This research paper has investigated the following objectives which are as follow: To find managerial employees' emotional stability traits that influence organizational commitments [38].

- To assess the managerial staffs self-efficacy shows their affective commitment.
- To find the association between the emotional stability trait and the organizational commitment of managerial employees.
- To seek variations in the commitment level between manager and their subordinates.
- To identify differences in organizational commitment among ethnic groups of SACCOS managing level employees.
- Statement of the problems.

Employees at the managerial level in SACCOS have less confidence because of their low score of emotional stability [39]. Management level employees' at the greater levels of self-efficacy influence affective commitment. In the Nepalese society, management level employees are more committed than subordinates as per their roles and responsibilities. Similarly, different caste systems have different levels of dedication. People have a perception of commitment among the employees in an organization [40].

The managers' and subordinates' organizational commitments have an impact on Nepalese primary cooperatives. People believe that the attitudes of various caste systems affect the commitments of managerial level employees.

## LITERATURE REVIEW

Norman developed the "five factor theory" ("big five"). The theory has been widely used by Goldberg. The "big five" personality traits model theory has been popular and effective in responding to different individuals from all age groups within a short period of time. Thus, the theory describes the complete traits of individuals and predicts the workplace behavior of individuals. Goldberg stated that the personality factors are helpful in understanding the employees and provide insight into their motivations, traits, behaviors, and talents in their workplace environment. The stable personality traits are always calm and result oriented throughout most of one's lifetime. People who have emotional stability personality traits are emotionally stable. These traits are good, calm, resilient, and secure. Individuals tend to be emotionally unstable when having negative thoughts [41].

Some studies on the relationship between personality factors and organizational commitment showed conflicting results. It is essential to understand each other before executing transactions because it helps to promote a cordial environment among the parties or workplace [42].

Goldberg stated that people with distinct personality traits showed successful indicator of excellence in leadership. People showed own capabilities to accomplish a job successfully. Researchers like Gong, Law, Chang, and Xin and Kehoe, and Wright, believed hiring and retaining highly committed human resources for the organization is a key to success of human resource management strategies [43-46].

Spector and Jex found that individuals with higher emotional stability experienced positive behavior from supervisors and coworkers. A combination of high emotional stability traits and affective commitment developed emotional attachment among the employees. Accordingly to Basnet, Birla, and Regmi, low emotional stability was associated with low self-efficacy, and a test of the correlational link between self-efficacy and neuroticism attributes revealed that as one variable increased, another variable decreased, and vice versa [47].

Basnet, et al., stated that lower degree of emotional stability reduces self-efficacy and commitment in Nepalese employees. Emotional stability as a personality trait plays a key role in an employee's commitment and self-efficacy [48].

According to Ahola, Hakanen and Schaufeli, individuals with low emotional stability have sadness, anxiety, and life dissection. Interruptions in one's noble thoughts are another negative impact of emotional stability, employees' have high turnover rate in the organization, disturbances in job accomplishment, and absenteeism. Jang, Livesley and Vernon suggested that the heritability of the neuroticism trait was found to be 41 percent [49-52].

Donnellan, Oswald, Baird and Lucas, worked closely with the short form of five factor model personality traits. The trait emotional stability advocates positive or negative emotions in individuals. Individuals with high emotional stability exhibited positive and amicable behaviors when dealing with stressful situations, whereas those who viewed similar work through negative lenses exhibited low emotional stability [51].

Today's personality traits are particularly essential in this competitive business organizational setting. Employees with diverse personality traits influence their assigned tasks negatively or positively in the workplace. According to Gyaama Darkwah, neurotic workers perform poorly in the workplace as compared to lower neurotic employees. A similar study of measuring neuroticism traits in Nepali samples in the mental health sector by Manandhar, Risal, Linde, Koju, Steiner, and Holen on the eysenck personality scale. Manandhar et al., further facilitates the understanding of the questionnaire by the respondents, who seem to differ in cultural settings, translating expressions, and metaphors into vernacular language. There would have been problems related to psychometric questionnaires in the faculty of management other than medical sciences [52].

**Self-efficacy:** This paper highly advocates the self-efficacy of the employees working at the cooperatives [53]. The strength of the self-efficacy of employees is very important for accomplishing any given task in the workplace. The trait of self-efficacy has instinctive and low motivation to face a vulnerable situation and cope with the specific outcomes of the given task and thoughts. According to Bandura, "the belief in one's capabilities to

organize and execute the courses of action required to the manage prospective situations" [54]. The theory of self-efficacy and social learning determines the individuals' feelings, thoughts, and motivations toward each other according to their behavior. People's health, performance, and cognitive abilities are all predicted by the application theory of self-efficacy [55].

Coping with daily annoyances and adapting to all types of stressful life situations are examples of perceived success of self-efficacy. They further explained that a person's behaviors and health conditions affect their ability to accomplish the given task. According to Bandura, "self-efficacy consists of four factors, *i.e.*, mastery experiences, vicarious experiences, social/verbal persuasion, and emotional state" [56].

Mastery experience indicates one's own experience of accomplishing tasks through past performances. Likewise, vicarious experience is getting experience through observing. The other skilled and expert people. The success of co-partners or colleagues boosts the confidence level of others as well, while accomplishing the given tasks in the workplace [57].

Verbal and social persuasion seem to be motivating employees to insist on getting the job done positively, and atmosphere is a process of motivating employees through positive and enthusiastic words like, "Yes, he or she can do it." It helps in increasing the self-efficacy of employees. Villani, et al. discussed the importance of verbal persuasion and the value of vocal praise and feedback. An emotional state describes an individual's belief in managing negative or positive, stressful or favorable situations to accomplish specific desired outcomes quickly [58].

**Organizational commitment:** The organizational commitment component is extensively used in human resource management around the world of work. Many previous studies have revealed that high or poor emotional stability personality traits have a greater impact on employee commitment. Individual interest in and genuine participation in an organization is defined as organizational commitment [59]. Allen and Meyer describe that employees are engaged with the three basic fundamental commitments, which are affective, normative, and continuance. Organizational commitment operates on the basis of emotional attachment, perceived responsibility, and hidden costs as stated by Allen and Meyer [60].

Meyer and Allen "differentiated three forms of commitment: Affective commitment refers to an emotional attachment to the organization; normative commitment refers to a felt obligation to remain within the organization. Finally, continuance commitment is based on the costs and benefits associated with leaving the organization". Normatively committed employees exhibited ethical duty and the value system of the organization. According to Yildirim, continuance commitment means an employee cannot take the risk of losing organizational membership if he or she leaves the organization [61-65].

The psychological state of mind describes organizational commitment as a relationship between the employees and the organization. The nature of the national culture's influences may vary among the employees' commitment to the organization.

Self-efficacy demonstrates a greater level of self-respect and confidence, as well as the ability to ignore and suppress unpleasant attitudes at work [66-68]. According to Agu, Liu and Huang, organizational commitment contributes to high self-efficacy in a person's behavior and attitudes. Zeb and Nawaz suggested that perceived self-efficacy greatly raises the organizational commitment of individuals from the best to the best position. According to Bandura and Liu and Huang, self-efficacy influences a person's behavior and efforts in the task at hand [69-72].

# METHODOLOGY

**Data collection procedure:** Questionnaires for surveys was undertaken with employees of saving and credit cooperatives in the Kathmandu district. The data collected through the questionnaires with a written consent letter to the authorities. The data for the study were gathered in order to evaluate the association between emotional stability traits, self-efficacy, and organizational commitment among managers and subordinates in the saving and credit cooperative ltd. The data obtained is evaluated in order to establish the level of commitment of the ethnic group at the management level [73-75].

**Sample size and participants:** Data was collected from all the employees of 206 saving and credit cooperative ltd. of Kathmandu district. Approximately 900 sets of questionnaires were distributed to employees in supporting level and managerial level positions. There were two positions that comprised the supporting level employees (N=637) and the managerial position (N=189) at the managerial level. Three ethnic groups like Bramin (N=56), Chhetri (N=49), and Janajati (N=83) exist. The study has only found one Dalit manager. So, the researchers did not include Dalit Manager in the study. The sets of questionnaires were distributed to department employees in management, account, marketing, administrative, and loan. The researcher requested with the written letter, the general purpose of the study and a recommendation letter from the Divisional Office of the Kathmandu cooperative district and the national cooperative development board. All the employees participated voluntarily and interestingly [76-80].

**Measures:** This study used the following standardized questionnaires: They have three main sections, as given below.

Emotional stability personality traits scale borrowed from Mini IPIP. The scale has four items. Each item is measuring and describing a behavior of participants. The structure of questionnaire has 5 point Likert scale ranging from "strongly disagree to strongly agree. There were two positive and two negative (reverse) items of the scale. One of the sample items was removed from the list.

Self-efficacy scale is unidimensional in nature. It consists of ten item scale with rash model. Bandura introduced the concept of self-efficacy as a social cognitive theory. The scale has 10 items on a 4 point scale. A higher degree of self-efficacy score refers to higher self-efficacy. Schwarzer and Jerusalem created ten items of perceived self-efficacy to assess the individuals' perceptions of self-confidence. The higher the score shows, the better prepared

you are to deal with a variety of stressful life events. The scale is universal, so it can be used in different cultures and languages.

Meyer, and Allen developed an organizational commitment scale with 24 items, which has three sub groups. The sub group includes affective, normative, and continuance commitment. The study removed 2 items from the normative commitment. The sub group includes affective, normative, and continuance commitment. Meanwhile, the study removed 2 items from the normative commitment.

The organizational commitment scale has nine reversed items among three sub groups commitment scales. All ethnic groups had a good command of the Nepali language. The researcher has used the translation and back translation of the emotional stability scale, self-efficacy, and organizational commitment scales, respectively.

**Analysis of data tools:** In this study, all of the Z-statistics of p value had less than 5% level of significance. Therefore, the study concludes that there was no normality to all the constructs (curves) and conducted a non-parametric approach for all the analysis of available data. The association between emotional stability (neuroticism) and managerial commitment is studied using spearman's rank correlation. Similarly, a manager's self-efficacy and affective commitment. The study employed the Mann-Whitney U test to compare commitment levels between supporting and managerial employees. The Kruskal-Wallis H test was used to assess the managerial commitment levels of various ethnic groups [81-84].

# RESULTS

The emotional stability personality trait is positively associated with organizational commitments of managerial employees.

This statistical of analysis was to observe with the relationship between emotional stability personality trait and organizational commitment of managerial employees in cooperatives. The following Table 1 exhibited as below.

**Table 1:** The relationship between emotional stability personality trait and organizational commitment among managerial level employees.

| | | | Emotional stability | Affective | Continuance | Normative |
|---|---|---|---|---|---|---|
| Spearman's rho | Emotional stability | Correlation coefficient | 1 | -.082[*] | 0.045 | -0.035 |
| | | Sig. (2 tailed) | . | 0.018 | 0.196 | 0.32 |
| | | N | 826 | 826 | 826 | 826 |

**Note:** [*]Correlation is significant at the 0.05level (2 tailed).

Table 1 shows the Spearman's rank correlation coefficient on managerial level workers' emotional stability personality trait is at the lower-level and negatively significant and linear association with affective commitment (r=-.082, p<0.05). The magnitude of the correlation score is the lowest between the variables. Managers with a higher level of emotional stability tend to have a higher level of affective commitment. A statistically insignificant relationship exists between emotional stability trait and continued commitment (r=0.045, p>0.10).The relationship between emotional stability trait and normative commitment is statistically insignificant (r=-0.035, p>0.10).The table given above reveals that there is no relationship between the emotional stability traits and normative and continuance commitment among the cooperative employees. Cooperative managers with low emotional stability are more likely to demonstrate a lack of continuance commitment and a low level of normative commitment to remain in the organization. It reveals that when employees have strong affective commitments, cooperative managers exhibit high emotional stability characteristics, and vice versa.

Self-efficacy is positively related to affective commitment of managerial employees.

This statistical analysis was to observe with the relationship between affective commitment and self-efficacy of managerial employees in cooperatives. The following Table 2 exhibited as below.

**Table 2:** The relationship between self-efficacy and affective organizational commitment among the managerial level employees.

| | Scale | Self-efficacy | Affective commitment |
|---|---|---|---|
| Spearman's rho | Self-efficacy | 1 | .312[**] |
| | Correlation coefficient | | |
| | Sig. (2 tailed) | | 0 |

| | | |
|---|---|---|
| N | 189 | 189 |

**Note:** **Correlation is significant at the 0.01 level (2 tailed).

Table 2 reveals that the spearman's rank correlation coefficient (r=0.312, p<0.01) between self-efficacy and affective commitment have shown highly significant positive and linear trends in managerial level employees. A higher degree of affective commitment displayed a high degree of self-efficacy among the managerial employees.

Further as the self-efficacy improved, there is increased in affective commitment among managerial employees in cooperatives. These two elements were interrelated. As a result, a change in one factor causes a positive change in another. Employees at the managerial level who had a greater level of self-efficacy had a higher level of affective commitment. During their stay, highly affective and dedicated employees demonstrated a positive and emotional attachment to the organization. It

concluded that the relationship between self-efficacy and affective commitment was outstanding and cooperative-friendly.

There is no differences commitment between the managerial level employees and supporting level employees in saving and credit cooperatives.

The study found the differences of organizational commitment in managerial and supporting level employees under the descriptive statistics of mean rank and Mann-Whitney test statistics. The results were shown in the following Tables 3 and 4.

**Table 3:** Differences of organizational commitment between managerial and supporting level employees of cooperatives.

**Ranks**

| Designation | N | Mean rank | Sum of ranks |
|---|---|---|---|
| Subordinate | 637 | 405.46 | 258281 |
| Managerial staff | 189 | 440.58 | 83270 |
| Total | 826 | | |

**Table 4:** Mann-whitney U test statistics.

| Test statistics | Organizational commitment |
|---|---|
| Mann-Whitney U | 55078 |
| Wilcoxon W | 258281 |
| Z | -1.777 |
| Asymp. sig. (2 tailed) | 0.076 |

**Grouping variable: Designation**

The above mentioned Tables 3 and 4 were the results of the Mann-Whitney U (or Wilcoxon W) and rank table that showed the organizational commitment exhibited by the mean rank of managerial level employees (440.58) is greater than that of supporting level employees (M=405.46). There was a significant difference in organizational commitment scores perceived by managerial level and supporting level employees. The test is significant at z=-1.777, p<0.10. The findings of study indicated that managerial positions claimed higher organizational commitment than the lower level employees. This study revealed that managerial level employees were more devoted to the saving

and credit cooperative ltd.'s organizational commitments than the subordinates.

There are no differences in the commitments level among the managerial ethnic's group employees.

The constitution of Nepal has given an important role to the ethnic groups in Nepal. Therefore, the researcher desired to find the results of the commitments with regard to caste wise accordingly. The following results are mentioned below Table 5.

Table 5: Differences in organizational commitments among managerial ethnics' groups.

| Variable | Caste | N | Mean rank |
|---|---|---|---|
| Organizational commitment | Brahmin | 56 | 95.08 |
| | Chhetri | 48 | 101.79 |
| | Janajati | 84 | 89.95 |
| | Total | 188 | |

Table 5 exhibited that the result of Kruskal-Wallis test ranks confirmed that the organizational commitment of Chhetri followed the highest mean rank scores (N=48, M=101.79) than the Brahmin (N=56, M=95.08) and Janajati (N=84, M=89.95) managerial ethnic groups, respectively.

Table 6 exhibited the Kruskal-Wallis H test results with no significant differences in organizational commitment levels among managerial ethnic groups (Brahmin, Chhetry, and Janajati). The p value in either case is more than 10% of the level of significance. Since then, the K-S test was re-run by omitting Dalit caste as it had only one Dalit manager in the collected samples. The researcher did not find Madhesi managerial employees during the survey either. There were no significant differences in organizational commitments among Brahmin, Chhetri, and Janajati. This means that the differences appeared only in the mean ranks and not in the population as a whole. However, Chhetri had the most organizational commitment as it had the highest mean in descriptive statistics. Brahmin and Janajati followed it. This was a good result, but can not to be generalized.

Table 6: Test statistics.

| Test statistics[a,b] | |
|---|---|
| Kruskal-Wallis H | Organizational commitment |
| *Chi-Square* | 1.457 |
| df | 2 |
| Asymp. sig. | 0.483 |

Note: a:Kruskal wallis test; b: Grouping variable: Caste

# DISCUSSION

We defined the influence of emotional stability traits on affective commitment as statistically negatively associated and significant in this study. The emotional stability trait is insignificant and unrelated to persistence and normative commitment.

The emotional stability traits of cooperative managerial level employees were important and negatively correlated with affective commitment. Employees with high degrees of emotional stability have higher levels of affective commitment. SACCO's managerial level employees' emotional stability has no significant relationship with either continuous or normative commitment. Individuals with high emotional stability qualities exhibit significant affective commitment, according to Meyer, and Allen.

According to Basent, Birla, and Regmi, the low degree of emotional stability decreased the continuance and normative commitment of cooperative employees.

Similarly, low emotional stability (higher in neuroticism) reduced continuous commitment in cooperative employees. It is obvious that low emotional stability traits exhibited a negative impact on SACCOS employees' total commitments. Managerial level employees with low continuance commitment demonstrated high neuroticism. According to Basnet's unpublished thesis, the mean score of emotional stability managerial employees at SACCOS is lower than the supporting level employee. As a result, the continuance commitment of supporting-level employees is stronger than that of managerial level employees.

Employees with high emotional stability and attitude demonstrated a high degree of commitment within the organization. As a result, employees with low emotional stability traits exhibited a lack of continuance commitment and normative commitment.

The result is consistent with Meyer, and Allen because low emotional stability leads to perceived costs and benefits associated with leaving the organization. SACCOS managerial level employees are clearly evaluating the investment or alternatives to the current position as analyzed in this study. It is obvious that managerial level employees are weighing the investment versus alternatives to their current job.

The situation of SACCOS managerial level employees demonstrates that the association between emotional stability traits and continuance commitment does not exist. According to Gullu, et al., organizational commitment is a crucial duty for controlling and energizing the total organization.

Emotional instability makes people feel upset, anxious, and bad, which makes them less committed to their jobs. Ucar, et al., find that emotional stability (neuroticism) and organizational commitment have a weak and positive link (affective, continuance, and normative). Basnet and Regmi say that emotional stability (or neuroticism) is strongly linked to affective commitment in a bad way. So, emotional stability is linked to normative commitment in a way that is negative and not very important.

Higher emotional stability is found in managerial employees in this study. They have more mindful thoughts with better work efficiency. However, the study found low continuance commitment in managerial level employees. The results of the study are consistent with Basnet, Birla, Regmi, and Long, Nhu. Negative feelings are never directed at the employees in the organization. The higher the neuroticism in the Pakistani sample, the lower the continuance commitment. Farrukh, et al., found a negative relationship between affective commitment and neuroticism traits, which is consistent with this study [85].

In the cooperative, self-efficacy and affective commitments are psychological human behavior. The study claims that the relationship between self-efficacy and affective commitment is the most combined variable for better results in cooperatives. Basnet, Birla, and Regmi discover a significant and positive relationship between self-efficacy and affective commitment in graduate and senior adult SACCOS employees. The study is similar to Kouzes, et al.

There is a lot of research being done in the field of management psychology worldwide. Positive self-efficacy is required for positive well-being. As per the previous studies in China, an efficacious employee chooses to repeat difficult activities in the organization. The aspiration of a person's self-efficacy and commitment to achieve organizational goals by the employees in the organization.

Hurter observed that stronger self-efficacy correlates with higher employee commitment. She continued by stating that better self-efficacy inspired people to change their low commitment to a stronger commitment to completing their given responsibilities. According to Basnet, the magnitude of correlation coefficients between self-efficacy and organizational commitments of subordinates is greater than at the managerial level at SACCOS. Basnet discovered that higher levels of self-efficacy lead to higher levels of affective commitment among SACCOS employees. The current study shows that self-efficacy and affective commitment have a positive and high degree of correlation coefficient in managerial level employees. Alam revealed a positive and significant relationship between self-efficacy and affective commitment among junior executives in Bangladesh's private sector.

This study reveals significant differences between managerial level and supporting level employees in organizational commitment at SACCOS. According to Tongol, et al., managers receive more intrinsic and extrinsic values than their subordinates, resulting in increased commitment from managers. Basnet observed affective commitment and

normatively found comparatively better conditions in managerial level employees than in subordinates.

The continuance commitment of managerial level employees found lower than in subordinates. During the survey, local or community members establish cooperatives. The supporting level employees have exhibited more continuance commitment than managerial level employees. According to Basnet, it is obvious that they should not spend transportation and tiffin costs, and the supporting level employees have been recruited on the basis of recommendations of their own cooperatives members, who are also members of the cooperatives.

This study is consistent with Meyer, and Allen because subordinates' commitment to continuance due to the costs and benefits associated with leaving the organization will be high if they left the existing organization. Tongol, et al., claimed that male managers are more committed than the female managers because they know how to handle things in a better way and how to manage people in the organization, respectively. According to Aganon, higher benefits increase managers' commitment.

The study did not find significant differences in organizational commitment among the three ethnic groups (Brahmin, Chhetri, and Janajati). The researchers observe no ethnic differences in managerial-level employee commitment in Nepalese SACCOS. However, Chhetri employees at SACCOS have a negligible mean score of organizational commitment.

**Implications:** The relationship between self-efficacy and affective commitment is significant for cooperative employees. The study helps to prove that there is no importance to recruit managerial level employees on the basis of ethnicity in the cooperative sector.

Employees with high emotional stability traits possess a higher level of commitment. Therefore, cooperatives are able to develop a stress-free environment for their employees. The continuance commitment of subordinates in a cooperative is seen as better than that of the managerial level employees.

The managerial level employees have seen a higher level of affective commitment than subordinates in the cooperatives. Thus, the cooperatives have to be able to transform the subordinates for utilization in the overall development of the organization.

# FUTURE RESEARCH

The following instruments in the Nepalese context should be validated: Allen and Meyer's organizational commitment scale. Goldberg's big-five personality traits or five factor markers 100 IPIP scale and Schwarzer, and Jerusalem's general perceived self-efficacy scale.

The health benefits of mindfulness based stress reduction training programs should be organized to increase positive emotional stability. The future study should be a desire to monitor and be careful about the turnover rate of SACCOS managing level employees.

A future study should look into the indicator of lower affective and normative commitment in SACCOS supporting level employees.

Future studies should investigate differences in organizational commitment among several ethnic groups of managerial and supporting level employees of entire cooperatives rather than SACCOS to generalize research findings.

To generalize research findings, future studies should investigate differences in organizational commitment among available ethnic groups of managerial and supporting level employees of entire cooperatives rather than just SACCOS.

## CONCLUSION

This study claimed that the relationship between emotional stability personality traits (neuroticism) and affective commitment adversely affected the organizational commitment in managerial level employees. Likewise, the relationship between emotional stability and personality traits has no relationship with continuance and normative commitment accordingly. When employees are emotionally calm, it shows that they are committed to their job.

The affective commitment helps increase stronger self-efficacy in managerial level employees. In Nepalese samples, the strong correlation between self-efficacy and organizational commitment showed higher in supporting level employees than managerial level employees. Employees' self-efficacy and commitment to the organization have been associated with effective leadership and job satisfaction in organizations. The study concludes that the mean score of managerial level employees' organizational commitment is better than supporting level employees in Nepalese cooperatives.

The study found no significant differences in organizational commitment amongst ethnic groups (Brahmin, Janajati, and Chettri) of Nepalese cooperative employees. Consequently, Kashefi, et al.; and Kelven, et al., have discovered comparable outcomes.

## LIMITATIONS

The present study has limitations in finding related literature on personality traits, self-efficacy, and organizational commitment among cooperative employees in the Nepalese context.

The study has not had adequate information to analyze and compare with past studies. The sample size of this study has small and covers Kathmandu district employees only. There are 17 types of cooperatives running in the country. Therefore, generalizing the results of this study is impossible.

Managers are hesitant to respond to the researcher's questionnaire related questions. Managers appear cautious to discuss difficulties about the organization during the survey. This type of research has not been well practiced in the fields of cooperative research and human resource management. The study has explored to find the commitment level of the ethnic groups of employees at cooperatives, but it cannot be generalized because it is not able to include Dalit and Medeshi managers.

The used standardized questionnaire packages were not tested for validity and reliability in the Nepalese samples. The respondents to this study questionnaire may face cultural differences and biases in responding to the questionnaires.

Finally, no structured research of this kind has been undertaken in the Nepalese cooperative sector. The study variables of Nepalese cooperatives are limited in the literature.

## CONFLICTS OF INTEREST

The authors report no conflicts of interest. The authors alone are responsible for the content and writing of this article.

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