



A Comparative Analysis of Employees' Viewpoints on Ethical Practices, Organisational Commitment, and Job Performance: Evidence from Indian Public Sector Banks

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ABSTRACT

Purpose: The present study aims to explore the employee viewpoint on ethical practices (organisational justice procedural justice), caring practices, employment security, and health and safety as well as organizational commitment (affective commitment) and job performance after mergers and acquisitions within Indian public sector banks.

Methods: In the present study, data were collected from SBI and PNB employees after M&As in Indian public sectors. A total of 476 responses were collected from employees through a questionnaire. Data were analysed using IBM SPSS Statistics (Version 26), and the Mann-Whitney U test was applied.

Findings: The findings of the study depict that there is no significant difference in the viewpoints of the employees on ethical practices (organisational justice procedural justice), caring practices, employment security, and health and safety as well as organizational commitment (affective commitment) and job performance after mergers and acquisitions within Indian public sector banks.

Implications: By providing insights into whether employees have similar or different perceptions of ethical practices, affective commitment, and job performance, this research will be a valuable addition to knowledge about banking within the context of Indian PSBs, particularly with respect to organisational changes resulting from mergers. The results have implications for policymakers, suggesting that similar ethical practices and policies should be followed in the case of further mergers and acquisitions in Indian PSBs.

Originality: This research is timely and represents a new and valuable addition to the current scientific literature. To the authors' knowledge, there has been no empirical investigation conducted on this topic with regard to Indian public sector banks after mergers or acquisitions.



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1. Introduction

The Indian banking sector has experienced significant transformation over recent decades, particularly through the proliferation of M&As that have significantly altered the landscape of PSBs. These M&As, propelled by the imperative to augment operational efficiency, broaden market penetration, and fortify financial resilience, have established a dynamic and frequently arduous environment for the workforce (Bhuyan, 2023). The financial stability of banking institutions is intrinsically influenced by the characteristics of their operational frameworks, which encompass both lending and investment functions. These activities are inherently vulnerable to value fluctuations resulting from market dynamics, economic circumstances, and various external factors (Kang, 2020; Santos &

Nakane, 2021). The banking industry plays a vital role in fostering economic stability and growth by ensuring liquidity and effectively managing financial risks. These functions create a stable economic framework that supports sustained GDP growth and promotes overall economic development (Reserve Bank of India, 2022). The performance of employees working in banks depends on their satisfaction level, which may affect their treatment of customers. Nonetheless, it is noteworthy that a substantial number of banking entities have yet to fully recognise the significance of incorporating ethical considerations into their everyday operational practices. This oversight is particularly unexpected in light of the pivotal role that ethical standards can serve in promoting enduring stability and fostering trust.

In the context of M&As, banking institutions encounter multifaceted challenges, particularly with respect to the human dimensions of the transition. Employees frequently undergo increased levels of anxiety and stress due to an absence of clear and comprehensive information regarding the implications of these changes for their personal and professional circumstances (Sadani & Goswami, 2023). In order for an organisation to establish itself as a trustworthy and esteemed entity within its sector, it is essential to showcase a strong dedication to ethical compliance and maintain elevated standards of conduct throughout every facet of its operations (Sroka & Szántó, 2018). Incorporating ethics into business operations enables banks to cultivate and uphold a positive reputation, which is vital for enduring success. Ethical practices establish trustworthiness and build confidence among customers, investors, regulators, and other stakeholders. By guaranteeing that their operations are conducted with integrity and fairness, banks can protect their reputation, bolster stakeholder trust, and avert reputational harm that may stem from unethical conduct or compliance lapses (State Bank of India, 2020). Thus, emphasising ethical behaviour is crucial for banks not only to fulfil regulatory demands, but also to gain a competitive advantage and maintain their position in the industry.

Various studies show the relevance of ethics and ethical practices in different organisations. Most studies have focused on other aspects of M&As in the banking sector. Despite the extensive research on ethics and ethical practices, a notable gap exists.

The aim of this study is to bridge this research gap by exploring employee views of ethical practices (organisational justice procedural justice), caring practices, employment security, and health and safety within Indian public sector banks, concentrating on the two largest public sector banks in India, SBI and PNB. By providing insights into how ethical practices influence employee perceptions, commitment to work, and job performance, this research will be a valuable addition to knowledge about banking within the context of Indian PSBs, particularly with respect to organisational changes resulting from mergers.

The contribution to theory will improve understanding of the impact of ethical practices on employee behaviour in public sector banking, while on a practical level it will provide managers with specific, research-based recommendations for improving employee satisfaction, retention, and the overall effectiveness of the organisation.

2. Theoretical Framework

2.1. Social Exchange Theory (SET)

Research on EP, especially in the realm of OJ, is fundamentally anchored in the social exchange theory (SET), introduced by Blau in 1964. The social exchange theory highlights that

relationships and interactions are shaped by the reciprocal exchange of benefits. This theory helps researchers explore how fair treatment fosters positive work outcomes and contributes significantly to maintaining a supportive and productive work environment (Cropanzano & Mitchell, 2005).

The theory explains that individuals participate in interconnected interactions, which give rise to mutual obligations among the parties involved (Blau, 1964; Homans, 1958). When the workforce senses that their employers are unable to provide equitable pay, job stability, a safe workplace, and respectful and encouraging relational support, their emotional and cognitive connection to the organisation may weaken. This feeling of unfulfilled obligations can result in low commitment and withdrawal (Lin & Wei, 2006). In such situations, employees may feel that the reciprocal nature of their relationship has been compromised, which can impact their overall work performance and satisfaction. Previous studies have employed this theoretical framework to investigate similar dynamics within organisational contexts, reinforcing its relevance. Work done by Vuong *et al.* (2023) and Park *et al.* (2022) has used social exchange theory to examine how alterations in organisational support and perceived reciprocity impact employee attitudes and behaviours, thereby providing additional evidence of the theory's relevance and importance in comprehending workplace interactions.

2.2. Equity Theory

Equity is a global phenomenon, and organisations are no exception to it. The concept of equity is quite complex, making its articulation a challenging task. Faldetta (2016) has elucidated equity through the lens of equity theory. As per Adams (1965), employees engage in a comparison between the effort they invest in their work and the outcomes they derive from it. Recently, the term OJ has been introduced to evaluate the level of equity within the workplace. Delving into the relationship between OJ (procedural justice) and outcomes is a topic worthy of exploration (Faldetta, 2016).

Adams' (1965) equity theory elucidates how individuals' perceptions of fairness impact their behaviour within an organisation. Ensuring fair treatment is important in organisations where employees with diverse values, interests, and cultures work together. The sense of being treated unfairly often drives individuals to seek revenge (Furnham & Siegel, 2012).

3. Review of Literature and Hypotheses Development

Sims (1992) identified the reasons and challenges of ethical behaviour in organisations. This work also highlighted the relevance of organisation culture and ethical climate within

the organisation. It was suggested that organisations should try to reduce unethical practices by developing a clear and positive ethical climate. Unethical behaviour can be eliminated by encouraging appropriate values and practices in the organisation and implementing an ethical culture. Pikula (1999) further emphasized the value of proactive management of HR related issues after M&As. Merger emotion syndrome, which starts from denial and ends with enjoyment in the new organisation, affects the performance of the employees. It was suggested that the problems related to human resources, e.g., employee stress, communication, employee and management turnover, job satisfaction, the impact of downsizing on employees, organisation culture, etc., should be given first priority for making the combination a successful one. Trevino *et al.* (2015) investigated the impact of the ethical context on employees' attitudes and behaviour. The study also addressed issues related to ethical culture and ethical climate. It suggested that ethical culture and ethical climate are not the only ways of conceptualising the ethical context but also serve as crucial dimensions. The study suggested that organisations should encourage ethical conduct, which will help to make employees more committed towards the organisation. Naveed *et al.* (2011) examined the influence of M&As on job security and job motivation among banking employees in Pakistan. The results depict that employees who experienced the pre and post-merger environments felt a heightened sense of job security threat. Conversely, employees having only post-merger job experience were satisfied with their job security.

Furthermore, Goyal and Joshi (2011) discussed the motives, need and benefits of M&As in the banking industry. Market leadership, economies of scale, growth and diversification, synergy, risk and strategic integration were considered as the main motives of M&As practice. The study concluded that ethical issues in M&As, e.g., employees' perception, size of the branch, communication, change management strategies, and HRM, had impacted the performance and overall productivity of the organisation. Similarly, Parvin and Kabir (2011) identified that pay, promotion, job security, fairness, and work conditions were the most important factors that affect the job satisfaction of employees of pharmaceutical companies. The objective was to check the job satisfaction level and find out the factors that affect the level of job satisfaction of employees and concluded that fairness, promotion, pay, and work conditions affect employees' job satisfaction. Sanda and Benin (2011) also analysed the employees' satisfaction level after merger in the changed process. For choosing the participants, they used a convenience sampling method. The study found that changed management creates some human resource issues like uncertainty, anxiety, obsession, change in career path, etc. Finally, it was concluded that employees lose

previous job satisfaction, commitment, and loyalty during the changed process and two-way effective communication, training, and handling the issue of organisation justice effectively will help in increasing employees' satisfaction level.

Ali and Sairfullah (2014) studied the relationship of employee procedural and DJ perception on the OC and job satisfaction (JS) of bank employees in Balochistan. The study reveals that procedural and DJ have a positive relation with JS and OC of bank employees. The perception of employees about fair treatment in the organisation impacted their level of satisfaction and organisational commitment in a positive way. Likewise, Taneja and Saxena (2014) revealed ethical, human resource, and social issues raised during M&As practices. Sales maximization, acquiring knowledge and technology, economies of scale, sales maximization, personal power, financial gains, etc., were considered as some of the basic reasons behind M&As practices. The success of M&As practice depends on leadership, timely communication, successful learning, well defined goals and objectives, whereas the failure of M&As was due to unrealistic expectations, poor planning, under estimation of transition cost, and clashes related to cultures between the two entities. The study recommends that clear business and integration strategies will improve the performance after M&As practices.

Sharma and Singh (2016) discussed the ethical issues in PSBs with special reference to Jaipur city. The study's objective was to identify the qualities of bank employees and the ethical values followed by them. It was concluded that ethical issues were not addressed effectively by the selected banks. The study suggested that ethical training should be given to employees during continuous professional training so that their dependence on the HR department and upper management to follow EP will reduce. It was identified that most of the ethical violations were done by employees who were in strong positions in PSBs. Bari *et al.* (2016) explored that procedural justice has a direct and indirect effect on M&A performance in the banking sector, whereas the integration strategy affects M&As performance directly in Pakistan.

Hills (2017) discussed that M&As practices were being done by companies to become more competitive and stronger. However, there are still some ethical dilemmas which companies should consider. These include how much information should be disclosed about the target company's current operations, future prospects with related parties, confidentiality, relocation, and termination of old employees. Sharma (2018) studied the impact of M&As on customer satisfaction in the banking industry in Nepal. The study suggested that M&As proved to be more beneficial to credit clients than depositors. Pandey *et al.* (2019) identified

various unethical and fraudulent practices in the Indian banking sector and also discussed the issues and challenges faced by various stakeholders and customers. The study found that the size of the organisation, competition, and the struggle to stay in the market were some major reasons for unethical practices. Sharma (2020) studied the favourable and unfavourable effects of M&As in the Indian banking sector. The main objective was to check the post-merger effect on the merged bank. Economies of scale and similarity in banking services are some of the positive effects, whereas the integration of staff, cultural issues, and HR issues are some of the negative effects of M&As in the banking sector. The study identified that the main reason behind M&As of banks was to settle the problem of bad loans and increased NPAs. Ali and Raja (2021) discussed the effect of post M&As on organisation behaviour with reference to manufacturing companies in India. The study found that a strong HR approach leads to improved M&As performance.

Furthermore, Tsuchiya *et al.* (2005) explored the concept of procedural justice in the context of public healthcare resource allocation. The study used a survey of 80 members of the UK public to gather data on the ranking and perceived value of procedural characteristics from two groups. Moreover, Abdelaal and Mohamed (2022) examined hotel employees' perceptions of job insecurity and their effects on job engagement and turnover intentions. Similarly, Huda *et al.* (2021) measured the opinion of two groups, family members working in Titas Gas Transmission and Distribution Company Limited in Bangladesh, on job security. Arpat and Yesil (2017) compared the reasons for choosing the occupational health and safety profession between two groups. Kristanto (2014) checked the difference in organisational commitment level between employees working in conventional banks and Islamic banks. This study was conducted in Jakarta.

Notwithstanding the substantial body of scholarly work pertaining to M&As, or work on related variables where the viewpoints of two groups were analysed, there is still a lack of evidence regarding the intricate analysis of employees' perspectives on EP and organisational outcomes within the banking industry. The majority of extant research predominantly emphasises the overarching ramifications of M&As, with scant attention paid to the specific facets of EP.

Although considerable scholarly focus has been directed towards the ethical dimensions of M&As, encompassing OJ, CP, ES, and HS considerations, most investigations either approach these dimensions in a generalised way or concentrate narrowly on the ethical climate, failing to integrate these variables in a comprehensive manner. Moreover, current studies frequently disregard sector specific contexts, such as the banking sector, where distinctive ethical and operational challenges may emerge. This deficiency in

sector specific inquiry accentuates a gap in understanding how employees perceive EP.

In conclusion, there exists a pressing need for scholarly exploration that investigates EP such as OJ, CP, ES, and HS. Addressing this gap will yield critical insights for both scholarly research and practical applications in managing the human dimension. It is important to compare the viewpoints of employees of the selected banks on EP, OC, and JP after M&As to come to the conclusion of whether they are satisfied with the post-merger environment.

H1: There is a significant difference in the viewpoint of employees of selected banks on organisational justice after M&As.

H2: There is a significant difference in the viewpoint of employees of selected banks on caring practices after M&As.

H3: There is a significant difference in the viewpoint of employees of selected banks on employment security after M&As.

H4: There is a significant difference in the viewpoint of employees of selected banks on health and safety after M&As.

H5: There is a significant difference in the viewpoint of employees of selected banks on organisational commitment after M&As.

H6: There is a significant difference in the viewpoint of employees of selected banks on job performance after M&As.

4. Research Methodology

4.1. Population and Sampling

In the present study, data were collected from SBI and PNB employees after M&As in Indian public sectors. The selection of participants was carried out through convenience and judgmental sampling techniques from Haryana, Punjab, and Chandigarh, taking into consideration the readiness and approachability of respondents for data collection (Gulati *et al.*, 2024). The focus of the research is on SBI and PNB since they are both major public sector banks that have recently undergone large scale government led mergers. Therefore, they both provide appropriate contexts in which to explore post-merger organizational results. Furthermore, their respective restructuring provides an appropriate and consistent framework with respect to assessing employee perceptions. Private banks were excluded as a means of preserving contextual uniformity and avoiding structural differences in governance and human resource management practices.

The sample size was determined through G Power. G Power recommended a sample size of 218 participants to ensure sufficient power for detecting significant relationships (Faul

et al., 2007). However, data were collected from 476 respondents. Table 1 presents the demographic profile of respondents.

Table 1: Demographic Profile of Respondents

Demographics		Frequency	Percent
Gender	Male	345	72.5
	Female	131	27.5
Age (Years)	Below 35	127	26.7
	35 and above	349	73.3
Monthly Income	Up to Rs. 50000	78	16.4
	Rs. 50000- Rs. 100000	269	56.5
	Above Rs. 100000	129	27.1
Residential Status	Urban	313	65.8
	Semi-Urban	94	19.7
	Rural	69	14.5
Education	Graduation	280	58.8
	Post-Graduation	183	38.4
	Any other	13	2.7
Work Experience	0-10 years	240	50.4
	10 years and above	236	49.6
Designation	Clerk	124	26.1
	Manager	140	29.4
	Deputy Manager	82	17.2
	Specialist Officer	36	7.6
	Probationary Officer	36	7.6
	Any other	58	12.2
Name of the Bank	SBI	238	50.0
	PNB	238	50.0

Source: Author’s Compilation

As described in Table 1, the demographic profile of the 476 respondents reveals diverse characteristics. In terms of gender, the majority are male (72.5%, n = 345), while females account for 27.5% (n = 131), indicating a higher representation of male employees in the sample. Regarding age, most respondents (73.3%, n = 349) are 35 years or older, with 26.7% (n = 127) being below 35 years, suggesting that a significant portion of participants are experienced.

4.2. Measurement Scale

To collect information from the sample respondents of this study, a questionnaire was designed, which is divided

into three parts where questions were framed as per the requirement of the study. The first part (Section A) of the questionnaire includes the demographic profile of the respondents, which is asked through closed ended questions. It includes age, gender, monthly income, residential status, education, experience, and designation. A question on “name of the bank” is also added in the questionnaire for knowing whether the employee is working in SBI or PNB. In Section B, the statements related to EP, i.e., OJ, CP, ES, and HS being followed by the bank after merger are included.

All the items were responded to on a five-point Likert scale, i.e., Strongly Agree = SA, Agree = A, Neutral = N, Disagree = D, Strongly Disagree = SD coded as 5, 4, 3, 2, 1. Scales used for checking the viewpoint of the employees on EP are mentioned below:

a) Organisational justice (OJ)

In the present study, OJ was measured using the scale proposed by Niehoff and Moorman (1993) and later modified by Biswas et al. (2013) for application in the Indian context. Seven items comprise the scale and were employed to measure procedural justice in the selected banks.

b) Caring practices (CP)

CPs were measured by the scale used by Lin and Wei (2006). This scale comprises six items which help in measuring the viewpoint of employees on CP.

c) Employment security (ES)

ES was measured using the scale developed by Kraimer et al. (2005), which consists of a total of six items.

d) Health and safety (HS)

The scale used for measuring HS was inspired by Macdonald and Macintyre (1997), which was further used by Kalia et al. (2023), and consists of a total of six items.

Section C includes the statements related to OC and JP of employees after the merger of the selected banks. Table 2 depicts the constructs and research instruments used for collecting the data.

Table 2: Construct and Research Instruments

Construct	Dimension	Number of Items	Reference
Ethical Practices	Organisational Justice	7	Niehoff and Moorman (1993)
	Caring Practices	6	Lin and Wei (2006)
	Employment Security	6	Kraimer et al. (2005)
	Health And Safety	6	Macdonald and Macintyre (1997), Kalia et al. (2023)

Organisational Commitment (Affective Commitment)	NA	6	Allen and Meyer (1990)
Job Performance	NA	6	Williams and Anderson (1991)

Source: Author's Compilation

a) Organisational commitment (OC)

The scale developed by Allen and Meyer (1990) on OC was used to measure affective commitment, comprising a total of six statements.

b) Job performance (JP)

JP was assessed using a six-item scale adopted from Williams and Anderson (1991).

4.3. Estimation Techniques

Before further analysis, authors checked the reliability and validity where authors examined the indicator reliability, convergent validity, and discriminant validity (Hair *et al.*, 2022). Authors analysed the viewpoints of employees from SBI and PNB on four EP, OC, and JP. Employing the Mann Whitney U test, authors evaluated the differences in the perceptions of employees between the two groups (SBI and PNB) on four EP (Corder & Foreman, 2014).

4.4. Common Method Bias

Authors assessed CMB by examining the VIF values of the variables. CMB can occur when data for all constructs are collected from a single source, potentially inflating correlations between variables. A commonly used threshold for detecting CMB is a VIF value of 3.3 or below; values above 3.3 indicate possible multicollinearity issues, suggesting that CMB may be present (Kock, 2015). In our case, as the VIF value was 3.3 or below, CMB was not a matter of concern.

5. Results

Before proceeding further, authors checked the reliability and validity. Authors found all the values within the threshold limit (Hair *et al.*, 2022) (refer Tables 3, 4, and 5). Then, emphasis was placed on scrutinising employees' viewpoints regarding four EP, OJ, CP, ES, and HS after M&As of selected banks. Each of these EP is evaluated through a meticulously constructed set of statements, with OJ analysed using 7 statements and CP, ES, and HS each examined through 6 statements. Through the collection of responses to these statements, this analysis seeks to elucidate employees' viewpoints pertaining to fairness, support, stability, and safety within the organisation after M&As.

Table 3: Outer Loadings

Indicators	OJ	CP	ES	HS	OC	JP
OJ1	0.718					
OJ2	0.778					
OJ3	0.716					
OJ4	0.723					
OJ5	0.789					
OJ6	0.795					
OJ7	0.690					
CP1		0.676				
CP2		0.805				
CP3		0.773				
CP4		0.758				
CP5		0.730				
CP6		0.649				
ES1			0.749			
ES2			0.762			
ES3			0.743			
ES4			0.713			
ES5			0.779			
ES6			0.716			
HS1				0.808		
HS2				0.860		
HS3				0.691		
HS4				0.798		
HS5				0.796		
HS6				0.792		
OC1					0.747	
OC2					0.767	
OC3					0.802	
OC4					0.781	
OC5					0.791	
OC6					0.815	
JP1						0.540
JP2						0.694
JP3						0.727
JP4						0.818

JP5						0.732
JP6						0.706

Note: OJ = Organisational Justice, CP = Caring Practices, ES = Employment Security, HS = Health and Safety, OC = Organisational Commitment, JP = Job Performance

Source: Authors' Compilation

Table 4: Reliability and Convergent Validity

Construct	Cronbach's Alpha (0.60-0.95)	Composite Reliability (rho_a) (0.60-0.95)	Composite Reliability (rho_c) (0.60-0.95)	Average Variance Extracted (AVE) (>0.50)
OJ	0.866	0.868	0.897	0.555
CP	0.827	0.832	0.874	0.539
ES	0.838	0.839	0.881	0.554
HS	0.880	0.885	0.910	0.628
OC	0.875	0.878	0.905	0.615
JP	0.797	0.810	0.856	0.501

Source: Authors' Compilation

Note: OJ = Organisational Justice, CP = Caring Practices, ES = Employment Security, HS = Health and Safety, OC = Organisational Commitment, JP = Job Performance

Table 5: Discriminant Validity (HTMT)

Construct	CP	ES	HS	JP	OC
ES	0.828				
HS	0.612	0.707			
JP	0.667	0.772	0.699		
OC	0.565	0.599	0.597	0.753	
OJ	0.816	0.783	0.613	0.729	0.670

Source: Authors' Compilation

Note: OJ = Organisational Justice, CP = Caring Practices, ES = Employment Security, HS = Health and Safety, OC = Organisational Commitment, JP = Job Performance

Table 6: Viewpoint of Employees on Organisational Justice

Items	Public Sector Banks						U-test (z)	p-value
	State Bank of India			Punjab National Bank				
	N	Mean	SD	N	Mean	SD		
OJ1	238	4.06	0.86	238	3.99	0.93	-0.60	0.546
OJ2	238	3.90	0.86	238	4.10	0.85	-2.83	0.005**
OJ3	238	4.39	0.71	238	4.29	0.72	-1.71	0.087
OJ4	238	4.33	0.74	238	4.24	0.79	-1.21	0.223
OJ5	238	4.15	0.80	238	4.14	0.75	-0.36	0.719
OJ6	238	4.31	0.65	238	4.34	0.83	-1.40	0.160
OJ7	238	4.36	0.65	238	4.44	0.80	-2.47	0.013**

Source: Authors' Compilation

Note: OJ = Organisational justice, ** = p-value < 0.05, *** = p-value < 0.01

Table 7: Overall Viewpoint of Employees on Organisational Justice

Test Statistics	Organisational Justice
Mann-Whitney U (Comparison between SBI and PNB)	27998.5
Wilcoxon W (Comparison between SBI and PNB)	56439.5
Z-Statistic (Comparison between SBI and PNB)	-0.217
Asymp. Sig. (2-tailed)	0.828
GV: Name of Bank	

Source: Authors' Compilation
Note: GV = Grouping Variable

Authors analysed the viewpoints of employees from SBI and PNB on four EP. Employing the Mann Whitney U test, authors evaluated the differences in the perceptions of employees between the two groups (SBI and PNB) on four EP (Corder & Foreman, 2014). The hypothesis that there is a significant difference in the viewpoint of employees on EP, OC, and JP between SBI and PNB was tested using the Mann Whitney U test, both item wise and construct wise.

The test applied was a non-parametric test used to compare two independent groups (employees from SBI and PNB) on a continuous or ordinal variable. The test statistic Z tells us how far apart the ranks of the two groups are. The Z value is the standard normal deviate that represents how many standard deviations the U statistic is away from the expected mean of the U distribution. A larger Z value suggests a greater difference between the two groups.

Table 8: Viewpoint of Employees on Caring Practices

Items	Public Sector Banks						U-test (z)	p-value
	State Bank of India			Punjab National Bank				
	N	Mean	SD	N	Mean	SD		
CP1	238	4.41	0.77	238	4.32	0.76	-1.53	0.126
CP2	238	4.18	0.85	238	4.09	0.85	-1.10	0.271
CP3	238	3.97	0.92	238	4.08	0.79	-1.02	0.304
CP4	238	4.05	0.90	238	4.17	0.69	-0.75	0.453
CP5	238	4.07	0.90	238	3.89	0.73	-3.27	0.001***
CP6	238	4.03	0.95	238	4.10	0.75	-0.16	0.867

Source: Authors' Compilation
Note: CP = Caring Practices, ** = p-value < 0.05, *** = p-value < 0.01

Table 9: Overall Viewpoint of Employees on Caring Practices

Test Statistics	Caring Practices
Mann-Whitney U (Comparison between SBI and PNB)	27454
Wilcoxon W (Comparison between SBI and PNB)	55895
Z-Statistic (Comparison between SBI and PNB)	-0.582
Asymp. Sig. (2-tailed)	0.561
GV: Name of Bank	

Source: Authors' Compilation
Note: GV = Grouping Variable

Table 10: Viewpoint of Employees on Employment Security

Items	Public Sector Banks						U-test (z)	p-value
	State Bank of India			Punjab National Bank				
	N	Mean	SD	N	Mean	SD		
ES1	238	4.29	0.78	238	4.08	0.62	-4.07	0.000***
ES2	238	4.24	0.85	238	4.08	0.85	-2.34	0.019**
ES3	238	3.82	1.03	238	3.81	0.92	-0.41	0.678
ES4	238	3.97	1.01	238	3.91	0.87	-1.46	0.143
ES5	238	4.07	0.84	238	3.92	0.77	-2.69	0.007***
ES6	238	4.08	0.72	238	4.01	0.85	-0.46	0.645

Source: Authors' Compilation

Note: ES = Employment Security, ** = p-value < 0.05, *** = p-value < 0.01

Result indicated that, despite item-wise difference in the viewpoint of specific aspects of EP, OC and JP, the overall perception does not differ significantly between SBI and

PNB employees (Landau & Everitt, 2003) (Refer Table 6 to Table 17).

Table 11: Overall Viewpoint of Employees on Employment Security

Test Statistics	Employment Security
Mann-Whitney U (Comparison between SBI and PNB)	27724
Wilcoxon W (Comparison between SBI and PNB)	56165
Z-Statistic (Comparison between SBI and PNB)	-0.400
Asymp. Sig. (2-tailed)	0.689
GV: Name of Bank	

Source: Authors' Compilation

Note: GV = Grouping Variable

Table 12: Viewpoint of Employees on Health and Safety

Items	Public Sector Banks						U-test (z)	p-value
	State Bank of India			Punjab National Bank				
	N	Mean	SD	N	Mean	SD		
HS1	238	4.25	0.90	238	3.94	0.76	-5.17	0.000***
HS2	238	4.41	0.87	238	3.86	0.89	-7.84	0.000***
HS3 238		3.84	1.21	238	3.60	1.06	-2.87	0.004***
HS4	238	4.22	1.02	238	3.57	1.19	-6.41	0.000***
HS5	238	4.21	0.87	238	3.94	0.99	-3.20	0.001***
HS6	238	4.21	0.85	238	4.00	0.79	-3.49	0.000***

Source: Authors' Compilation

Note: HS = Health and Safety, ** = p-value < 0.05, *** = p-value < 0.01

Table 13: Overall Viewpoint of Employees on Health and Safety

Test Statistics	Health and Safety
Mann-Whitney U (Comparison between SBI and PNB)	25911.000
Wilcoxon W (Comparison between SBI and PNB)	54352.000
Z-Statistic (Comparison between SBI and PNB)	-1.613
Asymp. Sig. (2-tailed)	0.107
GV: Name of Bank	

Source: Authors' Compilation

Note: GV = Grouping Variable

There is no statistically significant difference between the two groups of employees, as the p-values exceeded the significance threshold.

Table 14: Viewpoint of Employees on Organisational Commitment

Items	Public Sector Banks						U-test (z)	p-value
	State Bank of India			Punjab National Bank				
	N	Mean	SD	N	Mean	SD		
OC1	238	4.42	0.61	238	4.38	0.63	-0.53	0.596
OC2	238	4.43	0.61	238	4.57	0.51	-2.54	0.011**
OC3	238	4.20	0.90	238	4.13	0.89	-0.97	0.329
OC4	238	4.54	0.60	238	4.34	0.65	-3.54	0.000***
OC5	238	4.56	0.56	238	4.50	0.60	-0.96	0.337
OC6	238	4.56	0.55	238	4.46	0.62	-1.65	0.098

Source: Authors' Compilation

Note: OC = Organisational Commitment, ** = p-value < 0.05, *** = p-value < 0.01

Table 15: Overall Viewpoint of Employees on Organisational Commitment

Test Statistics	Organisational Commitment
Mann-Whitney U (Comparison between SBI and PNB)	27410.000
Wilcoxon W (Comparison between SBI and PNB)	55851.000
Z-Statistic (Comparison between SBI and PNB)	-0.616
Asymp. Sig. (2-tailed)	0.538
GV: Name of Bank	

Source: Authors' Compilation

Note: GV = Grouping Variable

Although some minor variations in item ratings are observed, whereas the overall viewpoint on EP, OC and JP are aligned.

Table 16: Viewpoint of Employees on Job Performance

Items	Public Sector Banks						U-test (z)	p-value
	State Bank of India			Punjab National Bank				
	N	Mean	SD	N	Mean	SD		
JP1	238	4.12	0.81	238	4.08	0.73	-0.55	0.577

JP2	238	4.19	1.05	238	4.00	0.83	-3.82	0.000***
JP3	238	4.14	0.84	238	3.97	0.75	-2.72	0.006***
JP4	238	4.23	0.79	238	4.01	0.84	-2.88	0.004***
JP5	238	4.36	0.62	238	4.28	0.62	-1.53	0.125
JP6	238	4.24	0.78	238	4.21	0.66	-1.07	0.282

Source: Authors' Compilation

Note: JP = Job Performance, ** = p-value < 0.05, *** = p-value < 0.01

Table 17: Overall Viewpoint of Employees on Job Performance

Test Statistics	Job Performance
Mann-Whitney U (Comparison between SBI and PNB)	28243.000
Wilcoxon W (Comparison between SBI and PNB)	56684.000
Z-Statistic (Comparison between SBI and PNB)	-0.053
Asymp. Sig. (2-tailed)	0.958
GV: Name of Bank	

Source: Authors' Compilation

Note: GV = Grouping Variable

Overall, the result indicates that the merger did not lead to any change in the perception of employees on procedural justice, caring practices, employment security, health and safety, affective commitment, and job performance. Although slight differences were observed in rankings, these were not statistically significant, suggesting that employees in both banks had similar perceptions after the merger. Overall, the findings indicate that the merger did not produce a statistically significant difference in employees' levels of organisational commitment (OC) or job performance (JP), suggesting a stable and consistent perception of these factors across both groups. Accordingly, the proposed hypotheses (H1, H2, H3, H4, H5, and H6) were not supported, indicating that employees of both banks do not differ significantly in their perceptions of employment practices (EP), organisational commitment, and job performance following the merger. These results imply that post-merger integration processes in SBI and PNB have led to relatively uniform experiences with respect to organisational justice (OJ), caring practices (CP), employment security (ES), and health and safety (HS).

5. Discussion

This consistency in perception indicates that procedural justice, employment security, caring attitude towards employees, and

HS benefits have been uniformly upheld in the post-merger environment, which is crucial in fostering a cohesive work environment in the wake of structural changes. The absence of significant disparities in employees' viewpoints on OJ (procedural justice) reflects positively on the post-merger integration process. Employees likely feel fair and equitable treatment concerning policies, procedures, and interpersonal treatment in SBI or PNB, which aligns with the findings of the previous study confirming that the PJ characteristics were evaluated consistently by respondents (Tsuchiya *et al.*, 2005). The results of the overall viewpoint on job security show that there is no significant difference between the viewpoints of employees of SBI and PNB. The results are aligned with the previous study (Roy *et al.*, 2024) and contradict the findings of another study (Kayar & Yeşilada, 2024). The results of the viewpoint for CP are aligned with the study (Ayik & Arslan, 2024), which found that two groups perceive caring behaviour in a similar way. The two groups are intervention and control groups at baseline.

The results on the viewpoint on HS demonstrate that employees of both banks perceive HS similarly, which is also aligned with the findings of the previous study (Arpat & Yeşil, 2017), which examined the viewpoint of two groups regarding occupational HS and indicated no significant difference between the reasons given by the two chosen groups. The results are aligned with the findings of the study conducted

by Kristanto (2014), where the affective commitment level is similar among two groups of employees of conventional banks. The results regarding the viewpoint on JP are also aligned with the previous study (Wen & Salwana, 2023), which shows no significant difference in JP levels of two groups.

The study reinforces and extends social exchange theory (Blau, 1964). SET posits that when organisations provide employees with fair, secure, and supportive treatment, employees feel obligated to reciprocate with positive attitudes and behaviour. It also advances equity theory (Adams, 1965) by highlighting the role of fairness perceptions (procedural justice) in broader ethical practices such as caring practices, employment security, and health and safety.

This research suggests to bankers that they can improve employee satisfaction, loyalty, and performance levels by developing ethically sound, fair processes and supportive work environments; to government agencies and regulators that when banks offer public sector services there is a need for consistency in levels of employee support; and to various other groups, including customers and society, that satisfied and committed employees will provide the best services and improve banks' brands and goodwill.

6. Conclusion

In two major commercial banks in India, the State Bank of India and the Punjab National Bank, the authors evaluated the way employees felt about how well they were treated, for example by procedural fairness, how they were taken care of, for example employment stability, and how safe they were physically and mentally, health and safety, as related to their jobs in banks. Employees expressed similar views about these areas. Employees of both banks saw things in the same way. This supports the idea that both banks have similar approaches to the way they interact with employees regarding how they treat them ethically, by providing fairness in procedures, caring practices, security of jobs, and physical and psychological health and safety. The current study provides empirical support that employees of large public sector banks in India perceive their ethical practices similarly and therefore should continue both through the current study's findings and collectively to support employees' satisfaction, commitment, and performance. The results of this study can be used to assist management in public sector banks in India in continuing and improving their ethical practices in order to continue creating and maintaining a healthy, safe, and just workplace for all employees.

7. Future Research Directions

Potential for future research exists to either broaden the current study by including additional public sector banks or conduct cross sectional analyses between private and foreign

banks to assess possible variation among them with respect to the perceptions of employees regarding ethical practices; conduct research into different types of leadership styles, organizational culture, CSR, and employee engagement; and longitudinally study shifts in employees' work related perceptions throughout all aspects of their career cycles. The recent spate of merging banks has highlighted the importance of measuring the effects of organisational change. Additionally, evaluating mediating variables, for example organisational commitment or job satisfaction, and moderating variables, for example age, experience, and gender, would assist in studying these issues. Finally, it would also be beneficial to conduct qualitative studies and cross-cultural studies to gain further insight into how contextual and cultural differences affect employee attitudes regarding ethical practices in the banking industry.

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Authorship Contribution

The authors equally contributed to the conceptualization and design of the study, data collection, data analysis, interpretation of results, and preparation of the manuscript. The authors have read and approved the final version of the manuscript.

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Declarations

The authors confirm that this manuscript is original, has not been published previously, and is not under consideration for publication elsewhere. All sources of information have been properly acknowledged, and ethical research standards have been followed.

Ethical Approval

The study was conducted in accordance with accepted ethical standards. Participation was voluntary, and informed consent was obtained from all respondents prior to data collection. The confidentiality and anonymity of participants were strictly maintained throughout the research process.

Conflict of Interest

The authors declares that there is no conflict of interest regarding the publication of this paper.

Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

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Appendix: Questionnaire Employed in the Present Study

Construct	Measured Items	Reference(s)
Organizational Justice (Procedural Justice)	To make decisions, my manager collects accurate and complete information.	Niehoff and Moorman (1993)
	Managers allow for requests for clarification or additional information about the decision.	
	My general manager makes sure that all employee concerns are heard before decisions are made.	
	My manager clarifies decisions and provides additional information when requested by employees.	
	All job decisions are applied consistently across all affected employees.	
	Employees are allowed to challenge or appeal decisions made by the manager.	
	Proper procedures are followed by the manager in our bank.	
Employment Security	If my current organization were facing economic problems, my job would be the first to go. (R)	Kraimer <i>et al.</i> (2005)
	I am confident that I will be able to work for my organization as long as I wish.	
	If my job were eliminated, I would be offered another job in my current organization.	
	My job is a secured one.	
	My current organization would transfer me to another job if I were laid off from my present job.	
	My job will be there as long as I want it.	
Organizational Commitment (Affective Commitment)	I would be very happy to spend the rest of my career with this organization.	Allen and Meyer (1990)
	I enjoy discussing my organization with people outside it.	
	I really feel as if this organization's problems are my own.	
	This organization has a great deal of personal meaning for me.	

	I do not feel a strong sense of belonging to my organization (R)	
	I think that I could easily become as attached to another organization as I am to this one (R)	
Job Performance	I adequately complete assigned duties.	Williams and Anderson (1991)
	I fulfil responsibilities specified in the job description.	
	I neglect aspects of the job I am obligated to perform. (R)	
	I Fail to perform essential duties. (R)	
	I performed all the tasks expected from me.	
	I am engaging in the activities which will directly affect my performance.	

Note: (R) = reverse coded