

Exploring the Impact of Social Exchange Factors on Organizational Commitment: A Study of Development Bank of Ethiopian Amhara Region Branches

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Abstract

Despite the extensive research on organizational commitment, studies that specifically examine the impact of social exchange factors on organizational commitment are needed. More empirical evidence of the effects of social exchange is necessary because most studies have been conducted in developed countries, and less is done in the context of development banks in Ethiopia. Consequently, this research aims to examine the impact of social exchange factors on organizational commitment among Bank employees by investigating the association between work environment, job security, pay satisfaction, and involvement in decision-making with employees' organizational commitment. Using a census sampling technique, 208 employees filled out Likert-scale questionnaires to collect cross-sectional data and utilized multiple linear regression to test the hypothesis. Descriptive and inferential statistics were employed to examine the data using STATA 17. The findings indicate that the mean value for job security, pay satisfaction, Participation in decision-making, and organizational Commitment was above average. Weighted least square estimation was fitted where Payment satisfaction ($B=0.202$, $P_value<0.06$), job security ($B=0.25$, $P_value<0.001$), Participation in decision making ($B=0.28$, $P_value<0.001$) were significant and had a positive effect however work environment ($B=0.05$, $P_value<0.48$) is not effective at a 5% level of significance. This W.L.S. result suggests that employees are committed to D.B.E. However, the work environment was insignificantly related to organizational commitment.

In conclusion, the results indicate that job security, pay satisfaction, and Participation in decision-making are significant determinants of organizational commitment. However, the work environment has little impact on employees' commitment to the organization; these help the Bank continue its strategy with moderate changes for the best outcome above average, develop strategies to enhance employee commitment and improve organizational performance. The study highlights the importance of job security, fair compensation, and the opportunity for employees to participate in decision-making processes to increase commitments.

Keywords: work environment, pay satisfaction, job security, participation in decision-making, organizational commitment

1. Introduction

1.1 Background of the Study

Organizational commitment is one of the basic concepts that describe the relationship between an employee and an organization, Wołowska, A. (2014). Along with such concepts as work commitment and job satisfaction, it has been one of the leading research subjects for over 30 years Hallier J. & Lyon P. (1996). The researchers' great interest in the construction of organizational Commitment results from its responsibility for people's performance in the workplace. For instance, several justifications firmly committed workers to perform more and have higher achievement than those with insignificant Commitment status, Meyer, J.P. and Allen, N.J. (1997). They are also increasingly willing to cooperate with other companions, perform substantial responsibility in the company, and actively solve problems Shore, L. M., & Martin, H. J. (1989). A company's success depends on how its employees commit to it, and it must understand which factors determine commitment development and what remains in the

constant position.

As businesses face increasing competitive challenges, a strategy that will develop committed and loyal employees promises exceptional financial returns (Chambers, E. G. et al. (1998); Beer, M. et al. (2004)). Another study was reported by GEBRU, S. (2018) and Amdework.T (2020). Commitment introduces affection and trustworthiness. It is related to the compassion of individuals regarding their institutions, Armstrong, (2009). However, due to its potential for increasing productivity, whatever its form, strategies to encourage commitment will continue to be important in managing H.R. in the future. Consequently, leaders depend minimally on formal regulations and concentrate more on building a committed employee to accomplish company objectives, Lesabe, R. A. F., & Nkosi, J. (2007).

As described by Abdullah & Muhammad I. Ramay (2011), Organizational Commitment is an issue of prime importance, especially to the management and owners of the organizations, because organizational commitment and job satisfaction are directly related to an organization's profitability and competitive position in the market. Organizational commitment directly affects employees' performance and is therefore treated as an issue of great importance Shore, L. M., & Martin, H. J. (1989), Meyer, J. P. et al. (2002); Siders, M. A. et al. (2001); Jaramillo, F. et al. (2005); Vijayashree, L., & Jagdishchandra, M. V. (2011).

Commitment is a relationship between a worker and the company they work for. Buchanan, I. I. B. (1974). The power of this relationship is reliant on several determinants', and this investigation intends to search the bondage of a bite of these determinants with organizational commitment. Organizational commitment has a strong relationship with workers' performance nature; consequently, committed employees of an organization will decrease the possibility of non-attendance and leaving a company, Igbaria, M., & McCloskey, D. W. (1996). Commitment refers to an employee's readiness to perform emphatically in a company and continue to perform for the organization, Mowday et al. (2013).

Another study by Lambert, 2004 (As cited by Marie L.Griffin and John R.Hepburn, 2005) summarizes that Organizational Commitment is generally recognized as an individual's identification with a particular organization, the internalization of the values and goals of that organization and a willingness to exert considerable pressure on behalf of the organization Angle & Perry, (1981); Batman &Strasser, (1984); Mowday et al. (2013); Porter, L. W., et al. (1974). In other words, commitment to an organization represents loyalty, identification with an organization (i.e., pride in an organization and internalization of the organization's goals), and a desire for involvement.

To summarize, organizational commitment is critical in determining employee retention and job satisfaction, which affect organizational performance. Social exchange theory is a valuable foundation for understanding the factors that influence organizational commitment. According to this theory, workers are involved in a social exchange bondage and association with their company, whereby they contribute their time, effort, and skills in exchange for rewards such as salary, benefits, and job security. This exchange relationship is based on reciprocity, where employees feel obligated to reciprocate their investment by remaining committed to the organization Emerson, R. M. (1987) and Cropanzano, R., & Mitchell, M. S. (2005).

This research investigates three aspects of commitment. The three features of organizational commitment are affective Commitment, normative Commitment, and continuance commitment. Affective or value commitment measures whether the respondent's values align with the organization's. Normative commitment is related to affective commitment, which measures whether the defendant is ready to produce achievement to observe the company's prosperity. Continuance or behavioural commitment gauges the employees' adhesion to the organization's co-existence.

For instance, Banks are regarded as one of the most exhaustive sectors in the World. Karanja, G. W. (2017); similar instance with Ethiopia's banking divisions. Exhausted labour hours and poor utilization of technological procedures and tools are two fundamental grounds for employees' lack of Satisfaction and Commitment. In Ethiopia, Banking is one of the fanciest sectors for young business graduates; nevertheless, the problems they face after joining the banking sector affect their commitment and, in turn, raise issues like turnover, absenteeism, and underperformance.

In the last ten years or so in Ethiopia, the banking industry has developed by breakthrough Jiru, A. T., & Tadesse, W. M. (2019). Several chances and advantages have emerged with conglomerates and private banks investing in the banking industry. The international and private banks hire many professional and skilled workers from the rival banks at higher and attractive wages and benefit bundles. This instability of experienced and talented employees impacts the standard and grade of the employees of the current banks. It was essential to arrange an investigation associated with workers' commitment to the banking industry Karanja, G. W. (2017).

According to Jiru, A. T., & Tadesse, W. M. (2019), Government jobs in Ethiopia, especially the banking sector,

provide boons like rental homes (or home leasing), health insurance payment, accessible health provisions (for entire households also), uncomplicated loan (non-per cent borrowing rate as provision for bank workers), subsidy, premium, uniform salary increase and so on. Such conditions firmly attach a worker's working dividend to the company. The occupational setting is typically reasonably lovely. Workers esteem everyone and are ready to assist with occupational and other affairs. Also, amity friendships (occupational functioning and after-functioning) prevail between colleagues, managers, and employees. In other cases, Participation in Ethiopian culture is a variable that is generally not considered significant; most likely, decisions are made by the higher management without the Participation of the employees in the decision-making process. In most work-related issues, employees are not consulted for their input. The banking sector of Ethiopia also bears similar attributes.

Despite extensive global research on the factors influencing organizational dedication, limited attention has been given to examining employees' commitment within the Ethiopian banking industry, excluding the studies conducted by GEBRU, S. (2018) and Amdework (2020). This study seeks to gain an understanding of the correlation between the four determinants of organizational commitment (work atmosphere, employment stability, contentment with remuneration, and engagement in decision-making) and their influence on the level of responsibility demonstrated by employees in the banking sector, whilst previous studies have investigated the factors that influence organizational commitment, few studies have explored the effects of social exchange factors on organizational commitment among employees. Specifically, there needs to be more literature on how perceived administrative support, supervisor support, and co-worker support affect employees' commitment to the organization. Furthermore, previous studies have focused on large commercial banks in urban areas. In contrast, this study focuses on a development bank, including branches in rural areas mandated to provide financial services to support the overall economic progress of various sectors, including agriculture, industry, and infrastructure. However, due to high turnover rates, the Bank needs help retaining skilled and experienced employees for its success.

1.2 Statement of the Problem

Fitz-enz (1997) indicated that the average monetary collapse of a typical business establishment amounts to approximately \$1 million, which occurs when every ten managerial and professional staff members depart from the company. As previously mentioned, a single employee's combined direct and indirect expenses range from a minimum of one year's salary and benefits to a maximum of two years. Consequently, the departure of critical employees has a substantial economic impact, mainly due to the loss of knowledge associated with their exit. In the coming years, it will become increasingly vital, as emphasized by Bolzern-Konrad, Britta, and Erika Sumilo (2014), to acknowledge individuals' devotion to the company and the organization's responsibility to foster an environment that encourages employee retention, as noted by Ogbonna, E., & Harris, L. C. (2000). Organizations must either cultivate an intellectual capital atmosphere that facilitates knowledge transfer throughout the entire structure or continue to forfeit invaluable expertise developed over employees' tenure, as stated by Ogbonna, E., & Harris, L. C. (2000). This profound knowledge will aid in meeting customer needs and expectations, thereby establishing and sustaining a competitive advantage in today's global economy where company fiercely compete. Previous studies on commitment, such as those conducted by Mowday et al. (2013) and Meyer, J.P., and Allen, N.J. (1997), have provided evidence supporting the positive influence of employee commitment on job performance while negatively impacting turnover intentions or employee attrition.

Table 1. The turnover rate of employees in D.B.E. Amhara Region Branch

Year	Employees joining D.B.E.	Employees who leave D.B.E.	Percentage
2018	100	89	89%
2019	28	119	425%
2020	132	66	50%
Total	160	274	171%

Source: DBE HR Transaction Department 2018-2020 G.C. (Own Survey, 2023)

According to findings from my survey (2023), the turnover rate within the Amhara branch of the Development Bank of Ethiopia has shown fluctuations over the years. In 2018, the turnover rate stood at 89%, which surged to 425% in 2019 but declined to 50% in 2020. From 2018 to 2020, 160 employees joined the bank, while 274 employees exited,

representing a rate of 171%. If the employee turnover rate continues to escalate at this pace, it will pose a significant challenge for the bank. The bank will continually incur expenses for recruitment, training, and ensuring the suitability of new employees, as highlighted by GEBRU, S. (2018). The Development Bank of Ethiopia has set a vision to become the leading developmental bank in Africa by 2025. Therefore, as a bank striving for excellence on a global scale, it is imperative to prioritize implementing retention practices that foster organizational commitment. Despite various research studies conducted on the Amhara branch of the Development Bank of Ethiopia, there remains a gap in exploring the impact of working conditions, job security, pay satisfaction, and participation in decision-making on organizational commitment.

The Development Bank of Ethiopia (D.B.E.) is a significant financial institution in Ethiopia that accesses loans and other financial services to support the country's economic development, GEBRU, S. (2018). However, the Bank needs help retaining its employees, affecting its organizational performance. Therefore, the findings of this study will be significant in several ways, mainly to develop effective strategies to enhance employee commitment and simultaneously contribute to the existent literature on organizational commitment by examining the relationship between work environment, job security, pay satisfaction, Participation in decision-making, and employees' Organizational Commitment.

1.3 Objectives of the Research

1.3.1 General Objective

To examine the impact of social exchange factors on organizational commitment among employees of the Development Bank of Ethiopia (D.B.E.) in Amhara region branches.

1.3.2 Specific Objectives

- 1). To evaluate the level of organizational commitment among D.B.E. employees in Amhara region branches based on social exchange factors.
- 2). To identify the social exchange factors related to organizational commitment among D.B.E. employees in Amhara region branches.
- 3). To investigate the impact of social reciprocity elements, encompassing the work atmosphere, employment stability, contentment with remuneration, and engagement in decision-making, on the level of organizational dedication among employees of the Development Bank of Ethiopia (D.B.E.).
- 4). To pinpoint areas requiring enhancement and evaluate the effectiveness of bolstering social reciprocity elements, such as the work environment, job security, pay satisfaction, and participation in decision-making, in fostering employees' organizational commitment within the Amhara region branches of D.B.E.

The study, rooted in the principles of social exchange theory, proposes that employees cultivate a sense of commitment towards their organization when they receive equitable and advantageous treatment in return for their contributions.

1.4 Research Hypothesis

Social exchange factors influence organizational commitment by creating a reciprocal association between the employer and employee, where employees feel valued and supported in their work. Organizations can effectively improve employees' commitment by enhancing social exchange factors, such as improving the work environment, providing job security, offering fair pay, and involving employees in decision-making processes. Therefore, the research hypotheses under the lens of social exchange theory are as follows:

Hypothesis 1: The work environment significantly affects organizational commitment in DBE, as a positive work environment creates a sense of reciprocity and fosters employee commitment.

Hypothesis 2: Pay satisfaction significantly affects organizational commitment to DBE, as fair compensation is perceived as an exchange for employee contributions.

Hypothesis 3: Job security significantly affects organizational commitment to DBE, as it creates a sense of security and stability that encourages employees to invest in the organization.

Hypothesis 4: Participation in decision-making significantly impacts organizational commitment DBE, creating a sense of empowerment and involvement that fosters employee commitment.

Social exchange theory proposes that individuals' involvement in social relationships is based on the expectation of receiving benefits or rewards. Employees expect fair and favourable treatment for their corporate contributions in the

workplace. When employees perceive that their contributions are recognized and assisted by the organization, they are more likely to develop a sense of commitment toward the organization. The hypothesis is based on the social exchange theory, which posits that social exchange factors influence organizational commitment through a reciprocal relationship between the employer and employee. A positive work environment, fair compensation, job security, and Participation in decision-making create a sense of reciprocity and foster employee commitment.

2. Review of Related Literature

2.1 Concept of Organizational Commitment

According to Bastug G. et al. (2016), organizational commitment refers to an individual's psychological attachment to their organization. Numerous research studies have aimed to understand how employees perceive their jobs to enhance organizational commitment. Organizational commitment is a significant predictor of work-related factors such as turnover, organizational citizenship behaviour, and job performance, as stated by Porter L. W. et al. (1974). Factors like role stress, empowerment, job insecurity, employability, and leadership distribution are linked to an employee's sense of organizational commitment, as discussed by Chan, S. H. J., & Ao, C. T. D. (2019).

Organizational scholars have developed multiple definitions and measurement scales to capture the nuances of organizational commitment. Meyer, J.P., and Allen, N.J.'s (1997) commitment model is widely recognized and integrates various definitions of commitment in the literature. However, this model has been critiqued for its inconsistency with empirical findings and limited relevance in certain areas, such as customer behaviour. We adopt Meyer and Allen's definition for this study as it aligns better with our research. According to Meyer, J.P., and Allen, N.J. (1997), commitment is "a psychological state that reflects the employee's relationship with the organization and has relevance to the decision to continue membership."

2.2 Organizational Commitment Theories

Organizational commitment (O.C.) refers to an employee's attachment and loyalty to their work organization. It is characterized by employees' attitudes and intentions, precursors to their behaviour. As Bastet G. et al. (2016) discussed, employees demonstrate commitment when their goals align with the organization and are willing to exert effort on its behalf, indicating their desire to maintain their affiliation. Unsurprisingly, O.C. is a crucial precursor to other essential attitudes and behaviours related to performance and turnover, as Porter L. W. et al. (1974) highlighted. Extensive research suggests that organizations with higher levels of commitment among their members tend to benefit from improved in-role and extra-role performance and lower rates of absenteeism and lateness.

Organizational commitment has been a popular study area for organizational scholars, attracting significant attention due to its predictive power over organizational outcomes, including turnover and extra-role performance, surpassing other work attitudes like job satisfaction. Cohen, A. (2007) notes that conceptualizing and understanding O.C. and its antecedents and consequences gained serious attention in the 1960s. This increased interest has led to a rich conceptual understanding of this construct. Over the years, three primary approaches have emerged for defining and measuring O.C.: calculative, attitudinal, and multi-dimensional.

The calculative approach is rooted in Howard Becker's "side-bet" theory, which originated in the 1960s. This theory suggests that individuals develop commitments to organizations based on the accumulated investments they would lose or deem worthless if they were to leave. These investments can be economic, social, or related to other aspects such as income, status, seniority, friendships, or knowledge of the organization's workings. Measures following this approach were developed in the late 1960s and 1970s, assessing respondents' likelihood of leaving the organization based on various inducements, such as pay, status, responsibility, job freedom, and promotion opportunities Cohen, A., & Lowenberg, G., (1990).

2.2.1 The Attitudinal Approach

The second approach, "organizational behaviour" or "psychology," sees commitment as affective or attitudinal. According to the attitudinal process, employees feel committed to the organization because they identify with its values and goals, WeiBo, Z., Kaur, S., & Jun, W. (2010). More specifically, commitment under this approach has three dimensions: (a) an intention to keep membership in the organization, (b) belief in and surrender of the values and objectives of the organization, and (c) preparedness to exert effort on behalf of the organization. Commitment under the attitudinal approach has also been termed affective commitment and value commitment.

According to Ghosh, S., Swamy, D. R. (1979) and WeiBo, Z., Kaur, S., & Jun, W. (2010), the attitudinal approach gives rise to one of the essential measures of O.C., the Organizational Commitment Questionnaire (O.C.Q.), which dominated the literature from the early 1970s to the mid-1980s. The O.C.Q. Consists of 15 items (a shortened

version has nine positively phrased items) reflecting the three commitment dimensions, Cohen, A. (2014). Some studies noted that the relationships between this measure and some attitudinal variables, such as job satisfaction and job involvement, were too high for an acceptable level of discriminant validity. However, in separate examinations of the O.C.Q., other researchers supported the conclusion that it contains good psychometric properties Cohen, A. (2014).

2.2.2 The Multi-dimensional Approach

Arguing that O.C. can be better understood as a multi-dimensional concept, two scholars- John P. Meyer and Natalie Jean Allen- proposed in 1984 a two-dimensional measure of O.C. Conceptually, their distinction between the two dimensions paralleled the side-bet calculative approach of Becker, M. C. (2005), and the attitudinal approach, Meyer, J.P. and Allen, N.J. (1997). The first dimension was termed affective commitment, defined as positive affection of identification with, attachment to, and involvement in the work organization. The second was termed continuance commitment and was defined as the amount to which employees passionately committed to their organizations under Jaros, Stephen, and Robert Culpepper (2014), the costs they think are associated with leaving (e.g., investments or lack of attractive alternatives). Later, the scholars added a third dimension: *normative commitment*, defined as employees' obligation to remain with the organization, Meyer, J.P. and Allen, N.J. (1997).

Today, the multi-dimensional approach is the prevailing approach to O.C., Suliman, A. M., & Iles, P. A. (2000). However, the theory remains in flux. For instance, some studies have found that continuance commitment is itself a two-dimensional construct, with one sub-dimension representing the sacrifices made by an employee in staying with the organization (this is termed high-sacrifice continuance commitment) and the other meaning available employment alternatives (low-alternatives continuance commitment). For this reason, some scholars argue that commitment should be studied as a four-component model, Suliman, A. M., & Iles, P. A. (2000). In addition, the normative commitment scale is very highly correlated with the affective dimension of O.C., raising concerns about the discriminant validity of the normative scale. In short, scholars have raised serious questions about the validity and reliability of two of the three dimensions advanced by the multi-dimensional approach, and much work still needs to be done before this approach can be used to draw firm conclusions. Cohen, A. (2014).

2.3 Overview of the Dimensions of Organizational Commitment

Meyer, J. P. and Allen, N.J. (1991), a three-component commitment model was created to argue that commitment has three components corresponding with diverse psychological conditions. Meyer and Allen proposed this model for two reasons: to "aid in the elucidation of existing research" and "serve as a framework for future research" Fadel, Mohammad. (2014); their study was based mainly on previous studies of organizational commitment. Meyer and Allen's research indicated that three "mindsets" can distinguish an employee's commitment to the organization. Mercurio, Z. A. (2015) extended this model by evaluating the empirical and theoretical investigations on institutional commitment. Mercurio submits that emotional or affective commitment is the essence of organizational commitment.

2.3.1 Affective Commitment

Affective commitment is defined as the employee's positive emotional attachment to the organization. Meyer, J. P. and Allen, N.J. (1991) pegged A.C. as the "desire" component of organizational commitment. An effectively committed employee identifies with the organization's goals and desires to a perennial section. This employee affects the organization because they "covert to"; this commitment can be influenced by many different Census attributes: age, tenure, sex, and education, but these impacts are neither robust nor consistent. The problem with these characteristics is that while they can be seen, they cannot be defined. Meyer, J. P. and Allen, N.J. (1991) showed that "positive relationships between tenure and commitment may be due to tenure-related diversifications in work status and excellence." In provoking this notion, Meyer and Allen drew primarily on Steers, R. M., Mowday, R. T., & Shapiro, D. L. (2004), the idea of commitment, which drew on earlier work by Kanter, R. M. (1968). Mercurio (2015) stated that... "Affective commitment was an enduring, demonstrably indispensable, and central characteristic of organizational commitment."

2.3.2 Continuance Commitment

Continuance commitment is the "need" constituent or the achievement versus surrender of working in an organization. "Side bets," or investments, are the achievements and sacrifices that may exist should an individual continue or quit an organization. An individual may commit to the organization because they recognize the high cost of losing organizational membership, Becker's 1960 "side bet theory" cited by Wallace, J. E. (1997). Economic costs (such as pension accruals) and social costs (friendship ties with co-workers) would be the costs of losing

organizational membership. Nevertheless, an individual must consider favourable costs more to stay with an organization. They must also view the availability of alternatives (such as another organization), disrupt personal relationships, and other "side bets" incurred from leaving their organization. The problem is that these "side bets" do not co-occur but "accumulate with age and tenure."

2.3.3 Normative Commitment

The individual's commitment to the organization is rooted in a sense of indebtedness, which is the ultimate component of organizational commitment and endures over time. These feelings may strain an individual before and after joining an organization Kanter, R. M. (1968); Mercurio (2015). The foundation of an individual's commitment to the organization lies in a feeling of obligation, which represents the fundamental aspect of organizational commitment and persists over an extended period. This could mean that the employee feels a sense of duty to repay the organization for investing resources in their training, or it could stem from a cultural norm instilled in them before joining the organization through family or other social connections, emphasizing the importance of loyalty to one's workplace. The employees stick with the organization because they "ought to"; however, if individuals invest a great deal, they generally receive "progressive rewards." Cohen, A. (2014) and Steers, R. M., Mowday, R. T., & Shapiro, D. L. (2004). Normative commitment is higher in organizations that merit loyalty and meticulously communicate the facts to employees with rewards, incentives, and other strategies, Cohen, A. (2014). Normative commitment in employees is also high, where employees regularly see visible examples of the employer's responsibility to employee well-being. An employee with more significant organizational commitment has a greater chance of achieving corporate victory and will also practice higher status of job satisfaction, Steers, R. M., Mowday, R. T., & Shapiro, D. L. (2004). High levels of job satisfaction, in turn, reduce employee turnover and increase the organization's ability to recruit and retain talent.

2.4 Factors Affecting Organizational Commitment

According to Armstrong, M. (2009), the study cited by GEBRU, S. (2018), and Amdework. T (2020), three factors affect the amount of commitment in what they call "reciprocal commitment firms". The first one is a strategic level, meaning encouraging business strategies, top management value commitment, and influential voice for H.R. in design making and governance; the second is available (human resource policy) level, expressing staffing founded on employment fixation, investment in training and development, and contingent support that reinforces collaboration, involvement, and contribution and the last one; *Workplace level*, signifying identification under maximum standards, broad duty design and teamwork, employee involvement in problem-solving, and a climate of cooperation and trust.

On the other hand, Antecedents have been widely studied, and Meyer J. P. et al. (2014) came up with four antecedent categories after a comprehensive meta-analysis. First, organizational commitment seems related to Gupta, Sakshi, and Sachin Sharma. (2022), demographic variables include age, gender, education, and one organization's service length. Second, they experienced that work experiences, like organizational support, role conflict, and ambiguity, affect organizational commitment. The third group is the availability of alternatives and investments, including the transferability of education and skills. Fourth, individual differences exist, like external locus of control and task self-efficacy. Literature on organizational commitment identifies several factors that positively relate to organizational commitment. Some of the factors undertaken in this study are given in the following section.

2.4.1 Work Environment

Work environment relates to the atmosphere in which an individual works. Individuals join organizations because of their needs and desires, and they expect an environment where they can nourish and satisfy their needs, Steers, R. M. (1977). Positive relations between peers and management affect an employee's commitment to the organization. Employees' commitment to the organization is affected by the nature of relations between colleagues. It has been noticed that conflicting relationships exist between peers, employees, and management, which threaten Organizational Commitment. Organizations must enhance social roles so that friendly communication can improve between the employees, and in turn, their commitment to the organization excels, Kırmızı, A., & Deniz, O. (2012). Low-performing employees are committed and comfortable in a less/non-threatened environment, whereas high-performing employees need a challenging environment, Steers, R. M. (1977).

2.4.2 Job Security

A secure job is an employee's requirement and wish. Job insecurity impacts an employee's commitment to the organization. Employees do not fancy risks and are initiating to continue in an environment that provides satisfaction rather than optimized change, Kırmızı, A., & Deniz, O. (2012). Job security is generally not referred to as an

antecedent of organizational commitment, but this study has considered job security to be a factor of organizational commitment. An individual will be more committed to his job and the organization if he feels secure, according to McElroy, J. C. (2001) study, as cited in GEBRU, S. (2018) and Amdework.T (2020), states that job security may induce commitment for several reasons. In addition, as employees continue membership in an organization, their belief in organizational values might increase, and so might their willingness to exert effort on behalf of the organization; alternatively, the employee might feel obliged to return the loyalty exhibited by the organization. Satisfaction with job security has also been positively related to commitment in the studies conducted by Hallier J. & Lyon P. (1996).

2.4.3 Pay Satisfaction

Pay satisfaction relates to an employee's mindset concerning the reimbursement or compensation for services rendered. Pay may include basic salary and any bonuses or other economic benefits an employee receives. Individuals have particular needs and desires which they seek to satisfy. The degree of an employee's commitment to an organization also depends on the extent of financial and personal rewards. An organization that supports its employees with different tips no doubt gets the desired feedback from the employees, and the employees feel obligated to reciprocate, Folger, R. G., & Cropanzano, R. (1998); Meyer, J.P. and Allen, N.J. (1997). When an organization has employees with higher qualifications and experience, it might not be able to fulfil the employees' needs and financial desires, making the qualified and experienced individuals less committed to the organization (more committed to their professions, instead), Steers, R. M. (1977).

2.4.4 Participation in Decision-making

Participation is an employee's role in an organization's decisions. Participation of employees in the decision-making process and involvement in organizational plans and goal setting positively impact the employees' commitment to the organization, Kirmızı, A., & Deniz, O. (2012). Participating employees in these processes add to their Satisfaction and Commitment. Employee participation leads to higher performance and organizational Commitment, Meyer, J. P. and Allen, N.J. (1991).

2.5 Effects of Organizational Commitment

As GEBRU, S. (2018) and Amdework.T (2020) studied, Organizational Commitment can negatively or positively affect the organization. GEBRU, S. (2018) reviewed the adverse effect, implying that the level of organizational commitment could be higher, employees with joint organizational commitment tend to be unproductive, and some become loafers at work. High staff turnover and absenteeism are sometimes associated with collective organizational Commitment, Morrow, P. C. (2011). Cohen, A. (2007) states, "Lack of organizational commitment or loyalty is positioned as an explanation of workers' absenteeism, turnover, reduced effort expenditure, theft, job dissatisfaction and unwillingness to relocate." Organizational commitment is regarded to be the best predictor of employee" turnover, then the more frequently used job satisfaction predictor, Byrne, Z. S., Miller, B. K., & Pitts, V. E. (2010). Employees who operate within the continuance commitment tend to be calculating when deciding to stay with the organization, leading them to abstain from work frequently when they feel inclined to do so. Fortunately, dedicated members of the organization contribute positively, unlike those less committed. According to Cohen (cited in GEBRU S., (2018), organizations with members who place significant importance on commitment exhibit higher performance, efficiency, and lower levels of absenteeism and tardiness Bala, Indu et al., (2019). This level of commitment implies that highly committed employees exert more effort and invest their resources in the organization LeRoy, S. F., & Singell Jr, L. D., (1987). Organizational commitment can contribute to a stable and effective workforce Morrow, P. C., 2011, as cited in GEBRU, S., (2018). Committed employees remain in the organization and willingly take on challenging tasks Meyer, J.P., and Allen, N.J., (1997). Committed members are usually goal-oriented and innovative, aiming to enhance performance and attractiveness, Morrow, P. C., 2011, as cited in GEBRU, S., (2018).

Organizational commitment also leads to positive effects, such as feelings of affiliation, attachment, and citizenship behaviour, which enhance organizational efficiency and effectiveness Williams, L.J., and Anderson, S.E., (1991). Effectively and normatively committed members are more likely to remain with the organization and contribute to its success than continuance-committed members Meyer, J.P., and Allen, N.J., (1997).

The development of organizational commitment has been examined by researchers focusing on the three bases proposed by Meyer, J.P., and Allen, N.J. (1991). Affective commitment, for example, is likely to develop when employees perceive organizational support and fair treatment (Meyer, J.P., and Allen, N.J., 1991). Research has shown a positive relationship between affective commitment, perceived corporate sponsorship, and procedural

justice (Shore, L.M., & Wayne, S.J., 1993). Another factor influencing affective commitment is the perception of rewarding outcomes, such as job scope, participative decision-making, job autonomy, and perceived competence (GEBRU, S., 2018). Such effects make employees feel valued and competent Lai, L., (2011).

On the other hand, continuity commitment is influenced by employees' perception of viable alternatives to their current employer. These perceptions may be affected by external factors like unemployment and subjective factors related to an employee's competence, training, and mobility, Shore, L.M., & Wayne, S.J., 1993; Lai, L., (2011).

Compared to affective and continuance commitment, less is known about the development of normative commitment, which involves feelings of national identity and adherence to social norms. Personal characteristics and organizational transactions can impact the outcome of normative commitment. Early socialization experiences may emphasize loyalty and a sense of moral obligation to the employer, and the organization itself can instill a solid ethical sense during the socialization process, Meyer, J.P., and Allen, N.J., (1997).

In an empirical study by Nguyen, T.N., Mai, K.N., & Nguyen, P.V. (2014) conducted at Vietnam National University, human resource practices such as teamwork, relationship with management, and working environment were influential in predicting organizational commitment. However, compensation and career development did not significantly impact the duties of bank staff in Ho Chi Minh (Nguyen, T.N., Mai, K.N., & Nguyen, P.V., (2014). According to Irshad, M., & Afridi, F. (2007), human resource management plays a crucial role in employee retention. Various HR practices, including payment and rewards, job security, training and development, supervisor support culture, work environment, and organizational justice, can reduce absenteeism, enhance employee retention, and improve work quality.

As Gellatly, I. R., & Withey, M. J. (2012) collaborators studied, It has been consistently asserted that the overall commitment an employee feels towards their organization reflects the relative strength of the components in combination, Meyer, J. P., & Herscovitch, L. (2001); yet, virtually all prior research has focused on the details in isolation, Meyer, J.P. and Allen, N.J. (1997). While much has been written about the antecedents and determinants of the separate commitment components, especially Affective commitment and continuance commitment, e.g., Allen, N. J., & Meyer, J. P. (1996); Meyer, J. P. et al. (2002), much less is known about how these components work together to produce an overall commitment experience. We contend, as will be described shortly, that the separate components provide a context for interpreting and understanding how one's commitment is experienced (i.e., strong (continuance commitment) CC participated in a context of strong (affective commitment) A.C. should produce a different feeling of generalization strong CC experienced in a context of weak A.C.). By continuing to focus on the separate components, organizational investigators have missed an opportunity to extend commitment theory beyond its constituent parts. We are encouraged by the findings of recent studies that different component configurations can be distinguished in terms of employee behaviour, Gellatly, I. R., & Withey, M. J. (2012); Sinclair, R. R. et al. (2005), and Wasti, S. A. (2005). We are unaware of comparable work on the antecedent side that examines the conditions that influence the likelihood of different component combinations or profiles.

As per the research conducted by Abdullah and Muhammad I. Ramay (2011) in the civil service of Pakistan, besides financial advantages, non-monetary benefits also play a crucial role in fostering an employee's dedication to their organization. These amenities firmly connect an employee's job interest with the organization. Although the working environment is generally pleasant in Pakistan, participation in the country's culture is often overlooked as a significant variable. Consequently, higher management should seek employee input in decision-making, which is currently lacking in most work-related matters. The banking sector in Pakistan exhibits similar characteristics, as Abdullah and Muhammad I. Ramay (2011) noted. Organizational commitment should result from improved relationships and organizational performance, as stated by Rylander (2003). Specifically, practical organizational commitment positively correlates with various organizational performance measures, as Wright, Gardner, Moynihan, and Allen (2005) indicated. In their study, Wright et al. (2005) utilized six performance indicators.

Compensation, calibre, reduction, efficiency, operational costs, and profitability contribute to measuring organizational performance. There exists a significant correlation between these performance indicators and affective organizational commitment. Further research, as suggested by Wright et al. (2005), is necessary to establish the causality between these two variables. In other words, it is uncertain which one influences the other. A meta-analysis by Mathieu and Zajac (1990) on organizational commitment discovered that commitment affects work effectiveness and behaviours, such as considering alternative options, intention to leave, and turnover. As a result, committed employees are more capable of effectively managing their work and are less inclined to go to the organization.

Organizational commitment faces various challenges today and the prevailing economic circumstances. It becomes even more critical for companies to have devoted employees during financial difficulties, as it can save the company

during crises. Furthermore, organizational commitment plays a crucial long-term role in positioning the company favourably in the market once the economic situation improves. Companies with dedicated employees have a distinct competitive advantage regarding talent strategy and business outcomes that are difficult to replicate. According to Shahid and Azhar (2013), attaining this advantage requires effort, especially in times like the present. Economic hardships, global competition, unstable economics, technological advancements, and shifting consumer preferences make the outcome less predictable. These circumstances may compel companies to downsize, outsource, and restructure jobs to maintain efficiency and survival Meyer and Allen, (1997).

Under these conditions, it is problematic for companies to exhibit commitment to their employees; consequently, this leads to the fact that it takes work for workers to stay committed to their organizations, Ruokolainen, M. (2011).

Organizations face difficulties in the current challenging economic climate, prompting a closer examination of the impact on commitment. Cohen (2003) emphasizes the importance of understanding how employees still choose and connect with organizations amidst changing organizational landscapes and the factors influencing them. Markovits, Y., Boer, D., and van Dick, R. (2014) conducted a recent study on the effects of Greece's economic collapse on employees' work-related attitudes, including commitment. Through a longitudinal survey, they discovered that these conditions genuinely influence employees' Organizational Commitment. Surprisingly, affective commitment significantly decreased in the second sample due to negative affective experiences at work during the crisis, contrary to expectations, while continuance commitment remained unchanged. In other words, despite limited employment opportunities resulting from the economic downturn, individuals still perceive the personal costs of leaving their current positions as similar to those before the recession.

In conclusion, a person's commitment is profoundly influenced by the external environment Khazaeli, Mehdi et al., (2019). However, there is a counterargument that questions the relevance of organizational commitment. Kabir, A. A. (2016) highlights that with companies no longer offering lifelong employment guarantees and individuals increasingly seeking career changes throughout their professional lives, job positioning has become more important than institutional commitment. Nowadays, individuals strive for emotionally fulfilling lives by exploring the full potential of their careers irrespective of organizational boundaries. Kabir, A. A. (2016) examined the impact of the contemporary career context on commitment and found that employees are actively shaping their careers and professional growth, prioritizing continuous learning, future marketability, and meaningful work. In this sense, they become the architects of their careers and vocational destiny, surpassing their employing organizations Kabir, A. A., (2016).

Multiple theories have been proposed to explain the determinants of organizational commitment, including social exchange theory, affective events theory, and the three-component model of organizational commitment. According to social exchange theory, employees develop a sense of obligation to their organization based on the reciprocal exchange of resources between them and the organization Emerson, R. M., (1987). In other words, employees are more likely to exhibit commitment if they perceive fair treatment and rewards in return for their contributions. Affective events theory proposes that employees' emotions and feelings are crucial in shaping their commitment to the organization. Cohen, A. (2003). According to this theory, positive events such as recognition, praise, and job satisfaction can increase employees' commitment, while adverse events such as conflict, stress, and dissatisfaction can decrease. The three-component model of organizational Commitment, Solinger, O. N., Van Olfen, W., & Roe, R. A. (2008) and Meyer, J.P. and Allen, N.J. (1997) suggests that there are three types of commitment: affective, continuance, and normative as discussed earlier.

2.6 Social Exchange Theory /S.E.T. / Theory Tested by the Research

Research has examined the Social Exchange Theory (S.E.T.), as explored by Emerson (1987) and Cropanzano and Mitchell (2005). This theoretical framework explains how individuals engage in social exchanges with their organizations, contributing their time, effort, and skills in exchange for various rewards, such as salary, job security, and opportunities for career growth. According to Emerson (1987), the Social Exchange Theory provides insight into how employees' perception of fairness and equity in their social exchange with the organization influences their commitment. Ko and Hur (2014) state that individuals are more likely to maintain loyalty to their organizations when they believe they have received fair and equitable rewards for their contributions. In the context of this study, the Social Exchange Theory suggests that employees' organizational commitment is influenced by various factors provided by the organization, including the work environment, satisfaction with compensation, job security, and involvement in decision-making (Ko and Hur, 2014; Cropanzano and Mitchell, 2005).

The study's conceptual framework incorporates four independent variables: work environment, compensation satisfaction, job security, and participation in decision-making. The dependent variable in the conceptual framework

is organizational commitment, which encompasses employees' emotional attachment to the organization, sense of obligation to remain, and recognition of the moral duty to continue due to shared values and objectives.

In addition, the conceptual framework considers control or extraneous variables, such as employee demographics (age, gender, education level, job position), job characteristics (tenure, job type, workload), and organizational culture (values, norms, beliefs). These variables will be controlled for in the study to ensure that the effects of the independent variables on organizational commitment are not confounded by other factors (Perales, Cheng, & Catena, 2001). Multiple regression analysis will be employed to assess the strength and significance of the associations between the independent variables and organizational commitment while accounting for the influence of the control variables.

2.7 Conceptual Framework

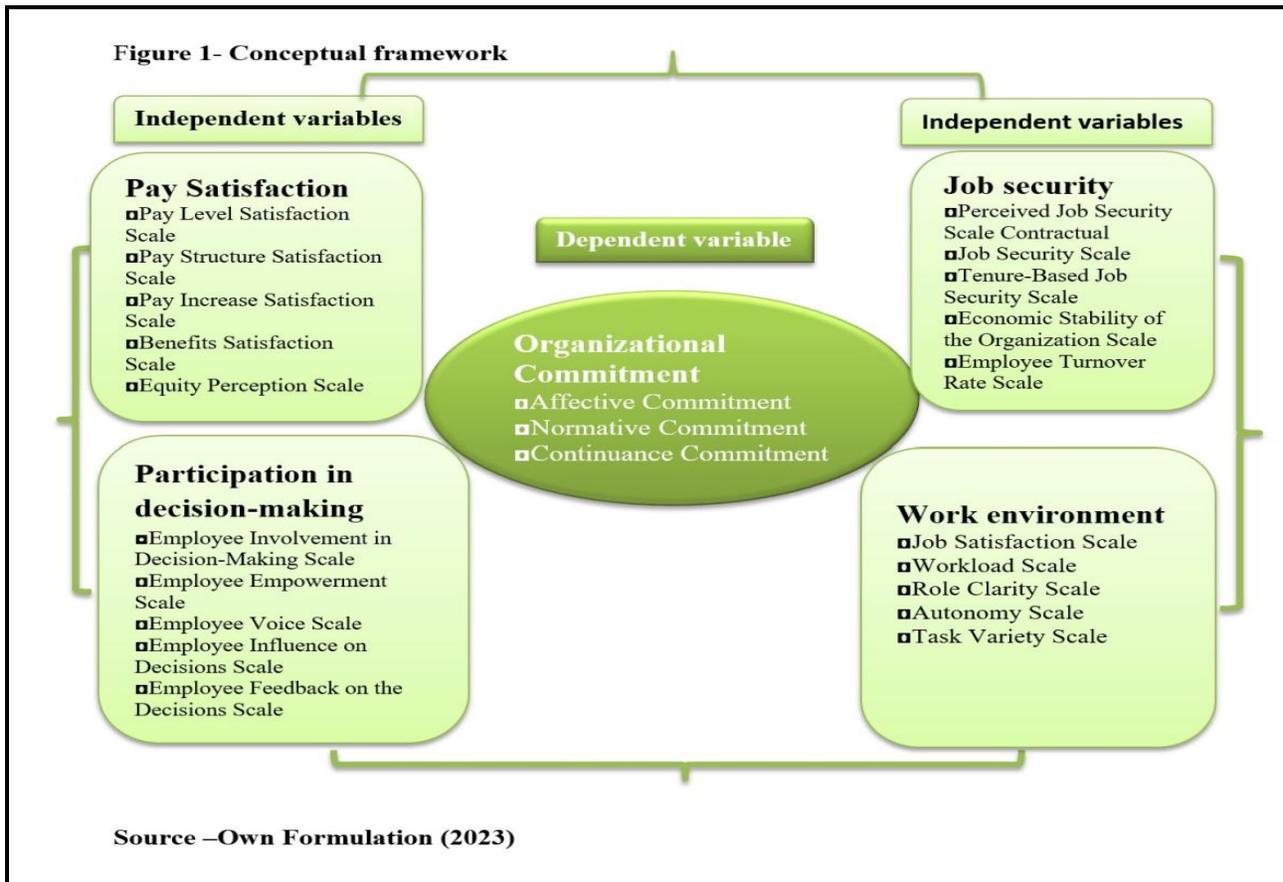


Figure 1. Conceptual framework

Figure 1 illustrates the Proposed Connection between Organizational Commitment and Work Atmosphere, Employment Stability, Compensation Contentment, and Involvement in Decision-making (Source: modified from Abdullah & Muhammad I. Ramay (2011)).

3. Materials and Methods

3.1 Research Design and Methodology

The study employed an explanatory design, conducting descriptive research to establish a causal relationship between variables. Quantitative data (quantitative research method) examined the factors influencing organizational commitment. Data collection was carried out through the administration of a questionnaire.

3.2 Research Population

The research population consisted of employees from six branches of the D.B.E. in the Amhara regional state. The total population for this study was 310 employees, with 115 females and 195 males. The survey respondents comprised 67% of the employees, totaling 208, including 131 females and 77 males.

3.3 Data Types and Collection Methods

Primary data for this study were collected using a questionnaire adapted from Allen & Meyer's commitment scale items (as cited in Abdullah & Muhammad Ismael R., 2011) and previous post-graduate theses. Secondary data from various published and unpublished sources such as books, articles, journals, and the Internet were used for reference.

3.4 Instrument Reliability and Validity

Cronbach's Alpha coefficient was employed to assess reliability and internal consistency, measuring the degree of interrelatedness among a set of items. A Cronbach's alpha coefficient of scale items should exceed 0.70 (Pallant, J., 2020). The following tables present the Cronbach's alpha results for the questionnaires.

Table 2. Summary of Measures

Variables	No. of Items in the Scale	Cronbach's Alpha Result
Organizational Commitment	9	0.993
Work environment	7	0.771
Pay Satisfaction	7	0.885
Job security	10	0.745
Participation in decision-making	7	0.861

Source: Own Survey, 2023

The analysis revealed Cronbach's Alpha values above 0.70 for each variable, indicating acceptable internal reliability and good consistency in this study.

3.5 Data Analysis and Interpretation

Descriptive and inferential statistics were employed to analyze the data collected through questionnaires. Descriptive statistics, including frequency and percentage, were used to understand respondents' demographic characteristics, such as gender, age, educational level, service years, and positions. Inferential statistics, specifically Pearson correlation and multiple regressions, were conducted to analyze and present the study's data. Correlation analysis examined the relationship between the independent variables and the dependent variable. Multiple regression analyses conducted by Wu et al. (2020) aimed to determine the explanatory power of independent variables on organizational commitment.

3.6 The Econometric Regression Model

The multiple linear regression model is as follows:

$$\text{Organizational Commitment} = \beta_0 + \beta_1 \text{Work Environment} + \beta_2 \text{Pay Satisfaction} + \beta_3 \text{Job Security} + \beta_4 \text{Participation in Decision-making} + \beta_5 (\text{Employee demographics: age, gender, education level, job position}) + \beta_6 (\text{Job characteristics: job tenure, job type, workload}) + \beta_7 (\text{Organizational culture: values, norms, beliefs}) + \epsilon,$$

Where: β_0 = constant term, β_1 - β_4 = coefficients of independent variables (work environment, pay satisfaction, job security, and participation in decision-making), β_5 = coefficients of control variables, ϵ = error term.

Before running the regression analysis, the data were checked for normality, linearity, and multicollinearity. Descriptive statistics such as mean, standard deviation, and correlation coefficients were computed. Statistical software, such as STATA, was utilized to conduct multiple linear regression analyses and estimate the model analysis results. These results provided information on the significance and direction of the association between independent variables and organizational commitment. The coefficients of determination (R-squared) indicated the percentage of variance in organizational commitment explained by the independent variables. The significance of the F-test determined the overall importance of the model.

4. Results and Discussion

4.1 Analysis of Respondents' Social and Demographic Characteristics

The demographic information collected for this study included gender, age, educational attainment, service years, and organizational position.

Table 3. Demographic Characteristics of the Respondents

Variables	Category	Mean	Frequency	Per cent
Gender	Male	3.4716	141	67.8%
	Female	3.4723	67	32.2%
	Total	3.4718	208	100%
Age	18-25 years	3.1116	16	7.7%
	26-35 years	3.5232	145	69.7
	36-45 years	3.4524	18	8.7%
	46 and above	3.4261	29	13.9%
	Total	3.4718	208	100%
Educational Level	Diploma	3.6905	19	9%
	BA Degree	3.5631	77	37%
	Master's Degree	3.5268	112	54%
	Total		208	100%
Experience	1-3 years	3.5029	25	12%
	4-6 years	3.4286	129	62%
	7-9 years	3.4429	30	14.4%
	Above ten years	3.7083	24	11.6%
	Total	3.4718	208	100%
Position	Customer service officer	3.4251	103	49.5%
	Senior customer service officer	3.3876	70	33.7%
	Customer service manager	4.0635	8	4%
	Manager	3.7540	8	4%
	Other	3.6128	19	8.8%

Source: Own Survey, 2023

Valid responses were gathered from 208 (67.1%) participants, of whom 67 (32.2%) were female employees, while the remaining 141 (67.8%) were male. Gender is an unusual variable, as the bivariate correlations showed a negative relationship with effort commitment and no significant association with the other measures. However, the regression analyses revealed a positive relationship between gender and affective commitment, with no connection to either standard. According to Deemer, Eric et al. (2014), women exhibit higher commitment to their organizations due to overcoming more obstacles in their career paths. The regression analysis for affective commitment supports this assertion by Johns, R. (2005).

Regarding respondents' age groups, 16 (7.7%) fell into the 18-25-year-old category, while 145 (69.7%) were in the 26-35-year-old range. This finding suggests that most D.B.E. employees are young and more prone to turnover. Consistent with Döckel, A.'s (2003) research, younger employees are likelier to leave their current organization than

older employees. It is evident that a majority of D.B.E. employees, representing 54% (112), hold Master's degrees, followed by Bachelor's degree holders at 37% (77). This indicates that the bank employs highly educated individuals. Tsur, Swastika et al. (2016) suggest that this observation could be attributed to intense competition for better positions.

Table 4 illustrates that the majority, 82 (48.5%) of the respondents, have worked at the bank for less than three years. This data implies that the bank needs to focus on retaining its workforce, as employees with this level of service are in the early stages of developing organizational commitment.

4.2 Employee Responses on Factors Influencing Organizational Commitment

This portion presents the participants' feedback regarding pay satisfaction, job security, work environment, participation in decision-making, and the affective, continuance, and normative dimensions of organizational commitment.

4.2.1 Pay Satisfaction

Table 4. Employees' Response Regarding Pay Satisfaction

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	F	%	F	%	F	%	F	%	F	%
I am fairly paid for my work (Sur, Swastika, et al. (2016).	4	1.9	17	8.1	31	14.9	94	45.1	62	29.8
My payments are enough to support my lifestyle.	1	0.5	25	12	24	11.5	101	48.5	57	27.4
There are ample perks (e.g., healthcare benefits, housing, and fuel allowance).	4	1.9	21	10	15	7.2	110	52.9	58	27
I am satisfied with my chances for salary increments.	2	0.9	28	13.4	32	15.4	93	44.7	53	25.5
If I execute my tasks with exceptional proficiency, I can receive additional remuneration (such as a bonus, overtime pay...and similar incentives)	12	5.7	45	21.6	44	21.5	48	23	59	28.4
I earn an equivalent or higher salary compared to individuals in comparable positions.	9	4.3	48	23	85	40.8	49	23.5	17	8.1
All tasks to be performed are associated with incentives.	8	3.8	102	49	37	17.8	40	1.9	21	10

Source: own Survey 2023

Table 5 shows that a significant majority of the participants, 74% and 75%, respectively, perceive their remuneration as fair and sufficient to meet their lifestyle needs. This positive perception is associated with their level of commitment to the organization. Moreover, 14.2% desire greater satisfaction with opportunities for salary increments. Additionally, 27.3% of the respondents indicate that the amount they receive in terms of bonuses and overtime could be more appealing. Similarly, 27.3% believe they receive less compensation than others in similar positions. These factors hurt their organizational commitment. Furthermore, over 42% of the respondents state that the incentives for task completion are satisfactory. As a result, some employees display a moderate level of contentment with the compensation offered by the bank. Overall, the study emphasizes the significance of pay

satisfaction in fostering employee commitment to organizations by addressing social exchange factors.

4.2.2 Job Security

Table 5. Employee's response regarding job security

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	F	%	F	%	F	%	F	%	F	%
I feel much more secure in my present job.	3	1.4	49	23.5	20	9.6	89	42.8	47	22.6
My colleagues in the team also experience a sense of job stability.	6	2.9	24	11.5	78	37.5	76	36.5	24	11.6
The company follows a policy of terminating (letting go) employees who fail to meet the established target.	35	16.8	66	31.7	60	28.8	39	18.8	8	3.7
My position remains stable and assured as long as I meet the goal.	6	2.9	35	16.8	35	16.8	86	41.3	46	22.4
The organization can access me with initiating duty content soon.	10	4.8	37	17.8	34	16.3	100	48	27	13
I feel apprehensive about the possibility of losing my job shortly. However, I am optimistic about my salary growth within this organization.	5	2.5	55	26.5	49	23.5	86	41.3	13	6.2
I have concerns about departing from my job earlier than I desire.	11	5.3	30	14.	64	30.7	83	39.9	20	9.6
My future career opportunities in the organization are favourable.	13	6.2	29	14	47	22.6	94	45.2	25	12
There is a possibility that I may have to depart from my current job in the upcoming year.	18	8.7	55	26.5	67	32.2	49	23.5	19	9.1
The organization will need my competence soon.	2	1	23	11	21	10	105	50.5	57	27.4

Source: own Survey 2023

Table 6 indicates that the majority, 65.4%, of the participants agree with feeling secure in their current employment. Furthermore, around 22.6% strongly agree with this sense of job security. In addition, 58.1% of the respondents agree that their fellow team members also feel safe in their roles. These findings suggest that many Bank employees experience a sense of job security, which positively influences their commitment to the organization. On the other hand, 3.7% and 18.8% of the participants agree and strongly agree that the Bank implements a policy of laying off employees who fail to meet performance targets. This policy negatively impacts the perception of the organization's approach to handling underperforming employees and hurts their organizational commitment. Overall, in alignment with the social exchange theory, this study underscores the importance of job security in enhancing employee commitment and retention within organizations.

4.2.3 Work Environment

Table 6. Employees' feedback concerning the working environment

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	F	%	F	%	F	%	F	%	F	%
The physical working conditions (such as heating, ventilation, arrangement, cleanliness) are typically excellent.	15	7.2	19	9.1	23	11	109	52.4	42	20.2
Diverse individual characteristics (such as religion, gender, race, educational background, and similar aspects) are respected within this organization.	4	1.9	14	6.7	19	9.1	87	41.8	84	40.4
The company's culture and emotional atmosphere generally foster positivity and provide support.	6	2.9	11	5.3	36	17.3	99	47.6	56	26.9
I have faith in and take pride in my work and my environment.	1	0.5	12	5.8	26	12.5	123	59.1	46	22.1
In the workplace, I am embraced for who I am.	1	0.5	6	2.9	35	16.8	108	51.9	58	27.9
I feel acknowledged and receive courteous treatment, and I am listened to and encouraged to express my thoughts and emotions by the higher management.	3	1.4	30	14.4	32	15.4	116	55.7	27	13
There are substantial rewards for achieving success, while failure carries consequences.	17	8.2	18	8.6	45	21.6	88	42.3	40	19.2

Source: own Survey 2023

The findings reveal that 72.6% of the participants agree that the physical working conditions (e.g., heating, ventilation, arrangement, and cleanliness) are generally flawless. Additionally, 82.2% express agreement that diverse individual characteristics are accorded due respect. Moreover, most employees concur that the company's culture and emotional climate are predominantly positive and supportive. They feel accepted and receive considerate treatment. Additionally, they perceive the rewards for success as more significant than the penalties for failure. Consequently, the working environment is conducive for employees.

The study demonstrates that the work environment, encompassing physical conditions, respect for individual differences, positive culture, and emotional climate, significantly influences organizational commitment. These findings align with the principles of social exchange theory, which propose that when employees perceive their organization as providing a positive work environment, they are more inclined to reciprocate with a higher commitment to the organization.

4.2.4 Participation in Decision-making

Table 7. Employees' response regarding Participation in decision-making

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	F	%	F	%	F	%	F	%	F	%
My supervisor/manager seeks my perspectives and insights when establishing my work goals.	18	8.7	18	8.7	14	6.7	118	56.7	40	19.2
I experience a sense of involvement in significant organizational decisions.	3	1.4	32	15.4	30	14.4	93	44.7	22	11.6
Employees whose decisions will impact are consulted for their input.	23	11	33	15.8	21	10	108	51.9	23	11
I propose modifications to my job tasks.	11	5.3	21	10	80	38.5	82	39.4	14	6.7
I actively participate in decision-making processes concerning work-related matters.	31	14.9	21	10	27	13	85	40.8	44	21
I have a voice in determining the scope of my job responsibilities.	19	9.2	42	20.2	21	10	106	51	20	9.6
I exert influence in the allocation of work among my colleagues and myself.	14	6.7	52	25	49	23.5	75	36	18	8.8

Source: own Survey 2023

Regarding Participation in decision-making, more than 75% of the respondents agree that they asked for their opinions and thoughts when determining their objectives. Also, 76.2% of employees agreed that they asked for their input, and 56.3% agreed that they feel free to suggest job changes. Over 60% of employees agreed and strongly agreed that they can be involved in the decision-making procedures regarding work-related issues and have a right to say what is and is not a part of their job. This result implies that employees believe there is Participation in decision-making that Participation in decision-making significantly positively impacts organizational commitment; this finding is consistent with social exchange theory, which suggests that when employees perceive that their organization values their input and allows them to participate in decision-making, they are more likely to reciprocate with a higher commitment to the organization.

4.2.5 Affective Commitment

Table 8. Employee’s response regarding affective commitment

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	F	%	F	%	F	%	F	%	F	%
	I would be delighted to spend the rest of my career with this organization	7	3.3	15	7.2	22	10.5	106	51	58
This organization has a great deal of personal meaning for me.	12	5.7	26	12.5	49	23.5	82	39.4	39	18.6
I derive pleasure from conversing about my organization with individuals external to it.	23	11	28	13.5	8	3.8	119	57.2	30	14.4

Source: own Survey 2023

Of the 208 participants, 164 (79%) expressed contentment with continuing their career journey with D.B.E. This indicates that most employees would decline other job offers and remain committed to the Bank. Furthermore, 18.6% and 39.4% of the respondents strongly agree and agree, respectively, that the Bank holds significant personal significance for them. A majority of the participants, 57.2% and 14.4%, agree and strongly agree that they derive satisfaction from discussing their organization with others. This suggests that most employees are emotionally committed to the Bank, as they believe their lives would be disrupted if they were to leave. The intense emotional attachment to the organization indicates the presence of the normative commitment aspect, as a significant percentage of respondents feel staying with the Bank is both necessary and a display of loyalty to the organization. These findings support the social exchange theory, which asserts that employees develop a sense of commitment to their organization based on the perceived benefits and costs of their employment relationship.

4.2.6 Continuance Commitment

Table 9. Employee’s response regarding continuance commitment

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	F	%	F	%	F	%	F	%	F	%
	It would be tough to leave my organization right now, even if I wanted to.	1	0.4	36	17.3	39	18.7	112	53.8	20
Too much would be drastically altered if I decided to leave my organization now.	1	0.4	36	17.3	49	23.7	102	49	20	9.6
Right now, staying with my organization is a matter of necessity as much as desire	5	2.4	30	14.4	27	13	90	43.2	56	30

Source: own Survey 2023

Regarding continuance commitment, only 9.6% of the participants expressed that leaving the Bank would be effortless. In comparison, 53.8% of employees find it challenging to depart from the Bank even if they desire to. Additionally, 49% and 9.6% of respondents agreed and strongly agreed, respectively, that their lives would be disrupted if they were to leave D.B.E. A significant majority, 73.2% of the participants, feel that staying with the Bank is a matter of necessity for them. Based on these findings, employees at D.B.E. exhibit a moderate level of continuance commitment, indicating that most respondents find it challenging to leave the Bank due to a sense of obligation or dependence on the organization. This discovery can be attributed to the benefits and rewards received from the Bank, which create a sense of reciprocity and responsibility towards the organization.

4.2.7 Normative Commitment

Table 10. Employees' response regarding normative commitment

Items	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	F	%	F	%	F	%	F	%	F	%
I feel a significant debt of gratitude towards this organization due to its contributions to my growth and development.	13	6.2	30	14.4	61	29.3	89	42.8	15	7.3
If I were presented with a superior job opportunity elsewhere, it would not sit well with me to abandon my current organization.	19	9	52	25	36	17.3	68	32.7	39	19
A strong sense of moral responsibility to stay is one of the main factors that drive my continued commitment to this organization.	11	5.3	43	20.6	41	19.7	73	35.1	40	19.2

Source: own Survey 2023

According to the table above, only 14.4% and 6.2% of participants strongly disagreed with item one. Approximately 51.7% of the respondents stated they would not immediately leave the Bank if offered a better job elsewhere. It is important to note that the remaining respondents were open to the possibility of leaving the Bank for improved job opportunities elsewhere. Additionally, 5.3% and 20.6% of the participants strongly disagree that their continued work at the Bank is driven by a sense of moral obligation to stay. This contrasting implication indicates that many respondents do not feel obligated or loyal to the organization solely based on its benefits and rewards. These findings align with the research conducted by Baron, Sara (2014). They support the social exchange theory, which suggests that employees develop a sense of commitment to their organization based on their perception of the benefits and costs associated with their employment relationship.

4.3 Mean Distribution of Variables

Table 11. Mean distribution of variables

	Descriptive Statistics		
	N	Mean	Std. Deviation(SD)
Organizational commitment	208	3.4718	.72602
Payment satisfaction	208	3.5652	.66701
Job security	208	3.3644	.59708
Work environment	208	3.8942	.63873
Participation in decision-making	208	3.3798	.82008
Valid N (list-wise)	208		

Source: own Survey 2023

Table 12 presents the average and standard deviation of various variables, such as satisfaction with compensation, job stability, the quality of the work environment, and involvement in decision-making, as rated by the respondents. Descriptively, the average level of organizational commitment in the Commercial Bank of Ethiopia was 3.47 (SD = 0.72) on a five-point Likert Scale, indicating an above-average level of employee commitment to the Bank. The results also suggest that the mean values for job security (M=3.36, SD=0.597), work environment (M=3.89, SD=0.63), and participation in decision-making (M=3.37, SD=0.82) were above-average. These findings suggest that employees were moderately satisfied. Consequently, the results support the social exchange theory, which proposes that employees develop a sense of commitment to their organization based on their employment relationship's perceived benefits and costs. Furthermore, the study found positive relationships between the work environment, compensation satisfaction, job security, decision-making participation, and organizational commitment. Specifically, the normative commitment component of the commitment model was evident in many respondents expressing a willingness to leave the Bank if presented with better job opportunities elsewhere.

Pearson's Product Movement Correlation Coefficient was computed to examine the relationship between independent and dependent variables. This analysis aimed to determine the associations between pay satisfaction, job security, the work environment, participation in decision-making, and organizational commitment. Correlation analysis serves as a practical method for exploring the relationships among variables.

Table 12. Correlation among dependent and independent variables

Correlations

		Organizational commitment	Payment satisfaction	The job security of employees	work environment	participation in decision-making
Organizational commitment	Pearson Correlation	1	.475**	.497**	.385**	.546**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	208	208	208	208	208
Payment satisfaction	Pearson Correlation	.475**	1	.391**	.568**	.539**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	208	208	208	208	208
Job security of employees	Pearson Correlation	.497**	.391**	1	.370**	.557**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	208	208	208	208	208
Work environment	Pearson Correlation	.385**	.568**	.370**	1	.471**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	208	208	208	208	208
Participation in decision making	Pearson Correlation	.546**	.539**	.557**	.471**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	208	208	208	208	208

** . Correlation is significant at the 0.01 level (2-tailed). Source: own Survey 2023

As evident from the Pearson correlation table (Table 13) above, a significant and positive relationship exists between organizational commitment (the dependent variable) and independent variables such as satisfaction with compensation, job security, the quality of the work environment, and participation in decision-making. Therefore, satisfaction with balance ($r=.475, P<0.01$), job security ($r=.495, P<0.01$), work environment ($r=.385, P<0.01$), and participation in decision-making ($r=.546, P<0.01$) is significantly and positively correlated with organizational commitment within this particular organization. These findings align with the research conducted by Serhan, Carole, Nehmeh, and Ibrahim Sioufi (2022).

Consequently, any corresponding changes in the independent variables, such as an increase in satisfaction with compensation or improvements in the work environment, will have a positive and substantial impact on the dependent variable. Conversely, if the changes in the individual independent constructs are not positive, their effect on the dependent variable will be negative.

4.4 The Effect of Independent Variables on Organizational Commitment

Table 13. Multiple Regression Analysis and Model

Model Summary					
Model	R	R Square	Adjusted R Square	Std. The error in the Estimate	
1	.793 ^a	.628	.576	.57363	

Source: own Survey 2023

a. Predictors: (Constant) Participation in decision-making, work environment, the Job security of employees, and Payment satisfaction.

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	42.313	4	10.578	32.148	.000 ^b
1	Residual	66.797	203	.329		
	Total	109.111	207			

Source: own Survey 2023

a. Dependent Variable: Organizational commitment

b. Predictors: (Constant) Participation in decision-making, work environment, the Job security of employees, and Payment satisfaction.

Table 14. Model Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
	(Constant)	.639	.294	2.177	.031	
	Payment satisfaction	.220	.079	.202	2.798	.006
1	The job security of employees	.298	.082	.245	3.660	.000
	work environment	.056	.079	.049	.709	.479
	participation in decision-making	.245	.066	.277	3.741	.000

a. Dependent Variable: Organizational commitment

Source: own Survey 2023

According to the summary of the model and ANOVA table above, the explanatory variable's linear combination is significantly linked to the dependent variable. The correlation coefficient (R) is 0.793, the adjusted R-square is 0.576, and the F-statistic is 32.148 ($p=0.000$). Approximately 57.6% of the total variation in the dependent variable, Organizational Commitment, is jointly explained by the predictors, including pay satisfaction, job security, working environment, and participation in decision-making. In comparison, other factors explain the remaining 42.4%.

4.5 Hypothesis Testing

Based on the results of the multiple regression model, the study's hypotheses are tested and presented as follows:

Hypothesis 1: The work environment significantly impacts organizational commitment in D.B.E., as a positive work environment fosters a sense of reciprocity and employee responsibility. The p-value (>0.05) and the Beta value (0.049) indicate that only 4.9% of the variance in organizational commitment is due to the work environment, which means the effect is positive but not significant. Therefore, H1 is not supported. Empirical evidence against Hypothesis 1 can be found in a study by Lee, Y., Lee, J., & Lee, S.-K. (2022).

Hypothesis 2: Pay satisfaction significantly affects organizational commitment to D.B.E., as fair compensation is seen as a reward for employee contributions. The p-value is less than 0.05, and the Beta value is 0.202, indicating that pay satisfaction explains 20.2% of the variance in organizational commitment, with a positive and significant effect. Therefore, H2 is supported. Empirical evidence supporting Hypothesis 2 can be found in studies conducted by Tett and Meyer (1993) and Khan, K., & Chandrakar, S. (2017), demonstrating a positive relationship between pay satisfaction and organizational commitment. Similarly, a study by Meyer and Allen (1991) shows that perceived pay fairness positively relates to organizational commitment.

Hypothesis 3: Job security significantly influences organizational commitment to D.B.E., creating a sense of security and stability that encourages employee investment. The p-value is below 0.05, and the Beta value is 0.245, indicating that job security explains 24.5% of the variance in organizational commitment and has a positive and significant effect. Therefore, H3 is supported. Empirical evidence supporting Hypothesis 3 can be found in a study by Shore and Tetrick (1991), demonstrating a positive relationship between job security and organizational commitment. Additionally, a study by Meyer and Allen (1991) shows that perceived job security positively relates to organizational commitment.

Hypothesis 4: Participation in decision-making significantly impacts organizational commitment to D.B.E., as it fosters a sense of empowerment and involvement. The p-value is less than 0.05, and the Beta value is 0.277. This indicates that participation in decision-making explains 27.7% of the variance in organizational commitment and has a positive and significant effect. Therefore, H4 is supported. Empirical evidence supporting Hypothesis 4 can be found in a study by Eisenberger et al. (1986), demonstrating a positive relationship between participation in decision-making and organizational commitment. Similarly, a study by Lee and Choi (2011) shows that employee involvement in decision-making positively relates to organizational commitment.

5. Summary of Findings

The following significant findings have been obtained:

- 1). According to descriptive statistics, the arithmetic mean of payment satisfaction, job security, work environment, participation in decision-making, and organizational commitment is above the average cut-off point of 3.
- 2). Pearson correlation analysis shows that pay satisfaction ($r=0.475$, $p<0.01$), job security ($r=0.497$, $p<0.01$), and participation in decision-making ($r=0.546$, $p<0.01$) are significantly and positively associated with organizational commitment, aligning with the hypotheses. However, the work environment ($r=0.385$, $p>0.01$) shows a positive but insignificant correlation, deviating from the hypothesized direction and therefore rejected.
- 3). Multiple regression analysis reveals that pay satisfaction, job security, and participation in decision-making explain 57.6% (adjusted R-square = 0.576) of the variance in organizational commitment. This indicates that these independent variables can explain 57.6% of employees' responsibility in the Bank, while other factors influence the remaining 42.4%.
- 4). The relative contribution of each independent variable shows that participation in decision-making (Beta=0.277) has the most significant unique impact on explaining the dependent variable, followed by job security (B=0.245) and pay satisfaction (B=0.202).

The study's findings suggest that pay satisfaction, job security, and participation in decision-making are essential factors in determining organizational commitment in D.B.E. However, the work environment did not significantly impact organizational commitment in this study. These findings align with previous research, showing that

compensation, job security, and employee involvement in decision-making can dramatically influence organizational commitment.

It is important to note that these findings are specific to the D.B.E. organization and may not be generalizable to other contexts. Furthermore, the study only examines a limited set of variables, and other factors that could influence organizational commitment may not be included in the analysis.

Further research is recommended to explore additional factors that could impact organizational commitment and to validate these findings in different organizations and industries. Additionally, qualitative research methods such as interviews or focus groups could provide deeper insights into the experiences and perceptions of employees regarding their commitment to the organization.

6. Conclusion

1) The gender distribution in the organization is skewed towards male employees. However, females have a significant impact on organizational commitment. Therefore, promoting active and equal involvement of both males and females in the banking sector would enhance organizational commitment. The Bank has a well-educated workforce, and even a slight influence on the independent variables can garner their commitment to the company's best interests. Looking at the age composition, most employees fall within the active age range of 26 to 35, indicating a preference for a modern lifestyle and better income. It can be concluded that a large portion (above 60%) of the Bank's employees have a service period of 4 to 6 years, implying a young and potentially volatile workforce that may or may not stay with the Bank in the future. Employees with more extended work experience and older age demonstrate higher commitment than those with less experience and younger generation. This finding is understandable, as employees who have dedicated much of their lives to the organization tend to exhibit higher commitment. Additionally, their alternative job opportunities become limited as employees age, further strengthening their commitment to the current organization.

2) The Bank's payment, job security policy, participatory activities, and organizational commitment can be improved. Although the Bank has implemented various retention programs, their impact on eliciting employee commitment has not been realised yet.

3) It can be concluded that each independent variable positively correlates with the dependent variable, employees' organizational commitment. The analysis shows that the independent variables explain 57.6% of the dependent variable, aligning with the researcher's initial hypothesis.

4) Among the independent variables, participation in decision-making has the most significant unique contribution to explaining the dependent variable, followed by job security and pay satisfaction. Therefore, altering these variables would result in a considerable difference in the dependent variable. Correlation analysis supports the four hypotheses proposed in this study. The strong correlation with participation in decision-making suggests that when employees are allowed to be involved in decision-making, their commitment levels are expected to increase. The findings of this study highlight the significant role of social exchange factors in shaping employees' commitment to the organization. The results indicate that when employees perceive higher levels of pay satisfaction, job security, work environment, and participation in decision-making, they are more likely to remain committed to the organization.

7. Recommendation

Research on organizational commitment is crucial for policy-making, as strong employee-employer relationships give individuals a sense of belonging and identity. Organizations with weak commitment linkages are likely to be less productive, which can hurt the quality of products and services. Organisations should strengthen employee commitment by investing in improved salary and benefits packages, enhancing job security, and encouraging participation in decision-making to promote a healthier and more competitive society. The Bank should assess its current compensation strategy and strive to implement the best compensation scheme available, benchmarking against industry standards while ensuring employees' payment satisfaction. Organizations should also provide rewards and support to enhance employee retention and job satisfaction. This can be achieved through opportunities for participation in decision-making, job security, fair pay, and a positive work environment. These efforts will increase employees' commitment to the organization, improving performance and productivity. Overall, this study emphasizes the importance of social exchange theory in understanding employees' commitment to the Bank. The Bank should enable employees to participate in certain aspects of the decision-making process, fostering a sense of ownership and thereby increasing their commitment to achieving the Bank's objectives.

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