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## INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR)

Article DOI: 10.21474/IJAR01/20719

DOI URL: <http://dx.doi.org/10.21474/IJAR01/20719>



### RESEARCH ARTICLE

#### EXPLORING RELATIONSHIPS AMONG ORGANIZATIONAL COMMITMENT, JOB SATISFACTION, PERFORMANCE, AND TURNOVER IN BANKING

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#### Manuscript Info

##### Manuscript History

Received: 09 February 2025

Final Accepted: 13 March 2025

Published: April 2025

##### Key words:-

Employee Motive, Job Satisfaction, Retention, Turnover, Training, Mentoring, Benefits, Organisational Commitment

#### Abstract

**Introduction:** This study is determined to evaluate the way organisational commitment in the banking sector has influenced better performance, and job satisfaction of employees, which has impacted the turnover rate. Objectives have been set on the basis of that, along with the formation of research questions

**Literature Review:** A multitude of factors are available in the matter of job fulfilment among the workers in the banking fields. Improving job satisfaction among employees requires proper identification of the areas that require improvement. Providing competitive compensation to individual workers in the banking sector can help improve the motivation of employees for better performance.

**Methodology:** Data was collected through primary quantitative methods by conducting a survey. A questionnaire has been prepared, that consists of 3 demographic and 10 subject-oriented questions, which have been analysed in this study through the use of the SPSS analysing tool.

**Findings and Analysis:** Analysis of information reflects the hypothesis accepted here, and variables are auto-correlated. However, the person value shows that the strength correlation is slow to moderate.

**Discussion:** The correlation between variables here is positive, and the strength of this correlation is poor. This defines the power of each element in influencing others as moderate to low. Due to the interconnectedness of the variables, the positive attribute of one factor is highly valuable to ensure the other factor's positive response

**Conclusion:** It can be concluded that employees of the baking industry require proper organisational support for better performance. Bette performance can also be possible through better job satisfaction which also improves the organisational commitment.

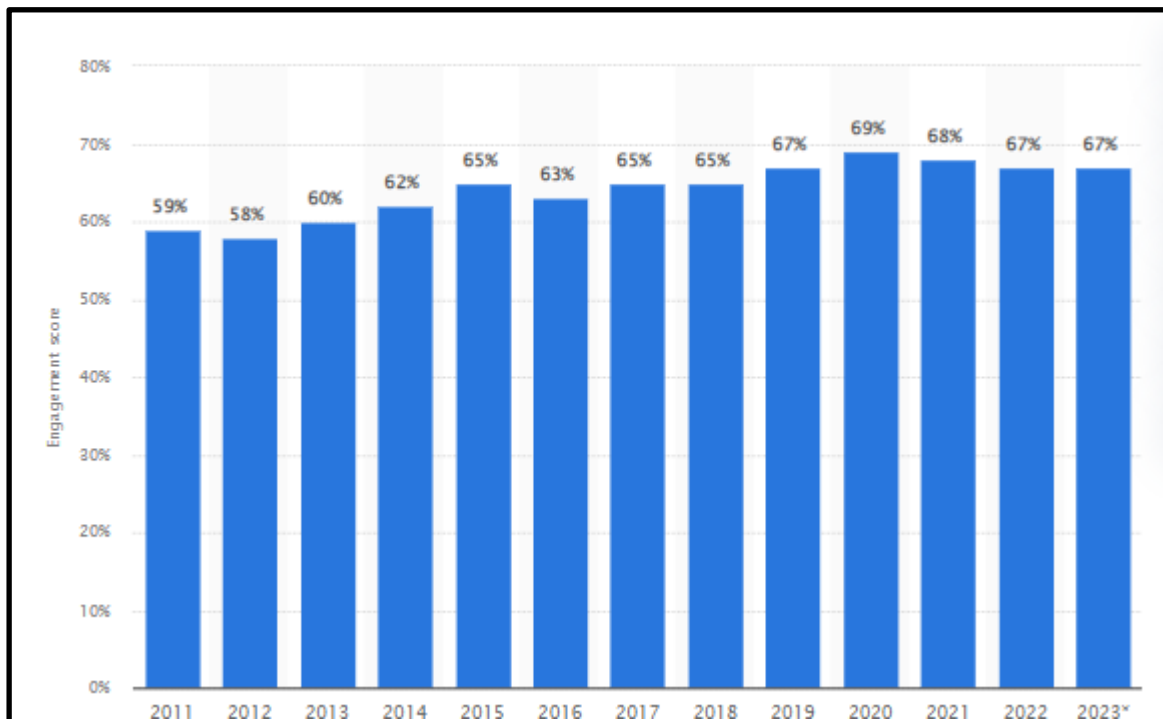
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## Introduction:-

In order to improve employee motivation for working better with greater engagement with company affairs, organisational commitments have a significant role. The way management and leaders treat employees to fulfil a task or to learn a skill helps in determining their satisfaction level (Pertwi & Supartha, 2021). Commitment towards an organisation refers to loyalty, psychological attachment and a sense of belonging. The dedication level of individual workers and their loyalty towards the organisation can be understood through organisational commitment (Soenanta et al. 2020). In the case of the banking industry stability and trust are highly important therefore high commitment towards the organisation can be resolved in positive outcomes like lower turnover rate and increased job satisfaction.



**Figure 1:-** Engagement rate of employees across the globe from 2011 to 2023.  
(Source: Statista, 2024)

The rate of engagement of employees in their job role has increased significantly, 10% from 2011 to 2020 as seen in Figure 1. In 2020 the engagement rate was highest and in 2023 the rate stood at 67% (Statista, 2024). While organisation commitment depicts the way employees want to stay in business, job satisfaction defines the way employees benefit from showing commitment. According to Pekerşen & Tugay, (2020) factors like work-life balance, security on the job and quality of work help in improving satisfaction levels among employees from their job. There are two kinds of satisfaction that exist: intrinsic and extrinsic satisfaction. The internal operation aspect is termed as intrinsic satisfaction such as a meaningful and challenging task to improve the confidence of an individual to perform better (Murtiningsih, 2020). Extrinsic satisfaction is the external factor like parks and benefits, salary and working conditions that improve the morale of employees to perform better in their job roles.

## Aim:-

The aim of this study is to evaluate the way organisational commitment in the banking sector influences better performance and job satisfaction of employees that impacts the turnover rate

## Objectives:-

**RO 1:** To evaluate the role of organisational commitment on employees from the banking sector

**RO 2:** To evaluate the key factors, that contribute towards the job satisfaction of banking employees

**RO 3:** To investigate the way job satisfaction of employees, impacts turnover rates in the banking sector

**RO 4:** To rectify the approaches required in the banking sector to improve the job satisfaction of employees and reduce employee turnover

## Research Question

**RQ 1:** What is the role of organisational commitment on employees from the banking sector?

**RQ 2:** What are the key factors contributing towards the job satisfaction of employees of the banking sector

**RQ 3:** How does job satisfaction of employees impact turnover rates in the banking sector?

**RQ 4:** How to improve the job satisfaction of employees in the banking sector and reduce employee turnover?

### Hypothesis

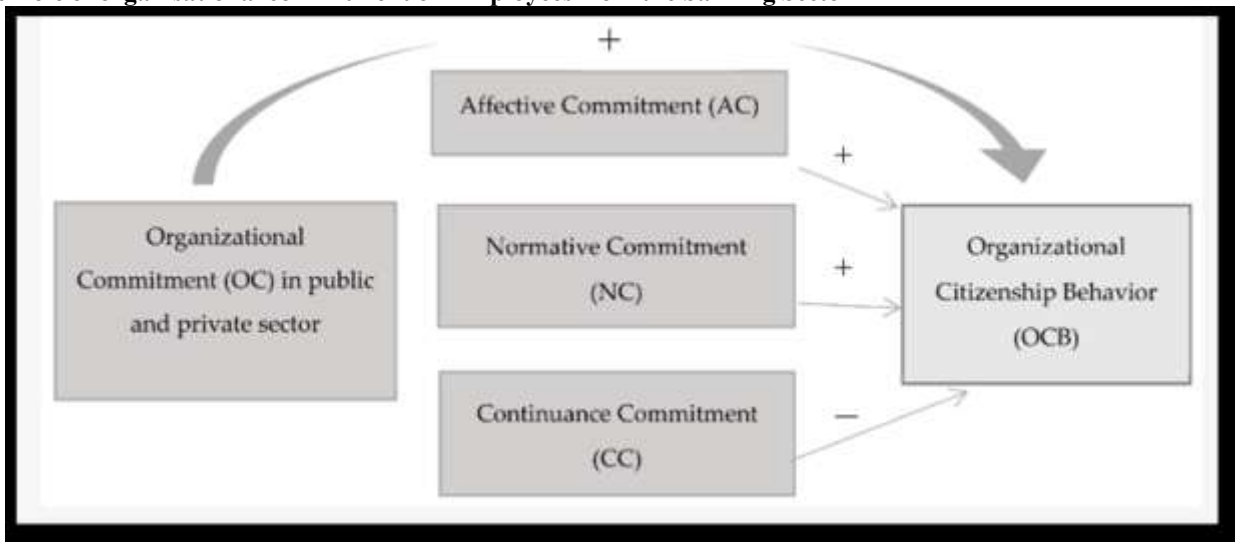
**H1:** There is a positive correlation between employee performance and organisational commitment **H 2:** Organisational commitment shows a significant positive relation with employee job satisfaction **H 3:** There is a significant linkage between organisational commitment and employee turnover

### Significance of the Study:-

Understanding the way organisational commitment like affective commitment, normative commitment and continuance commitment can help in improving employee retention rate in companies as they gain satisfaction from their job and perform better. It is highly important to acknowledge the way of providing value to individual workers with respect to their contribution to the company. Employees from the banking sector have to continuously deal with financial matters, insurance and the aspects that can exhaust their strength of pushing forward for more. Therefore, the role of an organisation to boost the morale of individuals is important in this matter. Through the acknowledgement of key points, the professionals from the banking industry are able to improve their work cognition. Also, fellow researchers can get help from this study to better contribute to this field in future tasks.

### Literature Review:-

#### The Role of organisational commitment on Employees from the banking Sector



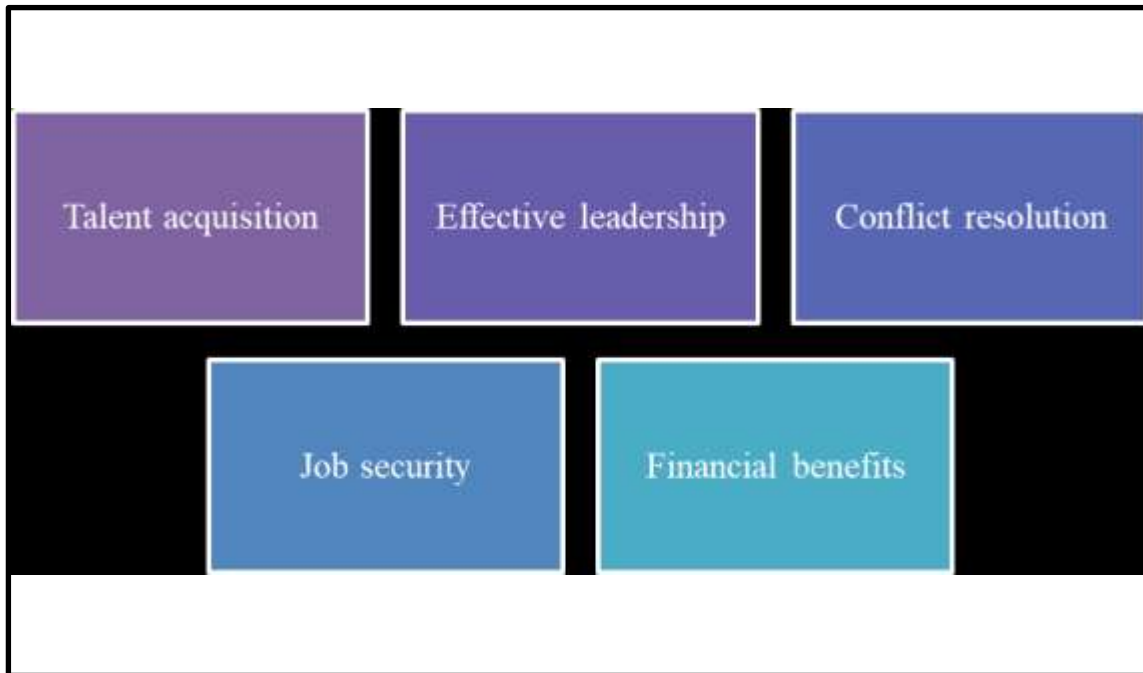
**Figure 2:-** The effects of organisational commitment on the business.

(Source: Grego-Planer, 2019)

Commitment in a workplace gives the employees their desired satisfaction by enhancing the purpose of working there. This is also beneficial for enhancing the productivity rate among employees. It can be estimated that an increased productivity rate is connected to organisational productivity. On the other hand, according to Grego- Planer, (2019), lack of commitment at the workplace diminishes the capability of career development which may reduce employees' productivity. Workers' performance can be increased by putting extra initiatives towards the betterment of that workplace if they are getting proper organisational commitment. On the other side, the banks can achieve a more improved level of client service by including organisational commitment. Improved consumer service is inclined to high client fulfilment which plays a crucial role for the banks. However, a scare in organisational commitment can bring a negative attitude towards customer service which affects the overall banking service at that bank. Such factors like balancing work and life as well as compensation can be effective while determining organisational commitment in banks. As mentioned by Rasheed et al. (2020), compensation includes competitive wages and additional bonuses which set the employees' mind to put extra time on their allotted tasks. Additionally, this helps to maintain employee loyalty which is favourable for getting a competitive advantage.

Positive culture in the workplace also can be developed as the organisational commitment is enhanced which supports the "us" feeling among the employees. Collaboration is enhanced when the organisational commitment is established at any workplace which is assistive for conflict resolution and gradually better performance.

Key factors contributing towards the job satisfaction of employees in the banking sector



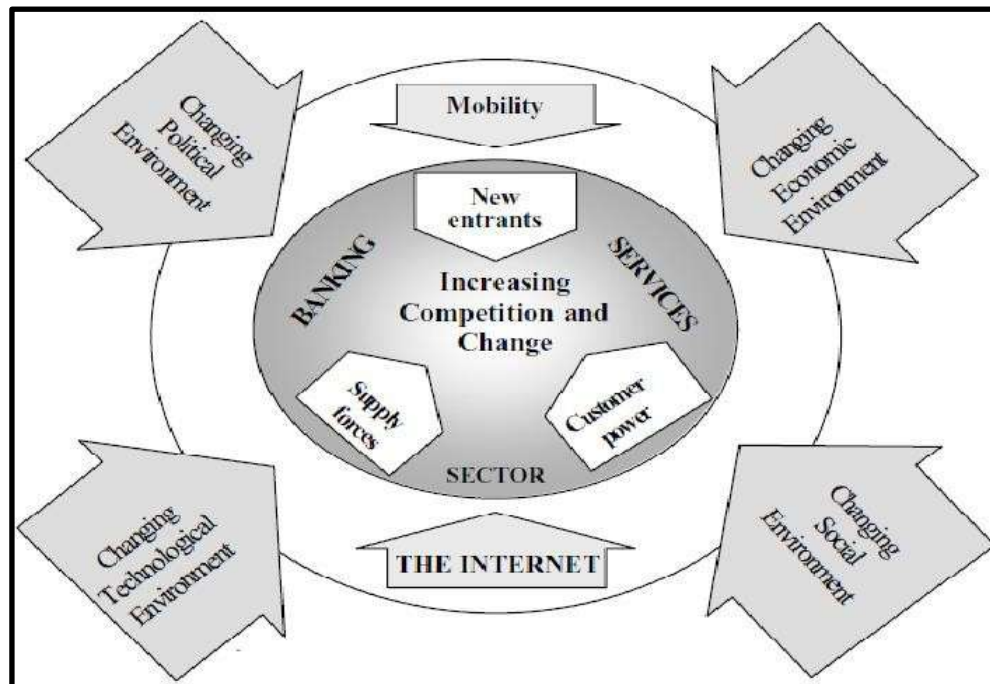
**Figure 3:-** The factors that affect employee satisfaction in the banking sector  
(Source: Inspired by Jaharuddin & Zainol, 2019)

A numerous number of factors are available in the matter of job fulfilment among the workers in the banking fields. Sometimes financial benefits come first when it comes to the banking sector. Competitive wages can be a factor as it helps the employees to stay with that particular bank. According to Card et al. (2020), the fiscal supports the employees' mindset to be with the bank which is a great advantage for acquiring a talent pool. Additionally, experts in banking professionals would like to put in effort and time as the wages are competent. Job security and appreciation are other factors that are involved in job satisfaction. Employees with practical knowledge and expertise intend to have appreciation which is necessary to keep them on the right track. Efficient leadership is another factor that impacts the overall employee satisfaction. This is necessary to include so that inspiration and confidence can increase in employees. Moreover, in difficult situations, effective leaders can resolve conflicts by their emotional intelligence. According to Jaharuddin & Zainol, (2019), work-life balance is another factor that impacts work satisfaction. This is beneficial by positively driving the employees towards their tasks. Effective infrastructure and technologies can be important for serving a smooth banking operation at banks.

Sometimes, issues with poor technologies can create issues like link failure, late passbook updating or urgent fund withdrawal. Lastly, the possibilities of career growth work as a great factor for employee satisfaction. This encourages the employees to support rich customer service.

#### **Challenges faced by banking companies in fulfilling employee demand**

Banking industries are evolving rapidly; therefore, they are facing immense challenges to meet the needs of employees effectively. According to Al Ahad et al. (2020), the ongoing demand for flexible work arrangements from employees, including flexible hours of working, hybrid models and remote working processes pressurising the banking sector to make a quicker and proper decision to balance both the organisational value and employee's need. As employees from every industry seek a clear career road map with opportunities for growth, banking companies find it stressful to offer career advancement options for their employees due to organisation hierarchies. Apart from that, different structures and traditional cultures maintained in banking companies lead to dissatisfaction and higher turnover. As opined by, Ashraf & Siddiqui, (2020), in recent times most importantly after COVID-19, the banking industry across the globe is undergoing a huge technological shift. In order to maintain brand image in such a situation while focusing also on the satisfaction level of employees, is highly challenging for banking institutions. During technology shifts employees need to have continuous development training and an obsolescing process in order to stay relevant which requires a high volume of investment.



**Figure 4:-** Challenges seen in banking companies to maintain job satisfaction of employees  
(Source: Influence by Tj et al. 2021)

Banking companies work in a highly regulated sector which increases job security for workforces, most importantly during the regulatory changes in the firm. Creating and sustaining a positive workplace culture is essential, however, it can be highly challenging for banking companies in situations where there is a lot of employee turnover, remote or hybrid work, or frequent restructuring (Tj et al. 2021). Therefore, to address these issues, the banking sector needs to take a strategic approach that can help in improving work conditions with a focus on employee satisfaction that can significantly improve their commitment towards the organisation and lower turnover rate. Hence, these strategic approaches can help the banking industry in improving the satisfaction level of employees in their jobs positively improve organisational commitment and lower the case of employee turnover.

#### **Identification of processes needs to improve job satisfaction among employees in the banking sector**

Improving job satisfaction among employees requires proper identification of the areas that require improvement. According to Adil et al. (2020), defining career paths for individuals in a clear manner along with supporting employees with different opportunities for advancement can help them get satisfaction from their jobs. Creating mentorship sessions to guide newly joined employees by experienced ones can help foster a sense of longing and offer a chance to develop skills accordingly. Along with this process implementing training programs to support the need of individuals to develop the required skills to fulfil goals in banking companies can improve job satisfaction and increase the chances of employee retention (Reissová & Papay, 2021). Providing competitive compensation to individual workers in the banking sector can help improve the motive of employees for better performance. In the process of providing compensation packages that reflect industry standards companies need to follow a regular reviewing system to keep pace with inflation and market trends. Providing comprehensive benefits to employees like healthcare support retirement plans and bonuses is able to improve their satisfaction which increases their loyalty towards the organisation (Quek et al. 2021). Along with this regular employee recognition system is able to push their motive of performing best at the job rules which improves organisation outcomes. Implementing an open communication system can help in creating a positive environment where employees are able to feel valued and heard.

#### **Methodology:-**

Collecting information is the most important aspect of any research as it helps in fulfilling the requirements of a particular study in an effective way. Through the use of a positivist philosophical stance and descriptive research design, can be understood as a suitable method for collecting data in this study (Kironko and Odoyo, 2020). In order to understand the commitment of banking institutes to the satisfaction and performance of employees, this study needs to collect real-time information, by gathering people from the industry to capture nuances of the subject. Therefore, a primary method has been selected in which a quantitative approach will be applied to gather information. In this process, a survey was conducted where 55 participants were randomly selected from the Banking industry. A questionnaire has been prepared,

that consists of 3 demographic and 10 subject-oriented questions. After the collection of information, data has been analysed in this study through the use of the SPSS analysing tool. SPSS helped in generating numeric values as a form of findings that are easily interpreted.

## Findings and Analysis:-

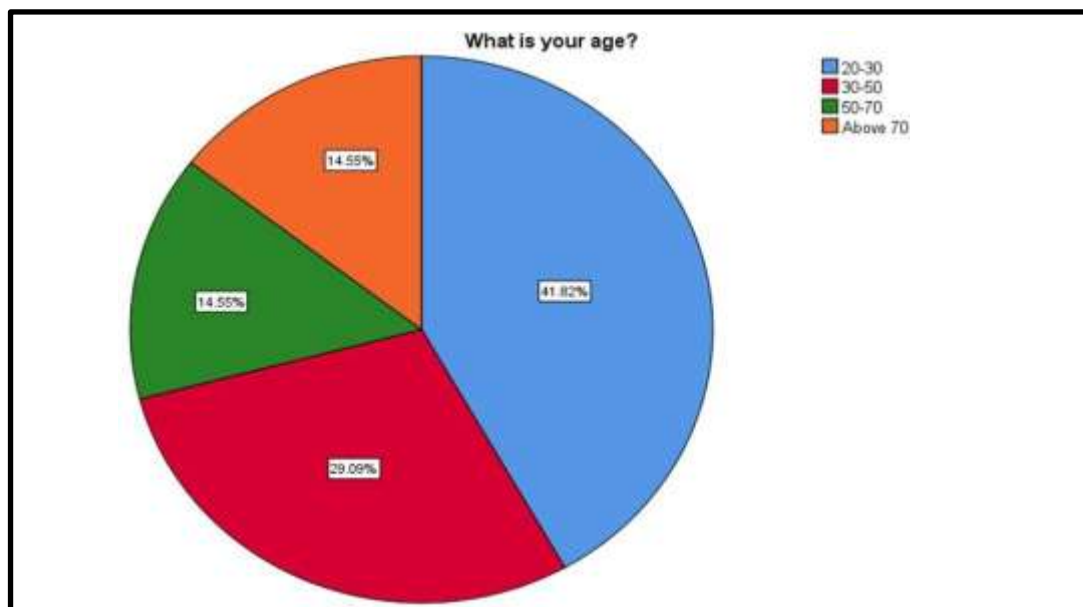
### Demographic analysis Distribution of age

		What is your age?			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	20-30	23	41.8	41.8	41.8
	30-50	16	29.1	29.1	70.9
	50-70	8	14.5	14.5	85.5
	Above 70	8	14.5	14.5	100.0
Total		55	100.0	100.0	

**Table 1:-** Distribution of age

(Source: Primary data collected from SPSS)

Table 1 highlights that 23, 16, 8 and 8 participants belong to the age group between 20-30 years, between 30- 50 years, between 50-70 years, and more than 70 years respectively.



**Figure 5:-** Distribution of age

(Source: Primary data collected from SPSS)

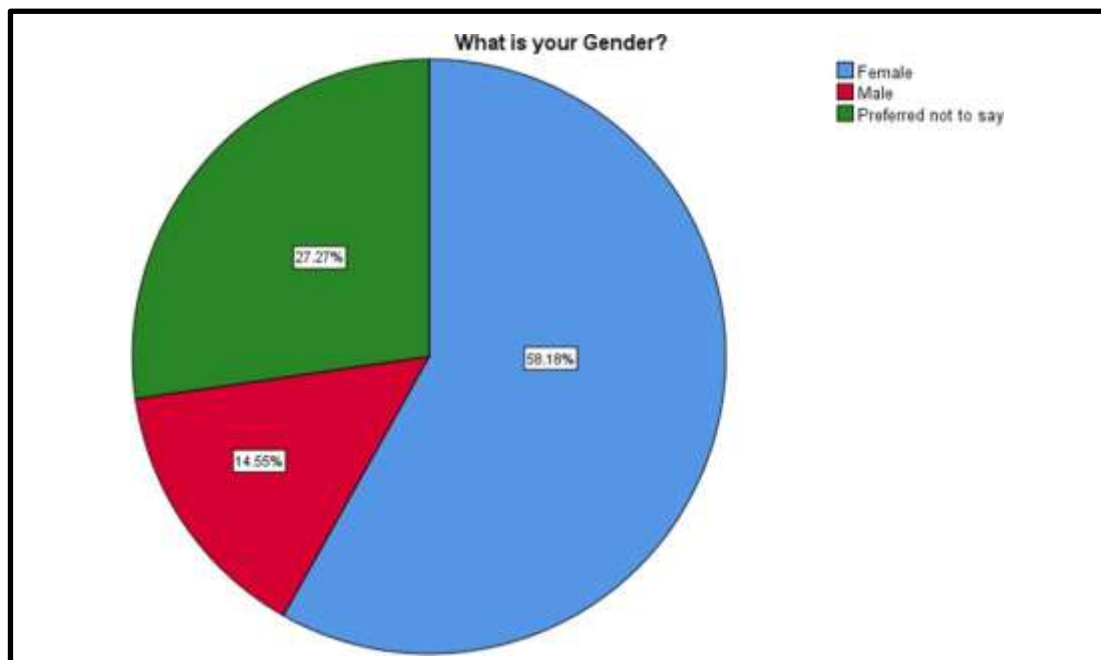
Figure 1 depicts the age distribution of the chosen population where 41.82% belong to the age group of 20-30. The second highest responses were collected from the age group of, 30-50 which is 29.09%

		What is your Gender?			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Female	32	58.2	58.2	58.2
	Male	8	14.5	14.5	72.7
	Preferred not to say	15	27.3	27.3	100.0
	Total	55	100.0	100.0	

**Table 2:-** Distribution of Gender

(Source: Primary data collected from SPSS)

Table 2 depicts the gender of participants where 8 are male and 32 are female. 15 participants preferred not to disclose their gender identity by choosing the third option.



**Figure 6:-** Distribution of Gender.

(Source: Primary data collected from SPSS)

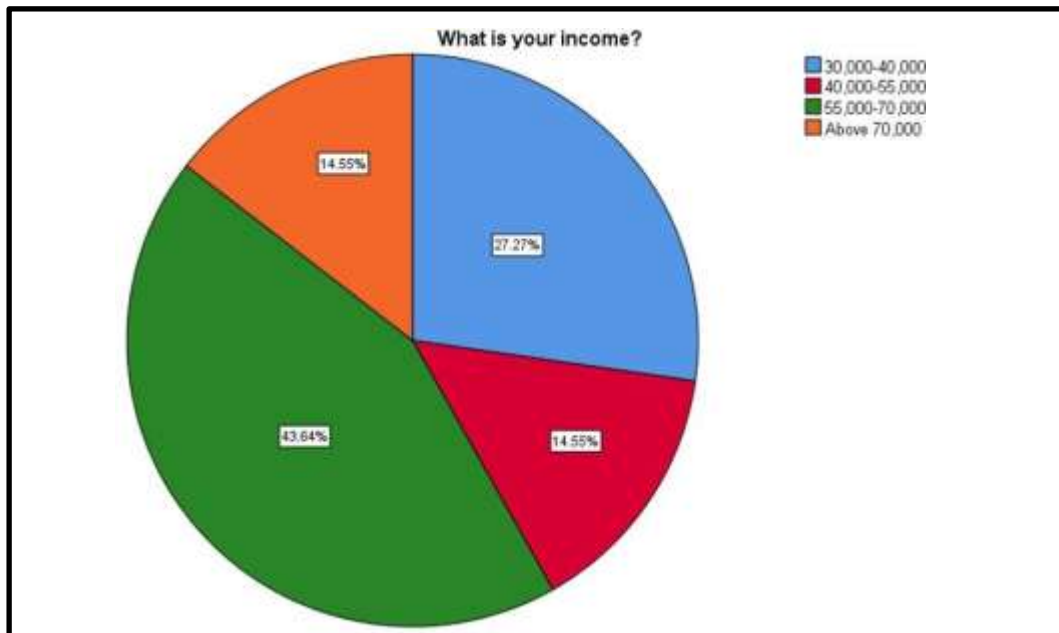
The above pie chart included in Figure 6 states that 58.18% are female and 14.55% are male among the total participants. Further, 27.27% of the total respondents did not want to reveal their gender.

		What is your income?			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	30,000-40,000	15	27.3	27.3	27.3
	40,000-55,000	8	14.5	14.5	41.8
	55,000-70,000	24	43.6	43.6	85.5
	Above 70,000	8	14.5	14.5	100.0
Total		55	100.0	100.0	

**Table 3:-** Income range of the population.

(Source: Primary data collected from SPSS)

Table 3 represents the income range of participants in which 24 people belong to the income group of 55,000 to 70,000. 15 people belong to the income group of 30,000 to 40,000.



**Figure 7:-** Income range of the population.  
(Source: Primary data collected from SPSS)

People from different age groups, who have participated in the survey, are represented in Figure 7. It can be seen that 43.64% of people belong to the income group of 55,000 to 70,000. 27.27% of people belong to the income group of 30,000 to 40,000

### Descriptive analysis

**Table 4:-** Descriptive analysis.

	Descriptive Statistics									
	N	Minimum	Maximum	Sum	Mean	Std. Deviation	Skewness	Kurtosis	Std. Error	Std. Error
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic
Organisational commitment (DV)	55	1	5	190	3.45	1.608	-.345	.322	-1.642	.634
Opportunities of career growth (IV1)	55	1	5	180	3.27	1.297	-.532	.322	-.895	.634
Support from leaders (IV2)	55	1	5	167	3.04	1.610	-.033	.322	-1.596	.634
Job satisfaction of employees (IV3)	55	1	5	219	3.98	1.434	-1.219	.322	.124	.634
Valid N (listwise)	55									



(Source: Primary data collected from SPSS)

Descriptive analysis has been presented in Table 4 which provides statistical knowledge about the gathered information. The median range seen in this table rain is between 3 to 4, depicting responses that are inclined towards neutral to agree. The dataset appears to have a long tail on the right side as the skewness values are positive. On the other hand, it can be seen that the dataset has a thick tail as the Kurtosis value is positive in this study.

### Regression analysis Hypothesis 1

Model Summary <sup>b</sup>										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	.161 <sup>a</sup>	.026	.008	1.602	.026	1.417	1	53	.239	1.863
a. Predictors: (Constant), Opportunities of career growth (IV1)										
b. Dependent Variable: Organisational commitment (DV)										
ANOVA <sup>a</sup>										
Model		Sum of Squares	df	Mean Square	F	Sig.				
1	Regression	3.636	1	3.636	1.417	.239 <sup>b</sup>				
	Residual	136.000	53	2.566						
	Total	139.636	54							
Coefficients <sup>a</sup>										
Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.			
		B	Std. Error	Beta						
1	(Constant)	2.800	.591			4.740	.000			
	Opportunities of career growth (IV1)	.200	.168	.161		1.190	.239			
a. Dependent Variable: Organisational commitment (DV)										

**Table 5:-** Linear regression of hypothesis 1  
(Source: Primary data collected from SPSS)

Table 5 highlights the significance value, which is 0.239 which depicts the study's poorly accepted hypothesis 1. The value of Dubin-Watson is 1.863, depicting a positive autocorrelation between DV and IV1. The value of R defines the correlation strength between variables, which is here good as its value is 0.161

## Hypothesis 2

Model Summary <sup>b</sup>										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	.265 <sup>a</sup>	.070	.053	1.565	.070	4.014	1	53	.050	1.483
a. Predictors: (Constant), Support from leaders (IV2)										
b. Dependent Variable: Organisational commitment (DV)										
ANOVA <sup>a</sup>										
Model		Sum of Squares	df	Mean Square	F	Sig.				
1	Regression	9.832	1	9.832	4.014	.050 <sup>b</sup>				
	Residual	129.805	53	2.449						
	Total	139.636	54							
a. Dependent Variable: Organisational commitment (DV)										
b. Predictors: (Constant), Support from leaders (IV2)										
Coefficients <sup>a</sup>										
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.				
		B	Std. Error				Beta			
1	(Constant)	2.650	.454		5.839	.000				
	Support from leaders (IV2)	.265	.132	.265	2.004	.050				
a. Dependent Variable: Organisational commitment (DV)										

**Table 6:-** Linear regression of Hypothesis 2.

(Source: Primary data collected from SPSS)

Table 6 highlights the significance value, which is 0.50 which depicts the study almost negatively accepting hypothesis 2. The value of Durbin-Watson is 1.483, depicting a positive autocorrelation between DV and IV2. The value of R here is 0.265, defining the correlation strength between variables is good. The value of t-statistics in the coefficient table is 2.004, defining the poor influence of IV2 on DV.

## Hypothesis 3

Table 7 highlights the significance value, which is 0.134 which depicts the study's moderately accepted hypothesis 3. The value of Durbin-Watson is 1.887, depicting a positive autocorrelation between DV and IV3. The value of R here is 0.204, defining the correlation strength between variables is good. Statistical significance of the result of the analysis can be observed through the value f-ratio in ANOVA.

**Correlation Test****Table 7:-** Linear regression of hypothesis 3.

(Source: Primary data collected from SPSS)

<b>Model Summary<sup>b</sup></b>											
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson	
						F Change	df1	df2			
1	.204 <sup>a</sup>	.042	.024	1.589	.042	2.313	1	53	.134	1.887	
a. Predictors: (Constant), Job satisfaction of employees (IV3)											
b. Dependent Variable: Organisational commitment (DV)											
<b>ANOVA<sup>a</sup></b>											
Model		Sum of Squares	df	Mean Square	F	Sig.					
1	Regression	5.838	1	5.838	2.313	.134 <sup>b</sup>					
	Residual	133.798	53	2.524							
	Total	139.636	54								
a. Dependent Variable: Organisational commitment (DV)											
b. Predictors: (Constant), Job satisfaction of employees (IV3)											
<b>Coefficients<sup>a</sup></b>											
Model		Unstandardized Coefficients			Standardized Coefficients	t	Sig.				
		B	Std. Error	Beta							
1	(Constant)	2.541	.638			3.986	.000				
	Job satisfaction of employees (IV3)	.229	.151	.204		1.521	.134				
a. Dependent Variable: Organisational commitment (DV)											

(Source: Primary data collected from SPSS)

		<b>Correlations</b>			
		Organisational commitment (DV)	Opportunities of career growth (IV1)	Support from leaders (IV2)	Job satisfaction of employees (IV3)
Organisational commitment (DV)	Pearson Correlation	1	.161	.265	.204
	Sig. (2-tailed)		.239	.050	.134
	N	55	55	55	55
Opportunities of career growth (IV1)	Pearson Correlation	.161	1	.013	-.007
	Sig. (2-tailed)	.239		.926	.958
	N	55	55	55	55
Support from leaders (IV2)	Pearson Correlation	.265	.013	1	.081
	Sig. (2-tailed)	.050	.926		.559
	N	55	55	55	55
Job satisfaction of employees (IV3)	Pearson Correlation	.204	-.007	.081	1
	Sig. (2-tailed)	.134	.958	.559	
	N	55	55	55	55

**Table 8:-** Pearson correlation analysis.

Table 8 is highlights correlation analysis that reflects the strength of interconnection between variables of this study. In the process of understanding the strength in the interconnection, Pearson correlation value has been derived which daily stays above 0.8 in the case of a strong correlation. The values in all the cases of variables are lower than 0.8, defining the correlation strength as poor.

### Discussion:-

Analysis of the collected information helped in understanding the interrelation between variables in this study. While the organisational commitment of employees can be influenced by the higher rate of job satisfaction, the performance of individual workers can be improved through the internal support they are receiving in an organisation (Ngwenya & Pelsler, 2020). The correlation between variables here is positive and the strength of this correlation is poor. This defines the power of each element in influencing others is moderate to low. Due to the interconnectedness of the variables, the positive attribute of one factor is highly valuable to ensure the other factor's positive response. In the organisational context, in the banking industry, challenges can appear to improve the job satisfaction of employees and secure their high-performance level which lowers the organisational commitment and increases employee turnover rate significantly. It can be seen through the analysis in this study that developing leadership roles and strengthening strategic approaches can help companies in increasing employee engagement rates with their job role. The acceptance of hypotheses in this study helped in validating the overall research effectively ensuring the objectives in this study are met and questions are properly answered. \

### Conclusion:-

This study helped in analysing the relation between organisational commitment job satisfaction and employee turnover in banking institutes. It can be seen; that the factors are interconnected where high job satisfaction of employees resulted in higher organisational commitment. In progression, higher commitment towards organisational ensures high performance of individual workers. Despite having such a deep connection, observing the risk factors and mitigating them are highly important for companies. This study helped in gathering relevant information through the primary data collection process with a quantitative approach. Thus, survey responses helped in analysing collected data through SPSS software. Numeric value helped in justifying the hypotheses effectively.

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I. Appendices Appendix 1:

What is your age? 20-30

30-50

50-70

Above 70

What is your Gender?

Male

Female

Preferred not to say

What is your income?

30,000-40,000

40,000-55,000

55,000-70,000

Above 70,000

1. Organisational commitment of employees increases when the value of the bank alliance well with the personal value of employees
2. Opportunities for career growth and compensation packages improve the job satisfaction of employees
3. Support from leaders and their guidance help individual workers in banking institute to perform better
4. Quality performance of individual workers improve the organisation success rate
5. Job satisfaction of employees increase their chances to stay with the current company.

6. Organisational management and lack of flexibility in working process in current age decrease employee moral and job satisfaction
7. Complex work structure and regulatory implications bring difficulties for banking sectors to balance between organisational value and job satisfaction of employees
8. Higher turnover rate can be observed in banking industry due to lack of compensation and fewer opportunities for career growth
9. Adequate training and skill enhancement programs help employees to stay updated that improve their engagement with job roles
10. Understanding the need, preference and working style of workers in banking firms, help companies in retaining employees by various means.
11. Surveylink: [https://docs.google.com/forms/d/1KL8XlgvnWEztlbsMgDTH1uS0U4dkgXwlCT\\_YPMI8eRk/edit](https://docs.google.com/forms/d/1KL8XlgvnWEztlbsMgDTH1uS0U4dkgXwlCT_YPMI8eRk/edit).