

JOB SATISFACTION AND EMPLOYEE COMMITMENT OF NEPALESE  
COMMERCIAL BANKS

A Thesis

Submitted By  
Sanjay Byanjankar  
Shanker Dev Campus  
T.U. Regd. No.: 7-2-25-282-2009  
2<sup>nd</sup> Year Exam Roll No.: 391620/71  
Campus Roll No.: 1933/069

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## **RECOMMENDATION**

This is to certify that the thesis

Submitted by:  
Sanjay Byanjankar

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*has been prepared as approved by this Department in the prescribed format of the  
Faculty of Management. This thesis is forwarded for examination.*

.....  
Dr. Pitri Raj Adhikari  
(Thesis Supervisor)

.....  
Asso. Prof. Dr. Sajeeb Kumar Shrestha  
(Head, Research Department)

.....  
Asso. Prof. Dr. Krishna Prasad Acharya  
(Campus Chief)

## VIVA-VOCE SHEET

We have conducted the viva – voce of the thesis presented

**By:**

Sanjay Byanjankar

Entitled:

JOB SATISFACTION AND EMPLOYEE COMMITMENT OF NEPALESE  
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*And found the thesis to be the original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for the degree of*

Master of Business Studies (MBS)

Viva-Voce Committee

Head, Research Department .....

Member (Thesis Supervisor) .....

Member (External Expert) .....

## **DECLARATION**

I hereby declare that this thesis work entitled **JOB SATISFACTION AND EMPLOYEE COMMITMENT OF NEPALESE COMMERCIAL BANKS** submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the degree of Masters of Business Studies which is prepared under the supervision of respected supervisor Dr. Pitri Raj Adhikari of Shanker Dev Campus, T.U.

.....

Sanjay Byanjankar  
Shanker Dev Campus  
Campus Roll No.: 1933/069  
T.U. Regd. No.: 7-2-25-282-2009

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Researcher  
Sanjay Byanjankar

# **CHAPTER-I**

## **INTRODUCTION**

### **1.1 Background of the study**

The difficulty of employee retention is becoming more and more significant for organizations as the era of knowledge workers advances. The workplace of the twenty-first century is marked by previously unheard-of levels of talent mobility as workers look to fulfil their own expectations. As a result, firms are becoming increasingly concerned about holding onto brilliant workers. The banking industry's labor market changes have resulted in both more career options for banking professionals worldwide and difficulties for the companies hiring these individuals in terms of recruiting and retention. Because of this, during the past few years, research on staff retention in the banking industry has drawn a lot of interest. Employers are continuously trying to develop an employment brand that appeals to both current employees and potential talent, as they are engaged in a "war for talent," as more and more companies declare that their workforce is their most valuable asset (Glen 2006).

Because of this, academics now stress how crucial it is to examine the variables that affect people's organizational commitment and job happiness. People's attitudes towards their employment and different parts of them are influenced by their level of job satisfaction. Organizational and human factors influence job satisfaction, which in turn affects organizational commitment through an emotional response. Better performance and a decrease in disengagement and counterproductive behaviors are two benefits of job satisfaction (Morrison 2008). Job satisfaction affects an organization's well-being in terms of work productivity, employee turnover, absenteeism, and life satisfaction because it involves employees' affect or emotions. The success of an organization depends on its workforce, therefore knowing what drives individuals in the workplace could be a catalyst for enhancing organizational dedication (Afif, 2023). Interest in organizational commitment has

grown as researchers have tried to determine the degree and consistency of a worker's commitment to the company (Lumley 2010).

Dalkrani, (2018) found a relationship between organizational commitment and employee turnover, coming to the conclusion that workers with a high level of commitment to the company were less likely to depart. Given the lack of prior research on the relationship between job satisfaction and organizational commitment, particularly in the Nepalese context, the study presented here aimed to contribute empirical findings to the existing body of knowledge regarding the relationship between these variables as it exists in the banking environment. The overwhelming majority of research on the connection between commitment and job satisfaction suggests that happier workers are more likely to be deeply committed to their jobs.

Kalleberg (1990) determined that there was a relationship between organizational commitment and employee turnover, with more dedicated personnel being less likely to leave the company. The study presented here aimed to contribute empirical research to the existing conceptual base regarding the relationship between these variables as it appears in the banking environment, since no research has been done connecting the relationship between job satisfaction and organizational commitment, especially in the Nepalese context. A substantial body of research on the connection between commitment and job satisfaction suggests that happier workers are more likely to be deeply committed to their profession.

Whether they are private or public, higher education institutions across the board are quite concerned about student job satisfaction in this age of globalization. In order to improve their administration or execution, academic institutions should properly plan and manage their staff members, paying particular attention to the representatives' commitment and work ethic. Dedication to one's work reflects one's attitude towards it. Work commitment is a measure of an individual's feelings

towards the organization; the more content an employee is with their work, the more devoted or dedicated they are to the organization (Mahmood, 2019).

This study looked into how staff retention in commercial banks was impacted by job discontent. Multiple regression analysis indicates that employees' commitment to their jobs stems from their pay and lack of other options. Additionally, the findings showed a correlation between job satisfaction and all three of the independent characteristics. The goal of this investigation was to ascertain the levels of public sector employees' satisfaction with job dimensions and perceived organizational commitment in the public sector in Shkoder, Albania. We found that job satisfaction has a positive impact on employee commitment, and that organizational commitment is crucial for job satisfaction (Aziz et.al. 2021).

With time, the banking industry in Nepal has reached unprecedented heights. The way that banks operate has changed as technology has progressed. People's faith and confidence in the banking industry has grown throughout time. But as things have changed, the banking industry in Nepal has faced a number of issues and difficulties. Each bank has a board of directors, whose primary responsibility is to set policies and monitor their correct implementation. Employee fraud and financial statement manipulation at the bank in Nepal are the results of inadequate oversight and monitoring by upper management (Pokhrel, 2016).

Every bank occasionally posts a notice of a vacancy. Numerous applicants are chosen for the bank's branches. However, not every one of the chosen applicants has to be skilled. Many of them are unfamiliar with the workings and surroundings of banks (Rana, 2015). For this workforce to operate successfully and efficiently, the right training is therefore required. Inadequate infrastructure causes monitoring issues. In a similar vein, few individuals in rural areas know about banks. They have no idea what a bank is or how to deposit money there. They are therefore reluctant to put the money in the banks. One of the main obstacles facing Nepal's banking industry is opening a bank in a rural location.



The upkeep and advancement of standard banking equipment, such as ATMs and note counters, is lacking in every bank in Nepal. ATMs are not always operational in numerous locations. Also, the malfunctioning machinery is not promptly maintained. The outdated equipment that many banks in Nepal are still employing is a problem. Nevertheless, they continue to use the same ones rather than changing them. Not even bank software is updated on schedule.

Whether a banking organization is public or private, work happiness is a top priority in this age of globalization. Banking organizations should focus on the preventative efforts, dedication, and work ethic of their staff in order to efficiently plan and manage their workforce and enhance their administration and execution. Dedication to one's work reflects one's attitude towards it. Work commitment is a measure of an employee's feelings towards the organization; the more content they are with their jobs, the more devoted or dedicated they are to the organization (Rajak & Pandey, 2017).

The purpose of this study is to evaluate employee work discontent and retention rates as well as important variables influencing employee job satisfaction in Nepalese commercial banks. The study also looks at the connections between employee retention and work satisfaction. This study attempts to demonstrate the effect of job satisfaction on employees' commitment in Nepalese commercial banks in relation to the aforementioned challenges.

## **1.2 Statement of Problem**

Over the past few decades, researchers have studied job satisfaction. Determining the components of job satisfaction, its antecedents, and the connection between commitment and satisfaction have all been the focus of studies. A variety of factors, including gender, age, race, education, and work experience, have also been used to analyze satisfaction. The person-environment fit paradigm has been the focus of the majority of research on job satisfaction.

Because discontent is one of the main reasons people give for quitting a job, work satisfaction is an essential topic for study. According to research by Aziz et al. (2021), there is a low degree of job satisfaction with promotions and a high positive association between job satisfaction and organizational commitment. These findings suggest that addressing this issue could increase organizational commitment (Saputra, 2022).

In the Nepalese context, no study has been conducted to date by linking job satisfaction with employee commitment. To address the above issues the following research questions are raised.

- i. What is the level of commitment and employee satisfaction in the Nepalese commercial Banks?
- ii. Is there any relationship between employee commitment and employee satisfaction?
- iii. Does employee commitment impact on job satisfaction in commercial banks in Nepal?

### **1.3 Objectives of the study**

This thesis' main goal is to determine how committed and satisfied employees are with their jobs at the Nepalese commercial bank. The study examines other variables that impact job satisfaction. The idea of measuring an employee's psychological comfort is known as job satisfaction. Trends in job satisfaction, according to many experts, have an impact on both employee behavior and the labor market. The study analyses the relationship of job satisfaction level and employee commitment. Some of the specific objectives of the study are presented as follows:

- i. To assess the level of job satisfaction and employee commitment of employees in the Nepalese commercial banks.
- ii. To examine the relationship between employee commitment and job satisfaction in Nepalese commercial Banks.
- iii. To analyze the impact of employee commitment on job satisfaction.

#### **1.4 Significance of the Study**

The goal of the study presented here was to contribute empirical research to the existing conceptual base regarding the relationship between these variables as they appear in the banking environment, given the paucity of research on the subject, especially in the context of Nepalese banking. This study adds to the body of knowledge by examining additional data and arguments in favor of the link between organizational commitment and work satisfaction in Nepalese commercial banking. One could argue that employee attitudes especially those related to organizational loyalty and job satisfaction have an impact on their ability to exercise discretion, which in turn has an impact on business performance. Enhancing job satisfaction and organizational commitment is crucial for enhancing performance as it motivates workers to go above and beyond their contractual obligations. A large body of empirical research demonstrates the theoretical and practical significance of the organizational commitment idea for modern organizations. It addresses how individuals become committed to their organizations and influences organizational outcomes. The goal of the current study is to determine how employee commitment and job satisfaction relate to Nepali commercial banks.

#### **1.5 Limitations of the study**

The limitations of this study are as follows:

- This is a static study that examined employee behavior in one specific period. Additional studies of the cross-sectional data type may bring more insightful information.
- The study covers the employees of commercial banks in Kathmandu valley.

#### **1.6 Organization of the Study**

This research is report structure into five major chapters.

##### **Chapter-I: Introduction**

This chapter is introductory and background of the study, problem statement, objectives of the study, rationale of the study, theoretical framework, research hypothesis, limitations of the study and report structure.

## **Chapter-II: Literature Review**

The second chapter consists the available literature review. It includes the review of books, review of related journals and thesis. The review of literature conducted in this chapter provide frame with help of which this study has been accomplished.

## **Chapter-III: Research Methodology**

This chapter is about the research methodology. It includes research design, nature and sources of data, population and sample and method of analysis. Method of analysis includes the tools applied to analyze and interprets the data.

## **Chapter-IV: Data Presentation and Analysis**

This chapter includes the presentation and analysis of data. In this chapter the researcher includes the interpretation of the information collected from the respondents. Various statistical and mathematical tools are used to draw the major findings and discussion.

## **Chapter-V: Summary, Conclusion and Recommendations**

This chapter is the last chapter and includes the summary and conclusion of the study.

At the end of the research references and an appendix have been included.

## **CHAPTER-II**

### **REVIEW OF LITERATURE**

This chapter seeks to explain what job satisfaction is, how it has been defined, what influences it historically, how it relates to other things, and what its practical implications are. This chapter addresses the evolution of the HRM concept in tandem with a number of organizational commitment-related topics, including profiles of commitment, bases for commitment, models of commitment, managing employee commitment in the service industry, and the connection between job satisfaction and employee commitment.

#### **2.1 Conceptual Review**

##### **2.1.1 Job satisfaction/dissatisfaction**

Work contentment, sometimes known as job satisfaction, is a multifaceted phenomenon. The following themes relate to what makes work fulfilling: inventing something new, applying abilities, working tirelessly, exercising initiative, taking responsibility, interacting with others, and collaborating with knowledgeable others. However, doing monotonous job, contributing little to nothing, completing pointless duties, experiencing insecure, and being overly carefully watched lead to employee unhappiness. Additionally, there are two groups into which the elements that affect overall happiness can be divided: factors related to the job and factors not related to the job. It has been determined that both of these sets of characteristics play a significant role in determining job satisfaction.

There are many definitions of job satisfaction because it is a complex topic that has been extensively studied. A person's overall attitude toward their work and their attitudes toward different areas or facets of it, together with their perceptions and attitudes that may subsequently affect how well they fit with the business, are all considered aspects of job satisfaction. An individual who is highly satisfied with their work seems to have generally good attitudes, whereas an individual who is not

satisfied with their work appears to have negative views (Robbins 1993). According to Spector (1997), in order to comprehend these views, researchers must have a thorough understanding of the intricate relationships between various aspects of job satisfaction. Any aspect of a job that elicits sentiments of contentment or discontent is referred to as a factor of job satisfaction (Spector 1997). Organizations looking to pinpoint areas where they may make improvements in staff retention may find this viewpoint helpful (Saari & Judge 2004; Westlund & Hannon 2008).

According to Semipane et al. (2002), an individual's view and evaluation of their work are influenced by their own particular needs, values, and expectations, which they consider to be significant. This leads to job satisfaction. Studies have shown that organizational variables such size, structure, remuneration, working conditions, and leadership—all of which reflect the organizational climate—have an impact on job satisfaction, meaning that it cannot occur in a vacuum. (Sempane et al. 2002). However, turnover may rise if there is a lack of job satisfaction and new employment options arise (Martins & Coetzee 2007). When one compares what they really want from a job to what they actually get out of it, one can see how job happiness is a response to the work (Rothmann & Coetzer 2002). Employee job satisfaction is a measure of organizational effectiveness and is impacted by both organizational and individual characteristics, according to Rothmann and Coetzer (2002). A pleasant or upbeat emotional state brought on by an evaluation of one's work or work experience is known as work satisfaction. Stated differently, work satisfaction refers to how positively or negatively employees see their employment. when work qualities and employee desires align, positive outcomes occur. It conveys the degree of alignment between one's expectations of a job and the benefits that it offers (Davis, 2007).

When Hoppock released his seminal work, "Job Satisfaction," as a book in 1935, the phrase became ambiguous. "Any combination of psychological, physiological, and environmental variables that cause a personal to honestly state "I am pleased with my job," is how he characterized job satisfaction. Therefore, job satisfaction is simply a verbal representation of how an employee feels about their life. As per

Glimmer (1996), an individual's level of job satisfaction or discontent stems from their attitudes towards their job, associated variables, and life in general. Hoppock (1935), says that there are 6 basic components of job satisfaction viz.

- The way the individual reacts to unpleasant situations.
- The facility with which one adjusts oneself to other persons.
- One's relative status in the social and economic group with which one identifies oneself.
- The nature of the work in relation to ones abilities, interest and preparation
- Security
- Loyalty

Herberg and his associates (1957), in their review of job attitude studies revealed 10 major factors constituting job satisfaction with nearly 150 specific aspects, these major factors are:

- Intrinsic aspects of job
- Supervision
- Working conditions
- Wage
- Opportunity for advancement
- Security
- Company and management
- Social aspect of job
- Communication
- Benefits

## **2.1.2 Factor affection on Job satisfaction**

### **a. Superior-subordinate communication**

In the workplace, communication between superiors and subordinates has a significant impact on job satisfaction. Job satisfaction may be impacted either favorably or unfavorably by how subordinates view a supervisor's actions. The superior-subordinate relationship depends on communication behaviors such body

language, facial expression, eye contact, and voice (Teven, 2077). In terms of impression formation, deception, attractiveness, social influence, and emotions, nonverbal cues are crucial in interpersonal encounters. Increased interpersonal interaction between a supervisor and their subordinates has a positive impact on job satisfaction through nonverbal cues. It's possible that nonverbal cues from superiors to their subordinates have greater significance than spoken words (Teven, 2007).

While those who like and think well of their supervisor are more likely to communicate and are satisfied with their employment and work environment, those who detest and think poorly of their supervisor are less likely to communicate or be motivated to work. A subordinate is more likely to provide a supervisor good feedback and express high job satisfaction if the supervisor practices nonverbal immediacy, friendliness, and open communication. On the other hand, a manager who is aloof, indifferent, and unable to interact with others would inevitably get bad feedback and make their staff members feel unsatisfied with their jobs.

#### **b. Strategic Employee Recognition**

There is more to employee recognition than presents and rewards. The purpose is to connect employees with the company's basic values and beliefs while also adapting the corporate culture to match goals and initiatives. The most crucial program for enhancing employee motivation and retention as well as having a favorable financial impact is strategic employee appreciation.

Strategic recognition differs from the traditional technique (gifts and points) in that it can act as a significant business influencer that can quantifiably progress a company's strategic goals. "Most businesses aspire to be innovative, developing new goods, business strategies, and more efficient methods of operation. But innovation is not always so simple to attain. A CEO cannot just give the command and have it done. An organization must be carefully managed if innovations are to appear over time."



## **c. Individual Factors**

### **i. Emotion**

The affective component of job satisfaction is composed of mood and feelings. While emotions are more powerful, fleeting, and have a definite object or cause, moods are typically weaker, longer-lasting states of uncertainty. According to certain research, total job satisfaction and mood are associated. Overall job satisfaction was also found to be highly correlated with both positive and negative emotions. Overall job satisfaction will be more accurately predicted by the frequency of experiencing net pleasant emotion than by the strength of positive emotion experienced. Various attempts to control emotional states and manifestations are referred to as "emotion work" or "emotion management." Any conscious or unconscious attempts to intensify, sustain, or reduce one or more emotion's components are collectively referred to as emotion management. While early research on the negative impacts of emotional labor on workers focused on these effects, studies of workers across a range of professions indicate that the effects of emotional labor are not always detrimental. It was discovered that amplifying happy emotions raises job satisfaction while suppressing negative emotions lowers job satisfaction. Two models are involved in the understanding of the relationship between emotion control and job satisfaction:

#### **1. Emotional dissonance.**

Emotional dissonance, which frequently occurs during the process of emotion regulation, is a state of dissonance between outward expressions of emotions and inward feelings of emotions. High emotional weariness, low organizational commitment, and low work satisfaction are all linked to emotional dissonance.

#### **2. Social interaction model.**

From the standpoint of social interaction, employees' ability to control their emotions may influence how others react to them in social situations, which in turn may affect how satisfied they are at work. For instance: A positive correlation may

exist between job satisfaction and the accumulation of positive reactions to positive emotional expressions.

## **ii. Genetics**

Numerous individual differences are influenced by genetics, as has been well established. In contrast to extrinsic, contextual elements like working circumstances, some research indicates that genetics may also have a role in the intrinsic, direct sensations of job satisfaction like challenge or achievement. In one experiment, the possibility of a hereditary influence on job satisfaction was investigated using sets of monozygotic twins raised apart. Genetic influence is still a small factor, even if the results show that environmental factors accounted for 70% of the variance in job satisfaction. A number of the occupational qualities that were examined in the trial, including complexity level, motor skill needs, and physical demands, were also linked to genetic heredity.

## **iii. Personality**

There may be a connection between personality and work satisfaction, according to some research. This study specifically explains the function of both positive and negative affectivity. There is a high correlation between neuroticism and negative affectivity. People who score highly on negative affectivity are more likely to be dissatisfied with their jobs. Extraversion is closely linked to positive affectivity in personality traits. Positively affective people are more likely to be satisfied with most aspects of their lives, including their jobs. Variations in affectivity are probably going to have an effect on how people view objective workplace situations, such as pay and working conditions, and how satisfied they are with their jobs as a result.

Workplace behaviors like organizational citizenship and withdrawal behaviors like absenteeism and turnover can be predicted by job satisfaction. Furthermore, the association between deviant work behaviors and personality factors can be partially mediated by job satisfaction. A prevalent discovery in study is the correlation between life contentment and job satisfaction. The relationship between job

satisfaction and life satisfaction is reciprocal; that is, individuals who are content with their jobs typically have high levels of life satisfaction and vice versa. When other factors like non-work satisfaction and core self-evaluations are taken into consideration, research has shown that there is no substantial relationship between job contentment and life satisfaction. The discovery that job satisfaction and productivity at work have a shaky relationship is crucial information for firms to be aware of. Since the notion that job performance and satisfaction are directly correlated is frequently mentioned in the media and certain non-academic management literature, this knowledge is crucial for researchers and businesses.

Remarkably little relationships between job satisfaction and performance were discovered in a recent meta-analysis. The meta-analysis also discovered that work complexity can moderate the association between performance and satisfaction, meaning that jobs with high levels of complexity had larger correlations between performance and satisfaction than positions with low to moderate levels of complexity. Furthermore, among work attitudes, a longitudinal study found that job satisfaction is a substantial predictor of absence. This suggests that improving organizational commitment and job happiness may be effective ways to lower absenteeism and turnover intentions. Additionally, as evidenced by recent studies, the mere intention to resign can have a detrimental impact on performance, organizational deviance, and organizational citizenship behaviors. In other words, the idea that "a happy worker is a productive worker" should not serve as the cornerstone of organizational decision-making. The relationship between contentment and productivity is not as clear-cut as is sometimes believed, and it can be influenced by a variety of different work-related factors. For instance, when it comes to performance, an employee's personality could even matter more than their level of job happiness.

### **2.1.3 Organizational commitment**

Due to its correlation with work-related constructs like absenteeism, turnover, job satisfaction, job involvement, and leader-subordinate interactions, organizational

commitment has become a significant construct in organizational research (Arnolds & Boshoff, 2004). Organizational commitment is defined as an individual's identification and involvement with a specific organization. It is exemplified by three factors: (a) a strong desire to stay a member of the organization; (b) a willingness to put in a significant amount of effort on behalf of the organization; and (c) a strong belief in and acceptance of the organization's goals and values.

"A partisan, affective attachment to the goals and values of an organization, to ones roles in relation to goals and values, and to the organization for its own sake, apart from its purely instrumental worth" is how Buchanan (quoted in Reyes, 2001) defines commitment. The degree to which a person identifies with and participates in the organization is known as their organizational commitment (Levy, 2008). Job satisfaction and organizational commitment are different in that the former is "an effective response to the whole organization, while the latter is an effective response to specific aspects of the job." (Williams & Hazer, 1986, in Morrison, 2004).

Thus, the three-component organizational commitment model proposed by Meyer and Allens (1991) is pertinent to this study. According to Meyer and Allen (1991), affective, continuation, and normative commitment are the three main themes that organizational commitment reflects. According to Meyer and Allen (1991), there are three different ways to define commitment: affective, continuation, and normative. Affective commitment refers to an individual's emotional connection to the organization, while normative commitment relates to an individual's ethical obligation to remain with the organization.

#### **2.1.4 Elements of Employee Commitment**

Three sources of commitment are identified by Bussing (2002): normative, emotive, and instrumental. Attachment to the organization is emphasized by affective commitment, when people give their work their all even though it is not asked of them. Instrumental commitment, according to bussing (2002), is centered on the concepts of exchange and continuation. Normative commitment is concerned with

an employee's sense of duty to remain with a company. According to Bagraim (2003), organizational research generally accepts the three models put out by Allen and Meyer (1997), despite the existence of other multidimensional theories of organizational commitment. According to Penly and Gould (1988, cited in Bussing, 2002), commitment can be viewed as having three distinct aspects: moral, calculative, and alimentative commitment. Affective commitment is represented by moral and alimentative commitment, whilst instrumental commitment can be linked to calculative commitment. But Bragg (2002) distinguishes between four categories of worker dedication:

1. The "want to" commitment is the first kind. These employees are passionate to and loyal to their firm, claims Bragg (2002). They are willing to take on more duties and go above and above for the organization. These workers are eager to go above and above for the organization and have a pleasant attitude when they report to work.
2. The second kind of commitment is the "have to" one. These personnel are ensnared in their current situation (Bragg, 2002). For a variety of reasons, these personnel stick with the organization. One of the causes is that they are unable to locate work elsewhere. Bragg claims that these workers defy managers' and supervisors' orders and have negative attitudes and undesirable habits.
3. The third kind of commitment is the "ought to" one. These employees are the ones that believe they have a duty to stick with a company. According to their value system, it is never appropriate to leave work (Bragg, 2002).
4. The fourth type is the disconnected or uncommitted group of employees. They have no reason to stay with the company and at every opportunity are on the lookout for new employment. They are basically halfway on their way out. Bragg (2002) stated that 20-30% of today's workforce is in this situation. These workers have no intention to stay or they have no loyalty to the company.

### **A. Affective Commitment/ Attachment**

"An individual's attitude towards the organization, consisting of a strong belief in, and acceptance of, an organization's goals, willingness to exert considerable effort on behalf of the organization and a strong desire to maintain membership in the organization" is the definition of affective organizational commitment (Mowday et al., 1982 cited in Eby et al., 1999).

Meyer and Allen (1984,) the term positive feelings of identification with, attachment to, and involvement in the work organization refers to an employee's affective commitment. According to Bagram (2003), "if employees are able to meet their needs and expectations within the organization, affective commitment develops." Employees that exhibit affective commitment stay with a firm because they want to, and Romzek (1990) asserts that these individuals are more likely to behave in the organization's best interests and stay with the company.

According to the findings of Eisenberger, Huntington, Hutchinson, and Sowa (1986), people will vary in their effort and emotional reactions to an organization based on how much they believe the organization is committed to each employee. Employees will thereby demonstrate organizational engagement in return for incentives and assistance from the organization.

### **B. Continuance Commitment or Loyalty**

According to Buitendach and de Witte (2005), continuation commitment can be defined as an employee's inclination to feel devoted to their company because of how much they believe quitting the company will cost them.

According to Meyer and Allen (1984), whatever valuable that a person may have "invested (e.g., time, effort, money) that would be lost to be deemed worthless at some perceived cost to the individual if he or she were to leave the organization" might be referred to as a continuity commitment. Contributions to non-vested pension plans, the acquisition of status or abilities unique to the business, the

utilization of organizational perks like lowered mortgage rates, and other initiatives might all be examples of such investments. A perceived lack of options to replace or make up for the lost investments may increase the perceived cost of leaving.

### **C. Normative Commitment/ Responsiveness**

The idea that "employees have a responsibility to their organization" can be used to define normative commitment (Bagram, 2003). The "totality of internalized normative pressures to act in a way which meets organizational goals" is how Wiener (1982) defines commitment. As to Bagram's (2003) findings, normative commitment is felt by employees because they feel obligated to do so. According to Sparrow and Cooper (2005), normative commitment is predicated on feelings of loyalty and obligation and includes an employee's sense of duty and responsibility towards a company.

#### **2.1.5 Model of Commitment**

The definition of commitment evolved over time. Initially, concepts of affective and continuous commitment were created. As time progressed, many models of commitment emerged.

A. The Morrow Model The relationship between five commitments and job factors is the focus of the current approach. Few studies have looked at the relationship between having numerous commitments and work outcomes, despite the literature's strong emphasis on the relationship between roles at work and work outcomes, such as turnover, tendency to leave, and performance. The majority of them focus on a specific variable, like satisfaction or dedication to the company, and how it relates to certain work outcomes, like turnover. Morrow developed one of the first models based on an understanding of many commitments and the relationships between them (1983).

Her strategy consists of five primary commitments that are logically ordered and impact the work's outcome. In 1991, Randall and Cote conducted the first investigation of the paradigm proposed by Morrow (1991). According to Morrow,

the commitments themselves have reciprocal influences that form a circular structure based on the connection between career and continuation obligations and the protestant work ethic. Affective and continuous engagement to the company are linked to career commitment. The circle is completed by the relationships between affective and continuous commitment to the organization, as well as the effects of both commitments on job involvement.

Morrow (1993) discovered that commitments have mutual commitments with one another. The protestant work ethic is the most fundamental commitment and the one with the least potential for influence and modification. This commitment, with which the employee joins the company, will follow him throughout his career path with little adjustments and no affiliation with any one company. Protestant work ethics and professional dedication are associated since various people view the workplace differently and having strong morals will affect one's perseverance in a particular line of employment (Furnham, 1996). Furthermore, the Protestant work ethic will affect an employee's loyalty to the company going forward, since a worker with a strong Protestant work ethic may receive favorable treatment from coworkers as a result of his employment (Vandenberg and Scarpello, 1994). A person's devotion to their career is seen as a personal commitment that is unaffected by their affiliation with a particular organization. However, career dedication is tied to the worker's opinion of his job, whereas the Protestant work ethic is related to the worker's overall perception of the working world (Blau, 1985).

### **B. Randall and Cote's model**

Although Morrow's concept was proposed in 1983, Randall and Cote (1991) conducted the first investigation into it. Additionally, it addresses five commitments: career commitment, employment involvement, affective and continuous commitment, and Protestant work ethic. Nonetheless, a distinct model structure is shown by Randall and Cote (1991). This research indicates that the Protestant work ethic is the most fundamental, the most enduring, and the least malleable



commitment. Consequently, this commitment will be the main focus of the current model (Furiham, 1990), however it does so in a different way here.

They contend that the protestant work ethic will have an impact on workplace participation to the extent that it is ingrained in workers and produces a high level of job involvement. Employment engagement will consequently impact the remaining three commitments: emotional dedication to the company, ongoing devotion to the company, and professional dedication. While affective, continuance, and career commitments are all elements that can change quite quickly, a Protestant work ethic is a lifelong and reasonably constant trait. One factor that is affected by the Protestant work ethic is job participation; a person who has a strong connection to the workplace will also have a stronger devotion to their work. These two factors play a part in the ongoing socialization processes toward the workplace and its significance in individuals' lives. A notable distinction between Morrow's model and the one developed by Randall and Cote is that the latter model views job involvement as a mediating factor between the Protestant work ethic and career commitment as well as continuance commitment to the organization.

According to the current paradigm, job involvement is determined by connecting the dots and determining the best course among the other four commitments rather than by directly affecting turnover. In other words, job engagement is important in the current model, but it is not in the same sense as it was in Morrow's model, which connected job involvement to output.

### **C. Cohen's model**

A third system of reciprocal influences between the commitments in Cohen's (1999) model is introduced. The Protestant work ethic is the fundamental variable in this model as well, and it enters the model as one that is highly modifiable (Blod, 1969; Furnham, 1999). The Protestant work ethic variable is also identified by the model as a fundamental commitment that influences other commitments made by the individual worker, but in a way that is directly related to the organization's

commitment or work results. This is because, unlike other or extra variables, as in Morrow's model, the Protestant work ethic can only affect workplace involvement over a comparatively long period of time. But this is where the similarities end; Cohen proposes an alternative framework for contexts between commitments at this point.

### **2.1.6 Other factors that impact Job commitment**

#### **a. Role Stress**

The operation of companies and the well-being of employees are both impacted by role performance dysfunctions, which have been linked to a wide range of effects that are nearly always detrimental. Role stress can be brought on by an individual's experience with incompatible or conflicting requests (role conflict) and/or not having enough information to perform his or her job (role ambiguity). Role ambiguity and disagreement have a negative impact on employees' performance and are strongly correlated with their likelihood of quitting the company. It has been suggested that role conflict and ambiguity influence employees' job satisfaction and organizational commitment.

#### **b. Empowerment**

Over time, the concept of empowerment in the workplace has undergone several definitions. It has been described as "boosting intrinsic task motivation and energizing followers through leadership, enhancing self-efficacy by reducing powerlessness." "A process of intrinsic motivation, perceived control, competence, and energizing towards achieving goals" is how a psychology perspective on empowerment defines it. There are two main ideas about empowerment. The first is structural empowerment, defined as the capacity to mobilize resources and complete tasks. It stems from the Organizational/Management Theory. The second is Psychological Empowerment, which derives from Social Psychological models and is defined as employees' psychological views and attitudes on their jobs and roles within the firm.

Ahmad et al.'s study provided evidence in favor of the link between job satisfaction and commitment and empowerment. The research examined nurses who worked in Malaysia and in England. Even after accounting for cultural context, the study found a favorable relationship between job satisfaction and dedication and empowerment.

### **c. Job Insecurity and Employability**

Workers with fixed-term contracts or those classified as "temporary workers" reported higher feelings of job insecurity than permanent employees, according to a De Cuyper study. In permanent employees, job insecurity was found to have a negative correlation with both affective organizational commitment and job satisfaction. The study also discovered a strong correlation between being a permanent employee and organizational commitment and job satisfaction.

### **d. Distribution of Leadership**

Hulpia et al. conducted a study that examined how job satisfaction and commitment were impacted by the distribution of leadership and leadership support among teachers. The study discovered a significant correlation between organizational commitment, the cohesiveness of the leadership group, and the level of support from the leadership. Teachers used to believe that dedication and job satisfaction were positively connected with work effort and performance and adversely correlated with absenteeism and turnover. This study looked at the impact that a single leader typically a principal had on teachers' commitment to and work happiness. According to the study, employees expressed greater job satisfaction and organizational engagement when the "leader" delegated leadership to teachers as well as other staff members, as opposed to situations where one person held the majority of the leadership. Employees expressed high levels of dedication and job satisfaction even in situations where the perception of scattered leadership roles was all that existed.

## **2.2 Review of Journal and Articles**

Rana (2015) examined a study on entitled HRM and Job satisfaction of commercial banks in Nepal. The study discovered that among Kathmandu banking industry

personnel, there is a significant, positive association between HRM and work satisfaction. Concern should be expressed about the state of HRM and organizational satisfaction, nevertheless. Since HRM and organizational satisfaction are closely related, it's possible that many workers are sticking with their current careers because there aren't many other options. The survey makes it abundantly evident that the majority of respondents agreed with the claims regarding the components of employee satisfaction such as compensation, social benefits, and promotion practices and that these components contribute well to the banking industry in Kathmandu.

Pathak (2015) found that entitled Job Satisfaction of Employees in Commercial Banks has concludes that Job security is the most significant factor of job satisfaction to the employees of commercial banks in Nepal. In order of importance, physical work conditions, pay and promotion prospects, relationships with coworkers and supervisors, and future career development opportunities rank second, third, fourth, and fifth in terms of job satisfaction. Employees' degree of job satisfaction rises as their years of experience grow over their first few years of employment. However, after a few years of experience, it begins to decline as the years of experience increase.

Valaei and Rezaei (2016) analyzed the determinants Job satisfaction and organizational commitment. The results show that affective commitment is positively correlated with compensation, advancement, fringe benefits, coworkers, communication, operational processes, and type of employment. Furthermore, normative commitment is positively correlated with operating methods, nature of the work, payment, promotion, fringe benefits, supervision, and contingent rewards. The findings of the partial least-squares multi-group analysis, which takes into account the years of experience of the employees as a categorical moderating variable, demonstrate how the differences in the years of experience of the employees affect their degree of commitment.

Rajak and Pandey (2017) examine the interrelation between job commitment and job satisfaction of individuals in higher education institutions and its effect on their performance. The numerous theories surrounding job commitment and job satisfaction are the main subject of this study. With a higher standard of living and meeting one's needs as the ultimate goals, one must work with satisfaction since it fosters growth for both the institution and its employees and raises employee commitment by improving productivity and service.

Varma (2017) explored on importance of employee motivation & job satisfaction for organizational performance. In the current business climate, it is important for companies to stop losing high-performing workers because of their declining job satisfaction and lack of desire to stay with the company for an extended period of time. This is especially true given the high job losses brought about by layoffs and retrenchments to create a lean organization. Employees who are motivated and satisfied will approach organizational goals with commitment; in turn, organizations must demonstrate a similar level of commitment to employee goals. In this case, HR's job is to keep trying to match employees' ambitions with the organization's objectives. This goal can be accomplished by establishing a stimulating work environment that supports and attends to the needs of employees for personal development. Despite the complexity of these elements and the fact that they cannot be addressed on an individual employee basis due to case-by-case variations, it is crucial for HR to investigate common areas of intersection. In addition to addressing employee turnover, job satisfaction and employee motivation are also studied because they can have negative effects on an organization's ability to compete in the fiercely competitive business world. These effects include absenteeism, poor performance, low morale, low team contribution, a lack of coordination, and a lack of focus on organizational goals. As a result, HR must foster an organizational culture and climate that takes the needs of the moment into account.

Dalkrani and Dimitriadis (2018) examines the degree of employee satisfaction from the different factors that theoretically affect satisfaction. Additionally, the

connection between organizational loyalty and job happiness for private workers. The findings indicated that while "Promotion" and "Rewards" are not major determinants, "Social Aspects of Job," "Job Characteristics," and "Work Environment" are the most important aspects positively promoting organizational commitment. Following work environment and social aspects of the job, job features such as aims and instructions are recognized as the most significant factors in determining employee satisfaction. Conversely, workers are dissatisfied with income and possibilities for advancement.

De Sousa (2018) examined on predicting staff retention from employee motivation and job satisfaction. This study looked into how work satisfaction and employee motivation relate to staff retention in foreign exchange banks. 341 workers from a South African foreign exchange bank division participated (mean years of experience = 10 years; female = 62.8%; black = 31.1%; managers = 37%). The following self-report tasks were finished by the staff members: Employee Retention Questionnaire, Job Satisfaction Survey, and Work Preference Inventory. The investigation utilized structural equation modeling to examine the potential impact of work satisfaction and employee motivation on staff retention. The model (employee motivation and work satisfaction) explained an estimated 46% of the variance in the employee retention construct, according to the model fit findings. An estimated 66% of the variance in the employee retention construct was described by the job satisfaction construct in the model, whereas only 8% of the variance was explained by the employee motivation construct. Organizational talent management ought to look for work satisfaction and employee motivation treatments that could aid in keeping talented employees.

Gider (2019) made observations about job happiness, staff commitment, and organizational trust in Turkish hospitals; these findings have significance for public health and policy. The purpose of this study was to ascertain Turkish physicians' perceptions of organizational trust, employee commitment, and work satisfaction as well as the connections among these variables. In 2013, a survey questionnaire was

created using three common survey instruments and distributed to 1679 physicians in four training and research hospitals located in Istanbul, Turkey. Regression analysis were performed and the Pearson correlation coefficient was computed. According to the study, 304 doctors (18.1% response rate) finished the survey. The majority were men (57%), older than thirty (30%), and specialists (82%). The study variables showed a significant positive connection ( $P < 0.001$ ). Organizational trust was found to be a strong predictor of both commitment and job satisfaction through regression analysis.

Mahmood (2019) explored on specific HR practices and employee commitment: the mediating role of job satisfaction. The goal of this research was to better understand, in the context of developing nations, the mediating function that work satisfaction plays in the influence mechanisms of particular HR practices factors, such as wage, job stability, and job enrichment, upon employee commitment. Most importantly, these show worker dedication. The study examined three distinct HR procedures using a sample of 263 workers in Pakistan's banking sector. The approach of structural equation modeling is used. The results show a positive relationship between employee commitment and work satisfaction and remuneration techniques. This study discovered that the intervening effect of work satisfaction only mediators for non-financial tactics involving employee commitment and job satisfaction.

Debkota (2020) concluded that entitled Impact of organizational learning on human resource commitment of banking sectors in Nepal has the private banks have a higher level of organizational learning environment than the private-public banks whereas the levels of human resource commitment in public banks were found more than the private banks. Since the result was higher than the mean value, it can be said that Nepalese organizations have a favorable organizational learning environment. Additionally, it was determined that the companies' levels of commitment were sufficient and that the human resources had a positive attitude toward the organization. Their desire to stay on staff at their organizations shows how much more devoted they are to them. Ownership patterns were found to

influence the affective, normative, and continuation commitments differently, suggesting that ownership patterns act as moderators of commitment.

Shrestha (2020) concluded that entitled perceptions on internal marketing and employee commitment in Nepal. Internal marketing is a dynamic aspect of the financial sector in Nepal. For banks and insurance businesses in Nepal, it is a crucial strategic instrument for commercial promotion. Thus, internal marketing continues to be a crucial business strategy that positively impacts the well-being of bank and insurance employees, who act as active internal clients within their company and thereby increase employee loyalty. Internal marketing supports employee dedication, professional competency, and advancement of the overall business results. These differing viewpoints and assessments suggest that management in Nepal's banking and insurance industries are aware of internal marketing and staff commitment. They came to understand how crucial these elements were. As a result, management needs to actively pursue internal marketing in order to create a synergy between committed and satisfied workers. Employees that are dedicated, content, and capable will improve the company's overall reputation with clients.

Aziz (2021) concluded the relationship between employees' commitment and job satisfaction in a private university in Erbil. Employee commitment to the task is a greater factor in determining job satisfaction in KRG. It shows a favorable indicator of the employees' dedication to the company and their attachment thereto. Multiple regression analysis indicates that employees' commitment to their work stems from their compensation and lack of other options. Additionally, the findings showed a correlation between job satisfaction and all three of the independent characteristics. The management of the university may utilize the outcome as a guide to improve staff dedication. According to our research, there is a positive correlation between job satisfaction and employee commitment. It is crucial for job satisfaction that employees are committed, so this study set out to find out how satisfied public sector employees were with their jobs and how much they felt their employers were committed to them. The research was conducted in Shkoder, Albania.



Khanal (2021) found that entitled occupational stress and job satisfaction in Kathmandu Valley has the majority of the respondents (65.5%) agree that they have very long working hours, likewise 60.3% respondents feels that they have too much work allotted to them, 51.1% respondents agree that they don't have sufficient time to complete their work, and same like another statement 63.8% respondents agreed that they don't have enough rest break to relax in between work, among them 31% of the respondents were agreed that they have lack of control over the work assigned to them and 69% respondents constantly expected to perform well at work and the mean value of each statement lies in between 2.40 to 4.17. The occupation stress and jod satisfaction is inverse relation among the lectures in private colleges.

Mahmood (2021) examined a study on employee commitment: the relationship between employee commitment and job satisfaction. Examining the relationship between work happiness and employee engagement at particular private institutions in the Kurdistan area of Iraq is one of the study's goals. Work factors like turnover, hierarchical citizenship behavior, and employment execution are all predicted by organizational commitment. A portion of the components, such as authority appropriation, job shakiness and employability, stretching and strengthening, and part stretch, have been found to be connected to an employee's sense of organizational commitment. The three distinct private universities served as the sites for this investigation. To obtain pertinent data about the connection between work satisfaction and organizational commitment, a quantitative approach was employed. The findings showed a correlation between work satisfaction and all three of the independent components. The management of the university can utilize the outcome as a guide to boost staff commitment. We have observed that there is a positive correlation between job happiness and employee commitment. Specifically, we have found that satisfied workers are more dedicated to the business.

Megawaty (2022) examined the link between leadership style, employee commitment, work motivation, work climate on satisfaction and performance. The

purpose of this study is to evaluate the direct and indirect effects of leadership style, employee commitment, work motivation, and work environment on job satisfaction among employees. Primary data from a survey of 221 employees are used as a sample in this study. Structural Equation Modeling (SEM) with AMOS was used to examine the data. The findings demonstrated that: (1) job satisfaction was positively and significantly impacted by the leadership style, employees' commitment, work motivation, and work climate; (2) job satisfaction served as an intervening variable that positively and significantly impacted employees' performance, but the leadership style had no such effect; (3) job satisfaction served as an intervening variable that indirectly positively and significantly impacted employees' performance, while the leadership style had no such effect; and (4) job satisfaction positively and significantly impacted employees' performance.

Saputra, (2022) studied on the effect of job satisfaction, employee loyalty and employee commitment on leadership style (human resource literature study). The goal of the study is to develop a research hypothesis on the relationship between factors that will be applied to additional studies in the field of human resource management. This Literature Review was written using the library research approach, which draws information from Mendeley and internet resources like Google Scholar. This literature review's findings are as follows: 1) Leadership Style is affected by Job Satisfaction; 2) Leadership Style is Affected by Employee Loyalty; and 3) Leadership Style Is Affected by Employee Commitment. There are additional elements, such as compensation, work environment, and work culture variables, in addition to these three independent variables that influence endogenous variables.

Afif (2023) examined a study on Factor affecting employee motivation to increase performance of Sharia bank in Indonesia on Islamic perspective. The purpose of this study is to investigate how employee motivation is affected by management style, activity enjoyment, and painting surrounds in order to improve the overall performance of Indonesia's Islamic banks. The SEM Smart PLS evaluation tool is

utilized in a quantitative manner. Two hundred employees of Indonesian Islamic banks who were representatives of 20 Sharia Business Units (UUS) and 14 Sharia Commercial Banks (BUS) were the subjects of the observation. The positive benefits of management style, activity enjoyment, and painted surroundings on employee motivation as well as the impact of employee motivation on the overall performance of Indonesia's Islamic banks are the results of observation. This observation's novelty is that an Islamic ally inspired management style, enjoyable activities, and painting environment have the potential to significantly increase employee motivation during work, which would improve Islamic banks' overall performance and increase their share of the market. Theoretically, in order to evaluate the total performance of Islamic banks, theories and measurements pertaining to management style, activity satisfaction, and painting surroundings must be employed. The managerial ramifications are implemented in accordance with priorities, namely with regard to motivation, paintings environment, activity enjoyment, and management style. The pattern is a component of the quantity and characteristics that the people possess. The pattern used to the population must be representative, and the conclusions drawn from it may be pertinent to the whole public.

Nanjunde swaraswamy (2023) explored on the mediating role of job satisfaction in the relationship between leadership styles and employee commitment. The purpose of this study is to determine the relationship mediated by job satisfaction between leadership styles (LS) and employee commitment (EC) among workers in small- and medium-sized mechanical manufacturing firms (SMEs). The study employed a cross-sectional design and a survey methodology. The hypothesis was tested using structural equation modeling (SEM), regression analysis, and Pearson correlation analysis. From 102 mechanical manufacturing SMEs in and around Bangalore, India, a sample of 911 responses was gathered. Age, employee experience, the superior's level of satisfaction, and job satisfaction are all factors that affect EC in SMEs that manufacture mechanical goods. The study discovered that a portion of the link between LS and EC is mediated by job satisfaction. Because the study is

cross-sectional in nature and measures and quantifies the various factors at a particular moment in time, it is unable to provide results over an extended period of time. Managers and supervisors have a responsibility to demonstrate a comprehensive understanding of labor standards (LS) that fosters a positive work environment and increases job satisfaction in order to increase employee engagement in mechanical manufacturing SMEs.

Shahriari (2023) examined a study on the effect of green organizational culture on organizational commitment: The mediating role of job satisfaction. The goal of the research is to provide a novel framework for green organizational culture and explore how job satisfaction functions as a mediator to examine how green organizational culture affects organizational commitment. This study is based on the novel notion that using green practices in organizations can benefit businesses internally as well as the environment. Environmental concerns are a major worry for individuals nowadays. They prefer to work in a setting that adheres to broad environmental standards. They are therefore more satisfied and committed when they operate in an environmentally friendly environment. Thus, businesses can boost organizational commitment and raise employee work satisfaction by fostering a green culture. To examine the data, Smart PLS was used to do structural equation modeling using partial least squares. The findings indicate that, through job satisfaction, there is a clear correlation between organizational commitment and green organizational culture.

Astuti (2023) analyzed on the effect of compensation, transformational leadership on employee commitment through job satisfaction as a mediating variable. The purpose of the study is to ascertain how employee work happiness and compensation, as well as transformational leadership, affect commitment. The Office of the Head of Bandar Tinggi Village, Bilah Hulu District, Labuhanbatu Regency was the site of this study. To process data, IBM SPSS Statistics 26 is used. Path analysis approaches are employed in a quantitative manner as the research method. Thirty individuals served as samples for this investigation. use a saturated

sampling approach for sampling. Interviews and the distribution of questionnaires were used to collect data. It may be inferred from the research that transformative leadership and remuneration have a major impact on commitment through work satisfaction. The compensation test findings indicate that it has a substantial effect, with a value of 0.03,  $p < 0.05$ . The impact of transformational leadership is noteworthy, exhibiting a significant value of 0.000 ( $<0.05$ ). The direct effect is -0.204, however the indirect compensation has a significant effect of 0.208. Additionally, transformational leadership has a large direct effect of -0.224 and an indirect influence of 0.570. Work commitment is influenced by both transformational leadership and compensation, i.e., an employee's dedication to their work is inextricably linked to both. Employee commitment to work will be higher if the organization uses a transformational leadership approach and pays properly.

Endeshaw (2023) examined a study on the mediating effect of job satisfaction on the link between employees' motivation and job performance. The study's objective was to investigate how job satisfaction influences the relationship between workers' motivation and output. To choose respondents, stratified sampling was used in conjunction with basic random sample procedures at Tikur Anbessa Hospital in Addis Ababa, Ethiopia. With the use of SPSS and Amos 23 software, data processing techniques included multiple regression, correlation, and descriptive statistics. According to the study's findings, there was a positive relationship and considerable impact (i.e., 53.4% explanation) between the mediator and all of the independent factors on job performance. It has been demonstrated that the independent (employee motivation) and dependent variables (work performance) are partially mediated by the mediating variable, job satisfaction. Therefore, it is advised that in order to improve employee job performance, motivation and job happiness should be taken into account.

### **2.3 Research Gap**

The impact of human resources management methods on outcomes including employee discontent, commitment, retention, presence, loyalty, and organizational

fairness has been noted by numerous scholars. A small number of academics have investigated the effects of unsatisfied employee retention in the banking sector. There is a dearth of research on HRM methods and their effectiveness in Nepal's public sector banks, as well as a dearth of studies on employee retention and satisfaction in the country's commercial banking industry. This study fills this vacuum in the literature by examining the financial services industry in Nepal.

## **CHAPTER-III**

### **RESEARCH METHODOLOGY**

This chapter outlines the statistical tools and approaches used to achieve the study's stated goal. In essence, it describes the research strategy applied in this investigation. It goes into detail about the test statistics that are utilized in the study, the data collection methodology, the type of data sources, the analysis method, and the sampling and selection process. It is essentially an exploratory research study that pursues survey design. The respondents to this survey comprised workers in the banking industry in Nepal at different levels. The study's goals are accomplished through the utilization of primary data. The method of opinion surveys is used to gather primary data. Appropriate methods and instruments are used for the investigation. Several statistical tools are utilized in study. Utilizing SPSS 26 software, it tabulated and evaluated the data that was collected, mostly utilizing descriptive and analytical methods. The discussion of the study's design, several data sources, an explanation of the research tool, and techniques for gathering and analyzing data are covered in the part that follows. A detailed breakdown of the research methodology used in this study is provided below.

#### **3.1 Research Design**

Descriptive and causal comparative designs have been employed in order to meet the study goal. A large body of literature was examined to determine employee commitment and job satisfaction. Using sets of questionnaires, survey data were gathered from the respondent's numerous employees. Employees from various departments within the bank were given questionnaires regarding job satisfaction, and the purpose of the questionnaires was to get their feedback on the current state of employees' commitment to their respective domains. The five-point Likert scale was used to organize the questions in order to gather feedback on the variables associated to employee commitment and work satisfaction.

### 3.3 Population and Sample

The majority of workers at commercial banks were included in this survey as population. As part of the convenience sample approach, 207 persons, including officers, and 10 commercial banks were chosen from among the broad population of organizations and individuals. The table below lists the names of the companies and people the study looked at.

Table 1

#### *Sample of Respondents*

<b>Name of Bank</b>	<b>No. of Distributed Questionnaire</b>	<b>No. of Received Questionnaire</b>
Nepal Bank Limited	25	13
Rastriya Banijya Bank Limited	25	16
Everest Bank limited	25	24
Nabil Bank Limited	25	21
Nepal Investment Megha Bank	25	25
Himalayan Bank Limited	25	22
Nepal SBI Bank Limited	25	23
NIC Asia Bank Limited	25	20
NMB Bank Limited	25	21
Global IME Bank Limited	25	22
Total	250	207

(Source: Questionnaire Survey, 2023)

As presented in Table 1, total 250 questionnaires were distributed and 207 were usable for the research purpose.

### 3.4 Nature and Source of Respondents

The respondent's nature allows for a variety of study perspectives. Numerous demographic factors, such as institutional categories, age, sex, tenure, experiences, and qualifications, can be used to categorize the type of respondent.



### 3.4.1 Age of Respondents

In this study, respondents from a range of age groups were included. The definitions of age categories were taken from the questionnaire. Generally, individuals who are older than 20 have been selected.

### 3.4.2 Gender Group of Respondents

According to the market picture, banks rank among the most desirable employers for the younger generation of Nepalese workers. The sample included respondents of both genders. The frequency distribution of the male and female groups is displayed in table 3.3 below.

Table 2

*Frequency table of gender groups*

	Frequency	Percent
Male	121	58.60
Female	86	42.40
Total	207	100.0

(Source: Questionnaire Survey, 2023)

Above Table 2 shows that 58.60 % male and 42.40% female were included in the survey. It indicates that the majority of the male respondents were included in the study.

### 3.4.3 Job Tenure of Respondents

Respondents of the survey had different job experience in Nepalese banking industry in Nepal. Following table 3 shows respondents frequency distribution of tenure.

Table 3

*Job Tenure of Respondents*

	Frequency	Percent
Below 5	117	56.52
5 to 9	58	28.02
10 and above	32	15.46
Total	207	100

(Source: Questionnaire Survey, 2023)

Table 3 presents that majority of the respondents had below 5 years job experience in banking sector i.e. 56.52% of total respondents, 28.02% respondents were found 5 to 9 years and 15.46% having 10 and above years job tenure in same bank.

**3.4.4 Education Level of respondents**

Respondents were also classified according to their education level. Respondents were coded in the Master's degree, bachelor degree and higher secondary. The following table shows the frequency distribution of respondents in this study in different education levels.

Table 4

*Education Levels of Respondents*

	Frequency	Percent
Master Degree	140	67.63
Bachelor	56	27.05
Higher Secondary	11	5.32
Total	207	100

(Source: Questionnaire Survey, 2023)

The Table 4 shows the high level of employees having Master degree that scores 67.63% among the total respondents, 27.05% having bachelor degree and the below bachelor in only 5.32%.

### 3.4.5 Current Working Position of Respondents

A large number of the responders to this questionnaire are employed by banks. Additionally, it indicated whether the respondents are employed at the officer, below officer, or above officer levels. The respondents' current working level is shown in the following table.

Table 5

#### *Working Level of Respondents*

	Frequency	Percent
Below Officer Level	51	24.64
Officer Level	103	49.76
Above Officer Level	53	25.6
Total	207	100

(Source: Questionnaire Survey, 2023)

The above table shows the frequency of working level of respondents where 24.64% are working as below officer level, 49.76% are working as the officer level and rest 25.6% are working above the officer level.

### 3.5 Data Collection Techniques

Because the focus of this study was on employees' perceptions of job satisfaction and commitment in the Nepalese banking sector in Kathmandu, it was entirely dependent on primary data. An employee's dedication and job satisfaction were analyzed using a five-point Likert-type scale questionnaire. One was for extremely satisfied, two for satisfied, three for neutral, four for displeased, and five for strongly unhappy on the surveys.

### 3.6 Data Analysis Tools

All information was first gathered via a questionnaire, after which it was organized. All of the completed surveys from the respondents were gathered, examined, and properly formatted into tables. The Statistical Package of Social Science (SPSS 25.0) and Microsoft Excel are the computer programs used to gather and process the data. The measurements or equipment used to assess the data gathered from the questionnaire survey are known as statistical tools. Taking into account the essential

tools needed for the study, the primary statistical tools used in this investigation were Mean, SD, C.V., descriptive statistics, Coefficient of correlation (r), Regression analysis, f-test, and ANOVA.

### **Regression Analysis and Model Specification**

Regression analysis indicates movement direction but not relative movement in the variables under investigation. We can determine the relative movement in the variables with the use of regression analysis. Analysis of regression for the given variable.-have been computed and analyzed.

With multiple regression analysis, employee commitment that influences employee happiness can be measured and assessed econometrically. A statistical technique that makes it easier to estimate or forecast the value of the dependent variable from the value of the independent variable is multiple regression analysis. The dependent variable in this study is employee happiness, while the independent factors are affective attachment, continuance loyalty, and responsiveness/normative commitment. Multiple coefficient of determination, standard error of estimate, and least squares approaches are typically computed for this purpose in multiple regression analysis. The equation for multiple regression is  $Y = a + b_1 x_1 + b_2 x_2 + b_3 x_3$ .

The model used in the study explains the following equation.

$$\text{Model: ES} = a + b_1 \text{AA} + b_2 \text{CL} + b_3 \text{NC} + b_4 \text{IC}$$

Where,

a= Regression intercept, which indicates satisfaction does not go below this point even if other variables have zero value.

b = Multiple regression coefficient.

AA= Affective Attachment

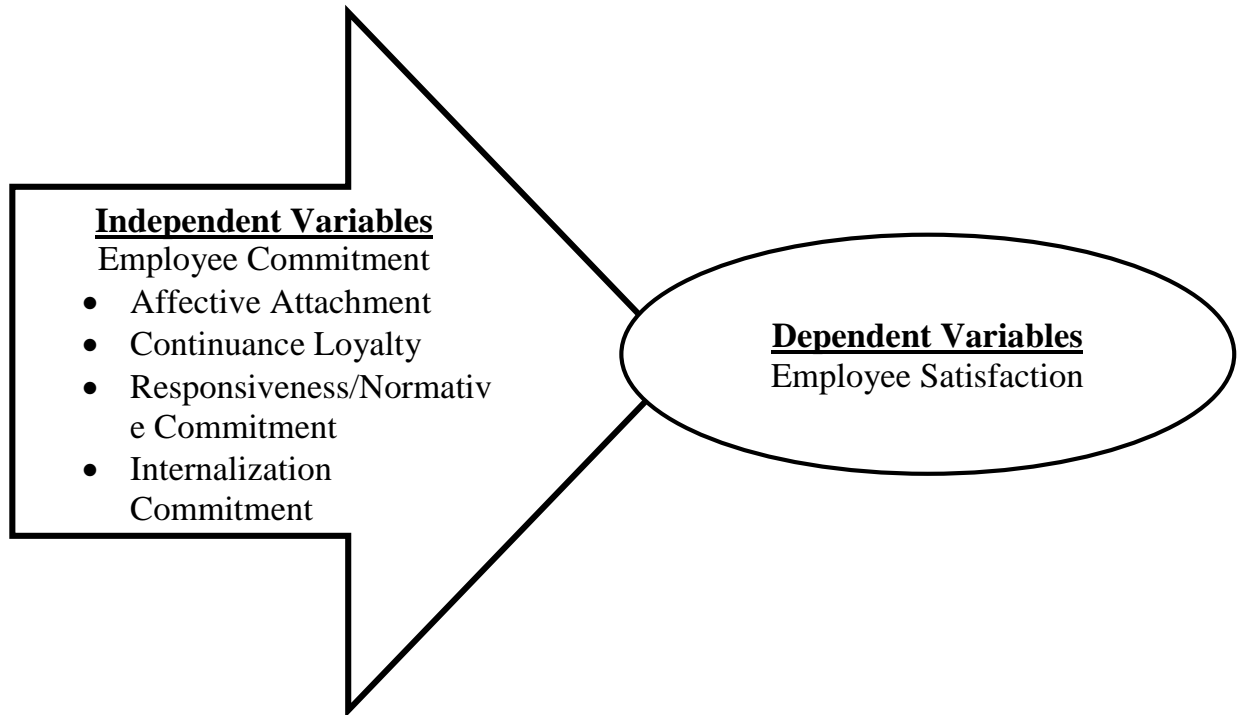
CL = Continuance Loyalty

NC = Normative Commitment

IC = Internalization Commitment

### 3.7 Research Framework

The research framework shows a relationship that exists between job satisfaction and employee commitment.



(Source: Saputra, 2022, Mahmood, 2021, Aziz, 2021, Debkota, 2020, DeSousa, 2018 and Valaei and Rezaei, 2016)

Figure 1

#### *Research Framework*

Based on the synthesis and assessment of the literature, the study framework has proposed that employee commitment, measured by their varied levels of commitment, determines job satisfaction. General factors that affect employee commitment and lead to their happiness with their work or organization include compensation, salaries, benefits, and working conditions; management and leadership; job security; and opportunities for promotion. Employee commitment may be positively impacted significantly by factors that determine job happiness, according to theory. Employee commitment is directly correlated with job happiness. Increased income, benefits, and favorable working circumstances all contribute to increased job satisfaction, demonstrating a clear correlation between

the two. Lastly, an overview of job satisfaction, its factors, and employee commitment has been given by the review of the literature. The literature review incorporated any relevant research that was found related to the banking industry.

## **Definitions of variables**

### **Dependent Variables**

#### **Employee Satisfaction**

Work contentment, sometimes known as job satisfaction, is a multifaceted phenomenon. The following themes relate to what makes work fulfilling: inventing something new, applying abilities, working tirelessly, exercising initiative, taking responsibility, interacting with others, and collaborating with knowledgeable others. However, doing monotonous job, contributing little to nothing, completing pointless duties, experiencing insecure, and being overly carefully watched lead to employee unhappiness.

### **Independent Variables**

#### **Affective Attachment**

"An individual's attitude towards the organization, consisting of a strong belief in, and acceptance of, an organization's goals, willingness to exert considerable effort on behalf of the organization and a strong desire to maintain membership in the organization" is the definition of affective organizational commitment. (Mowday et al., 1982 cited in Eby et al., 1999).

#### **Continuance Loyalty**

Buitendach and de Witte (2005) Make the argument that employees' inclination to feel devoted to their company can be understood as a result of their understanding of the costs involved with quitting the company. This is known as continuation commitment.

### **Responsiveness/Normative Commitment**

Normative commitment can be conceptualized as the belief that “employees have a responsibility to their organization” (Bagraim, 2003). Wiener (1982) defines commitment as the “totality of internalized normative pressures to act in a way which meets organizational goals.” According to Bagraim (2003), Employees who feel it is their obligation to comply experience normative commitment. According to Sparrow and Cooper (2005), normative commitment is predicated on feelings of loyalty and obligation and includes an employee's sense of duty and responsibility towards a company.

### **Internalization or Overall Commitment**

This represents an employee's total dedication to the organization. Internalization commitment is predicated on conformity to organizational work values. Here, suggest that the level of internalization commitment will be determined by the person's motivation as well as how important they believe the work to be (Rezaei, 2016).

## **CHAPTER-IV**

### **DATA PRESENTATION AND ANALYSIS**

This study examines the data and provides an explanation of the analysis's conclusion in this chapter. The study's main goals were to evaluate the commitment and job satisfaction of employees in the banking industry in Nepal and to examine the relationship between the two. A 42-item questionnaire covering three categories of employees' organizational commitment and job satisfaction was created after taking into account the body of research and previous studies. Through the questionnaire, the views of the Nepalese Commercial Bank staff were gathered. Out of the 250 surveys that were issued, only 207 with an 82.50 percent response rate were returned. In order to gather respondents' self-reported attitudes, survey questionnaires were created. Each variable is scored using a five-point rating scale that goes from "strongly disagree" to "disagree," "neutral," "agree," and "strongly agree." The sections pertaining to job satisfaction and other forms of commitment have a list of the respondents' survey ratings for each.

#### **4.1 Descriptive Statistic Analysis of Employee Commitment and Job Satisfaction**

##### **4.1.1 Level of Employees Commitment**

The purpose of the study is to determine how commitment in a certain organization is impacted by work satisfaction. In this study, commitment is interpreted as the result of job satisfaction. Employees that work in customer satisfaction are required to be dedicated to the company and strongly believe in its objectives. But does work satisfaction encourage organizational loyalty among commercial bank employees? According to La Lopa (1997), organizational commitment is significantly predicted by work satisfaction. Three organizational commitment components have been used in this study to evaluate this fact. The three components of the Nepalese banking sector affective, continuation, and normative commitment—are described in this section.



A questionnaire poll was conducted to find out what the employees thought about this. A questionnaire with a five-point Likert scale was created, with 1 denoting strongly agreed and 5 The three levels of commitment in this study were measured using sixteen questions that were strongly disagreed with and personally sent to the respondents for their input. All respondents' mean response rating values for these questions, known as the mean response questions, vary from 1 to 5. There are no contributing factors that cause values to fall into the highly disputed (>4.5) and strongly agree (<1.5) categories.

#### 4.1.1.1 Affective Attachment with Organization

It was evaluated using six different questionnaires. Through the use of questionnaires, respondents' perceptions were gathered, and mean and standard deviation were calculated through descriptive analysis. This construct has a composite mean value of 3.76. It indicates that workers in the banking industry have a modest level of affective attachment. Table 6 displays the positions of various components.

Table 6

*Descriptive statistics for the dimensions of Affective Attachment*

Definition	Min.	Max.	Mean	Std. Dev.
Ready to spend my career in this organization.	1	5	3.98	1.25
I am always concern with the organization's problems and committed to solve it.	1	5	3.99	1.34
I do not feel like part of my family at my organization.	1	5	3.65	1.02
I do not feel emotionally attached to this organization.	1	5	3.89	1.19
This organization has great deal of personal meaning for me.	1	5	3.75	1.16
I do not feel strong sense of belonging to my organization.	1	5	3.32	0.85
Total			3.76	1.14

(Note: Questionnaire Survey, 2023)

The five-point Likert scale, often known as an interval scale, is displayed in Table 6. The six statements are included in the affective attachment independent variable. The average mean response for statements 1, 2, 3, 4, 5, and 6 is 3.76, with standard deviations of 1.25, 1.34, 1.02, 1.19, 1.16, and 0.85 corresponding to 3.98, 3.99, 3.65, 3.89, 3.75, and 3.32. This indicates that most participants agree with the six propositions that explained affective connection. It is possible to draw the conclusion that affective attachment plays a major role in why employees work for the company and feel a connection to it.

#### 4.1.1.2 Continuance Loyalty

Five questions are used to gauge an employee's commitment to continuity in the banking industry in Nepal. This is known as continuity loyalty. The composite mean value of this construct is 3.53, with a standard deviation of 1.12. This indicates that employees in the banking sector in Nepal have a modest level of commitment to continuing their work. Table 7 displays the positions of various components.

Table 7

*Descriptive statistics of continuance loyalty*

Definition	Min.	Max.	Mean	Std. Dev.
It would be hard for me to leave the organization if wanted to leave my organization.	1	5	3.04	1.27
Too much of my life would be disrupted if I leave my organization.	1	5	3.96	1.27
Right now, staying in my organization is a matter of necessity as much as desired.	1	5	3.54	0.94
I believe that I have too few options to consider leaving this organization.	1	5	3.74	1.28
One of the few negative consequences of leaving organization is scarcity of alternative.	1	5	3.58	1.10
It would be hard for me to leave the organization if wanted to leave my organization.	1	5	3.32	0.85
Total			3.53	1.12

Note: *Questionnaire Survey, 2023*

From 1 to 5, the average mean value between the likert scale ranges is shown in Table 7. When it comes to answers to questions on loyalty or continuance commitment, the mean values are 3.04, 3.96, 3.54, 3.74, 3.58, and 3.32, respectively. The variables' average mean value is 3.53, indicating that the majority of workers agree with the claims or, to put it another way, are devoted to their companies.

#### 4.1.1.3 Responsiveness /Normative Commitment

Five questions were created in order to gauge the level of normative commitment exhibited by workers in the banking sector in Nepal. According to Allen and Meyer (1990), the researcher made the assumption that the employees' sense of duty to remain with the company would be obtained from those questionnaires. The normative commitment construct appears to be very consistent internally. 3.28 is the composite mean value, falling into the moderately average range. The degree of normative commitment is displayed in Table 8.

Table 8

*Descriptive statistics of Responsiveness/Normative commitment*

Definition	Min.	Max.	Mean	Std. Dev.
I do not feel any obligation to remain with my current employer.	1	5	3.49	1.02
Even if it for my advantage, I don't feel it would be right to leave to the employer.	1	5	3.34	0.81
I would feel guilty if I left my organization now.	1	5	3.07	0.69
This organization deserves my loyalty.	1	5	3.15	0.67
I would not leave my organization right now because of sense of obligation.	1	5	3.31	0.77
I do not feel any obligation to remain with my current employer.	1	5	3.32	0.85
Total			3.28	0.80

(Note: Questionnaire Survey, 2023)

The strongly disagree to strongly agree range is displayed on the Likert scale. The five-point Likert scale, which is regarded as an interval scale, is displayed in the

table. The six propositions are included in the normative commitment independent variable. The average mean response for statements 1, 2, 3, 4, 5, and 6 is 3.28, with standard deviations of 1.02, 0.8, 0.69, 0.66, 0.77, and 0.85, respectively. The average mean response is 3.49, 3.34, 3.07, 3.15, 3.31, and 3.32. In a similar vein, every statement indicates that most people agree. Similarly, normative commitment statistics indicate the average degree to which most people agree based on the questions.

#### 4.1.1.4 Internalization Commitment

This is an illustration of a worker's unwavering commitment to the company. Compliance with organizational work ideals is a prerequisite for internalization commitment. Here, it is proposed that an individual's motivation and perception of the importance of the task will both have an impact on their level of internalization commitment (Rezaei, 2016).

Table 9

*Descriptive statistics of Internalization Commitment*

Definition	Min.	Max.	Mean	Std. Dev.
This is the best platform for me to grow my career and life so far other than anywhere.	1	5	3.67	0.93
This organization always gives me the value as their needs.	1	5	3.18	0.83
Growth of organization and myself is always correlated to each other	1	5	3.09	0.9
My knowledge and experience have been always appreciated by the organization.	1	5	3.89	0.65
Sometimes I compare myself with the other organization and I feel satisfy with this organization.	1	5	2.89	1.09
Total	1	5	3.344	0.88

(Note: Questionnaire Survey, 2023)

The strongly disagree to strongly agree range is displayed on the Likert scale. The five-point Likert scale, which is regarded as an interval scale, is displayed in the table. The five propositions are included in the independent variable of normative commitment. The average mean response for statements 1, 2, 3, 4, 5, and 6 is 3.67,

3.18, 3.09, 3.89, and 2.89, with corresponding standard deviations of 0.93, 0.83, 0.90, 0.65, and 1.09, and an average total mean of 3.344. In a similar vein, every statement indicates that most people agree. Similarly, internalization commitment statistics indicate the average degree to which most people agree based on the questions.

#### **4.1.2 Level of Job satisfaction**

In the current study, work satisfaction among workers of Nepalese Commercial Bank is measured using a scale developed and standardized by Ganguli (1983). It attempts to gauge each person's level of job satisfaction. The Likert method of summated ratings, on which the scale is based, offers the practical benefits of simplicity and convenience of creation while also not violating any significant theoretical considerations.

Each of the 26 items on the scale used in this study had five possible responses, ranging from strongly disagreed to strongly agreed. It addresses the six aspects of work satisfaction listed below:

- a. Work itself,
- b. Pay and other financial benefits,
- c. Promotional and training opportunities,
- d. Job security,
- e. Management/ supervisor and,
- f. Colleagues/ co-workers.
- g. The position of other factors can be seen in the table 10

Table 10

*Descriptive statistics for the dimensions of job satisfaction*

Definition	Min.	Max.	Mean	Std. Dev.
My job gives me a chance to do the things that I feel I do best.	1	5	3.01	1.30
I am satisfied with the allotment and planning of my work.	1	5	3.88	1.26
I am satisfied with my present salary.	1	5	3.53	0.92
I am satisfied with my chances of getting a better type of job.	1	5	3.69	1.25
I shall not lose my job so long as I work efficiently.	1	5	3.59	1.08
My immediate superior is reasonable in the work he expected from me	1	5	3.32	0.85
Total			3.50	1.11

(Note: Questionnaire Survey, 2022)

The five-point Likert scale, often known as an interval scale, is displayed in Table 10. The six statements are included in the work satisfaction dependent variable. The average mean response for statements 1, 2, 3, 4, 5, and 6 is 3.50, with standard deviations of 1.30, 1.26, 0.92, 1.25, 1.08, and 0.85, respectively. The average mean response is 3.01, 3.88, 3.53, 3.69, 3.59, and 3.32. Therefore, it indicates that the majority of participants concur with the explanation of the six claims provided by work satisfaction. We can draw the conclusion that employees are primarily motivated to work for a company by job happiness, and that management must provide them with the support they need to advance in their careers.

#### **4.2 Relationship between Organizational Commitment and Job Satisfaction**

Here, an attempt has been made to demonstrate the correlation between job satisfaction and organizational commitment as well as the degree of relationship between the variables. The purpose of the current study is to evaluate the effect of commitment on job satisfaction in Nepali financial institutions.

To evaluate the strength or degree of the association between the elements or study variables, a correlation matrix was generated. It illustrates how the commitment

variables and job satisfaction are related to one another. The association matrix between various employee commitment categories and job satisfaction is displayed in Table 11.

Table 11  
*Correlation among the study variable*

Variables	JS	AC	CC	NC	IC
Job Satisfaction (JS)	1				
Affective Commitment (AC)	.212**	1			
Continuance Commitment (CC)	.347**	.152*	1		
Normative Commitment (NC)	.110	.065	.113	1	
Internalization Commitment (IC)	.67*	.087	.235	.527	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

With the exception of normative commitment, all of the variables in Table 11 above have positive correlations with one another at the level of 1% and 5% significance. It is important to note the relationship, along with matching P-values, between job satisfaction and affective, continuation, normative, and internalization commitments. Expect normative commitment with work satisfaction, affective commitment, and continuation commitment, as all P-values are less than 0.01. Additionally, it was determined that the companies' levels of commitment were sufficient and that the human resources had a positive attitude toward the organization. Every variable has a significant relationship. The correlations between job satisfaction, affective commitment, continuation commitment, normative commitment and internalization commitment are 0.212, 0.347, 0.11 and 0.67, respectively.

Therefore, there is a 0.67 correlation between internalization commitment and job satisfaction. Between-variable correlation is positive. As a result, the correlation table demonstrates the positive link between various commitment types and job satisfaction Mahmood (2021). According to the data, job satisfaction is positively

correlated with continuous dedication more so than other factors. Workers with greater organizational loyalty are able to do more than others because their level of dedication to their work and organization is based on how satisfied they are with the treatment they receive from their employers. The accumulation of favorable responses to displays of pleasant emotions might positively affect job satisfaction, Saputra (2022).

### **4.3 Effect of job satisfaction on Various Components of commitment**

Relationship between employee's organizational commitment and job satisfaction are tested using the regression model. Job satisfaction is regressed with the variables of commitment to see their relationship and relative importance.

#### **4.3.1 Effect of Employees Commitment on Job Satisfaction**

Regression analysis is used to evaluate the statistical significance and the impact of independent variables on dependent variables. The model's research hypotheses were tested using linear regression with a robust standard error. It is a method for figuring out which linear regression model's unknown parameters are. It is used when there is a certain level of correlation between the observations or when the variances of the observations are not equal.

When it gives each observation identical weight or relevance, the OLS approach ignores information about the dependent variable's unequal variability; however, when GLS takes this information into account, it can yield estimators that are more accurate (Gujarati, 2003). Considering job satisfaction as the dependent variable (Y) and affective, continuance, normative and internalization commitments as the independent variables (X). Affective, Continuance, Normative and internalization commitments are regressed with the dependent variable of job satisfaction in order to determine the relative significance of the independent variable. The tables below display the results of the regression.



Table 12

*Model Summary of job satisfaction*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.429	.184	.172	.64835	1.676

a. Predictors: (Constant), Affective Commitment, Continuance Commitment, Normative Commitment and Internalization Commitment

b. Dependent Variable: Job Satisfaction

In this case,  $r^2$  denotes the proportion of variability that satisfaction can account for. Since the modified R2 takes the sample size into consideration, it is a more trustworthy statistic. The degree to which the connection is dependable and how much it is influenced by the inclusion of independent variables is assessed using adjusted R-squared. Adjusted R-squared will fall with an increasing number of pointless variables included in the model, but it will rise with an increasing number of useful variables included in the model. The magnitude of the impact on dependent variables is shown by the size of the coefficient for independent variables. The direction of the influence is indicated by the coefficient's sign (positive or negative). The standard error indicates the average deviation of the coefficient from the regression line.

Table 13

*ANOVA table*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.052	3	6.351	15.108	.000
	Residual	84.492	201	.420		
	Total	103.544	204			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Affective Commitment, Continuance Commitment, Normative Commitment and Internalization Commitment

The overall summary and significance of the independent and dependent variables are displayed in the ANOVA table. The influence of the independent variables—Affective, Continuance, Normative, and Internalization commitments—on the dependent variable, Job satisfaction, is shown in this table. The impact is statistically significant at the significance level of 0.05, or 0.000. A substantial discovery merely indicates that you can be sure that the data are real and not the result of random chance while selecting the sample. Given that there is less than a 5% chance that the null hypothesis is true (and the results are random), it suggests strong evidence against it. To determine whether there is a significant relationship between these variables, the calculated p-value must be less than the 5% significance level.

Table 14

*Regression Coefficients*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.937	0.335		2.79	0.006
Affective Commitment	0.188	0.07	0.173	2.691	0.008
Continuance Loyalty/Commitment	0.329	0.061	0.35	5.366	0.000
Normative Commitment	0.129	0.125	0.067	1.03	0.304
Internalization Commitment	0.479	0.035	0.218	3.25	0.021

a. Dependent Variable: Job Satisfaction

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4$$

$$JS = 0.937 + 0.188AA + 0.329CL + 0.129NC + 0.479IC$$

Regression coefficient statistical significance is determined by taking into account both the t-value and the corresponding P-value. For example, for a, the t-value is 2.790 and the P-value is 0.006, or 0.6%. It demonstrates the statistical significance of computed "a." Affective commitment, continuance commitment, commitment,

and internalization commitment all had a positive effect on job satisfaction; these effects are statistically significant at the 5% significance level, with coefficients of 0.188, 0.329 and 0.479, respectively. However normative commitment has the p-value of more than 5 percent that is why normative commitment is statistically insignificant. It can be said that the employees may prioritize the self-commitment than organization. There may be some dissatisfaction towards the organization in their perception. The regression's P-value is 0.000 and the R-square value is 18.4%, both of which are statistically significant at the 0.05 level of significance. The results of Megawaty's (2022) study, which found a similar association between job satisfaction and affective, continuance, normative, and internalization commitments, indicate that job satisfaction has a direct and beneficial impact on employee performance.

#### **4.4 Major Findings**

This part of study tries to summarize the findings of current research study.

- The findings indicate that job satisfaction among banking industry employees in Nepal is mediocre. The average result (3.50) is within the moderately agree range and exceeds the average. In the banking sector of Nepal, the four components of commitment— affective commitment, normative commitment, internalization and continuation commitment— were also noted separately.
- The findings indicated that employee engagement in the banking industry in Nepal was on the average level. When the components of commitment were examined separately, normative commitment had a mean score of 3.28 and internalization commitment had a mean score of 3.344, which was lower than the other components.
- The relationship between affective commitment, normative commitment, continuation commitment, and job satisfaction. Job satisfaction and affective attachment have a correlation of 0.212, job satisfaction and continuation commitment have a connection of 0.347, and job satisfaction and normative

commitment have a correlation of 0.110 and job satisfaction and internalization commitment have a correlation of 0.67.

- The correlation table demonstrates that there is a considerable association between various types of obligations and job satisfaction, with the correlation between the variables being greater than 0.67 and significant.
- Table 12 demonstrates that the regression model's R Square is 0.184. It demonstrates how 18.40 percent of the dependent variables' explanation comes from the independent variables. The remaining 81.6 percent explains the other factors. Overall, this study's model is sound.
- Table 13 demonstrates that the p-value is less than 0.01 at 0.000. It can be inferred that the model is appropriate for the investigation because it is significant at the 99 percent confidence level.
- Table 14 demonstrates that job satisfaction ( $\beta_1 = 0.936$ ) is determined by looking at the standardized regression coefficient ( $\beta$ ) values. Employee job satisfaction combined with affective commitment and positive reinforcement from Nepal's commercial banks could be the outcome.
- It demonstrates the statistical significance of computed 'a'. While normative commitment is favorably insignificant even at a significance level of 10%, affective and continuance commitments have a positive impact on job satisfaction and are statistically significant at a significance level of 5%, with coefficients of 0.008 and 0.000, respectively. The regression's P-value is 0.000 and the R-square value is 18.4%, both of which are statistically significant at the 0.05 level of significance. Therefore, there is a linear association between affective, continuance, and normative commitments and job satisfaction.
- This study has spent a great deal of time and energy examining the relationship between commitment and fulfillment. As a result, these attitudes are congruent with both individual and organizational outcomes. Research has demonstrated that work satisfaction and organizational commitment are inversely correlated with turnover intent (Mahmood 2021) and favorably correlated with performance (Benkhoff, 1997; Clugston, 2000).

- Numerous scholars have proposed that organizational commitment can be predicted by job satisfaction (Megawaty 2022). Most studies show that dedication and satisfaction are positively correlated (Saputra; 2022, Harrison & Hubbard, 1998; Norris & Niebuhr, 1984; Ting, 1997).
- This study discovered a relationship with matching P-values between job satisfaction and affective, continuance, normative and internalization commitments. Expect normative commitment with affective commitment and job satisfaction as all P-values are smaller than 0.01. Every variable has a significant relationship. Work satisfaction and affective commitment have a correlation of 0.212; work satisfaction and continuation commitment have a correlation of 0.347; while job satisfaction and normative commitment have a correlation of 0.110 and job satisfaction and internalization commitment have a correlation of 0.67. The correlation table indicates that there is a substantial association between various types of commitments and job satisfaction, since the correlation between the variables is greater than 0.67.
- Similarly, affective and continuance commitments have a positive effect on job satisfaction; these are statistically significant at the 5% significance level, with coefficients of 0.008 and 0.000, respectively, while normative commitments are positively insignificant even at the 10% significance level. The regression's P-value is 0.000 and the R-square value is 18.4%, both of which are statistically significant at the 0.05 level of significance. Therefore, there is a linear association between affective, continuance, and normative commitments and job satisfaction. To sum up, the results of the study support the previous theory. There is a positive correlation between job satisfaction and staff commitment in Nepal's commercial banks.

## **CHAPTER-V**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

This chapter contains the overview, conclusions, and helpful recommendations. This provides a brief overview of each study chapter and the overall findings from the analysis of relevant study. A study would not be complete without any suggestive findings, so in order to provide guidelines for further development and improvement in the context of job satisfaction as well as corrective recommendations for their elimination.

#### **5.1 Summary**

The current study's main objectives were to look at the relationship between job satisfaction and employee commitment in the banking sector of Nepal. The bank employees in the Kathmandu Valley have been the focus of the investigation. In order to accomplish the stated goal, the study made an effort to develop descriptive and analytical research methodologies. The study's primary methodological approach can be summed up as follows. In essence, the research was an exploratory study that followed survey design. The method of opinion surveys was used to gather primary data.

The appropriate tools and techniques were used in the study. Several evaluations of the literature were done in order to ascertain job satisfaction and staff commitment. To find out what the respondent's numerous employees thought about the job satisfaction and employee commitment factors, a 5-point Likert scale questionnaire was utilized to gather survey data. For the study, a total of ten commercial banks were selected as the sample. The mean value of each variable in this response is determined, and the standard deviation is used for a variation test to assess the dependability of the results. As proposed in this study, correlation and regression were utilized to assess the association between the domains of employee commitment and work satisfaction in Nepal's banking sector. Similar to the previous

level, the scale rating was divided into five categories: strongly agree, agree, neutral, disagree and strongly disagree.

As descriptive static measures, the study used the mean and standard deviation of a number of commitment and job satisfaction variables. ANOVA (F static) was used to test the hypothesis that there is a significant difference between work satisfaction and employee commitment. The impacts of work satisfaction and employee commitment were also computed using the OLS regression equation. The association between job satisfaction and emotional commitment is 0.212, the correlation between job satisfaction and continuation commitment is 0.347, and the correlation between job satisfaction and normative commitment is 0.110 and job satisfaction and internalization commitments is 0.67. Therefore, these findings support the previous research.

## **5.2 Conclusion**

The principal goal of this study was to ascertain how employees in the banking industry relate to organizational commitment and work satisfaction. The study's findings show that, among the sample of employees chosen to take part in the study, job satisfaction and organizational commitment are statistically significantly correlated. The present study's findings demonstrate a robust and affirmative relationship between job satisfaction and organizational commitment among banking industry workers. However, there is reason for concern over the degree of organizational commitment and work satisfaction. Considering the strong correlation between job happiness and organizational loyalty, it's plausible that a large number of workers are sticking with their current careers because they have few other options. Consequently, they are likely to have low levels of affective, normative, and continuous commitment, which will likely translate into poor levels of job satisfaction. In fact, the results of the present study support this.

According to this study, there is a 0.212 link between affective commitment and job satisfaction, a 0.347 correlation between job satisfaction and continuation

commitment, and a 0.110 correlation between job satisfaction and normative commitment. The variables have a correlation of more than 0.429. As a result, the correlation table demonstrates the high association between the variables for commitment types and job satisfaction. The regression model's R Square is 0.184. It demonstrates that 18.4% of the dependent variables' explanation is provided by the independent variables. The remaining percentage explains the other factors. The p-value is less than 0.1, at 0.000. It can be inferred that the model is appropriate for the investigation because it is significant at the 95 to 99 percent confidence level.

### **5.3 Recommendations**

The management of the bank might use the findings as a guide to increase employee commitment. Job satisfaction and employee commitment are positively associated. According to the study, job happiness is positively impacted by employee dedication, and commitment from employees is essential to job satisfaction. The purpose of this study was to determine the degree of job satisfaction and perceived organizational commitment among employees in Nepal's banking industry. Employee commitment to the organization is high when they are satisfied. Raising this aspect may lead to a rise in organizational commitment in this group given the low level of promotion satisfaction and the significant positive association between job satisfaction and organizational commitment? The commercial banking sector is the only one included by this study. It may be necessary to conduct additional research in the industrial or service industries.

The approach of this study is based on the three component commitment model. Further research that considers the five element model and provides insight into commitment can be conducted. If the study were to be done again with a larger sample size and additional service companies included, more generality might be achievable. The basis of this research is the single component model of job satisfaction. Further research that considers the multiple factor approach can be carried out to obtain further insight into satisfaction.



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## **ABBREVIATIONS**

ANOVA	:	Analysis Of Variance
CM	:	Commercial Banks
EC	:	Employee Commitment
et al.	:	And others
HR	:	Human Resource
HRM	:	Human Resource Management
JV	:	Joint Venture
JS	:	Job Satisfaction
SME	:	Small and Medium Sized Enterprise
SS	:	Service Sector
USA	:	United States of America

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# APPENDIX

## Questionnaire

**Dear Sir/ Madam**

I am **Sanjay Byanjankar**, MBS student of Shanker Dev Campus, T.U. This questionnaire is prepared in order to know your perceptual views in regard to different aspects of the Job satisfaction and Employee commitment of commercial bank in Nepal. I heartily request you to give your estimable ideas which will contribute to the knowledge creation process in the dissertation. Your ideas shared through this questionnaire will be used only for the use of research report preparation. I assure you about the secrecy. Thank you very much, for your kind cooperation.

### Part I Respondent's Profile

1. Organization Name (Optional):

2. Age...

3. Gender (tick applicable):

a. Male

b. Female

c. Other

4. Job Tenure

a. Below 5	b. 5 to 9	c. 10 and above
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5. Currently studying batch/ semester, please tick the applicable

a.	Higher Secondary	
b.	Bachelor	
c.	Master degree	

6. Current Working Position

a.	Below Officer Level	
b.	Officer Level	
c.	Above Officer Level	

**Part II: Main Part of the Research**

6. These are some statements explaining your Job Satisfaction with your Bank. Please indicate your extent of agreement with each statement in the scale; 5) Strongly Agree, 4) Agree, 3) Neutral, 2) Disagree, 1) Strongly Disagree. **Satisfaction**

S.N.		1	2	3	4	5
1.	My job gives me a chance to do the things that I feel I do best.					
2.	I am satisfied with the allotment and planning of my work					
3.	I am satisfied with my present salary.					
4.	I am satisfied with my chances of getting a better type of job					
5.	I shall not loose my job so long as I work efficiently					
6.	My immediate superior is reasonable in the work he expected from me					

7. Below are the statements attempting to explore the perception of Affective Commitment with your bank. You are requested to show your extent of agreement in the form of; 5) Strongly Agree, 4) Agree, 3) Neutral, 2) Disagree, 1) Strongly Disagree.

**Affective Attachment with Organization**

S.N.		1	2	3	4	5
1.	Ready to spend my career in this organization.					
2.	I am always concern with the organization's problems and committed to solve it.					
3.	I do not feel like part of my family at my organization.					
4.	I do not feel emotionally attached to this organization.					
5.	This organization has great deal of personal meaning for me.					
6.	I do not feel strong sense of belonging to my organization.					

8. The following statements are intended to know your perception of Continuance Loyalty. Please give your opinion by indicating your level of agreement in the scale like; 5) Strongly Agree, 4) Agree, 3) Neutral, 2) Disagree, 1) Strongly Disagree.

### Continuance Loyalty

S.N.		1	2	3	4	5
1.	It would be hard for me to leave the organization if wanted to leave my organization.					
2.	Too much of my life would be disrupted if I leave my organization.					
3.	Right now, staying in my organization is a matter of necessity as much as desired.					
4.	I believe that I have too few options to consider leaving this organization.					
5.	One of the few negative consequences of leaving organization is scarcity of alternative.					
6	It would be hard for me to leave the organization if wanted to leave my organization.					

9. The followings are some representative statements intended to know your perception on responsiveness towards the organization. Please give your opinion by indicating your level of agreement in the scale like; 5) Strongly Agree, 4) Agree, 3) Neutral, 2) Disagree, 1) Strongly Disagree.

### Responsiveness /Normative Commitment

S.N.		1	2	3	4	5
1.	I do not feel any obligation to remain with my current employer.					
2.	Even if it for my advantage, I don't feel it would be right to leave to the employer.					
3.	I would feel guilty if I left my organization now.					
4.	This organization deserves my loyalty.					
5.	I would not leave my organization right now because of sense of obligation.					

10. The followings are some representative statements intended to know your perception on internalization commitment towards the organization. Please give your opinion by indicating your level of agreement in the scale like; 5) Strongly Agree, 4) Agree, 3) Neutral, 2) Disagree, 1) Strongly Disagree.

### Internalization Commitment

S.N.		1	2	3	4	5
1.	This is the best platform for me to grow my career and life so far other than anywhere.					
2.	This organization always gives me the value as their needs.					
3.	Growth of organization and myself is always correlated to each other					
4.	My knowledge and experience have been always appreciated by the organization.					
5.	Sometimes I compare myself with the other organization and I feel satisfy with this organization.					

**Thank You.**