

Explaining the Organizational Commitment of Banking Employees

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Abstract

This study aims to demonstrate the factors influencing the organizational commitment of banking employees. The study surveyed 232 employees working in the commercial banking system in Vietnam. By combining qualitative and quantitative research methods, the study has shown that employees' commitment to the organization is influenced by 8 factors, including the work environment, corporate culture, organizational support, job nature, training and development, income and benefits, peer relationships, and leadership style. Among these factors, leadership style is the most significant factor affecting employees' commitment to the organization. The research results contribute to providing insights for managers to enhance the employees' commitment to the organization in the banking sector.

Keywords: organizational commitment, employee, commercial bank.

INTRODUCTION

Today, the quality of human resources is an important factor that creates a competitive advantage for companies. However, in reality, companies still face the great resignation of talented individuals, and employees who do not have a long-term commitment to the organization (Dung et al., 2014). Employee commitment to the organization is the key to creating an organization's competitive advantage (Ncube & Steven, 2012). Commitment to the organization makes employees more likely to stay with the organization and take less time off. Employees who are committed to the organization are more resilient in helping the organization overcome difficult periods, ensuring the stable development of the organization (Harter, 2020). Employee commitment to the organization is affirmed as an important factor in measuring the effectiveness, innovation, and competitiveness of the organization (Bedarkar

& Pandita, 2014). In reality, a 1% increase in employee commitment to the organization will increase a company's revenue by 0.6% (Hewitt, 2017). Therefore, organizations need to maximize resources to develop their staff and increase their commitment to the organization (Nguyen et al., 2020).

In recent decades, the banking industry in Vietnam has grown rapidly, especially the commercial banking system. As a result, fierce competition has emerged among commercial banks. Competition is not only focused on attracting customers but also on attracting high-quality human resources. This has led to a high turnover rate of banking employees (Van et al., 2022). According to a report from Vietnamworks, up to 81% of employees in the banking sector desire to change jobs (Ngan et al., 2019). Therefore, bank managers need to identify the reasons for the lack of commitment to the organization among banking employees and develop appropriate solutions to stabilize

their workforce and enhance the organization's competitive advantage. Based on these theories and practical considerations, this study aims to demonstrate the factors influencing employee commitment to the organization in the banking sector in Vietnam.

THEORETICAL FRAMEWORK AND RESEARCH HYPOTHESES

Theoretical framework

Currently, the concept of employee organizational commitment lacks uniformity, and different viewpoints on organizational commitment exist depending on the research conditions. Organizational commitment is the psychological state of members within an organization, reflecting the individual's level of acceptance or absorption of the organization's characteristics (O'Reilly & Chatman, 1986). It represents the employee's relationship with the organization, closely tied to the decision to remain a member of the organization (Allen & Meyer, 1990). According to Zangaro (2001), organizational commitment is an employee's promise to commit to the organization in the future. Organizational commitment is the employee's loyalty to the organization, a willingness to exert full effort for the organization's goals and values, and a desire to remain a member of the organization (Cohen, 2007). Additionally, Macey & Schneider (2008) suggest that organizational commitment is the willingness to work positively for the organization, feeling proud to be a member of the organization, and having a strong bond with the organization. According to Liu & Deng (2009), commitment is a multidimensional concept that includes the emotions, perceptions, and behaviors of employees. Meyer & Allen (1991) proposed three components of organizational commitment, including Affective commitment, referring to emotional attachment and a deep commitment to the organization; Continuance commitment, which arises when employees perceive a high cost (opportunity cost) associated with leaving the organization; and Normative commitment, reflecting commitment based on the

employee's sense of obligation to the organization.

Research Hypotheses

The relationship between Work Environment and Organizational Commitment

A good work environment is often characterized by factors such as job safety, flexible working hours (Brad Shuck et al., 2011; Guest, 2014), and employees having all the necessary resources like physical resources, financial resources, and information to effectively perform their tasks (Markos & Sridevi, 2010). In a study in 2016, Hanaysha demonstrated a relationship between the work environment and employee commitment to the organization. According to Armstrong & Taylor (2017), when an organization provides a good work environment, employees' commitment to the organization is higher. The work environment is an important factor in creating a stronger commitment to the organization (Rentsch & Steel, 1992; Miles, 2001; May et al., 2004; Rich et al., 2010; Vuong & Chau, 2021). Therefore, the study proposes hypothesis H1: The work environment positively influences the organizational commitment of banking employees.

The relationship between Corporate Culture and Organizational Commitment

Corporate culture is formed through the interaction of environmental factors and individuals within the organization (Brad Shuck et al., 2011). Organizational culture is expressed through employee integration, management support, organizational identity, reward systems (Robbins & Barnwell, 1994), and organizational rules regarding employee behavior (Armstrong & Taylor, 2020). Empowerment, respect, effective information exchange, and flexible working hours can help build trust within the organization and increase employee commitment to the organization (Markos & Sridevi, 2010; Guest, 2014). Corporate culture plays a positive role in enhancing employee commitment to the organization (Dung et al., 2014; Canh et al., 2021). Therefore, the study proposes

hypothesis H2: Corporate culture positively impacts the organizational commitment of banking employees.

The relationship between Organizational Support and Organizational Commitment

According to Saks (2006), the more organizational support employees receive, the more committed they are to the organization. Smith et al. (2016) have stated that support from colleagues and leaders effectively contributes to increasing employee commitment to the organization. Snowden & MacArthur (2014) asserted that employees will be committed to the organization if the organization cares for its employees and supports them in their work. The positive relationship between organizational support and employee organizational commitment has been demonstrated in numerous studies (Dai & Qin, 2016; Tuu & Liem, 2012; Anh et al., 2018; Nguyen et al., 2020). Therefore, the study proposes hypothesis H3: Organizational support positively influences the organizational commitment of banking employees.

The relationship between Job Nature and Organizational Commitment

According to Smith et al. (1969), job nature pertains to the challenges of the job, opportunities to use personal skills, and the sense of excitement in performing tasks. Hackman & Oldham (1980) has argued that if a job lacks features such as stability, suitability, attractiveness, safety, social recognition, and respect, employees will not have a long-term commitment. An interesting and challenging job makes employees enjoy their work and contributes to increasing their loyalty (Martensen & Grønholdt, 2006). Furthermore, a job that requires the use of multiple skills and autonomy encourages employees to commit to the organization (Kahn, 1990; Sundaray, 2011). Therefore, the study proposes hypothesis H4: Job nature has a positive effect on the organizational commitment of banking employees.

The relationship between Training and Development and Organizational Commitment

Training and development are crucial activities aimed at maintaining and developing employees, thereby increasing their organizational commitment (Nguyen et al., 2020). Career training and development is an important aspect to be considered to enhance employee commitment (Guest, 2014). Training and development make employees committed to their jobs and the organization (Bartlett, 2001, Ncube & Steven, 2012). According to Robinson et al. (2004), promotion opportunities create motivation and positively influence employee commitment. Therefore, the study proposes hypothesis H5: Training and development positively influence the organizational commitment of banking employees.

The relationship between Income and Benefits and Organizational Commitment

Income and benefits include basic salary, additional salary, allowances, bonuses, and other benefits (Robbins & Judge, 2013; Armstrong & Taylor, 2017). According to Kahn (1990), the level of employee commitment to the organization depends on their perception of the benefits they receive. Therefore, income, bonuses, and benefits are the key factors determining their commitment to the organization. When employees are satisfied with their income, they tend to be committed to the organization and put in their best effort (Suma & Lesha, 2013). Therefore, the study proposes hypothesis H6: Income and benefits positively influence the organizational commitment of banking employees.

The relationship between the Relationships with Colleagues and Organizational Commitment

Peer relationships represent harmony among individuals within an organization (Anitha, 2014). Supportive and trustworthy relationships among individuals in the organization promote employee commitment (Kahn, 1990). Working in a team with the support of colleagues helps employees enhance job performance, come up with new ideas, and increase their commitment to the organization (Andrew & Sofian, 2012). Peer relationships in the workplace have a

positive impact on employee commitment (Macey & Schneider, 2008; Christian et al., 2011; Suma & Lesha, 2013; Hinzmann et al., 2019; Chang et al., 2019). Therefore, the study proposes hypothesis H7: Peer relationships positively affect the organizational commitment of banking employees.

The relationship between Leadership Style and Organizational Commitment

Dedication and positive support from leaders promote employee commitment (Markos & Sridevi, 2010). Direct managers have a significant influence on employee attitudes and behavior (Snowden & MacArthur, 2014). The relationship between employees and managers positively affects employee loyalty and commitment to the organization (Tziner & Kopelman, 2002; Macey & Schneider, 2008). Direct managers are considered a significant

motivator for employee commitment (Suma & Lesha, 2013; Dessler, 2019; Talukder, 2019). Therefore, the study proposes hypothesis H8: Leadership style has a positive impact on the organizational commitment of banking employees.

Based on the research hypotheses above, the research model of the factors influencing the organizational commitment of banking employees is established as follows:

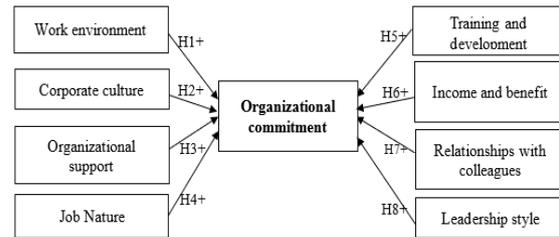


Figure 1: Proposed research model

Scale	Number of observed variables	Reference resources
Work environment (WE)	4	Robinson et al. (2004), Dung (2005)
Corporate culture (CC)	4	Snowden & MacArthur (2014), Nam & Lan (2021)
Organizational support (OS)	4	Saks (2006); Snowden & MacArthur (2014)
Job nature (JB)	4	Robinson et al. (2004), Saks (2006)
Training and development (TD)	4	Robinson et al. (2004), Dung (2005)
Income and benefits (IB)	4	Robinson et al. (2004), Saks (2006)
Relationships with colleagues (RC)	4	Dung et al. (2014), Canh et al. (2021)
Leadership style (LS)	4	Saks (2006), Snowden & MacArthur (2014)
Organizational commitment (OC)	4	Robinson et al. (2004), Saks (2006)

RESEARCH METHODOLOGY

To test the research hypotheses, a mixed-method research approach was used, combining qualitative research and quantitative research. For qualitative research, a participatory rural appraisal was employed involving 4 HR managers and 6 bank employees to identify suitable measurement scales for the research model. The quantitative research method was used to assess the reliability of the research scales (internal consistency reliability test, exploratory factor analysis, and confirmatory factor analysis) and to test research hypotheses (structural equation modeling).

To collect research data, a survey was conducted between May 2023 and June 2023. The survey targeted employees working in commercial banks in Vietnam. Due to the extensive geographical scope of the study, an online interview method using Google Forms was used to collect information. To enhance the representativeness of the research sample, quota sampling was employed to gather data. The grouping criteria included bank classification by ownership structure and demographic characteristics of employees (gender, age, educational level, work experience, etc.). The survey was focused on the following provinces/cities: Ho Chi Minh

City, Can Tho City, Binh Duong Province, Binh Thuan Province, Khanh Hoa Province, and An Giang Province. After excluding unsuitable survey responses (low reliability), a total of 232 valid survey responses were used to test the research hypotheses.

RESEARCH RESULTS AND DISCUSSION

Research results

Evaluating scale reliability

Based on the results of the exploratory factor analysis in Table 2, it is evident that all factors

Table 2: Scale reliability evaluation

Scale	Number of observed variables	Cronbach's alpha	Factor loading
Work environment	4	0.881	0.699 – 0.802
Corporate culture	4	0.882	0.680 – 0.888
Organizational support	4	0.902	0.750 – 0.867
Job Nature	4	0.898	0.780 – 0.864
Training and development	4	0.904	0.752 – 0.865
Income and benefits	4	0.830	0.645 – 0.789
Relationships with colleagues	4	0.867	0.745 – 0.791
Leadership style	4	0.865	0.650 – 0.727
Organizational commitment	4	0.882	0.719 – 0.821

The results of the confirmatory factor analysis in Table 3 indicate that the P-value = 0.000, and the $\chi^2/df = 1.239 < 2.0$. Additionally, the TLI and CFI both exceed 0.9, with values of 0.971 and 0.975, respectively. The RMSEA = $0.032 \leq 0.08$ (Bentler & Bonett, 1980; Gerbing & Anderson, 1988). Therefore, it can be concluded that the model fits the market data (Bentler & Bonett, 1980; Anderson & Gerbing, 1988; Steiger, 1990).

Table 3: Confirmatory Factor Analysis Result

Criteria	CFA	Comparative index	Resources
χ^2/df	1.239	≤ 2	Bentler & Bonett (1980), Anderson &
P-value	0.000	< 0.05	
TLI	0.971	≥ 0.9	

meet the requirement for convergent validity, with factor loadings exceeding 0.5 (Factor loading > 0.5) (Hair et al., 1998). Furthermore, all scales have Cronbach's alpha values greater than 0.8, meeting the requirement for internal consistency reliability (Nunnally, 1978; Peterson, 1994; Slater, 1995). As a result, all scales meet the criteria and are used for the confirmatory factor analysis (CFA) step.

CFI	0.975	≥ 0.9	Gerbing (1988), Steiger (1990)
RMSEA	0.032	≤ 0.08	

Based on Table 4, the computed values for Composite Reliability (CR) and Average Variance Extracted (AVE) meet the criteria. The CR values (minimum of 0.831) and AVE values (minimum of 0.553) both meet the requirements (Fornell & Larcker, 1981). Additionally, the test results demonstrate that the correlations between the conceptual structures achieve discriminant validity (Fornell & Larcker, 1981). In summary, the results of the reliability test, EFA, and CFA indicate that the research data aligns with market data, demonstrating convergent validity, unidimensionality, discriminant validity, and reliability.

Table 4: Correlation matrix between factors

	CR	AVE	TD	JN	CC	OS	IB	RC	LS	WE	OC
TD	0.905	0.704	0.839								
JN	0.899	0.690	0.521	0.830							
CC	0.884	0.655	0.283	0.344	0.809						
OS	0.903	0.699	0.231	0.385	0.516	0.836					
IB	0.831	0.553	0.326	0.440	0.308	0.423	0.744				
RC	0.867	0.620	0.351	0.441	0.481	0.598	0.390	0.787			
LS	0.866	0.618	0.319	0.456	0.486	0.612	0.411	0.645	0.786		
WE	0.884	0.655	0.521	0.393	0.557	0.416	0.333	0.566	0.510	0.809	
OC	0.882	0.652	0.524	0.59	0.606	0.631	0.543	0.678	0.683	0.647	0.807

Testing research hypotheses

Based on Table 5, all the research hypotheses are accepted at a significance level of 5%. This indicates that organizational commitment in the

banking sector is influenced by 8 factors, including the work environment, corporate culture, organizational support, job nature, training and development, income and benefits, peer relationships, and leadership style.

Table 5: Research hypothesis test

Hypothesis	Relationship	Estimate	P-value	Result
H1	OC \leftarrow WE	0.149	0.039	accepted
H2	OC \leftarrow CC	0.150	0.021	accepted
H3	OC \leftarrow OS	0.141	0.040	accepted
H4	OC \leftarrow JN	0.140	0.026	accepted
H5	OC \leftarrow TD	0.138	0.025	accepted
H6	OC \leftarrow IB	0.146	0.012	accepted
H7	OC \leftarrow RC	0.155	0.039	accepted
H8	OC \leftarrow LS	0.180	0.016	accepted

Discussion

Hypothesis H1: The work environment has a positive impact on employee organizational commitment in the banking sector. The estimated result in Table 5 shows a positive relationship between the work environment and the organizational commitment of banking employees, with a standardized estimated coefficient of 0.149 and a statistical significance of 5%. This suggests that when employees work in a positive environment with adequate facilities, equipment, and flexible working hours, it enhances their engagement with the organization. The research results confirm the significant role of the work environment in employee commitment (Canh et

al., 2021). The findings align with previous studies proposed by Tan (2013), Anh et al. (2018), Vuong & Chau (2021), and Nguyet & Duyen (2022).

Hypothesis H2: Corporate culture has a positive impact on employee organizational commitment in the banking sector. This hypothesis is accepted after considering the standardized estimated coefficient of 0.150 and statistical significance at 5%. Therefore, if a bank has a positive culture, employees will be more engaged with the organization. In reality, organizational culture acts as the adhesive that bonds employees to the organization. Organizations with a positive culture enhance employee commitment (Nam & Lan, 2021).

The research results align with studies proposed by Dung et al. (2014), Canh et al. (2021), and Vuong & Chau (2021).

Hypothesis H3: Organizational support has a positive impact on employee organizational commitment in the banking sector. The estimated result in Table 5 demonstrates that organizational support positively affects employee engagement in the banking sector, with a standardized estimated coefficient of 0.141 and statistical significance at 5%. The research findings continue to affirm that organizational support plays a role as a catalyst for employee engagement (Saks, 2006). The results align with studies proposed by Tuu & Liem (2012), Dai & Qin (2016), Anh et al. (2018), and Nguyen et al. (2020).

Hypothesis H4: The nature of the job has a positive impact on employee organizational commitment in the banking sector. This hypothesis is accepted after considering the standardized estimated coefficients of 0.140 and statistical significance at 5%. Therefore, if a job aligns with the capabilities, strengths, and preferences of employees, their commitment to the organization in the banking sector will be higher. The research results indicate that the nature of the job significantly influences employee commitment (Tuu & Liem, 2012). The finding is in line with studies proposed by Tan (2013), Anh et al. (2018), Minh & Lan (2020), and Nguyen et al. (2020).

Hypothesis H5: Training and development have a positive impact on employee organizational commitment in the banking sector. This hypothesis is accepted after considering the standardized estimated coefficient of 0.138 and statistical significance at 5%. Therefore, if the bank has career development policies that align with the needs and aspirations of employees, it enhances their engagement with the organization. Employees are more engaged with the organization when they are provided with opportunities to develop their abilities, new skills, and professional knowledge (Sundaray, 2011). The research result is consistent with studies proposed by Meyer & Smith (2000), Kumaran et al. (2013), Liu et al.

(2017), Mohan et al. (2018), and Dramićanin et al. (2021).

Hypothesis H6: Income and benefits have a positive impact on employee organizational commitment in the banking sector. The estimated result in Table 5 shows that this hypothesis is accepted with a standardized estimated coefficient of 0.146 and statistical significance at 5%. Therefore, the higher the income and benefits, the more banking employees are engaged with the organization. When employees are satisfied with their income, they become more attached to the organization and put more effort into their work (Suma & Lesha, 2013). The research finding aligns with studies proposed by Tuu & Liem (2012), Anh et al. (2018), Minh & Lan (2020), Nguyen et al. (2020), Canh et al. (2021), Dramićanin et al. (2021), Vuong & Chau (2021), and Nguyet & Duyen (2022).

Hypothesis H7: Peer relationships have a positive impact on employee organizational commitment in the banking sector. This hypothesis is accepted after considering the standardized estimated coefficient of 0.155 and statistical significance at 5%. In practice, cooperation and mutual support in work or competition, collaboration lack of enthusiasm affect employee commitment (Vuong & Chau, 2021). Positive peer relationships can make the work environment more attractive and increase employee engagement with the organization (Canh et al., 2021). The research results are consistent with studies proposed by Macey & Schneider (2008), Christian et al. (2011), Suma & Lesha (2013), Dung et al. (2014), Hinzmann et al. (2019), Chang et al. (2019), Dramićanin et al. (2021), and Nguyet & Duyen (2022).

Hypothesis H8: Leadership style has a positive impact on employee organizational commitment in the banking sector. The estimated result in Table 5 shows that this hypothesis is accepted with a standardized estimated coefficient of 0.180 and statistical significance at 5%. The research result affirms that leadership style is the most important factor and has the strongest influence on employee commitment in the banking sector. Leadership style serves as a prerequisite for

engagement (Guest, 2014). If managers are friendly, inspirational, and show concern for employees' interests, it enhances employee commitment to the organization (Sundaray, 2011). The research finding is consistent with studies proposed by Tan (2013), Anh et al. (2018), Minh & Lan (2020), Nguyen et (2020), Canh et al. (2021), Vuong & Chau (2021), and Nguyet & Duyen (2022).

CONCLUSION

The study has achieved its set objectives, which are to demonstrate the factors influencing employee organizational commitment with banks in Vietnam. The study has proven that 8 factors positively impact employee organizational commitment, including the work environment, corporate culture, organizational support, job nature, training and development, income and benefits, relationships with colleagues, and leadership style. Among these factors, leadership style is the most crucial factor influencing the commitment of banking employees. The research results provide valuable reference material for human resource managers in credit organizations. However, the research still has certain limitations, which include: (1) The sample size is limited, so the generalizability of the research results may not be guaranteed. (2) The study did not examine the roles of moderating variables that influence employee organizational commitment. It is hoped that future studies will overcome these limitations to better explain employee organizational commitment in the banking sector, specifically the entire workforce.

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