
ROLE OF DEMOGRAPHICS IN AFFECTIVE COMMITMENT OF PUBLIC AND PRIVATE BANKS EMPLOYEES OF PUNJAB

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ABSTRACT

This study explored the relationship between demographic factors (gender, marital status, and age, types of bank, income, designation, education and experience.) and Affective commitment. The data was collected from the public and private banks in Punjab. The results of the data showed that gender and marital status of the employees does not have any significant differences in the level of affective commitment (AC). While in other six demographics namely age, type of bank, education, experience and designation of employees there exists a significant differences in the level of Affective Commitment (AC) across different groups of each of these six demographics. The results of this study also showed that the Top management is more affective committed as compare to lower management employees.

KEY WORDS: Affective Commitment,

INTRODUCTION

Banking sector makes a significant contribution in the economic prosperity of a country. The 1991 Government policy of economic liberalization brought structural reforms in Indian economic system, wherein banks have undergone many changes at operational level. Customers are provided with diverse services by banks and technological progression has given a whole new shape to the banking industry. Moreover, with coming up of the private sector banks along with foreign banks, the banking operations in India have under gone a sea change. This transformation has promoted the cause of intense competition amongst bankers and to be able to beat the cut throat competition a talented pool of people is required. But Indian banking industry like any other industry is facing an issue of talent scarcity. Competition for talented people is becoming severe as talented employees of Public sector banks are being poached by private and foreign banks. This calls for an insight into the behaviour of employees, particularly their commitment to the organizations with whom they have grown over a period of time



Commitment is an important strategic aspect for the organizations. Organizations are successful because they realize that the retention of employee with higher organizational commitment is a source of competitive advantage in sustaining the growth and leadership in market place (Penrose, 1959). Organizational Commitment is the potency of the sense of accountability that an employee has towards the assignment of the organization. Commitment is a psychological bonding between the organization and the employees working in it (Mc Donald and Makin, 2000). Individuals who have strong faith in the organizational aims and objectives, work hard for the well-being of the organization and are more willing to be the member and the part of the organization are said to be highly committed employees (Mathews and Shepherd 2002).

Organizational commitment is an important variable that is largely affecting the potential stay of talented pool of employees in an organization. Moreover it is also affecting the employee's job performance which in turn largely affects the performance of an organization (Chaturvedi, 2014). Organizational Commitment is very closely connected to the intention of an employee to remain with the organization and retention, and can be described as an "employees identification with and involvement of an employee with a particular organization" (Crewson,1997), and the strength of a person's attachment with the organization (Grusky,1966). Commitment of the workforce is the critical characteristics for reaching towards the heights of success along with organizational efficiency and effectiveness. Committed workforce is seen as a valuable asset that contributes to develop a competitive edge for the organization (Meyer and Allen,1991). Employees with more commitment towards the organization than those who are least committed exhibit : Organizational citizenship; employees goes an extra mile (Mowday et al.,1979); Higher job performance in terms of productivity, attendance and supervisor's ratings (Larson and Fukami,1984) and more job satisfaction, less absenteeism, less stress and less intentions to leave the organization (Mathieu and Zajac,1990)

DEFINITIONS OF ORGANIZATIONAL COMMITMENT

The concept of organizational commitment has undergone significant change over the years are as follows.

According to Katz (1964), focused on employees performance that is indispensable for organizational efficiency and effectiveness include employees:- Inward bound and lasting with the employing organization, carrying out specific role requirements, and engaging in innovative and spontaneous activity that goes beyond role prescription. Hall, Schneider and Nygren (1970) focused on the power of sharing values defines commitment as "the process by which the goals of the individuals and the organization becomes more integrated". Herbiniak and alutto (1972) have taken commitment as a form



of exchange, in other words it is a “result of individual organizational transactions and alterations are side bets or investment over time”. Employees are committed to the organization because of some side-bet or we can say that an investment accrued over a period of time and it would be lost if a person leaves a job. The broader accepted and in used definition of employees organizational commitment in current researches is that of Porter, Steers, Mowday and Boulian (1974), they stated that commitment is the relative strength of an individual’s identification and involvement in the concerned organization. In other words organizational commitment is considered to be the linking pin between the individual employees and the organization. Buchanan (1974) is of the viewpoint that the concept of employees organizational commitment consist of identifying and adopting the goals and the values of the organization as its own; psychological absorption by the employees in their work roles last but not the least the resulting loyalty of an employee towards an organization. Winer (1982) defines Organizational Commitment as “the aggregate of the internalized normative demands of an employee to execute in a manner which fulfills the interest and objectives of the organization. Reichers (1985) is of the viewpoint that, “Organizational Commitment is a behaviour which is visible when the employees of an organization goes an extra mile for the betterment of the organization and are bound by their actions and their involvement in the organization”. O’Reilly and Chatman (1986) defines, “Organizational Commitment is the psychological bond of an individual towards the goals and values of an organization also including the sense of loyalty and more and more involvement in the day to day working of an organization for the betterment of the organization According to Balay (2000) describe commitment is the sense of attachment and belongingness that one feels for their organization. This feeling connects the employees and the organization in such a manner that they are around common values and goals. The sense of commitment that one have can belong to a organization, to a specific job, towards certain departments or to the working groups. Commitment in the workforce is created only when a sense of belongingness is created in their minds.

Marthis and Jackson (2000) defined employee organizational commitment as the degree of employee’s connectivity with the organization and showed serious faith in the goals of the organization. It’s all about how you feel about your organizations and the goals of the organization. In other simple words it is the close connectivity that one feels with the organizational goals and once you are connected you are committed.

Hacket et.al (2001) viewed organizational commitment as a faith of an employee in the goals, value, vision and mission of the organization, desire of an employee to continue as a part of the organization.



In other words it is the extent of employee's attachment and trustworthiness towards the existing organization.

According to Meyer and Herscovitch (2001) Organizational commitment can be visualized as a binding force that is experienced as a mind-set or as a psychological state that direct an individual towards a particular course of action.

Zangaro (2001) is of the viewpoint that employees are considered to be committed towards an organization if the employees freely carry on their alliance with the organization and devote substantial efforts in achieving organizational goals.

Meyer & Becker (2004) define a committed employee as an individual who "stays with an organization, attends work regularly, puts in a full day and more, protects corporate assets, and believes in the organizational goals". This employee positively contributes to the organization because of its commitment towards the organization.

According to Fred Luthans (2006), "Organizational commitment is an outlook which reflects the loyalty of an employee toward the organization and is an ever-going process through which employees communicate their interest for lasting success and well-being of their organization". In the words of Singh et al. (2008) Organizational Commitment refers to the service given by an employee all over his work life in the same organization. Nazari et al. (2012) defined organizational commitment as a deep inner psychological emotion which make employees more and more thankful to remain as an important part with the same work organization.

Above definition by the researchers on the organization commitment of an employee helps in creating the principles of a employee organizational commitment and they are as follows:

Meyer and Allen (1984) at first viewed organizational commitment as two dimensional namely

1) Affective Commitment- "Positive feeling of identification with attachment to and involvement in the work organization", and secondly

2) Continuance Commitment- "The extent to which an employee feels committed towards their organization by the virtue of the cost that they feel is associated with leaving".

Meyer and Allen (1991) after some add-on research work supplement a third dimension namely

Normative Commitment- "the employee's feeling of obligation to remain with the organization".

After coming up of third dimension, organizational commitment is portrayed as tri-dimensional concept.

Many studies related to Affective commitment (AC) have defined AC in numerous ways. **Meyer and Allen (1991)** referred affective commitment as the employee's emotional connection with an organization, identification with and involvement in the organization. According to them, people want to



stay in the organization because of their emotional attachment. Employee high on score of affective commitment would remain connected with the organization because they want to do so. **Jaros et al (1993)** opined that affective commitment is a psychological attachment towards an organization. This is because affective commitment is linked with enviable organizational outcomes like turnover, absenteeism, job performance and organizational citizenship behavior. **Kumari and Afroz (2013)** undertook a study with an objective of analyzing the role of affective commitment in employee's life satisfaction. The study was conducted on the sample of 200 managerial employees of NTPC India from Sonbhadra district of Uttar Pradesh. The findings of the study showed that the life satisfaction has been highly significant related with organizational affective commitment. **Kim (2014)** undertook a study to explore the effect of work-life balance on affective commitment and in-role performance and to explore the mediating role of commitment to link work-life balance and in-role performance in Korean business context by using the sample of 293 Korean workers. Structural equation modeling and regression analysis was used to test the hypothesis. Result of the study showed no direct effect of work-life balance on in-role performance. It was found that with experience of work-life balance, employees affective commitment increases whereas no statistically significant impact on in-role. Based on the result of regression analysis, the study also indicated that affective commitment of employees showed significant mediating construct between work-life balance and in-role performance.

Objectives of the study and research methodology

The present study is undertaken with the following objectives

- a) To examine the affective commitment level of employees of public and private sector banks in Punjab and
- b) To study if there exist any associations of employee's affective commitment level of bank employees across various socio-demographic variables i.e. gender, marital status, age, types of bank, income, designation, education and experience.

Descriptive, cross sectional research design has been adopted for the conduct of the present study. For this questionnaire was divided into two sections: First section includes demographics and second section includes affective commitment. The affective commitment eight item scales of Allen and Meyer (1991) have been used. Stratified random sampling was used to collect the data from 800 employees from public sector bank (include SBI, Punjab National Bank, Bank of Baroda and Canra Bank) and private sector banks (include HDFC, ICICI, Axis and Kotak Mahindra bank) in Punjab. Eight major cities of Punjab, namely Amritsar, Jalandhar, Ludhiana, Patiala, Hoshiarpur, Moga, Abohar and Faridkot were selected. From each city an effort was made to select 100 respondents, 50 each from Public and Private



Banks. Equal numbers of employees from Urban and semi urban/rural branches were targeted. At the time of analyses and data coding it was found that responses of only 612 employees were found out to be adequate and complete in all respects. The reliability of the scale was duly checked and from the reliability analysis of AC. The Cronbach's Alpha Based on Standardized Items value is .901 which is highly significant. Moreover the inter correlation coefficients between eight items of AC are highly significant. The others test pertaining to reliability of AC scale are significant. Hence it is safe to use this scale to measure AC dimension of employee's commitment level.

DATA ANALYSIS

The following eight dimensions have been defined to represent Affective Commitment. The major contributors to these eight dimensions are Meyer and Allen.

Table 1 Dimensions of Affective Commitment (AC)

AC1	I would be very happy to spend rest of my career with this bank.
AC2	I enjoy discussing my bank with people outside it.
AC3	I really feel as if this bank's problems are my own.
AC4	I do not think I could become as attached to another as I am to this bank.
AC5	I feel like part of the family at my bank.
AC6	I feel emotionally attached to the bank.
AC7	This bank has a great deal of personal meaning for me.
AC8	I do feel a strong sense of belonging to my bank.

All these eight dimensions in table 1 showed emotional connection of an employee with the job and the bank. In other words we can say that one can treat our bank as family and the problem of the bank as our own. The perception of 612 bank employees pertaining to these eight dimensions has been studied in detail.

First of all Factor Analysis techniques has been used to understand relative importance of various dimensions of Affective Commitment (AC).

Table 2 Descriptive Statistics of AC

Dimensions	Mean	Standard Deviation	Analysis of N
AC1	2.6993	1.56197	612
AC2	2.5131	1.40777	612
AC3	2.5343	1.21521	612
AC4	2.7794	1.18723	612
AC5	2.9248	1.35544	612
AC6	2.6634	1.16176	612
AC7	2.6732	1.03668	612
AC8	3.0163	1.35863	612

It is seen that all eight dimensions of AC have mean greater than 2.5 and hence all items have great importance. But AC8 (3.016) has shown highest mean followed by AC5 (2.924).

Table 3 Correlation Matrix

		AC1	AC2	AC3	AC4	AC5	AC6	AC7	AC8
Correlation	AC1	1.000	.724	.720	.591	.643	.517	.486	.560
	AC2	.724	1.000	.723	.624	.587	.511	.481	.570
	AC3	.720	.723	1.000	.607	.531	.471	.453	.513
	AC4	.591	.624	.607	1.000	.521	.442	.425	.482
	AC5	.643	.587	.531	.521	1.000	.540	.535	.738
	AC6	.517	.511	.471	.442	.540	1.000	.486	.536
	AC7	.486	.481	.453	.425	.535	.486	1.000	.533
	AC8	.560	.570	.513	.482	.738	.536	.533	1.000
Sig. (1-tailed)	AC1		.000	.000	.000	.000	.000	.000	.000
	AC2	.000		.000	.000	.000	.000	.000	.000
	AC3	.000	.000		.000	.000	.000	.000	.000
	AC4	.000	.000	.000		.000	.000	.000	.000
	AC5	.000	.000	.000	.000		.000	.000	.000
	AC6	.000	.000	.000	.000	.000		.000	.000
	AC7	.000	.000	.000	.000	.000	.000		.000
	AC8	.000	.000	.000	.000	.000	.000	.000	

Determinant = .009

From the above table it is clearly indicated that all the eight dimensions of Affective Commitment (AC) are highly and significantly correlated with each other. All the respondents that have given their perception about affective commitment and all its eight dimensions in a very uniform manner. This is clearly seen from the significant values of eight dimensions of AC among themselves.

Table 4 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.913
Approx. Chi-Square	2871.541
Bartlett's Test of Sphericity df	28
Sig.	.000

The technique of Factor analysis have been applied to understand the relative importance of eight dimensions of affective commitment (AC) and to classify this eight dimensions into further sub group if any. The table pertaining to KMO and Bartlett's test clearly shows that the technique of factor analysis have high level of goodness of fit as shown by significance level of 100 percent.

Table 5 Communalities

	Initial	Extraction
AC1	1.000	.715
AC2	1.000	.708
AC3	1.000	.653
AC4	1.000	.561
AC5	1.000	.667
AC6	1.000	.505
AC7	1.000	.478
AC8	1.000	.621

Extraction Method: Principal Component Analysis.

The communalities table given above clearly indicates that among all eight indicators, only five namely, AC1, AC2, AC3, AC5 and AC8 have turned out to be relatively more important dimensions of Affective Commitment. AC6 and AC7 have turned out to relatively less importance as compared to others.

Table 6 Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	4.909	61.358	61.358	4.909	61.358	61.358
2	.797	9.969	71.327			
3	.534	6.681	78.008			
4	.513	6.411	84.419			
5	.447	5.586	90.005			
6	.306	3.823	93.828			
7	.271	3.387	97.215			
8	.223	2.785	100.000			

Extraction Method: Principal Component Analysis.



From the table pertaining to total variance explained, it clearly shows that only one component factor has been derived and it could explain 61.35 percentage of variance across eight components of affective commitment. This might be due to the fact that all the eight items are highly and significantly correlated amongst themselves and no further sub grouping is feasible. Hence all the items do represent the personal attachment aspect of commitment.

Table 4.7 Component - Factor Loadings

	COMPONENT
	1
AC1	.845
AC2	.841
AC5	.817
AC3	.808
AC8	.788
AC4	.749
AC6	.711
AC7	.691

Extraction Method: Principal component Analysis.

1 Components extracted

From the component matrix it clearly follows that all the dimensions of AC have factor loadings of more than 0.70 values (AC7 is 0.69) which clearly shows that all the dimensions can be identified as personal attachment. But it is also seen from the matrix that two dimensions namely AC6 and AC7 have shown relatively less value as compared to others six items.

From the factor Analysis results, it clearly emerges that all the eight indicators have shown high factor loading and only one factor has been derived which can be termed as “personal attachment”. So the exploratory factor analysis does confirm all the items listed in the AC. So the personal factors are crucial in understanding of employee’s commitment. The organizations must look into personal aspects of employees in order to increase the level of employee’s commitment. In other words the policies of banks should be more directed towards enhancing the personal needs of the employees, as it will improve the affective commitment level of the employees.



In this section, an attempt has been made to study if there exist any relationship between AC and other demographics of employee like gender, age ,marital status, occupation etc. for this cross tab between various demographics and AC have been made and chi-Square and cramer has been calculated.

The following table shows the relationship between affective commitment (AC) and gender:

Table 8 Affective Commitment relationship with Gender (Gender * AC)

		Affective Commitment (AC)		Total
		Less than 2.5	Greater than 2.5	
Gender	Male	153	169	322
	Female	163	127	290
Total		316	296	612

Pearson Chi Square 4.615 Asymp.Sig. (2-sided) .032 Exact Sig. (2-sided) value 0.35

The analysis of table 8 does highlights no association exists between gender and Ac of employees

Table 9 Affective Commitment relationship with Marital status (Marital status * AC)

		Affective Commitment (AC)		Total
		Less than 2.5	Greater than 2.5	
Marital Status	Unmarried	124	106	230
	Married	192	190	382
Total		316	296	612

Pearson Chi Square .766 Asymp.Sig. (2-sided) .381 Exact Sig. (2-sided) value 0.404

From table 9 it clearly follows that there are 230 unmarried employees out of 612 i.e. 37.5% of the employees are unmarried. Out of unmarried employees 124 have shown less than 2.5 of affective commitment (AC) while 106 out of 230 that are 46% of unmarried have higher AC level. On the other hand if we see married employees it clearly follows that 192 i.e.50.6% showed less than 2.5 of AC while 190 i.e. 49.7% have higher AC level. In other words we can say that married employees are more emotionally attached then unmarried employees

From Chi-square test it is revealed that there doesn't exist a significant difference between affective commitments of married as well as unmarried employees.

Table 10 Affective Commitment relationship with Age (Age * AC)

		Affective Commitment (AC)		Total
		Less than 2.5	Greater than 2.5	
Age	Less than 30	157	77	234
	30-50	118	125	243
	Above 50	41	94	135
Total		316	296	612

Pearson Chi Square 47.757 Asymp.Sig. (2-sided) .000 Exact Sig. (2-sided) value 0.0004

From the table 10 it clearly shows that 157 (67%) employees out of 234 are in the age category of less than 30 years have shown less than 2.5 score on AC as compared to 77 (32.9) employees out of 234 in same category of less than 30 years have shown more than 2.5 on AC. In the category of 30 to 50 age 125 employees out 243 i.e. 51.7 percent have shown greater than 2.5 score on AC and in the age category of above 50 years 94 employees out of 135 i.e. 69.6 percent have shown more AC.

This analysis shows that there exists significant association between the level of AC and the age of respondents i.e. with high age the level of AC also goes up.

Table 11 Affective Commitment relationship with Type (Type * AC)

		Affective Commitment (AC)		Total
		Less than 2.5	Greater than 2.5	
Type	Public	199	124	323
	Private	117	172	289
Total		316	296	612

Pearson Chi Square 27.2587 Asymp.Sig. (2-sided) .000 Exact Sig. (2-sided) value 0.000

From this table it is clearly indicated that out of 612 bank employees 323 i.e. 52.7% are from public sector banks and 289 i.e.47.2% are from private sector bank. Out of Public Sector bank employees 199 i.e. 61.6% have shown less than 2.5 of affective commitment (AC) and 124 employees i.e. 38.3% have shown more than 2.5 of affective commitment whereas from private sector bank 117 employee i.e. 40.4% have shown less than 2.5 of affective commitment (AC) and 172 employees i.e. 59.5% have

shown more than 2.5 of affective commitment. In other words it is seen that private bank employees are more committed on affective commitment scale, as compared to public sector employees.

From this table it is indicated that there exist a significant difference between affective commitment of public and private sector bank (Type) employees.

Table 12 Affective Commitment relationship with Income (Income * AC)

		Affective Commitment (AC)		Total
		Less than 2.5	Greater than 2.5	
Income	5lacs-20lacs	44	119	163
	Above 20 lacs	11	131	142
	Less than 5 Lacs	261	46	307
Total		316	296	612

Pearson Chi Square 286.18 Asymp.Sig. (2-sided) .000 Exact Sig. (2-sided) value 0.000

Table 12 indicated that 131 employees (92.2%) out of 142 in the income group of above 20 lacs have shown more Affective commitment. Similarly 119 employees (73%) out of 163 in the income group of 5 lacs to 20 lacs have more AC, whereas 261 employees out of 307 i.e.85% in the income group of less than 5 lacs have low level of AC.

From the Chi-square test it is clearly indicated that there exist a significant relationship between income and the affective commitment. This means that as the income goes up and up affective commitment goes up.

Table 12 Affective Commitment relationship with Designation (Designation * AC)

		Affective Commitment (AC)		Total
		Less than 2.5	Greater than 2.5	
Designation	Low	138	54	192
	Middle	169	159	328
	Top	9	83	92
Total		316	296	612

Pearson Chi Square 96.206 Asymp.Sig. (2-sided) .000 Exact Sig. (2-sided) value 0.000



From the table it emerges that 138 out of 192 employees i.e. 71.8% which are in low cadre have less level of AC. While 169 out of 238 i.e. 71 % employees are in middle level group which have less level of AC whereas 83 employees (90.2%) out of 92 from top level group have high level of AC. This do shows that the level of AC is low amongst low management employees and relatively very high AC amongst top management employees.

From the table 12 it clearly follows that there exist a significant difference in the level of designation of employees and the level of AC.

The Table 13 Affective Commitment relationship with Education (Education * AC)

		Affective Commitment (AC)		Total
		Less than 2.5	Greater than 2.5	
Education	Graduation	173	33	206
	Post-Graduation	104	139	243
	Professional	39	124	163
Total		316	296	612

Pearson Chi Square 144.012 Asymp.Sig. (2-sided) .000 Exact Sig. (2-sided) value 0.000

From the above table it is seen that 124 employees out 163 i.e.76.07 with professional qualification shows more affective commitment. Whereas 173 employees out of 206 i.e. 83.9% with graduation have less affective commitment. 139 employees (57.2%) out of 243 with post-graduation degree have more AC.

From Chi-square test it is clear that there exist a significant relationship between education and affective commitment

Table 14 Affective Commitment relationship with Experience (Experience * AC)

		Affective Commitment (AC)		Total
		Less than 2.5	Greater than 2.5	
Experience	Less than 5 years	196	35	231
	5yrs-20yrs	101	126	227
	Above 20 yrs	19	135	154
Total		316	296	612

Pearson Chi Square 201.904 Asymp.Sig. (2-sided) .000 Exact Sig. (2-sided) value 0.00

Conclusion and Suggestion



From the analysis of the AC with the various demographics given above it is clearly indicated that in terms of gender and marital status of the employees does not have any significant differences in the level of affective commitment (AC). While in other six demographics namely age, type of bank, education, experience and designation of employees there exists a significant differences in the level of Affective Commitment (AC) across different groups of each of these six demographics. Therefore an effort has to be made by banks management to reduce variations across demographics affective commitment level of the employees.

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