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## RETENTION FACTORS AND ITS IMPACT ON ORGANISATIONAL COMMITMENT

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### Abstract

*Organisations continue to face a myriad of challenges, their survival will depend upon how effectively they manage their human resources and implement their human resources management practices. Various studies have stressed the benefits to organisations of a loyal and committed workforce and the central role Human Resource Management practices may play in creating and maintaining commitment. This present study extends Meyer and Allen's multidimensional organisational commitment in studying the potential impact of organisational commitment. There is strong empirical evidence revealing that organisational commitment is influenced by employees' retention which is further strengthened by promotion practices more than any other variables. A number of researches have been carried out in the field of organisational commitment in Hospital sectors, Educational sectors, Public sector organisations, here an attempt has been made to study the organisational commitment in Private sector banks. There are several research studies involving the factors affecting organisational commitment, such as organisational culture, human resource management practices, training and development. But this research is a unique attempt to study the organisational commitment based on Allen and Meyer's model of commitment in Private Sector Banks. This research study is intended to know specific factors influencing the commitment level of the employees of the private banks. The research findings if properly applied would certainly reduce the attrition and strengthen the level of commitment in Private Banking sectors leading to effective quality service to the customers.*

## Introduction

The survival and growth of the organisations in the changing and challenging environment depends more on the loyal and committed workforce. Retaining efficient employees is one of the challenges faced by many corporate and our Indian companies especially banking sectors have also no exception to this phenomenon. Several studies on organisational commitment have been conducted by considering the public sector employees, call centre workers, nurses, military officers, police officers, university teachers as respondents. There is a dearth of empirical studies on organisational commitment in banking sector especially in private banks. Every industry is suffering with the exodus problem. The growth in private banking sector in India is good and enormous because of the growth of the Indian economy and Government policies. So the need for skilled and experienced manpower is high in private banks. All the private banks are attracting the skilled manpower to join their banks and at the same time all the private banks are striving hard to retain the skilled and experienced manpower. The contribution of the committed and experienced manpower will surely help the private banks to perform effectively and efficiently. Organisational Commitment studies though indicate strong evidence in favour of the psychological relationship of an employee with the organization, there is still a need for further corroborative studies across cultures as the various dimensions studied indicate a strong leaning towards culture and thus, influence the work pattern in a country specific organization. There is also a need to standardize terminologies reflecting Organisational Commitment and they study of antecedents and consequences as well as the processes requires a different perspective keeping in mind the impact of human resources management measures to improve both the employee and the organization for a better Organisational Commitment. Thus, Organizational Commitment in a broader sense can be viewed as an employees' psychological wedding to the organization i.e. an employee continue to serve the same organization throughout his work life. Meyer and Allen (1984) initially viewed organisational commitment as two-dimensional namely, affective and continuance. Meyer and Allen (1984, p 375) defined the first dimension, namely affective commitment as "positive feelings of identification with, attachment to and involvement in the work organisation", and they defined the second dimension, namely continuance commitment as "the extent which employees feel committed to their organisation by virtue of the costs that they feel are associated with leaving". After further research, Allen and Meyer (1990) added a third dimension, namely normative commitment which refers to "the employee's feelings of obligation to remain with the organisation". Consequently, the concept organisational commitment is described as a tri-dimensional concept, characterised by the affective, continuance and normative dimensions (Meyer & Allen, 1991). Meyer and Allen commitment model describes the affective, continuance and normative commitments and the implications for employees' behaviour. Affective Commitment Dimension represents the individual's

emotional attachment to the organisation, Continuance Commitment Dimension describes awareness of the costs associated with leaving the organisation, Normative Commitment Dimension portrays a feeling of obligation to continue employment.

### **Statement of the Problem**

Business Organisations in today's highly competitive world can perform at peak levels provided each and every employee is committed to its objectives and strategic goals. One of the key components of organisation survival is maintaining and upgrading its human resources. The importance of human resources management practices on organisational outcomes such as organisational commitment has become an important topic for researchers. An attempt has been made to study the organisational commitment in the banking sector, which covers all private banks including old and new generation banks. For the purpose of this study factors like Compensation, Job characteristics, Training and development opportunities, Supervisor support, Career opportunities and Work/life policies are identified to study the commitment of the employees towards organisation.

### **Objectives of the Study**

Following are the objectives of the research study

1. To identify and analyse the major determinants of organisational commitment of employees of private banks.
2. To identify the variables and their impact on Affective, Continuance and Normative Commitment of employees of private banks towards their organisations.

### **Methodology**

The study is descriptive in nature and uses both primary and secondary data. Primary data have been collected from the respondents with the help of a structured Interview Schedule and the secondary data have been collected from books, journals, magazines, internet and other related materials. This research was carried out among the employees of Private Sector Banks in Virudhunagar District of Tamilnadu. The researchers adopted the Census Survey. The total number of respondents comes around 300, out of which 278 Interview Schedules were given to the respondents for data collection. The researchers got back 250 filled in Interview Schedule in the usable form.

### **Research Proposition**

**H<sub>0</sub>:** There is no association between Classification of Bank employed in and Plans for Staying with This Organization at 5%.

**H<sub>1</sub>:** There is an association between Classification of Bank employed in and Plans for Staying with This Organization at 5%.

**H<sub>0</sub>:** There is no association between Gender and intention to leave the company in the near future at 5%.

**H<sub>1</sub>:** There is association between Gender and intention to leave the company in the near future at 5%.

**H<sub>0</sub>:** There is no association between marital status of the respondents and rating of chances of working in this company a year from now at 5%.

**H<sub>1</sub>:** There is association between marital status of the respondents and rating of chances of working in this company a year from now at 5%.

### **Review of Literature**

The previous study in the field of organisational commitment and the various studies relating to organisational commitment in other industries are analysed and presented below. Buchman has examined organizational commitment between Government managers and business executives using a sample of 279 managers in three industrial and five governmental organizations. The results of the study indicated that managers who felt they were making a real contribution to organizational success were more likely to develop commitment, and the experience had the greatest impact on commitment. Business executives typically reported more positive attitude towards their organization than comparable government executives.

Bourants and Papalexandris have studied the differences in organizational commitment between managers in the private sector and in the public sector. The study results show that the commitment of managers decreases along a continuum from private to publicly-owned organizations. Managers report the existences of a gap between the perceived and the desired organizational culture in their firm, and this cultural gap tends to appear more in the public sector. Organizational commitment appears to be influenced negatively by the cultural gap. Therefore, this gap offers a plausible explanation for the lower commitment in public sector firms.

Huselid and MacDuffic have studied the effects of HRM systems on OC. Mignerey, Rubin and Gordon, and Ashforth and Saks have studied the effects of socialization and training on OC. It is suggested that commitment can be affected by training experiences, which, in turn, can influence employee's motivation for future training.

Lund and Barker have conducted a study on OC of expatriate managers in China. OC was found to be increased most likely as the expatriates improve their managerial effectiveness through promoting organizational and cultural harmony, maintaining supportive spousal/familial relationship within the organization.

Muthuveloo and Rose (2005) in a study on antecedents and outcomes of OC among Malaysian engineers focusing on the three components of OC like affective, continuance and normative commitments have concluded that positive employee perception enhances OC, which, in turn, leads to positive organizational outcomes.

Randall in a study has concluded that blind commitment could be damaging. Colarelli, Dean and Konstans have stated that commitment is positively related to job challenge, degree of autonomy and variety of skills the employee uses.

Vanitha, Vasanthi, Kamalanabhan and Sivasubramanian in a study of sex impact on OC and stress among Information Technology (IT) professionals failed to find any significant difference between male and female IT professionals.

Wiener and Gechman have opined that commitment behaviors are socially accepted behaviors that exceed formal and/or normative expectations relevant to the object of commitment.

### Tools for Analysis

The following tools have been used to analyse the data.

Correlation

Regression

Chi-Square Test

### Analysis and Discussion

The researchers made use of the characteristics (variables) of organizational commitment that would affect the level of commitment of employees in Private Banks of Virudhunagar district. The significant variables used to study the commitment towards organisation were tested for their relationship with demographic variables using chi-square analysis, correlation and regression and their findings are given below.

**Table 1 The Banks Employed In**

<b>Name of the Bank</b>	<b>Number of Respondents</b>	<b>Percentage</b>
AXIS Bank Limited	26	10.40
Lakshmi Vilas Bank	63	25.20
Karur Vysia Bank	35	14.00
Tamilnad Mercantile Bank	65	26.00
ICICI Bank	20	08.00
Catholic Syrian Bank	09	03.60
City Union Bank	18	07.20
Dhanalakshmi Bank	14	05.60
<b>Total</b>	<b>250</b>	<b>100.0</b>

26 respondents forming 10.40% of the respondents are employed in AXIS bank, 63 respondents forming 25.2% of the respondents are employed in Lakshmi Vilas Bank, 35 respondents forming 14% of the respondents are employed in Karur Vysia Bank, 65 respondents forming 26% of the respondents are employed in Tamilnadu Mercantile bank Ltd., 20 respondents forming 8% of the respondents are employed in ICICI bank, 9 respondents forming 3.6% of the respondents are employed in Catholic Syrian bank, 18 respondents forming 7.20% of the respondents are employed in City Union bank,

and the rest of the 14 respondents forming 5.60% are employed in Dhanalakshmi bank. 157 respondents forming 62.8% of the respondents work in old private bank, and the remaining 93 respondents forming 37.25 were work with new private banks.

### Demographic Profile

191 respondents (76.4%) are male, 130 respondents (52 %) are between 20 and 30 years, 69 respondents (27.6 %) are between 31 and 40 years, 159 respondents (63.6 %) are married, 101 respondents (40.4 %) have two dependents in their family, 78 respondents (31.2 %) have three dependents in their family, 247 respondents (98.8 %) are employed on a full time basis, 100 respondents (40 %) are educated up to UG, 99 respondents (9.6 %) are Post Graduates, 39 respondents (15.6%) are professionals. 89 respondents (35.6 %) are Clerks, 35 respondents 14.0 % were Asst. Manager, 48 respondents (19.2 %) were Executive and the rest of the 18 respondents were BM/SM. 83 respondents (33.2 %) receive a monthly salary Below Rs.15000, 51 respondents (20.4 %) receive a monthly salary between Rs.15000 and Rs.20000, 29 respondents (11.6 %) receive a monthly salary between Rs.20000 and Rs.25000, 128 respondents (51.2%) have experience below 5 years, 44 respondents (17.6%) have experience of 5-10 years, 30 respondents (12%) experience of 11-15 years, 10 respondents (4%) have experience of 16 - 20 years, 38 respondents (15.2%) have an experience of 20 years and above years.

**Table 2 Cross Tabulation between Classification of Banks Employed with and Plans for Staying with this Organization**

		Plans For Staying With This Organization					Total	
		I intent to leave as soon as possible	I will leave if something better turns up	I will leave only if something considerably better turns up	I will leave only if something very much better turns up	I intent to stay until I retire		
<b>Classification of Banks</b>	<b>Old</b>	Count	0	3	4	49	101	157
		Expected Count	16.3	1.9	23.9	47.7	67.2	157.0
		% of Total	.0%	1.2%	1.6%	19.6%	40.4%	62.8%
	<b>New</b>	Count	26	0	34	27	6	93
		Expected Count	9.7	1.1	14.1	28.3	39.8	93.0
		% of Total	10.4%	.0%	13.6%	10.8%	2.4%	37.2%
<b>Total</b>		Count	26	3	38	76	107	250
		Expected Count	26.0	3.0	38.0	76.0	107.0	250.0
		% of Total	10.4%	1.2%	15.2%	30.4%	42.8%	100.0%

Out of 157 married respondents, 101 intent to stay until they retire, 49 stated that they would leave only if something very much better turned up, 4 stated that would

leave only if something considerably better turned up, 3 stated that would leave if something better turned up, and 0 stated that they intent to leave as soon as possible. Out of 93 unmarried respondents, 6 stated they intent to stay until they retired, 27 stated that they would leave only if something very much better turned up, 34 stated that would leave only if something considerably better turned up, 0 stated that would leave if something better turned up, and 26 stated that they intent to leave as soon as possible.

**Table 3 Chi-Square Tests between Classifications of Bank Employed with and Plans for Staying with this Organization**

	Value	df	Sig.
<b>Pearson Chi-Square</b>	135.922	4	.000
<b>Likelihood Ratio</b>	159.304	4	.000
<b>Linear-by-Linear Association</b>	110.210	1	.000
<b>N of Valid Cases</b>	250		

It can be noted that the significance of is .000 which is less than 0.05(5%); we reject the null hypothesis and conclude that *there is an association between Classification of Bank employed with and Plans for Staying with This Organization at 5%*.

**Table 4 Cross Tabulation between Gender and Intention to Leave the Company in the Near Future**

			Intention To Leave This Company Voluntarily In The Near Future					Total
			Will definitely Leave	Chances are quite good	Situation is quite uncertain	Chances are very slight	Definitely will not leave	
Gender	Male	Count	0	21	40	50	80	191
		Expected Count	16.0	22.9	33.6	41.3	77.2	191.0
		% of Total	.0%	8.4%	16.0%	20.0%	32.0%	76.4%
	Female	Count	21	9	4	4	21	59
		Expected Count	5.0	7.1	10.4	12.7	23.8	59.0
		% of Total	8.4%	3.6%	1.6%	1.6%	8.4%	23.6%
Total		Count	21	30	44	54	101	250
		Expected Count	21.0	30.0	44.0	54.0	101.0	250.0
		% of Total	8.4%	12.0%	17.6%	21.6%	40.4%	100.0%

Out of 191 male respondents, 80 stated they would definitely not leave the organization, 50 stated that their chances of leaving the organization were slight, 40 stated that their chances of leaving the organization were uncertain, 21 stated that their chances of leaving the organization were quite good, and 0 stated that they

would definitely leave the organization. Out of 59 female respondents, 21 stated they would definitely not leave the organization, 4 stated that their chances of leaving the organization were slight, 4 stated that their chances of leaving the organization were uncertain, 9 stated that their chances of leaving the organization were quite good, and 21 stated that they would definitely leave the organization.

**Table 5 Chi-Square Tests between Gender and Intention to Leave the Company in the Near Future**

	Value	df	Sig.
Pearson Chi-Square	82.096	4	.000
Likelihood Ratio	77.975	4	.000
Linear-by-Linear Association	29.670	1	.000
N of Valid Cases	250		

It can be noted that the significance of is .000 which is less than 0.05(5%); we reject the null hypothesis and conclude that *there is association between Gender and intention to leave the company in the near future at 5%*.

**Table 6 Cross Tabulation between Marital Status and Rating of Chances of Working in this Company A Year From Now**

			Rating of your chances of still working at this company a year from now				Total
			Barely Likely	Barely Likely	Barely Likely	Barely Likely	
Marital status	Married	Count	7	20	32	100	159
		Expected Count	17.2	34.3	42.6	64.9	159.0
		% of Total	2.8%	8.0%	12.8%	40.0%	63.6%
	Unmarried	Count	20	34	35	2	91
		Expected Count	9.8	19.7	24.4	37.1	91.0
		% of Total	8.0%	13.6%	14.0%	.8%	36.4%
Total		Count	27	54	67	102	250
		Expected Count	27.0	54.0	67.0	102.0	250.0
		% of Total	10.8%	21.6%	26.8%	40.8%	100.0%

Out of 159 married respondents, 100 stated their chances of working in the company from a year now were very likely, 32 stated their chances of working in the company from a year now were quite likely, 20 stated their chances of working in the company from a year now were somewhat likely, and 7 stated their chances of working in the company from a year now were barely likely. Out of 91 unmarried respondents, 2 stated their chances of working in the company from a year now were very likely, 35 stated their chances of working in the company from a year now were quite likely, 34 stated their chances of working in the company from a year now were

somewhat likely, and 20 stated their chances of working in the company from a year now were barely likely.

**Table 7 Chi-Square Tests between Marital Status and Rating of Chances of Working in this Company a Year from Now**

	Value	df	Sig.
<b>Pearson Chi-Square</b>	92.530	3	.000
<b>Likelihood Ratio</b>	113.316	3	.000
<b>Linear-by-Linear Association</b>	79.477	1	.000
<b>N of Valid Cases</b>	250		

It can be noted that the significance of is .000 which is less than 0.05(5%); we reject the null hypothesis and conclude that *there is an association between marital status of the respondents and rating of chances of working in this company a year from now at 5%*

**Linear Regression Model of Compensation Variables**

Coefficients for Linear Regression Model of Independent Compensation Variables on Normative Commitment

t test of the independent variables show that except for the five independent variables namely My most recent raise (.102), The information about pay issues provided by the company (.140), The company's pay structure(.216), Influence my supervisor has on my pay (.086), Consistency of the company's pay policies (.068) and How the company administers pay (.956) all others have a significance of less than 0.05 (95% confidence) so, these 7 explanatory variables My benefits package, My current total salary package (base pay, benefits and incentives), The competitiveness of my total salary package (base pay, benefits and incentives), The value of my benefits, Size of my current financial incentive, The number of benefits I receive and How my raises are determined are significant in the model.

Coefficients for Linear Regression Model of Independent Compensation Variables on Affective Commitment

t test of the independent variables shows that except for the five independent variables namely My benefits package (.328), The company's pay structure (.543), The information about pay issues provided by the company (.009), The company's pay structure(.062), Influence my supervisor has on my pay (.558), Consistency of the company's pay policies (.275)Size of my current financial incentive (.445) The number of benefits I receive (.543). How the company administers pay (.984) and all others have a significance of less than 0.05 (95% confidence) so, those four explanatory variables are significant in the model. Coefficients for Linear Regression Model of Independent Compensation Variables on Continuance Commitment

t test of the independent variables shows that except for the eleven independent

variables namely My benefits package (.108), My most recent raise (.930) The information about pay issues provided by the company (.168), The company's pay structure(.055), My current total salary package (base pay, benefits and incentives) (.163) Influence my supervisor has on my pay (.515), The value of my benefits (.086) Consistency of the company's pay policies (.665)Size of my current financial incentive (.872) The number of benefits I receive (.399). How the company administers pay (.686) and all others have a significance of less than 0.05 (95% confidence) so, those four explanatory variables are significant in the model.

### **Linear Regression Model of Job Characteristics Variables**

Coefficients for Linear Regression Model of Independent Job Characteristics Variables on Normative Commitment

t test of the independent variables shows that all the variables have a significance of less than 0.05 (95% confidence) so, these explanatory variables The job requires me to use a number of complex or high level skills, The job denies me any chance, The job is quite simple and repetitive and The job gives me considerable opportunity for independence and freedom in how I do the work are significant in the model.

Coefficients for Linear Regression Model of Job Characteristics Variables on Affective Commitment

t test of the independent variables shows that except one independent variable namely The Job denies me any chance (.177) and all others have a significance of less than 0.05 (95% confidence) so, those three explanatory variables are significant in the model.

Coefficients for Linear Regression Model of Job Characteristics Variables on Continuance Commitment

t test of the independent variables shows that all the variables have a significance of less than 0.05 (95% confidence) so, these five explanatory variables are significant in the model.

### **Linear Regression Model of Training Variables**

Coefficients for Linear Regression Model of Independent Training Variables on Continuance Commitment

t test of the independent variables shows that except one independent variables namely I can apply the training I receive, (.820) and all others This company is providing me with job specific training, Sufficient time is allocated for product and solution training, There is enough development and Sufficient money is allocated for product and solution training have a significance of less than 0.05 (95% confidence) so, those four explanatory variables are significant in the model.

Coefficients for Linear Regression Model of Independent Training Variables on Normative Commitment

t test of the independent variables shows that except three independent variables namely This company is providing me with job specific training (.820) Sufficient time is allocated for product and solution training (.442) There is enough development (.509) and all others have a significance of less than 0.05 (95% confidence) so, those two explanatory variables are significant in the model.

Coefficients for Linear Regression Model Independent Training Variables on Affective Commitment

t test of the independent variables shows that except one independent variables namely I can apply the training I receive (.453) and all others have a significance of less than 0.05 (95% confidence) so, those five explanatory variables are significant in the model.

### **Linear Regression Model of Supervisor Variables**

Coefficients for Linear Regression Model of Independent Supervisor Variables on Normative Commitment

t test of the independent variables shows that except four independent variables namely My supervisor looks for opportunities to praise positive employee performance, both privately and in front of others, (.992), The Supervisor almost never gives me any "feedback" about how well I complete my work (.268) My Supervisor rewards a good idea by implementing it and giving the responsible employee(s) credit(.343) My supervisor seldom recognizes an employee for work well done (.353) and all others I feel undervalued by my supervisor and My supervisor often lets me know how well he thinks I am performing the job have a significance of less than 0.05 (95% confidence) so, those four explanatory variables are significant in the model.

Coefficients for Linear Regression Model of Independent Supervisor Variables on Affective Commitment

t test of the independent variables shows that except one independent variable namely I feel undervalued by my supervisor (.718) and others have a significance of less than 0.05 (95% confidence) so, those five explanatory variables are significant in the model.

Coefficients for Linear Regression Model of Independent Supervisor Variables on Continuance Commitment

t test of the independent variables shows that except two independent variables namely My Supervisor rewards a good idea by implementing it and giving the responsible employee(s) credit (.094), My supervisor seldom recognizes an employee for work well done (.101) all others have a significance of less than 0.05 (95% confidence) so, those four explanatory variables are significant in the model.

### **Linear Regression Model of Job Career Development Variables**

Coefficients for Linear Regression Model of Independent Career Development Variables on Normative Commitment

t test of the independent variables shows that except two independent variables namely *My Chances for being promoted are good (.178)*, *An employee's career development is important to this organization (.054)* all others like *There are enough career opportunities for me in this organization*, *Job vacancies at this organization are usually filled by people from outside this organization*, *It would be easy to find a job in another department* and *An employee who applies for another job at this organization has a better chance of getting that job than someone from outside this organization who applies for the job* have a significance of less than 0.05 (95% confidence) so, those four explanatory variables are significant in the model.

Coefficients for Linear Regression Model of Career Development Variables on Affective Commitment

t test of the independent variables shows that all the variables have a significance of less than 0.05 (95% confidence) so, these six explanatory variables are significant in the model.

Coefficients for Linear Regression Model of Career Development Variables on Continuance Commitment

t test of the independent variables shows that all the variables have a significance of less than 0.05 (95% confidence) so, those four explanatory variables are significant in the model.

### **Linear Regression Model of Work and Life Variables**

Coefficients for Linear Regression Model of Independent Work and Life Variables on Normative Commitment

t test of the independent variables shows that except one independent variable namely *I often feel like there is too much work to do* all others *My work schedule in often in conflict with my personal life*, *My job affects my role as a spouse and/or a parent* and *My job has negative effects on personal life* have a significance of less than 0.05 (95% confidence) so, those explanatory variables are significant in the model.

Coefficients for Linear Regression Model of Independent Work and Life Variables on Affective Commitment

t test of the independent variables shows that except two independent variables namely *I often feel like there is too much work to do (.707)*, *My job affects my role as a spouse and or a parent (.079)* all others have a significance of less than 0.05 (95% confidence) so, those two explanatory variables are significant in the model.

Coefficients for Linear Regression Model of Independent Work and Life Variables on Continuance Commitment

t test of the independent variables shows that except one independent variable namely *My Job affects my role as a spouse and/or a parent (.179)*, all others have a significance of less than 0.05 (95% confidence) so, those three explanatory variables are significant in the model.

### **Contribution of the Study**

This research contributes to the field of human resources management by identifying the factors that influence the level of commitment of employees to the

organisation. Organizationally committed employees will usually have good attendance record, demonstrating a willing adherence to company policies and have lower turnover rates. The findings of the study will help the practicing human resource managers of private banks in retaining the highly qualified and the experienced and also make them committed towards the organisation. Further the findings of the present study will be highly useful to the academicians to research further in this regard. Nowadays, the attrition is common to any industry, especially in private sectors. The research findings if properly applied would certainly reduce the employee turnover and strengthen the level of commitment in Private Banking sectors leading to effective quality service to the customers.

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