

The Antecedents of Organizational Commitment in Banking  
Industry

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Industry

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## DECLARATION

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## ABSTRACT

This study examined the antecedents of organizational commitment in banking industry. The main objective of this study is to investigate factors that affect banking industry employees' organizational commitment towards their organization. Five independent variables have been identified for this study, which are perceived organization support, empowerment, trust, work-life conflict and job satisfaction.

Quantitative approach was used to collect data for this study. 300 copies of questionnaires were distributed to the employees in commercial bank via internet. However, only 210 responded, yielding a responses rate of 70%. There are two sections in the questionnaires with five demographic questions and five research questions for each of the variables. The questions for variables were adopted from past researches and using 5- point Likert scale questionnaire where respondents may response from the level options of strongly agree to strongly disagree.

Reliability test was conducted to test the reliability of the variables. The reliability result shows that all the variables are reliable with the Cronbach value higher than 0.6. Factor analysis was carries out to help in reducing the variables shows existence of relationship among variables and identifies factor groups for independent variables (7 factor groups) and dependent variable (4 factor groups).

The result of One-way ANOVA shows that there is no relationship between the demographic (age, race, education level, current position) and organizational commitment. Meanwhile, Pearson Correlation Coefficient shows there is correlation between each of the independent variable and dependent variable.

Overall, the result obtained reveals that 54.4% of the dependent variable is explained by the independent variable. Work-life conflict is the only independent variable that are having significant negative relationship with organizational commitment in bank while the rest of the independent variables (perceived organization support, empowerment, trust and job satisfaction) are found to have significant positive relationship with organizational commitment.



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# CHAPTER 1

## INTRODUCTION

### 1.0 Introduction

This chapter is an overview for the study of the antecedents of organizational commitment in banking industry. This study may help the banking industry to enhance the organizational commitment in order to improve the performance and efficiency of the employees. There are seven areas to be focused in this chapter. The first section of the chapter is the research background, followed by the section of problem statement and research objectives. The research questions and significance of the study are included in this chapter as well. This chapter is ended with the chapter layout and conclusion.

### 1.1 Research Background

Banking industry is one of the industry that having changes quite frequent, especially merger and acquisitions (Xu & Jing, 2002). The major reason for banks to have merger and acquisition is to reduce risk and increase return by achieving diversification through merger and acquisition. Besides, merger and acquisition also expected to bring the effect of less competition with lesser competitor in the same industry. (Chen, 2005). Some of the merger and acquisition might help the

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banks to achieve their diversification purpose, however, might be unable to achieve the target of increasing performance and profits (Cocheo, 2008; Rosta, 2008). Hence, it can be said that, not every merger and acquisition will be successful and as expected.

Whether the merger and acquisition is success or failure, the morale and performance of the employees definitely will be impacted. This will then lead to the impact towards employees' organizational commitment because of the uncertainty, feelings of lost and job dissatisfaction. When a merger and acquisition is successful, employees might feel uncertain and ambiguous on the change of management and organization culture. Employees might be afraid of retrenchment for cost reduction purpose, when there is failure on merger and acquisition (Chen, 2005). Thus, the organizational commitment of employees will need to be taken care of.

The topic of organizational commitment has been started since 1950s. It has become more and more popular among scholars and practitioners in management, organizational behavior and industrial psychology (Goulet & Frank, 2002; Karim & Noor, 2006).

According to John (2009), organizational commitment is the degree of individual's affective orientation towards the organization. It is about the level of individual's commitment to their organization. It could be defined as the employee's identification and involvement in organization (John, 2000). Hence, this can be said that, when employees are identified and often get involved into organization's activities or processes, they will be more committed to the particular organization.

The theory of resource-based view has indicated that human resource is a critical resource for all organizations especially in a service industry like bank. At the same time bank can rely on human resources to achieve better performance and successful merger and acquisition. This is because banking is a service industry that relies on employees to perform the services to the customer. (Chen, 2005).

Increase of employees' organizational commitment will lead to cost reduction. When an employee feels less commitment to the organization or experiences job

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dissatisfaction, employee will tend to leave the organization and this cause the high turnover rate of that organization. High turnover rate will incur direct and indirect cost to the organization (Appelbaum, Lefrancois, Tonna & Shapiro, 2007). There will be direct cost of re-hiring and re-train when there is turnover of employes. Besides, there is an indirect cost incur such as low employee's morale, low productivity and less committed towards the organization. (Appelbaum et. al. 2007).

## **1.2 Problem Statement**

From past few decades until now, there are many different types of factors that are believed to have impacted towards the organizational commitment. Nevertheless, there are not many studies have been done on organizational commitment in banking industry (Kimberly, 2010). Hence, further studies on the variables that affecting organizational commitment in banking industry is needed from time- to-time so that all the information is updated.

According to Abdullah and Ramay (2009), banks are one of the most stressed-out sectors and this is the main factors that may cause employees to be lack of commitment to their organization. Thus, it is important to study on what factors that may affect and most related to employees' organizational commitment in banking industry.

The decisions of restructuring, downsizing or lay-off always happen in an organization as these are unavoidable when the organization is facing a hard time. Consequently, this may have negative impact on the employees and organization as they will feel insecure and disengage from the organization (Kimberly, 2010). In view of the uncertainty from employees due to these decisions, a study on organizational commitment is required.

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Nevertheless, organizational commitment is intangible and hard to measure as it cannot be seen (Kimberly, 2010) and different people may have different perception on that. Some people may think that by just performing their task is already considered as committed to their organization, but some are not. In order to study further on organizational commitment in banking industry, a study should be carried out.

Although organizational commitment is vital for every organizations, there are still some of the organization do not aware of its importance and the impact of organizational commitment towards the employees and efficiency of the organization's activities or operations. In the study of Chen (2005), a successful organization will require management to focus on employee training which help to improve the organization's effectiveness. Management should also aware on the importance of employee's retention as this will enhance the employees' loyalty towards the organization although there are changes of the organizations..

### **1.3 Research Objective**

Generally, this study aims to identify the antecedents that influence the employee's commitment towards the organization in banking industry. The employee's commitment can be measured by using the Three Components Model (TCM) which will be discussed in detailed in the next chapter.

The existence of relationship between independent variables (perceived organization support, empowerment, trust, work-life conflict and job satisfaction) and dependent variable (organizational commitment in banking industry) will be examined in this study.

The detailed objectives are as below:

(1) To examine the effect of perceived organization support on organizational commitment in banking industry.

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(2) To determine on the outcome of empowerment toward organizational commitment in banking industry.

(3) To determine the impact of work –life conflict in organizational commitment in banking industry.

(4) To determine the effect of trust towards organizational commitment in banking industry

(5) To determine the relationship between job satisfaction and organizational commitment in banking industry.

#### **1.4 Research Questions**

Based on the above mentioned research objectives, the following research questions are generated:

(1) How would perceived organizational support affect organizational commitment in banking industry?

(2) What is the effect of empowerment on organizational commitment in banking industry?

(3) What is the impact of work-life conflict on organizational commitment in banking industry?

(4) How would trust affect organizational commitment in banking industry?

(5) What is the influence of job satisfaction towards organizational commitment in banking industry?

(6) Are the five independent variables (perceived organization support, empowerment, work-life conflict, trust and job satisfaction) significantly explaining the variances of organizational commitment in banking industry?

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## 1.5 Significance of the Study

From this study, readers will have more understanding on the factors underlying for organizational commitment. Through this study, each of the independent variables will be discussed further and researchers get to know the impacts from the five independent variables towards organizational commitment in bank industry (Kimberly, 2010). This can solve the problem of only fewer studies conduct towards organizational commitment that mentioned above.

This study will assist management in banking industry in their leadership as well. The study or the findings can be guidance for the management to motivate and retain the employees in organization. Management gets to know what are the factors that motivate employees the most and hence able to manage the employees effectively (Berman, Bowman, West & Wart, 2001; Chen, 2005).

In addition, study of organizational commitment is very important to banking industry as the banking industry is one of the service industries. It is to believe that when there is an increase in organizational commitment, the performance or outcomes of the employees will be increased as well (Kimberly, 2010). By this, the quality of customer services can be improved and satisfaction is enhanced.

As mentioned above, the high turnover is a cost to the organization as well as the negative impact to the productivity. In the study of Ikwukananne (2006), it is stated that organizational commitment is one of the vital factors that will affect employees' turnover. Hence, this study will assist in reducing the turnover of the banking industry.

Others than contribution to the organization and management, this study may bring positive contribution to academy field. Through this study researchers will have understanding on organizational commitment in banking industry as well as

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its relationship with perceived organization support, empowerment, work-life conflict, trust and job satisfaction.

## **1.6 Chapter Layout**

This research consists of five chapters in total. Chapter one is about the overview of this study. It contains the research background, problem statement, research objective, research questions and significance of the study.

As for chapter two, it consist the previous researches and studies that have been done by the past researchers. Besides the theoretical study was reviewed, the hypotheses of this study will be developed in this chapter as well.

In chapter three, the details of the methodology and sampling will be included. It will describe the research design, the data collection methods, sampling design, research instrument, construct measurement, and the methods of data analysis.

Chapter four describes the research result for this study. There are four sections in this chapter which cover descriptive analyses, reliability analysis, and inferential analyses.

Lastly, chapter five is an overall conclusion for this study. The summary of the statistical analyses, discussions of major findings, implications of the study, limitations of the study, as well as the recommendations for future research are included in this chapter.

## **1.7 Conclusion**

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This chapter provides an overview and introductory of this study. There are research background and research questions that discussed the background and issues related to this topic. Besides, the purpose of this study was clearly stated in the section of research objectives. As for the detailed hypotheses and literature review, it will be discussed in next chapter.



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## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter provides an overview of research done in past in regards of the present study.

There are five sections in this chapter. In the literature review section, it contains the discussion of related journal articles for the present study. From the literature review, a research model is formulated with five independent variables and one dependent variable. The hypotheses development is presented in the last part of this chapter to test the relationship among the variables.

#### **2.1 Review of Literature**

##### **2.1.1 Perceived Organization Support**

Perceived organization support is about how employees feel about their organization and how the organization treated them (Aaron, 2009).

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Employees can feel the efforts or rewards given by the organization. As for the organization support, employees are expecting that organization will reward their work effort, provide help when they needed, taking their well-being and interest into account (Rhoades & Eisenberger, 2002).

In addition, employees will have the perception of being treated fairly by organization when they have received the enticements that equivalent with their knowledge, ability and skills. In essence, employees will have positive attitude about their works, when they believe that they are treated fairly. The enticements for employees can be tangible or non-tangible. Tangible enticements can be seen and touch, such as increments, bonuses and medical benefits, while intangible enticements cannot be seen and touch such as compliments, promotions and recognition (Darlette, 2010).

Organization support was defined as employees' believes that the organization will value and appreciate their contributions, as well as caring about their well-being. When employees' efforts were seen to be important and significant towards organization by management, it does show that their contribution is valuable (Darlette, 2010).

According to Diane and Stefanie (2012), the effect of perceived organization support towards organizational commitment does not impact more on boundary spanning role in bank, if compare with non-boundary spanning role. Boundary spanning role was well-defined as the employees who are playing the role of interacting with a person that is part of the organization environment, but not members of the organization. Boundary spanning role is including customer service representative, front desk personnel and delivery personnel. They believe the effect of perceived organization support towards organizational commitment is greater for boundary spanning role in bank, due to greater responsibilities and active role of them.

The relationship between perceived organization support and organizational commitment were proved by few researchers through the social exchange concept (Darlette, 2010; Zafirovski, 2003). The study from Zafirovski (2003) believes that social exchange is the exchange of

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mutual support from the parties involved. Social exchange theory basically does not involve any exchange of monetary award and the benefits they received are beneficial for both parties.

For example, organization allows employees to utilize the emergency leave or working- from- home policy, when there are emergency situation. Then, employees may feel that help was provided and their satisfaction was taken care of. From social exchange theory, employees will ‘exchange’ the assistance or kind consideration with their hard work, loyalty and commitment. Subsequently, employees are more attached to the organization, when they feel the help and being taken care by their organization (Zafirovski, 2003).

Social Exchange Theory is also supported by the norm of reciprocity (Eisenberger, Armeli, Rexwinkel, Lynch & Rhoades, 2001). It is a sense of obligation from the employees, after they have received the benefits from organization. Employees tend to be more obligated and committed towards organization’s welfare. A slightly different from ‘exchange’, ‘obligation’ is a stronger feeling and responsible of the employees towards the organization. The level of organizational commitment varies on the employees’ perception. If the employees perceive more organization support, they will be more attached to organization and vice versa. However, when there is significant discrepancy between the give and take of the exchange, norm of reciprocity may fail. If either party think the other side gain more benefits, the ‘exchange’ or ‘obligation’ will collapse as well (Darlette, 2010).

Another researcher, Fischer and Smith (2006) related perceived organization support with organizational commitment through distributive theory. Distributive theory is about the perception on how the organization treated the employees fairly based on their contribution or hard works. It means that, when employees feel that they are being treated fairly, they will be more committed towards the organization.

Perceived organization support is one of the important variable to be examined in this study, as it contributes mostly on affective and

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continuance commitment. Survey of Perceived Organization Support (SPOS) is the command survey method used to measure the perception on how is the organization's attitude towards them (Darlette, 2010). This survey method will be applied in this study as well.

### **2.1.2 Empowerment**

Joan (2010) defined empowerment as an organization's approach to involve employees in decision making, problem solving as well as improve the communication. By involving employees in decision making, there will be many creative solutions and improving customer's satisfaction, due to customized services.

In most researchers, there are two types of condition which enable empowerment from management to employees. One of the conditions is structural condition referring to empower the employees on structure, policies and practice, where sometimes called as extrinsic empowerment. Another condition is psychological condition that focusing on the perception and reactions of employees toward the structure, policies and practices, where also addressed as intrinsic empowerment (Spreitzer, 2007; Bowen & Lawler, 2006).

To elaborate further on structural empowerment, it is an authority cascaded by management on making certain decision and involving in open flow of information and training (Spreitzer, 2007). Psychological is a condition where employees feel a sense of control in their work. This condition makes employee feel that their efforts or work have made a difference or significance impact towards organization. There are few components to be discussed such as meaning, competence, self-determination and impact (Mary, 2010).

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In this study, the psychological empowerment will be discussed. There are questionnaire designed in order to fulfil the psychological empowerment such as meaningful of the works (meaning), confidence of the employees (competence), significant autonomy (self-determination) and make important decision and impact of the decision towards the employees (impact) (Marc & Susan, 2000).

Psychological empowerment is an intrinsic empowerment where the organization environment will indirectly affect the employees' perception on their empowerment regarding their jobs. It is suggested to have lower employees' empowerment over the daily tasks in order to create a psychological empowerment (Liden, Wayne & Sparrowe, 2000).

There are three empowerment components which emphasize on the steps in empowering employees were introduce, including context, structure and process. Context is the first stage where management should try to share the vision among employees, enable employees to understand that they are needed and involved in helping the organization to achieve the vision. Next would be structure which needed to enlarge the empowerment. Empowerment is involving employees in discussion and brainstorming, as well as empowering employees to make certain decisions according to their position. Once the structure of empowerment was decided and finalized, the employees will start the process accordingly (Wood, 2008).

According to Cummings and Worley (2001), more and more organizations start to empower employees by involving them in planning, organizing and controlling activities. Through empowerment, organizations and customers expect shorter turnaround time and higher efficiency in providing banking service.

Study conducted by Fock (2004), the frontline employees should have more authority or empowerment from management, if compare with back end employees. This is because frontline will need to provide service to customers every day and they may have encountered different situation or difficulties. Hence, if the employees get discretionary power in their daily

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operation, they can have the authority to allow certain exceptions besides the normal daily operation.

The advantage of empowerment was also supported by Hausner (2002). In Hausner's study, empowerment helps organization in achieving the organizational goal, helps organization to improve the competitiveness and reducing the management supervision.

### **2.1.3 Work-life Conflict**

Conflict was defined as the situation where incompatible goals, scarce resources (in terms of monetary and human) and interruptions exist when the employees are trying hard on achieving the goals (Wilmot & Hocker, 2001). In more specific, work-life conflict is the inter-role conflict where a role demands are incompatible with another role demands and this incompatible normally happen between the roles demand of work and family (Wendy, 2006).

There are also researchers advised that conflicts between peers are caused by the functional of their team. The conflicts exist because each of the team will have different functions and even conflicting functions with the example of sales and marketing department. The same goes to employees' working life and the personal time. Working life and personal time serve different functions and maybe conflicting for most of the employees, due to this, work-life conflict then exist (Mary, 2011).

In many studies, work-life conflict is the main concern for the employees when they are looking for jobs, not just apply in banking industry but also to other industries as well. Employees are concerning as they afraid the role conflict in their life will cause work-life conflict. Role conflict arises when there is interference between the roles in organization conflicting with their role in family. For example, employees forced to scarify their

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time with family in order to perform the roles as employees in the organization (Mila, 2004).

There are three types of work-life conflicts which include time- based conflicts, strain- based conflicts and behaviour- based conflict (Mila, 2004).

Time-based conflict happens when the time limit and prevent the employees to engage in another role and cause an anxiety over another role (Edward & Rothbard, 2000). In another words, called role overload. Employees may face difficulty in having balance between career and private life due to they have to play others role outside of the organization (Mila, 2004). This conflict will be discussed in this study where respondents have to respond the related questions in questionnaire. Respondents need to respond if there is any conflict between their personal life and work and their life or work will be suffer because of another.

Another conflict, strain-based conflict was defined as the situation where there is exhaustion in energy and mentally of the employees. This conflict will then subsequently affect the interference of another role (Mila, 2004). It is a form of conflict when the employees spend too many energy or too focus in their works which leads to unable to perform their roles in family due to lack of energy (April, 2009). This conflict will be discussed in this study as well. Respondents are required to provide responds if their personal life drains their energy on work, vice versa, respondents also required to response if the job will provide energy to them on those activities that outside of works.

Last form of work-life conflict is behaviour- based conflict. This conflict occurs when the behaviour of the employees in handling their works is deemed as inappropriate to apply in another role. While working in the organization, employees are expected to be professional and less emotional. However, there might be a conflict when this behaviour is unable to be applied in their family or life role (Mila, 2004; April, 2009).

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#### 2.1.4 Trust

Trust has been defined broadly as the employees believe there is reliability and fairness in the particular organization's rules and regulations as well as procedures (Moye, 2003; Mary, 2011). In Kimberly (2010)'s research, trust is necessity in many different places especially working environment, such as banking industry.

The Luhmann's dichotomy of interpersonal and system trust is one of the theories that widely used for organization trust (Paul, 2008). According to this theory, the level of confidence of an individual will construct the organization trust. This theory has been discussed by another researcher as well. Perry and Mankin (2007) agreed with this theory as it distinguishes trust into interpersonal trust and system trust.

In short, interpersonal trust is about the trust between the supervisor/management and subordinates in an organization. It is about the confident level of an individual to act in reasonable manner. As for system trust, it is about the overall trust in an organization. In short, it is about the relationship between individuals in an organization (Kristin, 2004). According to this theory, system trust will affect interpersonal trust as well. The degree of an individual's trust will vary according to his or her supervisor/management and organization as a whole (Perry et.al. 2007).

Few researchers have different point of view on the types of trust in organization. According to Bachmann (2001), there are situational and attitudinal dimensions for trust. Situational dimension can be defined as the characteristics of current situation such as the setting and experiences of a person. Researcher believes that different situation will cause different level of trust to employees. As for the attitudinal dimensions, it is regarding the characteristics or attitude of an employee in the organization. Different level of trust will be caused by how the particular employee react or responds towards another.



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Kimberly (2010) stated that trust can occur under two different ways. It can be in a dynamic way which is the gradual process. It shows that trust can be increased gradually when times are being. Then, it can also come in a static way which is the first impression of the employee.

Trust is believed to enable employees to commit to an organization and also enable them to share common goals with the organization. With the circumstances that contain a low level of trust or even absence of trust, believe the relationship of employees and organization could be paralyzed. This is due to the feeling of fear and helplessness within the employees. (Kimberly, 2010).

Trust is especially essential in the banking industry as there will be a lot of private and confidential data involved. The employees may feel that they are not being trusted anymore, and, they may also feel that they are abandoned or isolated from the organization. Hence, this will cause the employees to have the intention not to commit to the organization and the intention to leave the organization will be raised (Kimberly, 2010).

Colbert and Kwon (2000) stated that trust is influenced by employees' view of management's capacity to understand their organization, its unique and concerns. This can be said that the level of trust depends on how the organization treats the employees.

According to Kimberly (2010), there are many factors or components to define trust in an organization. The most common items will be concern, competence, honesty, delegation of control and openness. Concern is referring to the caring, empathy and tolerance from management or organization to the employees. This is also referring to the relationship with a colleague, for example, a colleague will lend a hand when an employee needs it.

As for competence and delegation of control, it is the ability to have influence or control over other subordinates or within the team. This also applies when employees have a say in decisions that affect their work as

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well as when their immediate supervisors listen to their opinion (Kimberly, 2010).

In the research of Kimberly (2010), honesty and openness are also one of the important criteria to define trust in organization. As per research done by previous researcher, it is referring to the accuracy and amount of information that management and organization provide to their employees in order to help them to handle their works. The openness here is also referring to their immediate supervisors that allow the employees to disagree with them.

### **2.1.5 Job satisfaction**

Job satisfaction is one of the most common variable or factor to study organizational behaviour as it is an important sign on how employees feel about their job and how committed they are towards the organization. Job satisfaction was defined as the extent of the employees like or dislikes their job (Ilhami & Cetin, 2012; Mount, 2006).

Kristin (2004) defined job satisfaction as the level of employees like their current job, or the level they satisfy towards their job. It was further explained by the factors that may affect the satisfaction of employees. One of the factors is intrinsic factors. Intrinsic factor is the inner factor of a person and, these factors are normally invisible and cannot be seen. As the example for intrinsic factors, they include the sense of belonging, comfortability and security of an employee towards organization.

Another factor, extrinsic factors will impact the level of employees' satisfaction towards the organization as well. This factor can be seen and physically exist, such as recognition of their hard work and salary paid (Kristin, 2004). In this study, the intrinsic and extrinsic factors are the key measurement. Respondents are required to responses on intrinsic factors

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such as the comfortable environment, security towards the organization, satisfaction and the achievement from their work. As for the extrinsic factor, respondents are required to response on their salary.

### **2.1.6 Organizational Commitment**

In early 1970, organizational commitment was first studied by Porter, Steers, Mowday and Boulian. The studies were then conducted by Myer and Allen in 1980. In their studies, the essential and important concept of organizational commitment is, employees tend to have higher level of performance when they do not have the intention to leave the organization. In order to reduce the intention to leave of employees, organization have to improve the commitment level of the employees (Darlette, 2010).

From the studies conducted by Porter and colleagues, organizational commitment was first defined as the strength of an employee's involvement in organization. Different from Porter, another researcher, Becker has come out a definition for organizational commitment. Becker define that employees will continue and stick to their current job and organization, due to the perceived cost for leaving the organization (Darlette, 2010). From Becker's definition and research, employees do have a perception that they are unable to find another job position or the cost of leaving the organization is much higher, if compares with their current job or organization.

Paul (2008) defined organizational commitment as the employees' involvement and identification with the organization. Paul further defined that commitment employees are normally having the strong belief and accept the organization goals, willing to input extra efforts in order to improve the organization's productivity and take pride as the member of the organization.

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In the study of Beach (2007), commitment was then defined as symbolic process. According to this study, employees' commitment not only impacts the performance of organization, but also the symbol or culture that represent the particular organization. In other words, if the employee committed to the organization, he /she also considered as committed to the culture and practices of the organization. In short, employee is deemed to be proud as one of the organization's member, when they are committed to the organization. This is because the researcher believes that when an employee declared to be committed to the organization, it means the employee is committed to the 'whole' organization.

The Mowday, Porter and Steers Model describe organizational commitment with 3 components, which includes identification, involvement and loyalty. Identification is about the employees' belief and willing to accept the organization's values, while involvement is measuring the extra effort the employees willing to contribute to the organization and lastly, loyalty is about the desire of employees to maintain membership of the organization (Meyer & Allen, 2004).

Mary's (2011) study indicated a commonly used survey for organization commitment was Organizational Commitment Questionnaire (OCQ). It was first developed by Mowday, Steers and Porter in 1970s. There will be 15 questions with 7-point Likert scale to measure the organizational commitment. Mary's study does indicate that OCQ is the strongest evidence in terms of validity and reliability in most of the occupations.

Another model for organizational commitment was developed by Allen and Meyer which is Three – Component Model of Commitment (TCM). This is a widely-used method to measure three forms of organizational commitment, which includes affective commitment, continuance commitment and normative commitment. Besides, this is also a method that will be applied in this study as well. TCM survey was originally being developed in 7- point Likert scale with 8 items for each scales and then revived to 5 - 6 items for each scales (Meyer et. al., 2004). In the TCM survey, it can be clearly seen that questions on 'emotional' related or

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employees' feeling will be grouped under category of affective commitment, cost or opportunity related questions will be grouped under category of continuance commitment and lastly, obligation related questions under normative commitment.

There are three typologies in the TCM model of organizational commitment. The studies by Myer, Allen and Porter are known as affective commitment, which means employees remain in the organization due to their own desire and feelings towards the organization. While another definition from Becker have been categorized as different commitment, which is continuance commitment. It define that employees tend to remain in the organization due to the 'needs-to-be'. Correspondingly, the third type of commitment, normative commitment was also being introduced. (Darlette, 2010).

Affective commitment is the most common and widely researched by the researchers (Cole & Johnson, 2007; Muse & Stamper, 2007). Darlette (2010) define affective commitment as the employee's emotion, identification and involvement in the organization. It is more on the employees' feeling and desire. If an employee is emotionally attached and feel involved or appreciated, they are tend to be more committed to the organization. Marguire (2002) found that employees in banking industry are likely to decrease affective commitment. However, there is a research shows that employees they are more committed in terms of continuance commitment. This is due to the short of alternatives besides their job that they are currently performing.

The TCM model is also further studied by other researchers. According to Darlette (2010), continuance commitment occurred when employees feel that they have no better choice but need to do so. They tend to stay in the organization is due to the costs of leaving are too high. From the same study, continuance commitment was based on two main factors.

First factor will be the number of investment they have invested. The more time or efforts employees invest in the organization, the higher continuance commitment they will have. Another factor is extent of the

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investment. The more value or precious they perceived the investment they have, the higher continuance commitment the employees will have. Darlette's study also brings up the point that, although employees will have continuance commitment towards the organization, they are not expected to have a strong willingness to contribute to organization (Darlette, 2010), as they stay not because of organization, but for their own selves.

The last typology, normative commitment is about the feeling of obligation of the employees towards the organization. By having the normative commitment, employees think that they should and responsible to contribute towards the organization. Employees deem themselves as part of the organization and being assigned the responsible to develop it. They will then reluctant to leave the organization due to guilty and sense of responsibility in the employees.

In all industries, the employees' organizational commitment plays important roles. Organizational commitment was proven to have negative relationship with employees' turnover rate. When employees have higher organizational commitment towards their organization, then they will have lesser possibility to leave the organization. This will help the organization by reducing expenses in recruiting, training and time consuming (Darlette, 2010).

Moreover, if the employees have higher commitment towards their organization, they will tend to put in more additional effort in developing the organization. Normally these efforts are additional and voluntary by the employees, which out of their job scope. Hence, if employees willing to spend more time and give in additional effort towards organization, the business of the organization will expand further (Darlette, 2010).

In order to measure the employees' organizational commitment, most of the researchers were using Three Components Model (TCM) survey. This model contains 5 to 6 items or questions for each of the three components for organizational commitment. The findings of this model are mainly to

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differentiate the 3 types of commitment and find out the relationship of the independent variables with all the commitment separately.

## **2.2 Development of Research Framework**

### **2.2.1 The Relationship between Perceived Organization Support and Organizational Commitment**

Fuller, Barnett, Hester and Relyea (2003) stated that there are many researchers' result and studies have consistently prove that perceived organizational support is positively related to organizational commitment. Darlette (2010) first indicate the study done by Eisenberger on 1986 interrelated with perceived organization support.

In the studies from Meyer, Stanley, Hersovitch and Topolnytsky (2002) and Allen (2001), perceived organization support is one of the key contribute to affective commitment. The more support from organization (in terms of resources or freedom) that employees perceived, the more they are committed to organization. This perceived support has affected the emotion and identification of the employees towards organization.

Perceived organizational support was proved to have positive relationship with organizational commitment in Meta-analysis of past researches. According to Gibson and Tremble (2006), the analysis supported that there was a positive relationship between perceived organization support and affective commitment. Therefore, it will have negative relationship with absenteeism and also improving the performance of employees. When there is commitment and better perception on organization support, employees' absenteeism will definitely reduce at the same time.

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In their studies, when employees had perceived the organization support, they will be more emotionally attached to the organization, which is also committed to the organization emotionally. This is proved that perceived organization support of employees is more related to affective commitment towards the organization.

This is agreed by Loi, Hang-Yue and Foley (2006) as they think that employees with high perceived organizational support will feel gratitude to the organization. These employees will respond with positive job attitude and also support organizational goals to show that they are highly committed to the organization. Research done by Liu (2004) is consistent with the result of researchers above. According to Liu, there is a positive relationship between perceived organizational support and organization.

Another researchers, Rhoades, Eisenberg and Armeli (2001) states that, employees will tend to respond the organization's support with high commitment in order to maintain their self-image. Employees may want to avoid the disgrace associated with violation of the norm and they also expect to get future favorable treatment from the organization by committed to the organization.

This finding was supported by meta-analysis result in Eisenberger et.al.'s studies (2001) as well as Gade, Tiggler and Schumm (2003), indicated the perceptions of employees on how organization valued their contribution and care about their satisfaction were positively related to organizational commitment. The organization taking more cares on employees' interest and values their contribution; employees will be more committed towards to organization.

From the study of Mary (2011), perceived organizational support may have a positive relationship with organizational commitment. This can be seen from the authorization given to the employees. For instance, the investment analyst in bank has the authority or power to decide or advise the appropriate investment plan to their customer, according to their knowledge and professionalism. Through this, employees will perceive



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that they have significant impact or their hard work was being recognized by organization.

One of the most risky positions in terms of low organizational commitment in banking industry would be call center employees. They focus on the job security that provided by the organization. Job security here is referring to how safe and stable they perceived their job in the organization. If the organization can consider their best interest before making any decision, the employees will be more commitment to it. Example, organization would consider the future and income source of the employees before deciding to lay them off (Zeytinoglu, Keser, Yilmaz & Ozsoy, 2010).

### **2.2.2 The Relationship between Empowerment and Organizational Commitment**

Empowerment from management will help in improving the organizational commitment of employees. By applying the psychological empowerment theory mentioned earlier, employees will become more committed to organization if they realize their job is significant towards organization themselves. This is because the employees will feel proud and the importance of their jobs (Marayart, 2008).

When employees believe they can utilize the organization's resources such as material, human resources and utilities. they are tend to become more committed to the organization as well. Employees believe organization will support their hard work and they are recognized as part of the organization (Marayart, 2008).

Also, if the employees perceived their have the control over their jobs or making a significance decisions related to the jobs, the employees may feel that they have the autonomy. From then, employees are willing to implement their idea on the jobs. In short, employees will not feel

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empowered, if they do not realize how importance they are (Marayart, 2008).

According to Noorliza and Hasni (2006), there is a positive relationship between empowerment and organizational commitment as empowerment can actually improve organizational commitment. This is supported by Ongori (2008), employees empowerment may enable employee realize that their existence is important to the organization and this definitely will increase the level of their organizational commitment.

Besides, there are further explanations on the relationship between empowerment and organizational commitment. According to Choong, Wong and Lau (2011), if the employees are empowered in terms of increasing their responsibilities, allowed making significant decisions and able to voice out their own personal opinions, they may tend to be more committed to the organization and reluctant to leave the organization.

Lastly, empowerment may give employees a great sense of achievement. If the employees able to work on significant projects or tasks and they can make decision that may have a significant impact to the organization, then employees will have a great sense of achievement and they are motivated to work. This may improve the organizational commitment of the employees directly (Siswanto, 2011).

In banking industry, the customer satisfaction and retention are very important as service is the main 'product' provided to customer. Eventually, the employees, who are providing all kinds of services and consultation to the customers, become essential and critical. According to Nielsen and Pederson (2003), empowerment in bank normally will be centred on routine and non-routine tasks. The routine task is performed daily by the employees. This task (such as open an account for customer and small amount waived off) normally receives a pre-approved empowerment in making certain decision, as the task needed to be performed every day.

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As for non-routine task, it is task where still performed by employees, yet, not on daily or routine basis. Some of the tasks are customized upon customer's request as well. Most of the employees will be given minor empowerment on non-routine task based on management's judgement or certain delegation level. Undeniable, the empowerment practices will faster the service level provided to customer, as employees can make fast decision on the spot (Nielsen et.al. 2003).

Empowerment will affect the quality of services provided to customer in bank. According to Chiang and Hsieh (2012), empowerment will have the impact on employees' behaviour and this will certainly affect the quality of services provided by them.

First, employees who feel they are being empowered are willing to remain and committed to the organization. They feel treated as part of the organization. Empowered employees will behave or action that exceed their standard job description. Employees will feel committed and hence, they will provide better services or other value-added services to the customer. Lastly, empowered employees will action or behave more than their job responsibility. They feel their decision is important to the organization, hence they willing to go beyond their own job responsibility. Employees will start to improve themselves, work together with colleagues across department as well as enhancing organization's image (Chiang et.al. 2012).

These studies show that empowerment will have positive relationship with organizational commitment in bank.

### **2.2.3 The Relationship between Work-Life Conflict and Organizational Commitment**

When the organization is expanding or developing, employees are the one

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who invest their time and effort. This will be a benefit towards the organization, but definitely a cost to the employees. In order to invest more time for working, indirectly will decrease the time employees spend for family or their own personal life. In long terms, employees will become less committed to the organization when they realize they have sacrificed their own personal time for work (April, 2009).

According to Akintayo (2010), there is a negative relationship between work-life conflict and organizational commitment. This is because, when work-life conflict occurred, this means that their roles and responsibilities in career interfere with family. Normally employees will tend to be more committed to family's matters. By this, the resources such as time and energy that suppose spend for work domain. Thus, this will decrease the performance.

Work-life conflict actually has a significant relationship with or impact on organizational commitment (Popoola, 2008). Researchers argued that this may affect the work attitudes, job involvement and Career. This may have negative impact and relationship with organizational commitment.

It happens most of time on female employees. This is because female employees tend to have different career and family plan in different life stage. Researcher believes where female employees will focus more on their career as well as the visibility in their career at the beginning or peak stage of their career. However, they choose to slow down their career development and focus more on family once they have get married and have their own family. This will cause a work-life conflict when they have lesser time with family or their personal life was being affected by their job. Work-life conflict will then directly affect the organizational commitment of the female employees as most of the time they will choose to spend more time for their family (Mary, 2010).

Again, in banking industry, researchers study the most on the call center employees. This is because call center (customer services) will have direct communication with customer and they can represent the image of the bank (Philip, Harold, Michael & Maria, 2011)

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Most of the employees in call center do not have the control over their working hours. They will need to work and support each other for different shift as the jobs description requires them to have 24 hours support in call center. Employees may need to work during night shift which requires them to sacrifice the time with their family or on their personal life. Since then, when the employees have lesser control over the shift time or flexi-working hours, their commitment towards organization will be reduced and it will lead to resignation of the employees (Philip et.al. 2011).

Besides the control over working hours or shift, the work intensity of the call center employees in bank will definitely affect their organizational commitment as well. Work intensity is about how long is the working hours of the employees. The longer working hours they work (more than 8 hours), the high work intensity. For those employees who are working for high intensity, they will have lower commitment towards the organization. This is due to they may need to sacrifice their personal life and spend the time for works (Philip et.al. 2011).

More specifically, the work-life conflict will have the most impact towards the affective commitment of the employees. There was a study stated that when employees spend more time on working or facing the conflict between their working and personal life, eventually they will feel the emotional exhaustion and frustration. This will definitely impact the affective commitment of the employees as they are no longer emotionally-attached towards the organization (Namasivayam & Zhao, 2007; Zhao & Anna, 2012).

Apparently, work place flexibility, one of the criteria of work life conflict will affect the organizational commitment of frontline and call centre employees. Compare with employees who are working in back end office, the frontline and call centre employees in bank do not have the options on working place. Some of the organization implement the policy of working from home is not applicable to these employees that need to serve and communicate with customers directly. Compare with the back end employees, who can choose to work from home and able to spend more

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time in family, they will have lower commitment towards the organizational as well (Ashley, 2011).

Chen, Tsai and Chen (2009) do suggest that executives should enhance the abilities of compromising on conflict management and integrating between two or more different roles. By doing so, bank personnel may actually more commit to the organization due to increase in value-effort commitment and willing to deeply involve in organization. Relevant bank industry planning program is suggested for the dual roles members that members can manage conflict timely and effectively when it happens.

#### **2.2.4 The Relationship between Trust and Organizational Commitment**

There are many researchers having a result that organization trust and organizational commitment are positively related.

According to Kristin (2004), when a supervisor is trust his or her subordinates, this means supervisor is acknowledge that they are competent, reliable and responsible in their works. In this way, subordinate will most likely to be more committed and working together to have better performance.

Previous researchers found that there is a positive correlation between organization trust and organizational commitment. They do agree that the level of organizational commitment of the employees can be affected by the degree of trust (Aryee, Budhwar & Chen, 2002).

Hamdi and Phadett (2011) also agreed with the statement where trust can actually affect the level of organizational commitment of the employees. This is because when the organization tries to satisfy the needs of the employees, physically or mentally, the employees may prefer to remain as the part of the organization.

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It means that, if an organization can fulfil the mental needs of the employees which is trust, this may help the employees to stay in the organization as this situation makes them feel comfortable to stay with.

From the research of Kimberly (2010), there is a strong positive relationship between organizational trust and organizational commitment especially between affective commitment and trust. This result is also supported by Spence- Laschinger, Finegan and Shamian, 2001. The result has indicated that these employees may feel more trust and less opportunity outside of the organization.

Undeniable, trust definitely can help in improving efficiency and team performance besides commitment of an organization (Hargreaves, 2002; Henkin, Dee & Singleton, 2000). Apparently, when there is a trust from the employees toward their organization, they will be more willing to contribute or work harder for the organization. This shows that trust not only can increase the organizational commitment but also their performance.

Dirks and Ferrin (2002) found significant positive relationship between trust and organizational commitment. This also further supported by Paul (2008), whereas his study indicates that trust is influencing employees in terms of affective and normative commitment. In both of their studies, the result indicates that systems trust (organization trust) tend to have stronger positive relationship with organizational commitment, if compare to personal trust. Trust tend to have stronger relationship with affective organizational commitment (with r value of 0.6841) if compare to normative organizational commitment (with r value of 0.6082 and continuance organizational commitment (with r value of 0.0249) (Paul, 2008; Laka- Mathebula, 2004).

Lien, Cheng and Chen (2010) believe that there is a significant relationship between trust and organizational commitment, but, they do also believe that perception of trust affect the organizational commitment may be vary in different gender.

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Kristin (2004) stated interpersonal trust (trust among supervisor and colleague) will definitely increase affective commitment in the organization. When employees believe the organization treated or trusted them as critical personnel, then, they will tend to have a sense of belonging to organization. From here, trust can help in improving the affective commitment of employees towards organization.

### **2.2.5 The Relationship between Job Satisfaction and Organizational Commitment**

According to the research studied by Cetin (2006) and Meyer et.al. (2002), job satisfaction is strongly correlated with organizational commitment especially affective commitment. Researchers advised that higher job satisfaction will increase the affective commitment of the employees. When employees feel that they are being appreciated and needed by the organization, they are more committed to the organization.

From the studies of Darlette, (2010) there have been proof that job satisfaction is one of the effective way to increase the level of normative commitment. Again, if employees feel satisfy on their job, they tend to have the senses of obligation towards the organization.

This was also indicated and supported by previous researchers that perceived organizational support is positively related to job satisfaction (Allen, 2001; Rhoades et.al., 2002).

Roberto (2003) states that when the employees feel the job is significance towards others, they are tending to become more committed to their organization. From the study, this is applicable to bank where, financial advisors may feel satisfy if they are able to improve the living standard of the customer by advising on the investment portfolio. This is also in line with the job characteristic theory proposed by Hackman and Oldham.



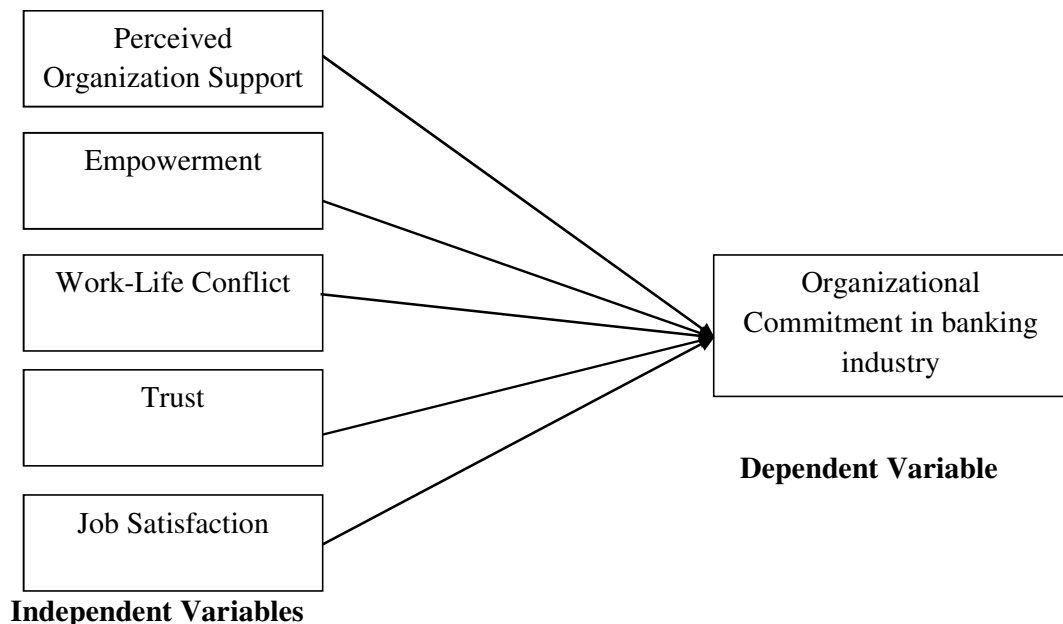
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From Wang (2006)'s study, pay satisfaction, which is one of the job satisfaction plays an important role in organizational commitment in banking industry. Pay referring to the monthly salary employees receives for working in the organization. In this study, Wang mentioned that if the salary of employees increasing, it will eventually enhancing employee's commitment towards their organization. As per the Maslow's hierarchy needs, this is certainly the basics needs for the employee to survive and hence, this will affect their commitment.

There is evidence suggest that when employee are dissatisfied with the job and organization, organizational commitment will be negatively impact. This is due to the dissatisfied will cause the high turnover and absenteeism in the organization, and indirectly, the employee's commitment towards the organization will be impacted (Hellriegel & Slocum, 2004; Wagner & Hollenbeck, 2005).

### 2.3 Proposed Research Framework

Figure 2.1: Proposed Research Framework



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Note. Adapted from Darlette P.S. (2010). Perceived Organizational Support and Organizational Commitment in the United States Army Reserve. *UMI Dissertation Publishing* ; Marayart, V. (2008). The Relationship of Empowerment, Job Satisfaction, and Organizational Commitment among Filipino and American Registered Nurses Working in the U.S.A. *UMI Dissertation Publishing*; Melvin, S. (2013). The Influence of Trust and Affective Organizational Commitment on Intent to Leave. Walden University, *UMI Dissertation Publishing*; Mila, B.L. (2004). The Role of Organizational Career Development Programs, Work/Life Balance Programs, and Commitment to Career and Personal Life for Retention of Professional Employees, *UMI Dissertation Publishing*

Figure 2.1 above is the proposed research framework that expresses the relationship among independent and dependent variables in a simple way.

This framework was developed from the studies of few researchers such as Darlette (2010), Marayart (2008), Melvin (2013) and Mila (2004).

The independent variables for this study are perceived organization support, empowerment, trust, work-life conflict and job satisfaction. Independent variable for this study is organizational commitment.

In summary, this framework is about the influence of the five independent variables towards the dependent variable.

## **2.4 Hypotheses Development**

By referring to the researchers and studies above, five hypotheses are developed for this study. These hypotheses will be used to identify the relationship of the independent and dependent variables. They will be studied whether the results are consistent with previous researchers.

### **Hypothesis 1:**

H<sub>10</sub>: There is no significant relationship between perceived organization supports and organizational commitment in banking industry.

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H1a: There is a significant relationship between perceived organization supports and organizational commitment in banking industry.

**Hypothesis 2:**

H2<sub>0</sub>: There is no significant relationship between empowerment and organizational commitment in banking industry.

H2<sub>a</sub>: There is a significant relationship between empowerment and organizational commitment in banking industry

**Hypothesis 3:**

H3<sub>0</sub>: There is no significant relationship between work-life conflict and organizational commitment in banking industry.

H3<sub>a</sub>: There is a significant relationship between work-life conflict and organizational commitment in banking industry.

**Hypothesis 4:**

H4<sub>0</sub>: There is no significant relationship between trust and organizational commitment in banking industry.

H4<sub>a</sub>: There is a significant relationship between trust and organizational commitment in banking industry

**Hypothesis 5:**

H5<sub>0</sub>: There is no significant relationship between job satisfaction and organizational commitment in banking industry.

H5<sub>a</sub>: There is a significant relationship between job satisfaction and organizational commitment in banking industry

**2.5 Conclusion**

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In conclusion, comprehensive information or review can be found from the literature review of past researchers in this chapter. Others than that, hypotheses have been developed for this study by referring to the previous studies from different researchers. The next chapter will discuss about how all the data was collected.

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## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

Previous chapter had explained the literature review by past researchers as well as the questionnaires and the methods they used to collect data. In this chapter, the methods used to collect and analyze the data collected for this study will be discussed. The first part of this chapter is research design. Next will be data collection method on how to collect the data for analysis purpose.

After the collection section, there will be sampling design. Research instrument in this chapter is about the instruments used to collect data. This chapter also consists of construct measurement. When all needed data are collected, will then go through the chapter of data processing and lastly data analysis.

#### **3.1 Research Design**

Generally, there are three types of research methodology used to examine the study which includes qualitative, quantitative and mixed methodology. The

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selection of most appropriate methodology is depending on effectiveness and efficiency in completing the goals of the studies (Neuman & Kreuger, 2003).

According to Chua (2013), qualitative methodology is the investigation and in-depth understanding from the population involved. Researchers normally can collect data via observation, interview and text documents. Qualitative method has different form of study include field research, action research, case study as well as historical survey research.

For quantitative methodology, it is involves numerical data which used to test theory, describe and explain the relationship between independent and dependent variables. Researchers are able to collect quantitative data via experimental and survey through questionnaire. In short, there are two quantitative data analysis which include descriptive and inferential statistic. Descriptive statistic normally used to describe the characteristics of the population; while inferential statistics is used to study the characteristic of related population though statistic (Chua, 2013).

This study is using quantitative methodology quantitative data was collected for this study as well. A questionnaire was developed from few past researchers' studies and it was distributed to relative population for data collection.

### **3.2 Data Collection Methods**

Primary data is the first hand data gathered from the respective respondents. Data collection for primary was done when respondents had provided their responses by completing the questionnaire.

Secondary data is the data that was being processed, edited and analyzed. Data for information for this study was collected from the journals from online resources and published books.

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For this study, secondary data will be used. Secondary data will be obtained from the journal or articles via online. The journal or articles are the studies from past researchers that can be used as reference to develop the hypotheses studies. Most of the journals or articles are sourced from Universiti Tunku Abdul Rahman's online database such as Scisearch, JSTOR, EBSCOhost and others. Besides, the book reference was included as secondary data for this study as well.

### **3.3 Sampling Design**

#### **3.3.1 Target Population**

The target population is the target respondents that should be included in this study. Target respondents can be identified according to the nature of the study. In this study, it is about the organizational commitment in banking industry. Hence, the target respondents should be the employees who are working in banking industry.

There are total of 22,800 employees working in financial industry in Kuala Lumpur (Labour Force Survey Report, 2013). According to the research by David Van Amburg of Market Source Inc (Mitchell & Jolley, 2007), this study required about 377 of respondents in order to meet the 95% of confidence level, if there is a total of 22800 of population.

Since this study only focus on banking industry but not the whole financial industry, estimated 300 respondents will be sufficient. However, out of the 300 questionnaires that are sent out, there are only 210 responses received which is 70% of the responses rate. This is acceptable responses rate and will have lesser possibility of responses rate bias (Babbie, 2001).

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### **3.3.2 Sampling Frame and Sampling Location**

After identifying the number of respondents, the sampling frame will need to be identified as well. Sampling frame is the listing of accessible respondents. Therefore, the sampling frame for this study is the employees and management of banks. As for the sampling location, that will be the commercial banks in Kuala Lumpur, such as AmBank, Hong Leong Bank, Maybank, HSBC Bank, CIMB Bank and Public Bank.

### **3.3.3 Sampling Elements**

Sampling elements help to define the suitable and appropriate characteristics of the respondents for this study. Questionnaires were distributed to the employees in banks. This questionnaire include a broad range of job position in banking industry such as administrative officer, supervisory or executive position, managerial position, senior manager and others. In view of this, questionnaire needed to be distributed to different job position of respondents. Through this, there will be different opinion on organizational commitment as well.

### **3.3.4 Sampling Technique**



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Sampling technique is the way for researchers to identify the appropriate or suitable respondents for this study. This study adopted non-probability sample, which means the individual in the population does not have an equal chance of being selected. The respondents for this study have been identified clearly to be employees in banking industry. Thus, the other participants that are non-banking-employees will not be selected for this study.

According to Marayart (2008), snowball sampling technique is one of the non-probability that suitable for this banking related study. The procedure of snowball sampling technique is to inform the friends who are working in banking industry to share the survey to their colleagues and friend that are working in banking industry as well. Through this sampling method, the number of respondents can be increased. Besides, the correct respondents can be identified easily.

### **3.3.5 Sampling Size**

According to Sekaran and Bougie (2010), the sample size should be appropriate. This is to avoid the misleading of result as the result with too large sample size will lead to significant result although there is a weak relationship.

Sampling size is referring to the number of elements from population. Total sample size for pilot test is 10 respondents. Once the pilot test was completed, the sample size will be increased to will be increased to 300 for this study. As mentioned above, this study also involves qualitative data, which is the journal and researches. In total, there are 5 main journals as reference, including the studies from Darlette's (2010); Marayart, (2008); Melvin, (2013) and Mila, (2004).

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### **3.4 Research Instrument**

Research instrument is the method to collect the response for questionnaire. For this study, questionnaires are distributed to respondents by using web base questionnaire. It includes the cover letter that explaining the purpose and objective of the study, before the questionnaire.

The identity and responses from respondents will be remained as anonymous. All responses were sent to the website automatically and the respondents were not required to write down their name. These responses were converted into excel form and non-disclosed to other parties.

The reason of using internet is because of convenience. All the questions were sent in soft copy form by just sharing a Google document link, and this can eliminate the use of hardcopies. Since snowball sampling technique were chosen, the questionnaire will be more convenient for sharing around as well. Besides access to large group of respondents, the advantage of using internet is due to low cost. No fees or expenses will occur if the questionnaires were distributed via internet (Marayart, 2008).

In addition, the used of internet will reduce the manual data entry and typo error. As mentioned above, the responses can be converted into excel form for data analysis purpose. Consequently, this will save the time of manual work as well as human error.

However, there are also shortfalls for using internet as data collection tool. One of the disadvantages is low response rate. Although there is snowball sampling method, yet the respondents might choose not to response to the questionnaire. According to Marayart (2008), it is difficult to identify the exact responses rate and do not know how many people actually access or read the questionnaire.

#### **3.4.1 Questionnaire Design**

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There are three sections in the questionnaire. Section A contains five questions about personal details of the respondents. It is about the demographic details of the respondents such as gender, age, race, education level and current position in banking industry.

As for Section B, it consists of total twenty five questions about the independent variables, which are the antecedents of organizational commitment. Each of the independent variables (perceived organization support, empowerment, work-life conflict, trust and job satisfaction) will have five questions with 5-point Likert scale.

In the last section of the questionnaire, there are total fifteen questions regarding the dependent variable, which is organizational commitment. Each types of the organizational commitment (affective commitment, continuance commitment and normative commitment) consist of five questions with 5- point Likert scale.

### **3.4.2 Pilot Test**

Pilot test is a test on questionnaire performed before the formal questionnaire being conducted and distributed to 300 respondents. This pilot test is to ensure the questions are reliable and understandable by the respondents. In order to test on the reliability of the questions and data collected, the result can be generated by analysing on Statistical Package for Social Science (SPSS) software. The details of reliability result of pilot test will be discussed in section 3.7.2 of this chapter.

Table 3.1: Rule of Thumb on Cronbach's Alpha

Cronbach's Alpha	Reliability
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0.80 – 0.95	Very Good Reliability
0.70 – 0.80	Good Reliability
0.60 – 0.70	Fair Reliability
Less than 0.60	Poor Reliability

Note. Adapted from Sekaran, U., & Bougie, R. (2010). *Research methods for business: A skill buildings approach* (5th ed.). Chichester, West Sussex: John Wiley & Sons, Inc.

Table 3.1 shows the guidance on Cronbachs' Alpha. According to Sekaran et.al. (2010), a Cronbach's Alpha is considered as reliable when it reaches the value more than 0.60. As for those that more than Cronbach's Alpha of 0.80 to 0.95, they are considered as very good reliability.

## 3.5 Construct Measurement

### 3.5.1 Perceived Organization Support

From the study of Darlette (2010), the perceived organization support can be measured by using Survey of Perceived Organizational Support (SPOS). In most studies, there are eight questions with 5-point Likert scale questions will be used. Generally, SPOS will measure employee's perception on how the organization helps, cares and value them. The suggested Cronbach's Alpha for these studies are high reliability, such as value of 0.92 (Darlette, 2010), 0.88 (Sommer, 2008), 0.91 (Richard, 2006), 0.94 (Priyanko, 2007) and 0.97 (Carol, 2006).

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### **3.5.2 Empowerment**

The measurement tool that is widely-used by most of the researchers on empowerment is Psychological Empowerment Instrument that includes four main components/ sections. These four sections are meaning, competence, self-determination and impact. Each component is measured by 5 point likert scale. This tool is widely been used by many researchers and proved to have high reliability as well. The result of conbrach value comes in high reliability with the point of 0.9 (Marayart, 2008), 0.838 (Stephanie, 2012), 0.85 (Keiser, 2007), 0.864 (Mary, 2011) and 0.84 (Bruce, Zhu, William & Puja, 2004).

### **3.5.3 Work-Life Conflict**

Like most of the studies, Fisher's measurement instruments were used to measure the work-life conflict for employees. It does not limits the concept of employees' non-work lives towards the family but also broader the concept to personal life where respondents may able to interpret the terms of personal life. It could be family, spouse or children in their personal life. (Fisher, 2001).

This measurement method has 3 different dimensions which include work interference with personal life that measure how their works affect personal or family life, personal life interference with work that measures how personal or family affect their work. Last dimension will be work/life enhancement which measures how the work and personal life helping each other in enhancement. In Fisher's measurement, there are 5 Likert Scale measurements (Fisher, 2001). This is proven to be efficient and accurate

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with the Cronbach value of 0.88 (Ashley, 2011), Chantal (2007), Satoris (2005) and April (2009).

There is some studies measure employees' work-life balance by using focusing on the role ambiguities and role conflict. The main purpose of this measurement is to measure what kind of role ambiguities and role conflict they will facing and how does it affect the organizational commitment of the employees. Survey of measuring both of these criteria was one of the effective measurement tools for work-life balance with the high reliability of Cronbach value which is 0.94 (Denise, 2005).

#### **3.5.4 Trust**

In Paul (2008)'s study, Organizational Trust Inventory (OTI) was used to measure trust. It consists of 2 main components. The 2 components are interpersonal trust, which measures the trust in supervisor and subordinates and systems trust, which measures the overall trust in the organization. This test shows 0.95 to 0.96 of Cronbach's value, which is high reliability.

Another researcher, Kristin (2004) also measure trust by using OTI. As mentioned above, OTI is broadly used to measure the personal and organizational or system trust. This is proved to be high reliable measurement with the Cronbach value from other researchers such as 0.914 (Kimberly, 2010), 0.79 (Kristin, 2004), 0.88 (Bobbie, 2007), 0.94 (Melvin, 2013) and 0.83 (Paillé, Bourden & Galois, 2010).

#### **3.5.5 Job Satisfaction**

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From the research of Fields (2002), Global Job Satisfaction (GJS) is the scale that used to measure employees' job satisfaction towards the organization. The scale or survey was categorized into 2 main parts, which included intrinsic factors and extrinsic factors. There is significant value for these scales. In the study, intrinsic factors fall under the range of 0.84 to 0.88; while extrinsic factors fall gets the value of 0.76 for Conbranch value.

This survey was widely used in many researches and proved that this is high reliability test with Conbranch value of 0.81 (Wood, 2008), 0.91 (Marayart, 2008), 0.85 (Chantal, 2007), 0.86 (Satoris, 2005), 0.72 (Joan, 2010) and 0.67 (Sanda, 2006). It includes the questions on employees' satisfaction towards salary, job security, organization and the overall satisfaction.

### **3.5.6 Organizational Commitment**

In order to measure the employees' organizational commitment, most of the researchers were using Three Components Model (TCM) survey. This model contains 5 to 6 items or questions for each of the three components for organizational commitment. The findings of this model are mainly to differentiate the 3 types of commitment and find out the relationship of the independent variables with all the commitment separately (Field, 2002).

In Fields' study (2002), a six-item survey was used to measure the normative commitment of employees towards organization and with the conbranch value of 0.65 to 0.86, which is considered as reliable. Followed by many other researchers, who use TCM survey in their studies, proved that TCM is the most effective model to measure the 3 commitments. Darlette's (2010) studies showed the Cronbach value of 0.79 for affective commitment, 0.69 for continuance commitment and 0.65 for normative

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commitment. Another researcher's studies showed Cronbach value of 0.85 for affective commitment, 0.79 for continuance commitment and 0.73 for normative commitment (Keiser, 2007). Then, there is other researcher showed the Cronbach value of 0.82 for affective commitment, 0.81 for continuance commitment and 0.79 for normative commitment (Chantal, 2007).

### **3.6 Data Processing**

Before analyzing the result, the data will need to be checked. This step allows researchers to screen through and checks on the questionnaire, before sending out to respondent. Checking the details may help to identify the error, typo and any sensitive questions. When the responses were obtained, not many editing is required on the questionnaire or responses.

The next step is identifying the missing data. Missing data here is referring to incomplete responses that receive from customer. Some respondents may just skip the questions, and due to this, there will be missing data.

After checking and identify missing data, the process of de coding and data entry is performed. Coding means assign the readable number to the responses that received.

Lastly, all the data will be entered into SPSS (Statistical Package for Social Science) for analysis.

### **3.7 Data Analysis**



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Data will be analysed through SPSS application, here also indicating the result of the questionnaire.

### 3.7.1 Descriptive Data

Descriptive data consist of the personal details of the respondents. These data can be measured by using approximate, average and frequency distribution. In short, in order to analyze the descriptive data, means, mode and standard deviation.

### 3.7.2 Reliability Test

Table 3.2: Result of Reliability for Pilot Test

Variables	Cronbach's Alpha	Number of Statement	Reliability
Perceived Organization Support	0.857	5	Very Good Reliability
Empowerment	0.768	5	Good Reliability
Work- life Conflict	0.639	5	Fair Reliability
Trust	0.722	5	Good Reliability
Job Satisfaction	0.711	5	Good Reliability
Organizational Commitment	0.876	15	Very Good Reliability

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Note. Developed for the Research

Table 3.2 shows the reliability result of the pilot test. The pilot test is consisted of 10 set of responses. The variable of organizational commitment has highest value of Cronbach's Alpha, which is 0.876. Perceived organization support also fall under category of very good reliability, which is the same with organizational commitment. Although work-life conflict has the lowest Cronbach's Alpha, which is 0.639, yet, it si still falls under the category of fair reliability.

In overall, all variables in this study are reliable and can be used for formal research questionnaire.

### **3.7.3 Inferential Analysis**

There are few statistical tools being used in this study such as Factor Analysis, Pearson Correlation Coefficient, One way ANOVA and Multiple Regression Analysis

#### **3.7.3.1 Factor Analysis**

Factor analysis is analysis where it may help in reduce the variables into smaller sets of variables. This is because factor analysis will group all the variables according to the similar characteristics which help researcher to identify the variable groups (An & Sean, 2013).

Factor analysis will be performed on all questions in each of the variable. According to An et.al. (2013), the KMO result need to be more than 0.5, as the closer to one, the more can explain the

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distinct and reliable factors. Besides, the Bartlett's result in a factor analysis need to be lower than the p value of 0.05 to shows its significance.

### 3.7.3.2 Pearson's Correlation Coefficient.

Pearson Correlation Coefficient test is to determine the relationship between two variables. Table 3.3 shows the rule of thumb for Pearson Correlation Coefficient analysis.

Table 3.3: Rules of Thumb for Pearson Correlation Coefficient

Coefficient Range	Strength of the correlation
$\pm 0.91$ to $\pm 1.00$	Very Strong
$\pm 0.71$ to $\pm 0.90$	High
$\pm 0.41$ to $\pm 0.70$	Moderate
$\pm 0.21$ to $\pm 0.40$	Small but definite relationship
$\pm 0.01$ to $\pm 0.20$	Slight almost negligible

Note. Adapted from Hair, Jr., Money, A. H., Samouel, P., & Page, M. (2007).

*Research methods for business.* West Sussex: John Wiley Sons.

### 3.7.3.3 One - Way ANOVA

According to Chua (2013), ANOVA test is to research on the means differences for more than two mean. It allows researcher to analyse if there is any difference between two or more interval or

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ratio data groups. In the ANOVA test, result will be dependent on alpha value, which should be lesser than the p value of 0.05.

In this study, One- Way ANOVA allows the testing on age, race, education level and current position of the respondents.

#### **3.7.3.4 Multiple Regression Analysis**

According to the study by Zikmund, Babin, Carr and Griffin (2010), multiple regression analysis allows the analysis on the relationship of two or more independent variables with a dependent variable. This will also enable the researcher to analyse which is the independent variable that have more impact or relation with dependent variable. In order to decide whether to accept the  $H_1$ , researchers will depend on the p value. The p value is less than alpha value (0.05), hence, the result is significant and  $H_1$  will be accepted.

### **3.8 Conclusion**

In this chapter, it describe how is the data collection being conducted from the first stage of questionnaire preparation until the reliability test was carried out. This is mainly on how is the sample size and sampling techniques was defined. The questionnaire was then distributed to the respondents via internet. Lastly, here mentioned there are 4 tests (One-Way ANOVA, Factor analysis, Pearson Correlation Coefficient and Multiple Regression) will be performed and discussed in next chapter.

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## **CHAPTER 4**

### **RESEARCH RESULTS**

#### **4.0 Introduction**

The present chapter follows from Chapter Three in presenting the research findings. This chapter is divided into three main sections. The first section of this chapter presents the descriptive analysis and followed by the reliability test performed before the inferential analysis which covers the results obtained from the multiple regressions.

#### **4.1 Descriptive Analysis**

##### **4.1.1 Respondent Demographic Profile**

The respondents for this study are the employees in banking industry. They are required to provide the demographic information in the first

section of the questionnaire. There are total 300 of respondents to be targeted, however, there are only 210 responses received. Hence, the 90 responses will be treated as non-responses rate and will not be included in the analysis. The respondents' profiles are categorized according to gender, age, race, education level and current position. The following tables show the demographic information for the respondents.

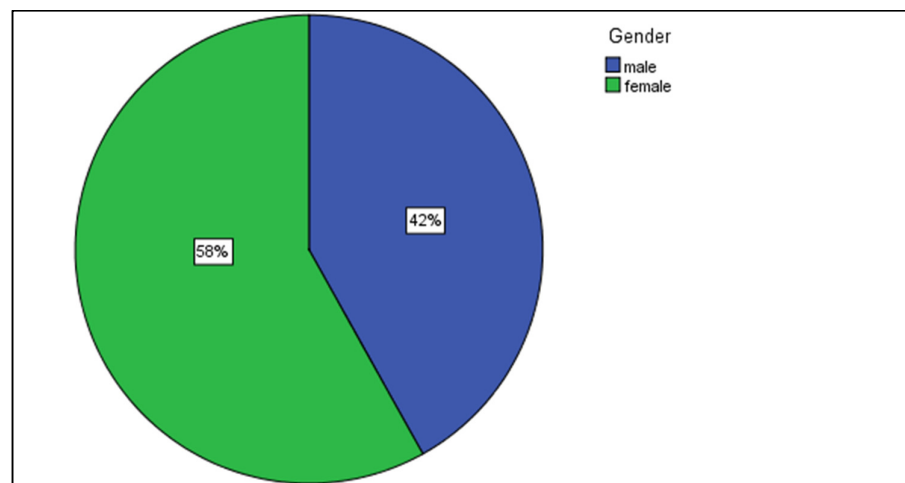
#### 4.1.1.1 Gender

Table 4.1: Respondents' gender

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	88	41.9	41.9	41.9
	female	122	58.1	58.1	100.0
Total		210	100.0	100.0	

Note. Developed for research

Figure 4.1: Respondents' gender



Note. Developed for the Research

There are 210 respondents participated in this study, yielding a respondent rate of 70%, out of 300 targeted respondent rates. Thus, the remaining 90 respondents which are 30% of the respondent rate are the non-responses rate in this study. From Table 4.1, the female respondents are more than male respondents. 122 of them are female respondents while 88 of them are male respondents. The Figure 4.1 above shows an overview of the number of respondents. There are 58% of female respondents and 42% of male respondents.

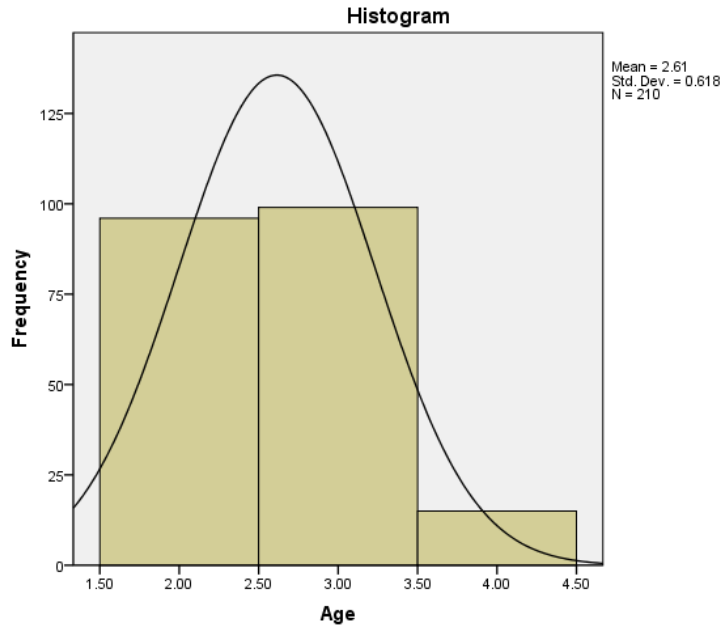
#### 4.1.1.2 Age

Table 4.2: Respondents' age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30 years old	96	45.7	45.7	45.7
	31-40 years old	99	47.1	47.1	92.9
	Above 40 years old	15	7.1	7.1	100.0
Total		210	100.0	100.0	

Note. Developed for research

Figure 4.2: Respondents' age



Note. Developed for research

There are four groups of respondents in total. According to Table 4.2, it clearly stated there are none of the respondents belong to the age group below 20 years old, 96 (45.7%) of the respondents belong to age group of 20 – 30 years old and 99(47.1%) are the respondents belong to the age group 30 – 40 years old. Lastly, only 15 (7.2%) of the respondents belong to the age group of above 49 years old.

#### 4.1.1.3 Race

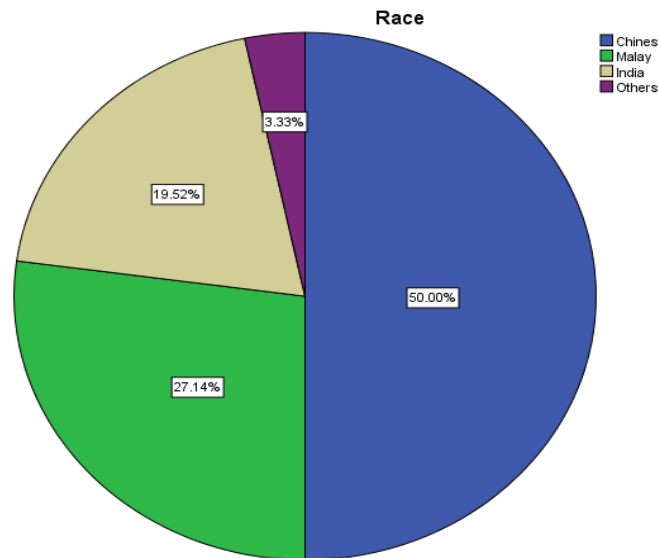
Table 4.3: Respondents' race



		Race			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Chines	105	50.0	50.0	50.0
	Malay	57	27.1	27.1	77.1
	India	41	19.5	19.5	96.7
	Others	7	3.3	3.3	100.0
	Total	210	100.0	100.0	

Note. Developed for research

Figure 4.3: Respondents' race



Note. Developed for research

From Table and Figure 4.3 above, it clearly stated the race details of the respondents. There are 105 out of 210 respondents (50%) are Chinese. Besides, 57 out of 210 respondents (27.1%) are Malay and 41 respondents (19.5%) are Indian. There are only 7 respondents which translate into 3.3% are fall in the category of others.

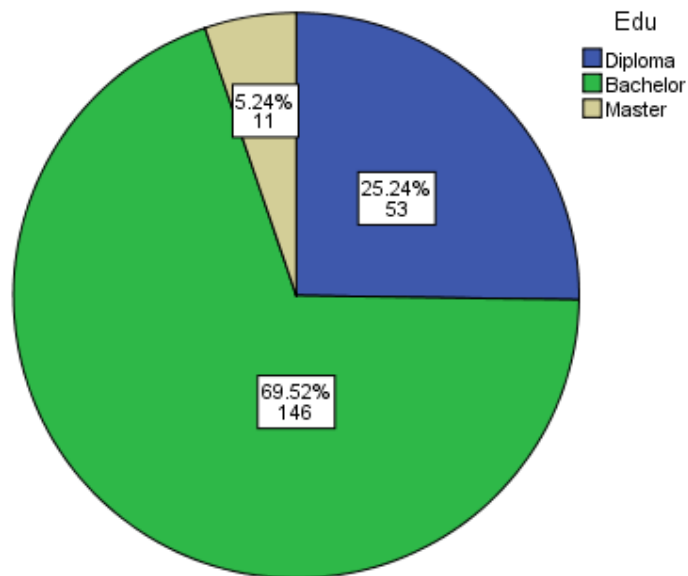
#### 4.1.1.4 Education Level

Table 4.4: Respondents' education level

		Edu			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	53	25.2	25.2	25.2
	Bachelor	146	69.5	69.5	94.8
	Master	11	5.2	5.2	100.0
	Total	210	100.0	100.0	

Note. Developed for research

Figure 4.4: Respondents' education level



Note. Developed for research

Table and Figure 4.4 above illustrate the result of education level of the respondents. There are 53 out of 210 respondents (25.2%) are diploma holder. Besides, 146 out of 210 respondents (69.5%) are bachelor holder and lastly, 11 respondents (5.2%) of the respondents are master holder.

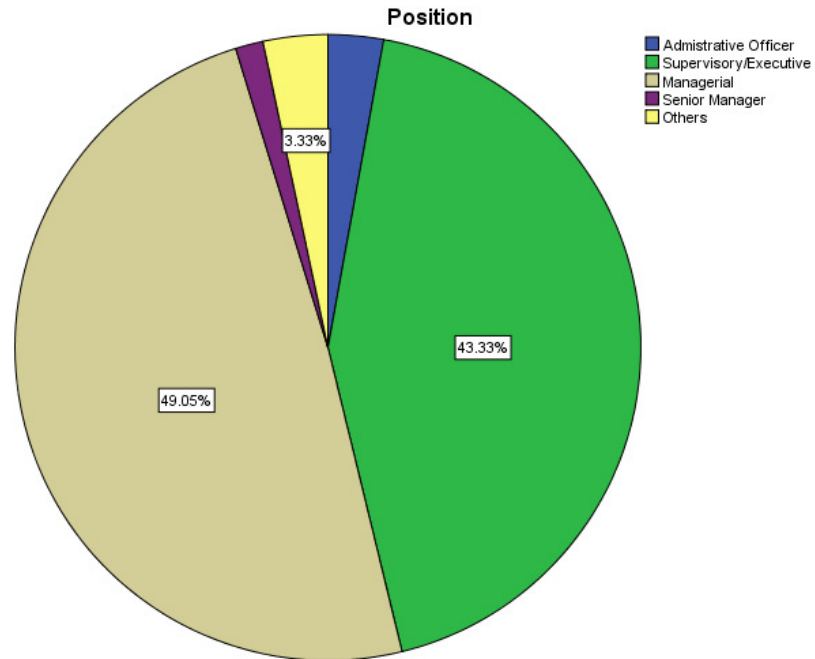
#### 4.1.1.5 Current Position

Table 4.5: Respondents' position

		Position			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Administrative Officer	6	2.9	2.9	2.9
	Supervisory/Executive	91	43.3	43.3	46.2
	Managerial	103	49.0	49.0	95.2
	Senior Manager	3	1.4	1.4	96.7
	Others	7	3.3	3.3	100.0
	Total	210	100.0	100.0	

Note. Developed for research

Figure 4.5: Respondents' position



Note. Developed for research

Table and Figure 4.5 show the summary of current position of the respondents in banking industry. The result states that 6 respondents are administrative officer which is 2.9%. Respondents with managerial and supervisory/executive position are the highest and second highest number. There are 91 respondents (43.3%) with supervisory/executive position while 103 respondents (49%) are managerial position. The number of respondents with senior manager position is the lowest, which are only 3 respondents (1.4%). The remaining 7 respondents (3.3%) are holding the positions other than five positions that mentioned above.

#### 4.1.2 Central Tendencies Measurement of Constructs

Central tendencies measurement of each construct used in the study is presented in the following section.

**SD = Strongly Disagree**

**D = Disagree**

**N = Neutral**

**A = Agree**

**SA = Strongly Agree**

Table 4.6: Descriptive Statistic for Perceived Organization Support

<b>Statement</b>	<b>SD (%)</b>	<b>D (%)</b>	<b>N (%)</b>	<b>A (%)</b>	<b>SA (%)</b>	<b>Mean</b>	<b>Rank</b>
My organization will always consider my best interest when there is any decision concerning the employees.	2.9	12.9	47.6	33.8	2.9	3.21	5
My organization values my contribution to its well-being.	2.9	2.4	27.1	62.4	5.2	3.65	1
Help is available when I encounter a problem.	0	15.7	20	62.9	1.4	3.50	3
My organization cares for my general satisfaction at work.	1.4	10	32.9	50	5.7	3.48	4
My organization is willing to extend itself to help me to perform to my best ability.	0	8.6	36.7	49	5.7	3.52	2

Note. Developed for research

Table 4.6 above shows the tendencies of respondents for the perceived organization support. Most of the respondents think that their organization will value their contribution to its well- being. There are 62.4% of the respondents agree and only 2.4% of the respondents disagree with this statement. The second highest rank statement is the organization is willing to extend to help employees to perform to their best ability. 49% of the

respondents agree to this statement and only 8.6% of the respondents disagree.

For the statement of help is available when employee encounter a problem, 62.9% of the respondents agree and 15.7% of the respondents disagree. As for the statement of organization care for employee's general satisfaction at work, 50% of the respondents agree and there are only 1.4% and 10% of the respondents strongly disagree and disagree.

Lastly, the statement of organization will consider the employee's best interest when there is any decision concerning the employees has the lowest value of mean, which are 3.21. There are 47.6% of the respondents remain neutral for this statement, however, there are still 33.8% of the respondents agree with this statement.

**Table 4.7: Descriptive Statistic for Empowerment**

<b>Statement</b>	<b>SD (%)</b>	<b>D (%)</b>	<b>N (%)</b>	<b>A (%)</b>	<b>SA (%)</b>	<b>Mean</b>	<b>Rank</b>
The work I do is meaningful to me.	1.0	16.7	33.3	46.2	2.9	3.33	2
I am confident about my ability at work.	1.4	13.8	29.5	47.6	7.6	3.46	1
I have significant autonomy in determining how I do my work.	2.9	16.2	31	47.6	2.4	3.30	3
Organization enables me to make important decisions	1.9	26.2	31.9	38.1	1.9	3.12	4
The impact of my decision on the organization is large.	9	21.4	39	25.7	4.8	2.96	5

Note. Developed for research

According to Table 4.7 above, the statement of employee's confidence on their ability at work has the highest mean, which are 3.46. There are 47.6% of the respondents agree with this statement and 13.8% of the respondents strongly disagree. As for the statement of their work is meaningful to them, there are 46.2% of the respondents agree, while 1% of the respondents strongly disagree.

Next, 47.6% of the respondents agree with the statement that employee's significant autonomy in determining how they do their work and there are only 2.9% of the respondents strongly disagree. Besides, 38.1% of the respondents agree and 1.9% of the respondents strongly disagree with the statement of organization enable them to make important decision.

Lastly, the statement of the impact of employee's decision on the organization is large has the lowest value of means which are 2.96. There are 39% of the respondents agree and 9% of the respondents strongly disagree with this statement.

**Table 4.8: Descriptive Statistic for Work- Life Conflict**

<b>Statement</b>	<b>SD (%)</b>	<b>D (%)</b>	<b>N (%)</b>	<b>A (%)</b>	<b>SA (%)</b>	<b>Mean</b>	<b>Rank</b>
There is always a conflict between my personal life and work.	0	6.7	40.5	50	2.9	3.50	4
My personal life suffers because of my work	0	11.9	17.6	61.9	8.6	3.67	3
My work suffers because everything going on in my personal life.	0.5	4.8	26.2	53.8	14.8	3.78	2
My personal life drains me of the energy I need to do my job.	12.9	9	25.7	49	3.3	3.21	5
My job gives me energy to pursue activities outside of work that are important to me.	0	3.8	18.1	51.9	26.2	4.00	1

Note. Developed for research

Table 4.8 shows that statement of the job gives employee energy to pursue activities outside of work that are important to them has the highest value of mean, which is 4.00. There are 51.9% of the respondents agree and 3.8% of the respondents disagree with this statement. The statement of work suffers because everything going on in their personal life has the second highest value of mean, which are 3.78. There are 53.8% of the respondents agree and 4.8% of the respondents disagree with this statement.

For the statement of personal life suffer because of their work, 61.9% of the respondents agree and 11.9% of the respondents disagree. 50% of the

respondents agree with the statement of always a conflict between my personal life and work, while 6.7% disagree.

The statement of personal life drains me of the energy I need to do my job has the lowest value of mean, which are 3.21. There are 49% of the respondents are agree and 9% of respondents disagree with this statement.

**Table 4.9: Descriptive Statistic for Trust**

<b>Statement</b>	<b>SD (%)</b>	<b>D (%)</b>	<b>N (%)</b>	<b>A (%)</b>	<b>SA (%)</b>	<b>Mean</b>	<b>Rank</b>
I have a say in decisions that affect my works.	0.5	14.8	39.5	38.1	6.7	3.35	3
My immediate supervisors listen to my opinions.	11.4	50	29	7.1	2.4	2.39	5
I receive adequate information regarding the long-term strategies of my organization.	0	11	41.4	30.5	17.1	3.54	2
I am free to disagree with my immediate supervisor.	8.6	36.2	35.7	18.6	1	2.67	4
I trust that my peers will lend me a hand if I needed it.	0	0	41.4	56.2	2.4	3.61	1

Note. Developed for research

Table 4.9 shows the descriptive statistics for trust. The statement of the trust on peers will lend the employees a hand if needed, has the highest value of mean, which are 3.61. 56.2% of the respondents agree and none of the respondents disagree. This means that respondents tend to believe their peers will lend a hand when needed, if compare with other possible situation above.

From table above, 30.5% of the respondents think that they are receive adequate information regarding the long term strategies of the organization, while 11% of them disagree. The statement of employee has a say in decisions that affect their work has the mean value of 3.35. 38.1% of the respondents agree with this statement and 14.8% of the respondents disagree.

Statement of the employee feel free to disagree with their immediate supervisor has the mean value of 2.67. 18.6% of the respondents agree with the statement while 36.2% of the respondents disagree. Lastly,



statement of immediate supervisor listen to their opinion has the lowest mean value of 2.39. There are only 7.1% of the respondents feel that their immediate supervisor will listen to their opinion while 50% of the respondents do not feel that way.

Table 4.10: Descriptive Statistic for Job Satisfaction

<b>Statement</b>	<b>SD (%)</b>	<b>D (%)</b>	<b>N (%)</b>	<b>A (%)</b>	<b>SA (%)</b>	<b>Mean</b>	<b>Rank</b>
I am provided with a comfortable working environment.	3.3	1.4	21.9	59.5	13.8	3.79	1
My salary is in line with my experience and training for the position.	2.9	22.4	36.2	27.1	11.4	3.22	5
I believe there is much to gain by remaining with my organization.	0	13.8	32.4	45.2	8.6	3.49	3
I feel very secure in my position.	2.9	1.4	37.1	57.6	1	3.52	2
I am generally quite satisfied with this work.	0.5	22.9	23.3	38.1	15.2	3.45	4

Note. Developed for research

Base on table 4.10 above for job satisfaction, the highest mean value statement is that respondents were provided with comfortable working environments, which are 3.79. The result shows 60% of the respondents agree with this statement, however, there are 1.4% of the respondents disagree.

Next statement which has the second highest mean value is the statement that respondents feel very secure in organization. This statement has the mean value of 3.52, Result shows 57.6% of the respondents agree with this statement while 1.4% of the respondents disagree. For the statement of respondents quite satisfied with this work has the mean value of 3.52. There are 39% of the respondents agree with this statement, but 20.5% of the respondents disagree.

There are 45.2% of the respondents agree with the statement that there is much to gain by remaining with the organization, however, there are 13.3% of the respondents disagree. Last but not least, there are 36.2% of the

respondents remain neutral, 29% of the respondents agree and 20.5% of the respondents disagree with the statement that their salary is in line with their experience and training for position.

## 4.2 Scale Measurement

### 4.2.1 Reliability Test

Table 4.11: Result of Reliability

Variables	Cronbach's Alpha	Number of Statement	Reliability
Perceived Organization Support	0.828	5	Very Good Reliability
Empowerment	0.456	5	Poor Reliability
Work- life Conflict	0.532	5	Poor Reliability
Trust	0.290	5	Poor Reliability
Job Satisfaction	0.834	5	Very Good Reliability
Organizational Commitment	0.878	15	Very Good Reliability

Note. Developed for research

Table 4.11 above shows the Reliability result for 210 responses, where 90 are the non-responses rate. It is clearly stated that perceived organization support, job satisfaction and organizational commitment are having a very

good reliability, which is more than 0.8 of Cronbach Alpha. As for empowerment, work – life conflict and trust, these are the variables that having poor reliability which is lower than 0.6 of Cronbach Alpha.

Although there is poor reliability, Table 4.12 below shows that Cronbach Alpha for empowerment can be increased to 0.530 if there is deletion of first statement which is ‘The work I do is meaningful to me’. Besides, the Table 4.13 below has showed that, with the deletion of fourth statement (‘My personal life drains me of the energy I need to do my job’). Lastly, Table 4.14 also shows that Cronbach Alpha for trust can be increased to 0.382 if the fifth statement (‘I trust my peers will lend me a hand if I needed it’) was deleted.

Table 4.12: Total Reliability Statistics for Empowerment

<b>Item-Total Statistics</b>				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EPWR1	12.8429	4.679	.270	.382
EPWR2	12.7143	5.382	.039	.530
EPWR3	12.8714	4.897	.169	.448
EMWR4	13.0571	3.949	.447	.245
EPWR5	13.2190	4.028	.308	.346

N

Note. Developed for research

Table 4.13: Total Reliability Statistics for Work-Life Conflict

<b>Item-Total Statistics</b>				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
WLC1	14.6619	4.120	.542	.357
WLC2	14.4810	3.705	.550	.316
WLC3	14.3762	4.427	.308	.471
WLC4	14.9429	4.973	-.028	.725
WLC5	14.1476	4.308	.348	.448

Note. Developed for research

Table 4.14: Total Reliability Statistics for Trust

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
TRUST1	11.2095	3.401	.098	.282
TRUST2	12.1733	2.723	.319	.050
TRUST3	12.0257	3.142	.137	.246
TRUST4	11.8924	2.966	.193	.187
TRUST5	10.9543	4.330	-.099	.382

Note. Developed for research

### 4.3 Inferential Analysis

#### 4.3.1 Factor Analysis

Table 4.15: Factor Analysis for Independent Variables

	Component Matrix						
	1	2	3	4	5	6	7
<b>Perceived Organizational Support</b>							
My organization will always consider my best interest when there is	.762		.106	.217		.277	-.104

any decision concerning the employees.							
My organization values my contribution to its well-being.	.776		.264		-.240		
Help is available when I encounter a problem.	.376	.507	.364	-.212	-.289		.190
My organization cares for my general satisfaction at work.	.688	.124	.377				
My organization is willing to extend itself to help me to perform to my best ability.	.748	.184		.168		.115	
<b>Empowerment</b>							
The work I do is meaningful to me.	.435		-.490	.406		.109	
I am confident about my ability at work.	.254	-.231				-.493	.532
I have significant autonomy in determining how I do my work.	.331	-.158	-.342			-.167	.125
Organization enables me to make important decisions	.405	.637			.117		.237
The impact of my decision on the organization is	.299	.658		.266		.394	

large.							
	Component Matrix						
	1	2	3	4	5	6	7
<b>Work Life Conflict</b>							
There is always a conflict between my personal life and work.	.698	.113			.167	.372	
My personal life suffers because of my work	.509	-.416	-.208	-.332	.313	.111	
My work suffers because everything going on in my personal life.	.426	-.611		.259	-.107	.183	
My personal life drains me of the energy I need to do my job.	.416	.582		-.528			
My job gives me energy to pursue activities outside of work that are important to me.	.383	-.668	.266	.134		.179	.110
<b>Trust</b>							
I have a say in decisions that affect my works.			.381	.122	.114	-.236	-.712
My immediate supervisors listen to my opinions.	-.192	.155	.330	-.136	.613	-.119	
I receive adequate information regarding the long-term strategies of	-.135	.307		.166	.691	-.182	.165

my organization.							
I am free to disagree with my immediate supervisor.	-.195		.597	.276	.215	.398	.263
I trust that my peers will lend me a hand if I needed it.	.188	-.516		-.507	.156	.358	
<b>Job Satisfaction</b>							
I am provided with a comfortable working environment.	.760	-.331				-.100	
My salary is in line with my experience and training for the position.	.804			-.385			
I believe there is much to gain by remaining with my organization.	.650	.143	-.324	.147	.225	-.209	-.210
I feel very secure in my position.	.602	-.561	.166			-.130	.149
I am generally quite satisfied with this work.	.777	.359		.195			
Eigenvalues	6.964	3.532	1.634	1.460	1.324	1.232	1.120
Total Variances (69.06%)	27.86 %	14.13 %	6.54 %	5.84 %	5.3%	4.93 %	4.48 %
Sig.	0.00						
KMO (sampling adequacy)	0.754						
Approximate Chi-square	2978.32						

Note. Developed for research

Table 4.15 shows the result of Factor Analysis for independent variables (perceived organization support, empowerment, work-life conflict, trust and job satisfaction). To construct the dimension of these five independent variables, there are seven factors with Eigenvalues more than one were extracted.

These seven factors generated total variances of 69.06%. The first factor explain the most variance which is 27.86%, followed by the variances of 14.13%, 6.54%, 5.84%, 5.3%, 4.93% and 4.48%. The KMO which measuring the sampling adequacy is 0.754 and it can explain the distinct and reliable factors as per mentioned in last chapter. Hence, the KMO value of 0.730 can be considered as a sufficient value to prove the correlation.

The Bartlett's result is significant where significant value, p value (0.000) is less than alpha value of 0.05. Due to above mentioned, there is existence of relationships and the sampling is adequate.

Table 4.16: Factor Analysis for Dependent Variable

	Components Matrix			
	1	2	3	4
<b>Affective Commitment</b>				
I feel 'emotionally attached' to my organization.	.771	.419		.692
I would be happy to spend my career with my organization.	.754	.172	-.489	
My organization has a great deal of personal meaning for me.	.843	.199	-.455	-.107
I feel like 'part of the family' at my organization.	.858	-.278	-.292	
I am proud to be one of the members in my organization.			-.381	
<b>Continuance Commitment</b>				
I have too few options to consider leaving my organization.		.914		-.131
Too much of my life would be disrupted if I want to leave my organization.	.551		.251	-.507
Right now, it is necessary for me to stay with my	.300	.835		-.255



organization.				
It would be costly for me of I leave my organization now.	.777		.129	-.294
It would be very hard for me to leave my organization right now, even if I wanted to.	.202	.741	.439	.151
<b>Normative Commitment</b>				
There is an obligation for me to stay in my organization.	.748	-.134	.504	
I would feel guilty if I leave my organization.	.602	-.253	.498	
I owe a great deal to my organization.	.744	-.154	.385	.116
This organization deserves my loyalty	.879	-.157		.213
I am in my organization because of a sense of loyalty to it.	.762			.343
Eigenvalues	6.477	2.539	1.606	1.126
Total Variances (78.32%)	43.18%	16.93%	10.71%	7.51%
Sig.	0.000			
KMO (sampling adequacy)	0.773			
Approximate Chi-square	2695.27			

Note. Developed for research

Table 4.16 is the result of factor analysis for dependent variables (affective commitment, continuance commitment and normative commitment). There are four factors with Eigenvalues more than one extracted to construct the dimension for the dependent variable. These four factors generated total variances of 78.32%. The first factor explains the most variance which is 43.18%, followed by the second factor with variances of 16.93%, third factor with variances of 10.71 and lastly the fourth factor with variances of 7.51%. As mentioned above, the KMO result should be exceeding 0.5 and closer to one. The result for dependent variables shows the KMO value of 0.773. This KMO result could explain the distinct and reliable factors where it is as a sufficient value to prove the correlation. In addition, the Bartlett's result is significant where significant value, p value (0.000) is less than alpha value of 0.05. Due to above mentioned, there is existence of relationships and the sampling is adequate.

#### 4.3.2 One – way ANOVA

Table 4.17: ANOVA result for age group and organizational commitment

**ANOVA**

OC

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.132	2	.066	.182	.834
Within Groups	75.287	207	.364		
Total	75.419	209			

Note. Developed for research

Table 4.18: Turkey HSD result for age group and organizational commitment

Age	Age	Sig.
20-30 years old	31- 40 years old	0.881
	Above 40 year old	0.881
31- 40 years old	20-30 years old	0.881
	Above 40 year old	0.971
Above 40 year old	20-30 years old	0.881
	31- 40 years old	0.971

Note. Developed for research

Table 4.17 above shows the result of ANOVA test for age group and organizational commitment. The result shows value of F which which is 0.182 ( $p > 0.05$ ) is not significant. Hence, it means that there is no significant difference of age in organizational commitment in banking industry. Besides, the Turkey HSD value in Table 4.18 for all age group also support the result that, there is no significant difference between the means score as the significant values are larger than 0.05.

Table 4.19: ANOVA result for race group and organizational commitment

**ANOVA**

OC

	Sum of Squares	df	Mean Square	F	Sig.
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Between Groups	2.010	3	.670	1.881	.134
Within Groups	73.409	206	.356		
Total	75.419	209			

Note. Developed for research

Table 4.20: Turkey HSD result for race group and organizational commitment

Race	Race	Sig.
Chinese	Malay	0.164
	India	1.000
	Others	0.689
Malay	Chinese	0.164
	India	0.314
	Others	0.996
India	Chinese	1.000
	Malay	0.314
	Others	0.703
Others	Chinese	0.689
	Malay	0.996
	India	0.703

Note. Developed for research

Table 4.19 shows the result for race group and organizational commitment. The result shows value of F which is 0.134 where  $p > 0.05$  is not significant. This result concludes that there is no significant difference of race in organizational commitment. Turkey HSD values in Table 4.20 also yield the same result as the entire race group are having the significant value higher than 0.05, which means there is no significant difference between the mean score.

Table 4.21: ANOVA result for education level group and organizational commitment

**ANOVA**

JS

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.106	2	.053	.112	.894
Within Groups	98.144	207	.474		
Total	98.251	209			

Note. Developed for research

Table 4.22: Turkey HSD result for education level group and organizational commitment

Education Level	Education Level	Sig.
Diploma	Bachelor	0.960
	Master	0.895
Bachelor	Diploma	0.960
	Master	0.940
Master	Diploma	0.895
	Bachelor	0.940

Note. Developed for research

Table 4.21 shows the result for education level group and organizational commitment. The result shows value of F which is 0.112 where  $p > 0.05$  is not significant. This result concludes that there is no significant difference of education level in organizational commitment. Turkey HSD values in Table 4.22 also yield the same result as the entire education level group are having the significant value higher than 0.05, which means there is no significant difference between the mean score.

Table 4.23: ANOVA result for position group and organizational commitment

**ANOVA**

OC

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.026	4	.257	.707	.588

Within Groups	74.393	205	.363		
Total	75.419	209			

Note. Developed for research

Table 4.24: Turkey HSD result for position group and organizational commitment

Position	Position	Sig.
Administrative Officer	Supervisory/Executive	0.594
	Managerial	0.474
	Senior Manager	0.928
	Others	0.690
Supervisory/Executive	Administrative Officer	0.594
	Managerial	0.985
	Senior Manager	1.000
	Others	0.999
Managerial	Administrative Officer	0.474
	Supervisory/Executive	0.985
	Senior Manager	1.000
	Others	1.000
Senior Manager	Administrative Officer	0.928
	Supervisory/Executive	1.000
	Managerial	1.000
	Others	0.999
Others	Administrative Officer	0.690
	Supervisory/Executive	0.999
	Managerial	1.000
	Administrative Officer	0.999

Note. Developed for research

Table 4.23 shows the result for position group and organizational commitment. The result shows value of F which is 0.707 where  $p > 0.05$  is not significant. This result concludes that there is no significant difference of position in organizational commitment. Turkey HSD values in Table 4.24 also yield the same result as the entire position group are having the significant value higher than 0.05, which means there is no significant difference between the mean score. in the mean score on organizational commitment between groups.

### 4.3.3 Pearson Correlation Coefficient

Table 4.25: Correlation between Perceived Organization Support and Organizational Commitment

		Correlations	
		POS	OC
POS	Pearson Correlation	1	.633**
	Sig. (2-tailed)		.000
	N	210	210
OC	Pearson Correlation	.633**	1
	Sig. (2-tailed)	.000	
	N	210	210

\*\* . Correlation is significant at the 0.01 level (2-tailed).  
 Note. Developed for research

Table 4.25 shows the result of relationship between organization support and organizational commitment by using two-tailed. The strength of the correlation (0.633) is moderate and the correlation is significant due to the significant value is less than p value of 0.01. Besides, the Pearson Correlation value is in positive and this means that, there are positive relationship between perceived organization support and organizational

commitment. In overall, if the perceived organization support is increased by 1%, the organizational commitment of the employee will increase by 63.3%. With these result, the null hypothesis will be rejected.

H1<sub>0</sub>: There is no significant relationship between perceived organization support and organizational commitment in banking industry.

H1<sub>a</sub>: There is a significant relationship between perceived organization support and organizational commitment in banking industry

Table 4.26: Correlation between Empowerment and Organizational Commitment

		Correlations	
		OC	EMPW
OC	Pearson Correlation	1	.411**
	Sig. (2-tailed)		.000
	N	210	210
EMPW	Pearson Correlation	.411**	1
	Sig. (2-tailed)	.000	
	N	210	210

\*\* . Correlation is significant at the 0.01 level (2-tailed).  
 Note. Developed for research

Table 4.26 shows the result of relationship between empowerment and organizational commitment by using two-tailed. The strength of the correlation (0.411) is moderate and the correlation is significant due to the significant value is less than p value of 0.01. Besides, the Pearson Correlation value is in positive and this means that, there are positive relationship between empowerment and organizational commitment. In overall, if the empowerment is increased by 1%, the organizational commitment of the employee will increase by 41.1%. With these result, the null hypothesis will be rejected.

H2<sub>0</sub>: There is no significant relationship between empowerment and organizational commitment in banking industry.

H2a: There is a significant relationship between empowerment and organizational commitment in banking industry

Table 4.27: Correlation between Work-Life Conflict and Organizational Commitment

**Correlations**

		OC	WLC
OC	Pearson Correlation	1	.303**
	Sig. (2-tailed)		.000
	N	210	210
WLC	Pearson Correlation	.303**	1
	Sig. (2-tailed)	.000	
	N	210	210

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

Note. Developed for research

Table 4.27 shows the result of relationship between work-life conflict and organizational commitment by using two-tailed. The strength of the correlation (0.303) is small but definite relationship and the correlation is significant due to the significant value is less than p value of 0.01. Although the correlation between work life conflict and organizational commitment is weak, there are still correlation exist between these two variables. Hence, the null hypothesis will be rejected.

H3<sub>0</sub>: There is no significant relationship between work-life conflict and organizational commitment in banking industry.

H3<sub>a</sub>: There is a significant relationship between work-life conflict and organizational commitment in banking industry.



Table 4.28: Correlation between Trust and Organizational Commitment

Correlations			
		OC	TRUST
OC	Pearson Correlation	1	.223**
	Sig. (2-tailed)		.001
	N	210	210
TRUST	Pearson Correlation	.223**	1
	Sig. (2-tailed)	.001	
	N	210	210

\*\* . Correlation is significant at the 0.01 level (2-tailed).  
 Note. Developed for research

Table 4.28 shows the result of relationship between trust and organizational commitment by using two-tailed. The strength of the correlation (0.223) is small but definite and the correlation is significant due to the significant value is same as p value of 0.01, but less than 0.05. Besides, the Pearson Correlation value is in positive and this means that, there are positive relationship between trust and organizational commitment. In overall, if trust is increased by 1%, the organizational commitment of the employee will increase by 22.3%. With these result, the null hypothesis will be rejected.

H4<sub>0</sub>: There is no significant relationship between trust and organizational commitment in banking industry.

H4<sub>a</sub>: There is a significant relationship between trust and organizational commitment in banking industry

Table 4.29: Correlation between Job Satisfaction and Organizational Commitment

Correlations			
		OC	JS
OC	Pearson Correlation	1	.556**
	Sig. (2-tailed)		.000
	N	210	210

JS	Pearson Correlation	.556**	1
	Sig. (2-tailed)	.000	
	N	210	210

\*\* . Correlation is significant at the 0.01 level (2-tailed).  
 Note. Developed for research

Table 4.29 shows the result of relationship between job satisfaction and organizational commitment by using two-tailed. The strength of the correlation (0.556) is moderate and the correlation is significant due to the significant value is less than 0.01. Besides, the Pearson Correlation value is in positive and this means that, there are positive relationship between job satisfaction and organizational commitment. In overall, if trust is increased by 1%, the organizational commitment of the employee will increase by 55.6%. With these result, the null hypothesis will be rejected.

H5<sub>0</sub>: There is no significant relationship between job satisfaction and organizational commitment in banking industry.

H5<sub>a</sub>: There is a significant relationship between job satisfaction and organizational commitment in banking industry

### 4.3.4 Multiple Regression Analysis

The complete result for multiple regression analysis will be presented in tables below.

Table 4.30: Model Summary of Multiple Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
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1	.738 <sup>a</sup>	.544	.533	.41062
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a. Predictors: (Constant), JS, TRUST, EMPW, WLC, POS

b. Dependent Variable: OC

Note. Developed for research

**Table 4.31: ANOVA Result of Multiple Regression Analysis**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.022	5	8.204	48.659	.000 <sup>a</sup>
	Residual	34.397	204	.169		
	Total	75.419	209			

a. Predictors: (Constant), JS, TRUST, EMPW, WLC, POS

b. Dependent Variable: OC

Note. Developed for research

**Table 4.32: Coefficient Result of Multiple Regression Analysis**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.650	.340		-1.910	.058
	POS	.492	.072	.492	6.835	.000
	EMPW	.202	.067	.169	3.029	.003
	TRUST	.445	.069	.310	6.465	.000
	WLC	-.236	.078	-.193	-3.011	.003
	JS	.240	.069	.274	3.472	.001

a. Dependent Variable: OC

Note. Developed for research

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Table 4.30 above shows the model of this study. R value in the table is the indicator as correlation coefficient between independent (perceived organization support, empowerment, work-life conflict, trust and job satisfaction) and dependent variables (organizational commitment in banking industry) for this model. The R value of 0.738 mean there is positive and moderate correlation between the independent and dependent variables.

Other useful information is the R square value as this result will indicate how many percentage of the study have been explained by the independent variables. In this study, there are only 54.5% of the variation in dependent variable can be explained. There are still 45.5% of the variations in dependent variable remained unexplained for this study as other important independent variables have not been considered.

By referring to Table 4.31, there are details of ANOVA result for this model. The F statistic of 48.659 is significant with the p value of 0.000, which is lower than alpha value of 0.05. This model is valid and able to describe the relation between independent and dependent variables. Hence, the independent variables are significant to explain the variations of organizational commitment in banking industry. As a result of that, null hypotheses can be rejected and alternate hypotheses will be discussed further.

Table 4.32 shows the coefficient result for this model. Below equation can be formed for further discussion:

$$\text{Organizational Commitment in banking industry} = -0.65 + 0.492 \text{ (perceived organizational support)} + 0.202 \text{ (empowerment)} + 0.445 \text{ (trust)} - 0.236 \text{ (work life conflict)} + 0.240 \text{ (job satisfaction)}$$

The result indicates that perceived organization support is one of the critical dependent variables that explain the variants of dependent variable. The p-value for perceived organizational support is 0.000 which is definitely less than the alpha value of 0.05. In view of this, perceived

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organizational support is significant to predict dependent variables. In addition, perceived organizational support is the highest contributor towards the variation of dependent variables as the Beta value for this independent variable is the highest. The equation above have explained that, when the perceived organizational support increase one level, the organizational commitment in banking industry will increase 49.2% with the condition of the other independent variables remain unchanged.

As for empowerment, it is also significant to predict dependent variable. This is because the p-value for empowerment is 0.003, which is less than the alpha value of 0.05. Empowerment contribute the least towards the variants of dependent variables if compare with the other four independent variables. When there is a level increase of empowerment, the organizational commitment in banking industry will increase 20.2% with the condition of the other independent variables remain constant.

Trust is the independent variable that contributes the second highest to the variation of dependent variable due to its Beta value of 0.445 in Table 4.32. With the condition of other independent variables remain unchanged; the organizational commitment will increase by 44.5% when there is an increase of one level of trust towards the employees. Its p-value of 0.000, which is less than alpha value of 0.05 determine trust is a significant independent variable on the variants of organizational commitment in banking industry.

Work-life conflict has negative relationship with organizational commitment in banking industry, due to its negative value of Beta (-0.236). This means that, when there is an increase in work life conflict, the organizational commitment of employees will be decrease by 23.6% with the condition that other independent variables remain status quo. According to the result from Table 4.32, work life conflict is a significant independent variable towards the variants of dependent variable. The p-value of work life conflict is 0.003, which is also lesser than the alpha value of 0.05 will determine its significance.

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Last but not least, the independent variable of job satisfaction is significant towards the variants of dependent variable as well. This is due to the p-value of 0.01 for job satisfaction, which is lesser than alpha value of 0.05. Reference to the equation above; when there is an increase on employees' job satisfaction, the organizational commitment of the employees will increase by 24% with the condition that other independent variables remain status quo.

## **4.4 Conclusion**

In this chapter, the result of this study was explained through different type of analysis. From the demographic profile, it can be clearly seen that most of the respondents are at managerial level and educated in banking industry. Hence, their experience and thought might help to provide the accurate view or result for this study.

However, from this analysis, the result shows demographic profile (gender, race, age, education level and position) do not have any significant relationship with the organizational commitment. All constructs are reliable and all independent variables have significant relationship with dependent variable. Besides, all the five null hypotheses will be rejected due to the significant result.

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## **CHAPTER 5**

### **CONCLUSION AND DISCUSSION**

#### **5.0 Introduction**

The research and analysis were completed in previous chapters. Hence, this chapter is to summarize the results for statistical analysis, discussion on major findings, implications and limitation of the study. After all the discussion and findings, recommendations for future research will be included in this chapter as well.

#### **5.1 Summary of Statistical Analysis**

##### **5.1.1 Summary of Descriptive Analysis**

###### **5.1.1.1 Demographic Profile**

The demographic profile of the respondents will be concluded in this section. In total there are 210 respondents in this study. These

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210 respondents are the employees sample size from the 22800 of the population in Kuala Lumpur financial industry.

## **5.1.2 Summary of Inferential Analysis**

### **5.1.2.1 Factor Analysis**

The factor analysis for all independent variables has defined seven factor groups. Result shows the first factor group explains the most variance which is 27.86% and the least factor group explains 4.48% of the variance. KMO value (0.730) explains the reliability of the factor has exceeding 0.5, which means there is existence of relationship for all independent variables.

As for dependent variable, there are four factor groups have been identified and the first factor group that could explain most of the variance show the result of 43.18%. KMO value, which is 0.773, has exceeding 0.5. These results show there is existence of relationship within the dependent variable.

### **5.1.2.2 One-way ANOVA**

One- way ANOVA analysis focuses on analyzing the relationship between the demographic and organizational commitment in banking industry. From the One-way ANOVA result, it proves



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there is no significant difference of age group with organizational commitment (p value= 0.834, more than alpha value of 0.05). Same goes to race group (p value= 0.134, more than alpha value of 0.05), education level (p value= 0.294, more than alpha value of 0.05) and current position (p value= 0.588, more than alpha value of 0.05). In an overall summary, there is no significant difference for all respondents' demographic towards organizational commitment in banking industry.

### **5.1.2.3 Pearson Correlation Coefficient**

Pearson Correlation Coefficient analysis will determine whether there is any relationship between each of the independent variable and dependent variable. According to the result, perceived organizational support with strength of correlation of 0.633 has the strongest relationship with organizational commitment in banking industry. Followed by job satisfaction (strength of correlation = 0.556), empowerment (strength of correlation = 0.411), work life conflict (strength of correlation = 0.303) and trust (strength of correlation = 0.223). In an overall summary, there is relationship between each of the independent variables and dependent variable.

### **5.1.2.4 Multiple Regressions**

Multiple regression analysis enables the analysis on relationship between all independent variables and dependent variable. Based on the result of multiple regression analysis, there are 54.4% of the variation in organizational commitment in banking industry can be explained by the perceived organizational support ( $\beta = 0.492$ ),

empowerment ( $\beta = 0.202$ ), trust ( $\beta = 0.445$ ), work life conflict ( $\beta = -0.236$ ) and job satisfaction ( $\beta = 0.240$ ).

In conclusion, all independent variables (perceived organizational support, empowerment, trust, work life conflict and job satisfaction) have direct impact towards the dependent variable (organizational commitment in banking industry) due to all of the p-value are lower than the alpha value of 0.05.

## 5.2 Discussion of Major Findings

Table 5.1 Summary Results of the Hypotheses Testing

Hypotheses	Significant level	Result
H1 <sub>0</sub> : There is no significant positive relationship between perceived organization supports and organizational commitment in banking industry. H1 <sub>a</sub> : There is a significant positive relationship between perceived organization supports and organizational commitment in banking industry.	0.000	Null hypothesis will be rejected
H2 <sub>0</sub> : There is no significant positive relationship between empowerment and organizational commitment in banking industry. H2 <sub>a</sub> : There is a significant positive relationship between empowerment and organizational commitment in banking industry.	0.003	Null hypothesis will be rejected
H3 <sub>0</sub> : There is no significant negative relationship between work-life conflict and organizational commitment in banking industry. H3 <sub>a</sub> : There is a significant negative relationship	0.000	Null hypothesis will be rejected

between work-life conflict and organizational commitment in banking industry.		
H4 <sub>0</sub> : There is no significant positive relationship between trust and organizational commitment in banking industry. H4 <sub>a</sub> : There is a significant positive relationship between trust and organizational commitment in banking industry	0.003	Null hypothesis will be rejected
H5 <sub>0</sub> : There is no significant positive relationship between job satisfaction and organizational commitment in banking industry. H5 <sub>a</sub> : There is a significant positive relationship between job satisfaction and organizational commitment in banking industry	0.001	Null hypothesis will be rejected

Note. Developed for research

**H1: There is significant relationship between perceived organization supports and organizational commitment in banking industry.**

The significant value for the relationship between perceived organization supports and organizational commitment is 0.000, which is lower than the alpha value of 0.005. Besides, the Beta value for perceived organization supports is 0.492. These indicate that, perceived organization supports will have significant positive impact towards the organizational commitment in banking industry.

This result is consistent with the studies of previous researchers in previous chapter and the objective of this study, where there is a significant positive relationship between perceived organization supports and organizational commitment in banking industry (Fuller et.al, 2003; Darlette, 2010; Meyer et.al., 2002; Allen, 2001; Gibson et.al., 2006; Loi et.al., 2006; Liu, 2004; Rhoades et.al., 2001; Eisenberger et.al., 2001; Gade et.al., 2003; Mary, 2011; Zeytinoglu et.al. 2010)

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**H2: There is a significance relationship between empowerment and organizational commitment in banking industry.**

As per Table 5.1 above, the significant value for the relationship between empowerment and organizational commitment is 0.003, which is lower than alpha value of 0.05. The Beta value for empowerment is 0.202. These explain that empowerment will have significant positive impact towards organizational commitment in banking industry.

It is conclusive that the result is consistent with previous researchers' studies and objective of this study. There is significant positive relationship between empowerment and organizational commitment in banking industry (Marayart, 2008; Noorliza et.al. 2006; Ongori, 2008; Choong et.al, 2011; Siswanto, 2011; Nielsen et.al. 2003; Chiang et.al. 2012).

**H3: There is significance relationship between work-life conflict and organizational commitment in banking industry**

Table 5.1 above shows the significant value of 0.000 for the relationship between work-life conflict and organizational commitment, which is lower than the alpha value of 0.05. In addition, Beta value of -0.236 has indicated the significant negative relationship for work-life conflict and organizational commitment in banking industry.

Therefore, the result is consistent with previous researchers' studies and objective of this study. There is significant negative relationship between work-life conflict and organizational commitment in banking industry (April, 2009; Akintayo, 2010;

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Popoola, 2008; Mary, 2010; Philip et.al. 2011; Namasivayam et.al. 2007; Zhao et.al. 2012; Ashley, 2011; Chen et.al. 2009).

**H4: There is significance relationship between trust and organizational commitment in banking industry**

There is findings indicate a significant positive relationship between trust and organizational commitment in banking industry due to the significant value of 0.003, which is lower than the alpha value of 0.05. The Beta value of 0.445 further certifies the positive relationship.

Result is consistent with previous researchers' studies and objective of this study. There is significant positive relationship between trust and organizational commitment in banking industry (Kristin, 2004; Aryee et.al. 2002; Hamdi et.al. 2011; Kimberly, 2010; Spence- Laschinger et.al. 2001, Hargreaves, 2002; Henkin et.al. 2000; Dirks et.al. 2002; Paul, 2008; Laka- Mathebula, 2004; Lien et.al. 2010).

**H5: There is significance relationship between job satisfaction and organizational commitment in banking industry**

The significant value between job satisfaction and organizational commitment is 0.001, which is lower than the alpha value of 0.05. With the Beta value of 0.240, it proof that job satisfaction has direct positive impact towards organizational commitment.

This result is consistent with previous researchers' studies and objective of this study. There is significant positive relationship between job satisfaction and

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organizational commitment in banking industry (Cetin, 2006; Meyer et.al. 2002; Darlette, 2010; Allen, 2001; Rhoades et.al., 2002; Roberto, 2003; Wang, 2006; Hellriegel et.al. 2004; Wagner et.al. 2005).

### **5.3 Implications of the Study**

This study will have implication towards the banks. By studying on factors that impacting organizational commitment, it will help to build more and stable organization as management will have the knowledge in improving the organizational commitment of the employees (Kristin, 2004). According to Loi et. al. (2006), employees with high organizational commitment towards their organization tend to support organization's goals as well. Hence, this study will help the management and organization to maintain a high employee's commitment towards the organization, which leads to a stable organization culture.

Besides, this study enables the advantage of cost efficiency for a bank. Management get to know and understand the factors that affect and how these help to improve the organizational commitment in banking industry. When the organizational commitment of employees was improved, the cost of a bank will be reduced due to lower turnover rate (Hellriegel et.al., 2004; Wagner et.al., 2005). The lower the turnover rate, then lower the cost of hiring, training and time-consuming for a new hire.

Moreover, with the knowledge in organizational commitment in banking industry, the management will have the information in enhancing employees' commitment towards the bank. Management will know what are the complimentary or supports that required by the employees. These help in increasing the efficiency and morale of the employees as the employees will feel that their hard works were paid. For example, when employees were recognized by their manager, they feel being supported by the organization.

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Banking industry is one of the industries that provide services to the customer. Hence, the quality of the service provided by employee is extremely important. This study helps the organization in boosting the employees' morale which leads to better customer experience and company service.

In summary, management will be able to learn how to reward and motivate employees not only with monetary rewards but also mentally and self-esteem of the employees.

#### **5.4 Limitations of the Study**

Although sending questionnaire through internet is convenient, there are shortfalls of this method. By sending the questionnaire through internet, the response rate is relatively lower. This study is target to have around 300 of responses; however, only 210 responses were obtained. There might be a possibility where target respondents choose to ignore the request sent to them via internet.

The respondents of this study are the employees from commercial banks in Kuala Lumpur. There is a possibility of restriction on respondents as the employees and management from commercial banks may be unable to represent the whole banking industry (Bobbie, 2007). This is because the opinions for these 210 respondents may not reflect the responses of employees in other type of banks or in other area.

Lastly, this study is focusing on analysing the overall organizational commitment in banking industry. There are theoretical studies on each type of organizational commitment. Nonetheless, the analysis and result will be focusing on overall organizational commitment which intends to study on the antecedents that affect organizational commitment in banking industry.

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## **5.5 Recommendations for future Study**

There are few recommendations for future study that related to organizational commitment in banking industry.

First of all, researchers may consider changing the data collection methodology to interview or distributing the questionnaire to respondents face-to-face directly, if there is time availability. This is because face-to-face communication or interview may help in obtaining more responses rate and more accurate data if compare with distributing questionnaire through internet. This will allow a direct communication and explanation to the respondents regarding the questionnaire. Hence, the misunderstanding from the respondents will be reduced.

Besides, future study may use the qualitative data collection method which is to collect respondents' response with open-ended question. This allows more detail and interpretation from respondents. At the same time, qualitative study may help in contributing to the study of organizational commitment in banking industry as well, as there is only limited numbers of qualitative study on organizational commitment in banking industry.

Last but not least, there are only 54.4% of the variation in dependent variable can be explained by perceived organization support, empowerment, trust, work-life conflict and job satisfaction. Hence, more independent variables or other independent variable can be added in future research in order to analyse and facilitate higher organizational commitment in banking industry.

## **5.6 Conclusion**



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In overall, this study examines the impact of perceived organization support, empowerment, work-life conflict, trust and job satisfaction towards organizational commitment in banking industry. All the result and statistic data shows these five independent variables have significant relationship with organizational commitment in banking industry and null hypotheses will be rejected.

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## **APPENDIX A: Questionnaire Survey**

**UNIVERSITI TUNKU ABDUL RAHMAN  
FACULTY OF ACCOUNTANCY AND MANAGEMENT (FAM)  
MASTER OF BUSINESS ADMINISTRATION**

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Dear respondents,

**Survey on the antecedents of organizational commitment in banking industry**

I am a student from Universiti Tunku Abdul Rahman (UTAR), postgraduate of Master of Business Administration. I am conducting research project on topic of “The Antecedents of Organizational Commitment in Banking Industry” and I appreciate your co-operation to complete the survey.

Generally, organizational commitment can be viewed as the strength of employees’ involvement towards their organization. The essential concepts of organizational commitment refer to affective commitment, continuance commitment and normative commitment. Objectives of this research are to examine the influences of different variables on organizational commitment and offer a better understanding of commitment in this current era.

The survey is **anonymous and confidential**. This survey contains only three sections, which should take no more than 15 minutes to complete.

The results of this research will be kept by UTAR as students’ reference. I am glad to answer any questions or clarify any issues that need further explanation.

Thank you for your participation.

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## Section A: Personal Details

Please choose the selection that indicates your answer accordingly.

1. Gender:

- Male
- Female

2. Age:

- Below 20 years old
- 20-30 years old
- 31-40 years old
- Above 40 years old

3. Race:

- Chinese
- Malay
- Indian
- Others. \_\_\_\_\_ (Please specify)

4. Education level:

- Diploma
- Bachelor degree
- Master degree

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5. Current position:

- Administrative officer
- Supervisory/ Executive position
- Managerial position
- Senior Manager
- Others. \_\_\_\_\_(Please specific)

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**Section B: The Antecedents of Organizational Commitment in Banking Industry**

Please circle the number that indicates your answer accordingly.

1- Strongly Disagree (SD)

2- Disagree (D)

3- Neutral (N)

4- Agree (A)

5- Strongly Agree (SA)

**Perceived Organizational Support**

	SD	D	N	A	SA
1. My organization will always consider my best interest when there is any decision concerning the employees.	1	2	3	4	5
2. My organization values my contribution to its well-being.	1	2	3	4	5
3. Help is available when I encounter a problem.	1	2	3	4	5
4. My organization cares for my general satisfaction at work.	1	2	3	4	5
5. My organization is willing to extend itself to help me to perform to my best ability.	1	2	3	4	5

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### **Empowerment**

	SD	D	N	A	SA
1. The work I do is meaningful to me.	1	2	3	4	5
2. I am confident about my ability at work.	1	2	3	4	5
3. I have significant autonomy in determining how I do my work.	1	2	3	4	5
4. Organization enables me to make important decisions.	1	2	3	4	5
5. The impact of my decision on the organization is large.	1	2	3	4	5

### **Work-Life Conflict**

	SD	D	N	A	SA
1. There is always a conflict between my personal life and work.	1	2	3	4	5
2. My personal life suffers because of my work	1	2	3	4	5
3. My work suffers because everything going on in my personal life.	1	2	3	4	5
4. My personal life drains me of the energy I need to do my job.	1	2	3	4	5
5. My job gives me energy to pursue activities outside of work that are important to me.	1	2	3	4	5



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**Trust**

	SD	D	N	A	SA
1. I have a say in decisions that affect my works.	1	2	3	4	5
2. My immediate supervisors listen to my opinions.	1	2	3	4	5
3. I receive adequate information regarding the long-term strategies of my organization.	1	2	3	4	5
4. I am free to disagree with my immediate supervisor.	1	2	3	4	5
5. I trust that my peers will lend me a hand if I needed it.	1	2	3	4	5

**Job Satisfaction**

	SD	D	N	A	SA
1. I am provided with a comfortable working environment.	1	2	3	4	5
2. My salary is in line with my experience and training for the position.	1	2	3	4	5
3. I believe there is much to gain by remaining with my organization.	1	2	3	4	5
4. I feel very secure in my position.	1	2	3	4	5
5. I am generally quite satisfied with this work.	1	2	3	4	5

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## Section C: Organizational Commitment

### Affective Commitment

	SD	D	N	A	SA
1. I feel 'emotionally attached' to my organization.	1	2	3	4	5
2. I would be happy to spend my career with my organization.	1	2	3	4	5
3. My organization has a great deal of personal meaning for me.	1	2	3	4	5
4. I feel like 'part of the family' at my organization.	1	2	3	4	5
5. I am proud to be one of the members in my organization.	1	2	3	4	5

### Continuance Commitment

	SD	D	N	A	SA
1. I have too few options to consider leaving my organization.	1	2	3	4	5
2. Too much of my life would be disrupted if I want to leave my organization.	1	2	3	4	5
3. Right now, it is necessary for me to stay with my organization.	1	2	3	4	5
4. It would be costly for me if I leave my organization now.	1	2	3	4	5
5. It would be very hard for me to leave my organization right now, even if I wanted to.	1	2	3	4	5

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**Normative Commitment**

	SD	D	N	A	SA
1. There is an obligation for me to stay in my organization.	1	2	3	4	5
2. I would feel guilty if I leave my organization.	1	2	3	4	5
3. I owe a great deal to my organization.	1	2	3	4	5
4. This organization deserves my loyalty	1	2	3	4	5
5. I am in my organization because of a sense of loyalty to it.	1	2	3	4	5

**APPENDIX B: Descriptive Analysis**

**Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	88	41.9	41.9	41.9
	female	122	58.1	58.1	100.0
	Total	210	100.0	100.0	

**Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30 years old	96	45.7	45.7	45.7
	31-40 years old	99	47.1	47.1	92.9
	Above 40 years old	15	7.1	7.1	100.0
	Total	210	100.0	100.0	

**Race**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Chines	105	50.0	50.0	50.0
	Malay	57	27.1	27.1	77.1
	India	41	19.5	19.5	96.7
	Others	7	3.3	3.3	100.0
	Total	210	100.0	100.0	

**Edu**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	53	25.2	25.2	25.2
	Bachelor	146	69.5	69.5	94.8
	Master	11	5.2	5.2	100.0
	Total	210	100.0	100.0	

**Position**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Administrative Officer	6	2.9	2.9	2.9
	Supervisory/Executive	91	43.3	43.3	46.2
	Managerial	103	49.0	49.0	95.2
	Senior Manager	3	1.4	1.4	96.7
	Others	7	3.3	3.3	100.0
	Total	210	100.0	100.0	

Perceived Organization Support

**POS1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	2.9	2.9	2.9
	D	27	12.9	12.9	15.7
	N	100	47.6	47.6	63.3
	A	71	33.8	33.8	97.1
	SD	6	2.9	2.9	100.0
	Total	210	100.0	100.0	

**POS2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	2.9	2.9	2.9
	D	5	2.4	2.4	5.2
	N	57	27.1	27.1	32.4
	A	131	62.4	62.4	94.8
	SD	11	5.2	5.2	100.0
	Total	210	100.0	100.0	

**POS3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	33	15.7	15.7	15.7
	N	42	20.0	20.0	35.7

A	132	62.9	62.9	98.6
SD	3	1.4	1.4	100.0
Total	210	100.0	100.0	

**POS4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	1.4	1.4	1.4
	D	21	10.0	10.0	11.4
	N	69	32.9	32.9	44.3
	A	105	50.0	50.0	94.3
	SD	12	5.7	5.7	100.0
	Total	210	100.0	100.0	

**POS5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	18	8.6	8.6	8.6
	N	77	36.7	36.7	45.2
	A	103	49.0	49.0	94.3
	SD	12	5.7	5.7	100.0
	Total	210	100.0	100.0	

Empowerment

**EPWR1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	1.0	1.0	1.0
	D	35	16.7	16.7	17.6
	N	70	33.3	33.3	51.0
	A	97	46.2	46.2	97.1
	SD	6	2.9	2.9	100.0
	Total	210	100.0	100.0	

**EPWR2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	1.4	1.4	1.4
	D	29	13.8	13.8	15.2
	N	62	29.5	29.5	44.8
	A	100	47.6	47.6	92.4
	SD	16	7.6	7.6	100.0
	Total	210	100.0	100.0	

**EPWR3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	2.9	2.9	2.9
	D	34	16.2	16.2	19.0
	N	65	31.0	31.0	50.0
	A	100	47.6	47.6	97.6
	SD	5	2.4	2.4	100.0
	Total	210	100.0	100.0	

**EMWR4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	4	1.9	1.9	1.9
	D	55	26.2	26.2	28.1
	N	67	31.9	31.9	60.0
	A	80	38.1	38.1	98.1
	SD	4	1.9	1.9	100.0
	Total	210	100.0	100.0	

**EPWR5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	19	9.0	9.0	9.0

D	45	21.4	21.4	30.5
N	82	39.0	39.0	69.5
A	54	25.7	25.7	95.2
SD	10	4.8	4.8	100.0
Total	210	100.0	100.0	

Work-Life Conflict

**WLC1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	14	6.7	6.7	6.7
	N	85	40.5	40.5	47.1
	A	105	50.0	50.0	97.1
	SD	6	2.9	2.9	100.0
	Total	210	100.0	100.0	

**WLC2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	25	11.9	11.9	11.9
	N	37	17.6	17.6	29.5
	A	130	61.9	61.9	91.4
	SD	18	8.6	8.6	100.0
	Total	210	100.0	100.0	

**WLC3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	.5	.5	.5
	D	10	4.8	4.8	5.2
	N	55	26.2	26.2	31.4
	A	113	53.8	53.8	85.2
	SD	31	14.8	14.8	100.0
	Total	210	100.0	100.0	



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**WLC4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	27	12.9	12.9	12.9
	D	19	9.0	9.0	21.9
	N	54	25.7	25.7	47.6
	A	103	49.0	49.0	96.7
	SD	7	3.3	3.3	100.0
	Total		210	100.0	100.0

**WLC5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	8	3.8	3.8	3.8
	N	38	18.1	18.1	21.9
	A	109	51.9	51.9	73.8
	SD	55	26.2	26.2	100.0
	Total		210	100.0	100.0

Trust

**TRUST1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	.5	.5	.5
	D	31	14.8	14.8	15.2
	2.40	1	.5	.5	15.7
	N	83	39.5	39.5	55.2
	A	80	38.1	38.1	93.3
	SD	14	6.7	6.7	100.0
	Total		210	100.0	100.0

**TRUST2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	24	11.4	11.4	11.4
	D	105	50.0	50.0	61.4
	N	61	29.0	29.0	90.5
	A	15	7.1	7.1	97.6
	SD	5	2.4	2.4	100.0
	Total	210	100.0	100.0	

**TRUST3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	23	11.0	11.0	11.0
	D	87	41.4	41.4	52.4
	N	64	30.5	30.5	82.9
	A	36	17.1	17.1	100.0
	Total	210	100.0	100.0	

**TRUST4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	18	8.6	8.6	8.6
	D	76	36.2	36.2	44.8
	N	75	35.7	35.7	80.5
	A	39	18.6	18.6	99.0
	SD	2	1.0	1.0	100.0
	Total	210	100.0	100.0	

**TRUST5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	87	41.4	41.4	41.4
	A	118	56.2	56.2	97.6
	SD	5	2.4	2.4	100.0

**TRUST5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	87	41.4	41.4	41.4
	A	118	56.2	56.2	97.6
	SD	5	2.4	2.4	100.0
	Total	210	100.0	100.0	

Job Satisfaction**JS1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	7	3.3	3.3	3.3
	D	3	1.4	1.4	4.8
	N	46	21.9	21.9	26.7
	A	125	59.5	59.5	86.2
	SD	29	13.8	13.8	100.0
	Total	210	100.0	100.0	

**JS2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	2.9	2.9	2.9
	D	47	22.4	22.4	25.2
	N	76	36.2	36.2	61.4
	A	57	27.1	27.1	88.6
	SD	24	11.4	11.4	100.0
	Total	210	100.0	100.0	

**JS3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	29	13.8	13.8	13.8

N	68	32.4	32.4	46.2
A	95	45.2	45.2	91.4
SD	18	8.6	8.6	100.0
Total	210	100.0	100.0	

**JS4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	2.9	2.9	2.9
	D	3	1.4	1.4	4.3
	N	78	37.1	37.1	41.4
	A	121	57.6	57.6	99.0
	SD	2	1.0	1.0	100.0
	Total	210	100.0	100.0	

**JS5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	.5	.5	.5
	D	48	22.9	22.9	23.3
	N	49	23.3	23.3	46.7
	A	80	38.1	38.1	84.8
	SD	32	15.2	15.2	100.0
	Total	210	100.0	100.0	

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**APPENDIX C: Internal Reliability Test**

**Reliability Test for Pilot Test**

Independent Variable 1: Perceived Organization Support

**Reliability Statistics**

Cronbach's Alpha	N of Items
.857	5

Independent Variable 2: Empowerment

**Reliability Statistics**

Cronbach's Alpha	N of Items
.768	5

Independent Variable 3: Work-life Conflict

**Reliability Statistics**

Cronbach's Alpha	N of Items
.639	5

Independent Variable 4: Trust

**Reliability Statistics**

Cronbach's Alpha	N of Items
.722	5

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Independent Variable 5: Job Satisfaction

**Reliability Statistics**

Cronbach's Alpha	N of Items
.711	5

Dependent Variable: Organizational Commitment

**Reliability Statistics**

Cronbach's Alpha	N of Items
.876	15

**Reliability Test**

Independent Variable 1: Perceived Organization Support

**Reliability Statistics**

Cronbach's Alpha	N of Items
.828	5

Independent Variable 2: Empowerment

**Reliability Statistics**

Cronbach's Alpha	N of Items
.456	5

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Independent Variable 3: Work-life Conflict

**Reliability Statistics**

Cronbach's Alpha	N of Items
.532	5

Independent Variable 4: Trust

**Reliability Statistics**

Cronbach's Alpha	N of Items
.290	5

Independent Variable 5: Job Satisfaction

**Reliability Statistics**

Cronbach's Alpha	N of Items
.834	5

Dependent Variable: Organizational Commitment

**Reliability Statistics**

Cronbach's Alpha	N of Items
.878	15

**APPENDIX D: Factor Analysis**

Independent Variables

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.754
Bartlett's Test of Sphericity	Approx. Chi-Square
	2978.322
	df
	300
	Sig.
	.000

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	1	6.964	27.855	27.855	6.964	27.855	27.855	5.487	21.948
2	3.532	14.127	41.983	3.532	14.127	41.983	2.522	10.088	32.037
3	1.634	6.536	48.519	1.634	6.536	48.519	2.480	9.921	41.958
4	1.460	5.841	54.360	1.460	5.841	54.360	2.465	9.858	51.816
5	1.324	5.295	59.655	1.324	5.295	59.655	1.544	6.176	57.991
6	1.232	4.929	64.584	1.232	4.929	64.584	1.540	6.159	64.151
7	1.120	4.478	69.062	1.120	4.478	69.062	1.228	4.912	69.062
8	.988	3.951	73.013						
9	.882	3.527	76.540						
10	.760	3.041	79.581						
11	.664	2.654	82.235						
12	.609	2.435	84.670						
13	.582	2.329	86.999						
14	.535	2.141	89.140						
15	.504	2.014	91.154						



16	.408	1.630	92.784					
17	.356	1.423	94.207					
18	.276	1.104	95.311					
19	.267	1.066	96.377					
20	.254	1.018	97.395					
21	.179	.715	98.110					
22	.168	.673	98.783					
23	.132	.528	99.311					
24	.108	.431	99.742					
25	.064	.258	100.000					

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component						
	1	2	3	4	5	6	7
POS1	.762		.106	.217			-.104
POS2	.776		.264			-.277	
POS3	.376	.507	.364	-.212	-.240		.190
POS4	.688	.124	.377		-.289		
POS5	.748	.184		.168		-.115	
EPWR1	.435		-.490	.406		.109	
EPWR2	.254	-.231				-.493	.532
EPWR3	.331	-.158	-.342			-.167	.125
EMWR4	.405	.637			.117		.237
EPWR5	.299	.658		.266		.394	
TRUST1			.381	.122	.114	-.236	-.712
TRUST2	-.192	.155	.330	-.136	.613	-.119	
TRUST3	-.135	.307		.166	.691	-.182	.165
TRUST4	-.195		.597	.276	.215	.398	.263
TRUST5	.188	-.516		-.507	.156	.358	
WLC1	.698	.113			.167	.372	
WLC2	.509	-.416	-.208	-.332	.313	.111	
WLC3	.426	-.611		.259	-.107	.183	
WLC4	.416	.582		-.528			
WLC5	.383	-.668	.266	.134		.179	.110
JS1	.760	-.331				-.100	
JS2	.804			-.385			
JS3	.650	.143	-.324	.147	.225	-.209	-.210
JS4	.602	-.561	.166			-.130	.149
JS5	.777	.359		.195			

Extraction Method: Principal Component Analysis.

a. 7 components extracted.

Dependent Variable

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.773
Bartlett's Test of Sphericity	Approx. Chi-Square
	2695.269
	df
	105
	Sig.
	.000

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.477	43.181	43.181	6.477	43.181	43.181	4.307	28.712	28.712
2	2.539	16.926	60.107	2.539	16.926	60.107	3.685	24.567	53.279
3	1.606	10.707	70.813	1.606	10.707	70.813	2.504	16.696	69.975
4	1.126	7.508	78.321	1.126	7.508	78.321	1.252	8.346	78.321
5	.849	5.658	83.979						
6	.527	3.516	87.495						
7	.442	2.947	90.442						
8	.369	2.462	92.904						
9	.282	1.878	94.782						
10	.241	1.604	96.385						
11	.160	1.067	97.452						
12	.135	.899	98.351						
13	.097	.645	98.996						
14	.081	.543	99.539						
15	.069	.461	100.000						

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component			
	1	2	3	4
AC1		.419		.692
AC2	.771	.172	-.489	
AC3	.754	.199	-.455	-.107
AC4	.843	-.278	-.292	
AC5	.858		-.381	
CC1		.914		-.131
CC2	.551		.251	-.507
CC3	.300	.835		-.255
CC4	.777		.129	-.294
CC5	.202	.741	.439	.151
NC1	.748	-.134	.504	
NC2	.602	-.253	.498	
NC3	.744	-.154	.385	.116
NC4	.879	-.157		.213
NC5	.762			.343

Extraction Method: Principal Component Analysis.

a. 4 components extracted.

**APPENDIX E: Pearson's Correlation Analysis**

**Independent Variable 1: Perceived Organization Support**

**Correlations**

		POS	OC
POS	Pearson Correlation	1	.633**
	Sig. (2-tailed)		.000
	N	210	210
OC	Pearson Correlation	.633**	1
	Sig. (2-tailed)	.000	
	N	210	210

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

**Independent Variable 2: Empowerment**

**Correlations**

		OC	EMPW
OC	Pearson Correlation	1	.411**
	Sig. (2-tailed)		.000
	N	210	210
EMPW	Pearson Correlation	.411**	1
	Sig. (2-tailed)	.000	
	N	210	210

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

**Independent Variable 3: Work-life Conflict**

**Correlations**

		OC	WLC
OC	Pearson Correlation	1	.303**
	Sig. (2-tailed)		.000
	N	210	210
WLC	Pearson Correlation	.303**	1
	Sig. (2-tailed)	.000	
	N	210	210

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

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Independent Variable 4: Trust

**Correlations**

		OC	TRUST
OC	Pearson Correlation	1	.223**
	Sig. (2-tailed)		.001
	N	210	210
TRUST	Pearson Correlation	.223**	1
	Sig. (2-tailed)	.001	
	N	210	210

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

Independent Variable 5: Job Satisfaction

**Correlations**

		OC	JS
OC	Pearson Correlation	1	.556**
	Sig. (2-tailed)		.000
	N	210	210
JS	Pearson Correlation	.556**	1
	Sig. (2-tailed)	.000	
	N	210	210

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

**APPENDIX F: One-way ANOVA**

Age

**Descriptives**

OC

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
20-30 years old	96	2.9688	.65154	.06650	2.8367	3.1008	1.53	5.00
31-40 years old	99	3.0101	.56355	.05664	2.8977	3.1225	1.53	3.93
Above 40 years old	15	3.0489	.52340	.13514	2.7590	3.3387	2.13	3.93
Total	210	2.9940	.60071	.04145	2.9122	3.0757	1.53	5.00

**ANOVA**

OC

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.132	2	.066	.182	.834
Within Groups	75.287	207	.364		
Total	75.419	209			

**Multiple Comparisons**

OC

Tukey HSD

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
20-30 years old	31-40 years old	-.04135	.08639	.881	-.2453	.1626
	Above 40 years old	-.08014	.16744	.881	-.4754	.3151
31-40 years old	20-30 years old	.04135	.08639	.881	-.1626	.2453
	Above 40 years old	-.03879	.16710	.971	-.4332	.3557
Above 40 years old	20-30 years old	.08014	.16744	.881	-.3151	.4754
	31-40 years old	.03879	.16710	.971	-.3557	.4332

Race

**Descriptives**

OC

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Chines	105	3.0565	.60523	.05906	2.9394	3.1736	1.53	5.00
Malay	57	2.8526	.62447	.08271	2.6869	3.0183	1.53	3.80
India	41	3.0634	.52302	.08168	2.8983	3.2285	2.13	3.93
Others	7	2.8000	.64979	.24560	2.1990	3.4010	2.07	3.53
Total	210	2.9940	.60071	.04145	2.9122	3.0757	1.53	5.00

**ANOVA**

OC

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.010	3	.670	1.881	.134
Within Groups	73.409	206	.356		
Total	75.419	209			

**Multiple Comparisons**

OC

Tukey HSD

(I) Race	(J) Race	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Chines	Malay	.20388	.09821	.164	-.0505	.4583
	India	-.00691	.10993	1.000	-.2916	.2778
	Others	.25651	.23303	.689	-.3471	.8601
Malay	Chines	-.20388	.09821	.164	-.4583	.0505
	India	-.21078	.12224	.314	-.5274	.1058

	Others	.05263	.23908	.996	-.5666	.6719
India	Chines	.00691	.10993	1.000	-.2778	.2916
	Malay	.21078	.12224	.314	-.1058	.5274
	Others	.26341	.24413	.703	-.3689	.8957
Others	Chines	-.25651	.23303	.689	-.8601	.3471
	Malay	-.05263	.23908	.996	-.6719	.5666
	India	-.26341	.24413	.703	-.8957	.3689

Education Level

**Descriptives**

OC

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Diploma	53	2.9711	.62066	.08525	2.8000	3.1421	1.53	3.93
Bachelor	146	2.9973	.60688	.05023	2.8980	3.0965	1.53	5.00
Master	11	3.0606	.43661	.13164	2.7673	3.3539	2.13	3.53
Total	210	2.9940	.60071	.04145	2.9122	3.0757	1.53	5.00



**ANOVA**

OC

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.078	2	.039	.107	.898
Within Groups	75.341	207	.364		
Total	75.419	209			

**Multiple Comparisons**

OC

Tukey HSD

(I) Edu	(J) Edu	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Diploma	Bachelor	-.02619	.09675	.960	-.2546	.2022
	Master	-.08954	.19989	.895	-.5614	.3823
Bachelor	Diploma	.02619	.09675	.960	-.2022	.2546
	Master	-.06335	.18863	.940	-.5086	.3819
Master	Diploma	.08954	.19989	.895	-.3823	.5614
	Bachelor	.06335	.18863	.940	-.3819	.5086

Current Position

**Descriptives**

OC

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Administrative Officer	6		
Supervisory/Executive Managerial	91	2.9802	.60927	.06387	2.8533	3.1071	1.53	5.00
Senior Manager	3	2.9556	1.26022	.72759	-.1750	6.0861	1.53	3.93
Others	7	3.0476	.44174	.16696	2.6391	3.4562	2.27	3.53
Total	210	2.9940	.60071	.04145	2.9122	3.0757	1.53	5.00

**ANOVA**

OC

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.026	4	.257	.707	.588
Within Groups	74.393	205	.363		
Total	75.419	209			

**Multiple Comparisons**

OC

Tukey HSD

(I) Position	(J) Position	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Administrative Officer	Supervisory/Executive	-.36911	.25391	.594	-1.0679	.3297
	Managerial	-.41478	.25299	.474	-1.1111	.2815
	Senior Manager	-.34444	.42596	.928	-1.5168	.8279
	Others	-.43651	.33515	.690	-1.3589	.4859
Supervisory/Executive	Administrative Officer	.36911	.25391	.594	-.3297	1.0679
	Managerial	-.04567	.08667	.985	-.2842	.1929
	Senior Manager	.02466	.35349	1.000	-.9482	.9975
	Others	-.06740	.23628	.999	-.7177	.5829
Managerial	Administrative Officer	.41478	.25299	.474	-.2815	1.1111
	Supervisory/Executive	.04567	.08667	.985	-.1929	.2842
	Senior Manager	.07033	.35283	1.000	-.9007	1.0414
	Others	-.02173	.23530	1.000	-.6693	.6259
Senior Manager	Administrative Officer	.34444	.42596	.928	-.8279	1.5168
	Supervisory/Executive	-.02466	.35349	1.000	-.9975	.9482
	Managerial	-.07033	.35283	1.000	-1.0414	.9007
	Others	-.09206	.41570	.999	-1.2362	1.0520
Others	Administrative Officer	.43651	.33515	.690	-.4859	1.3589
	Supervisory/Executive	.06740	.23628	.999	-.5829	.7177
	Managerial	.02173	.23530	1.000	-.6259	.6693
	Senior Manager	.09206	.41570	.999	-1.0520	1.2362

**APPENDIX G: Multiple Regression Analysis**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.738 <sup>a</sup>	.544	.533	.41062

a. Predictors: (Constant), JS, TRUST, EMPW, WLC, POS

b. Dependent Variable: OC

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.022	5	8.204	48.659	.000 <sup>a</sup>
	Residual	34.397	204	.169		
	Total	75.419	209			

a. Predictors: (Constant), JS, TRUST, EMPW, WLC, POS

b. Dependent Variable: OC

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Beta	Lower Bound	Upper Bound	Zero-order	Partial	Partial	Tolerance
1 (Constant)	-.650	.340		-1.910	.058	-1.321	.021					
POS	.492	.072	.492	6.835	.000	.350	.634	.633	.432	.323	.432	2.314
EMPW	.202	.067	.169	3.029	.003	.071	.334	.411	.207	.143	.718	1.393
TRUST	.445	.069	.310	6.465	.000	.309	.580	.223	.412	.306	.971	1.030
WLC	-.236	.078	-.193	-3.011	.003	-.391	-.081	.303	-.206	-.142	.545	1.836
JS	.240	.069	.274	3.472	.001	.104	.377	.556	.236	.164	.358	2.792

a. Dependent Variable: OC