Relationship among Organizational Commitment, Trust and Job Satisfaction: An Empirical Study in Banking Industry

M Sheik Mohamed[1], M Mohiadeen Abdul Kader[2] and H. Anisa[2]
[1]Jamal Institute of Management, Jamal Mohamed College, Tiruchirappalli, Tamil Nadu, INDIA
[2]Jamal Institute of Management, Tiruchirappalli, Tamil Nadu, INDIA

Abstract

The purpose of this paper is to examine the relationship between job satisfaction, organizational trust and organizational citizenship behavior. The data used for this research is from two private banking organizations in Tiruchirappalli District (Sample Size 101) and the method of analysis is correlation. The results have revealed the fact that job satisfaction is positively related to organizational trust, affective commitment, continuance commitment and normative commitment. The opportunity exists for further research among other banks toward developing a broader sense of how these particular variables are related and how the research results might be best applied toward the bank's overall performance improvement and strategic planning efforts.

Keywords: Job satisfaction, organizational commitment, affective commitment, continuance commitment, normative commitment, organizational trust.

Introduction

Job satisfaction typically is defined as the extent to which individuals are satisfied with their jobs or how they feel about different aspects of their jobs[1,2]. Variables that have been shown to positively affect job satisfaction include job level, tenure, and salary[3]; employee empowerment[4]; and skill variety and type of skills needed[5]. Gender also has been shown to be related to job satisfaction[6]. However, the effects of gender on job satisfaction vary with the level at which an individual works. It found that professional women such as clinical psychologists, social workers, and healthcare workers experienced lower levels of job satisfaction than their male counterparts[7]. Among nonprofessionals, on the other hand, the reverse was true[8]. Job satisfaction is an attitude based on employee perceptions (negative or positive) of their jobs or work environments[9,10]. Most explanations of job satisfaction have been dominated by the person-environment fit paradigm[11,12,13]. Simply stated, the more a person's work environment fulfills his or her needs, values, or personal characteristics, the greater the degree of job satisfaction. This "fit" also might include both trust and commitment factors among the determinants of overall employee satisfaction with his or her job.

Organizational trust has been identified as an important element in building a successful organization. Organizational trust is defined as "a willingness to rely on another party and to take action in circumstances where such action makes one vulnerable to the other party"[14]. This definition encompasses the risk that is a precondition of trust and the belief and behavioral consequences of trust. "Trust is an expectancy of positive (or non-negative) outcomes that one can receive based on the expected action of another party in an interaction characterized by uncertainty"[15]. From an organizational perspective, the higher the intra organizational trust, the more satisfied and productive the employees tend to be[16]. Based on his research, the author also argued that although employees' attitudes about the organization relative to job satisfaction, commitment, trust, and perceived equity may not be closely linked to productivity, they are strongly correlated with their willingness to give back to the organization, which is needed to achieve high productivity and quality performance. This altruistic behavior on the part of the employee, promotes the most effective functioning of the organization.

Based on the researcher's personal and professional experience, organizational trust is based on certain communicative behaviors such as honesty and openness and is influenced by three variables: competence, integrity, and rapport. Competence is evaluated based on the quality of the ability and expertise of the partner in the given area[17]. Integrity involves honesty, commitment, adherence to a set of principles, acting fairly and honoring agreements, and practicing an appropriate level of disclosure. Rapport is the depth of the relationship, the shared vision, and purpose and direction, as well as the understanding of roles and responsibilities within the relationship, including an understanding of work styles, strengths, and weaknesses[18]. Organizational trust provides the basis for employee motivation, effective team-building, open communication, and employee retention. When trust is a "guiding principle in the corporate culture, it provides a firm foundation from which to build job satisfaction and committed staff"[19].

Several management researchers have agreed that a sharing of trust among members of an organization at all levels contributes significantly to the development and nurturing of trust throughout the workplace[20,21,22]. When trust becomes less than a back-and-forth commitment, there is the potential for a decrease in employees' job satisfaction and commitment to the task at hand and to the organization as a whole. Mutual trust is central to forming cooperative relationships throughout all societies; this includes those societies that exist within organizations[23,24]. In the limited context of a banking organization, a breakdown in the circle of trust may not pose a significant problem when it involves a very small number of employees, but it can be extremely damaging if it begins to create a pervasive environment of distrust and uncertainty and negatively affects interpersonal and interdisciplinary collaboration.

While it is important that an organization's employees trust each others' abilities and believe they share mutual support, especially in a care-giving environment, the researcher believes it is crucial that employees also trust that leadership has the ability and commitment to make the decisions that are best for them as individuals and that are right for the organization. Likewise, management needs the trust of employees to maintain a creative, satisfied, and productive workforce. When employees do not have to worry about the competence of their organization's decision-makers, they are more likely to concentrate on doing their part in helping the organization achieve its goals.

Employees' commitment to the organization can take various forms, and the antecedents and consequences of each form can be quite different[25,26]. The authors also identified and developed measures of three forms of organizational commitment: affective, continuance, and normative[26].

Affective commitment reflects an emotional attachment to, identification with, and involvement in the organization. Continuance commitment is based on the perceived costs associated with discontinuing employment with the organization. Finally, normative commitment reflects a sense of obligation on the part of the employee to maintain membership in the organization.

Purpose of the Study and Research Questions: In the process of this study, the relationship among three important job attitudes held by a cross section of employees of private banks was examined. These attitudes are job satisfaction, organizational trust, and organizational commitment. Each (or, possibly, all three) of these variables helps to determine how well an employee at any level fits in an organization and, in this case, a bank. Understanding how the three concepts interact in a bank setting can better inform planning and management efforts and help increase the compliance level, competitiveness, and consequent survival rate of the organization.

The research questions for this study were the following: i. Is there a correlation between job satisfaction and organizational trust?, iia. Is there a correlation between job satisfaction and affective commitment?, iib. Is there a correlation between job satisfaction and continuance commitment?, iic. Is there a correlation between job satisfaction and normative commitment?, iiia. Is there a correlation between organizational trust and affective commitment?, iiib. Is there a correlation between organizational trust and continuance commitment?, iiic. Is there a correlation between organizational trust and normative commitment?

Review of Literature: Relationship among Organizational Commitment, Trust, and Job Satisfaction: Acknowledging the complexity and the multifaceted nature of antecedents involved in organizational commitment, trust, and job satisfaction, it also is important that organizational leaders understand the dynamics of the relationships among these variables. Empirical research has indicated that there is a low correlation between job satisfaction, commitment, and the intention to leave an organization, which suggests that no direct relationship exists. There are satisfied, committed employees who decide to leave, and dissatisfied, ambivalent employees who steadfastly remain at their jobs[27]. Other factors might weigh in the decision to stay or to leave, and these factors may be both work related and personal. Some authors concluded that only a weak negative correlation exists between job satisfaction and voluntary turnover[28]. For example, employees may lack alternatives to staying with their present job situation, or other types of barriers and commitments may affect their decision to stay.

It is posited that a relationship between the level of job satisfaction and turnover intention may be influenced by an employee's efforts to stay with his or her job and try to change the elements of the job that are dissatisfiers[29]. This suggests that an employee might have strong commitment to an organization although he or she is unsatisfied with certain aspects of his or her specific job.

Kovach maintained that "job satisfaction is recognized as a component of organizational commitment"[30], while other researchers have clearly stated that job satisfaction is a predictor of organizational commitment[31,32,33]. Whether job satisfaction is a component of or a predictor of organizational commitment, the differences between organizational commitment and job satisfaction can be viewed in various ways[34]. Job satisfaction is more of a response to a specific job or aspect of a job, while commitment is a more global response[35]. Organizational commitment may be more indicative of an employee's attachment to the organization, as opposed to specific tasks, environment, or job location[23]. In fact, an employee's emotional attachment to an organization may engender a stronger personal commitment and enable the employee to experience a sense of belonging[36,37,38].
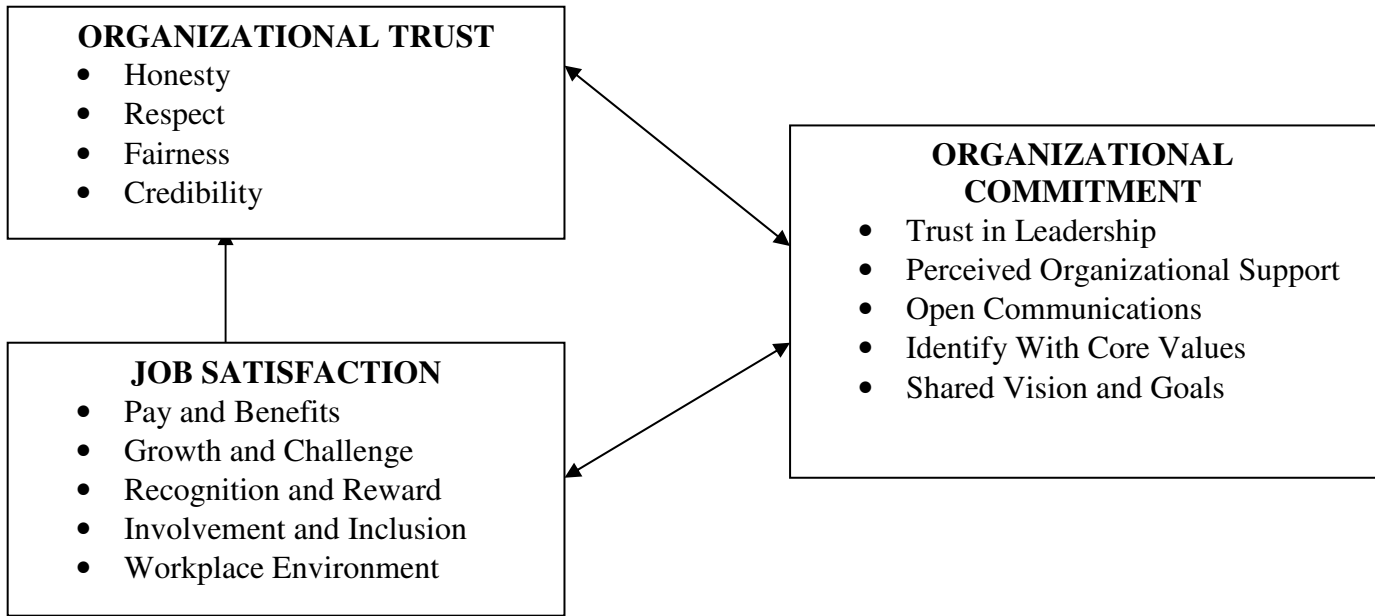
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┌─────────────────────────────────────┐
│  ORGANIZATIONAL TRUST               │
│    • Honesty                        │
│    • Respect                        │
│    • Fairness                       │
│    • Credibility                    │
└─────────────────────────────────────┘
                                            ┌─────────────────────────────────────┐
                                            │  ORGANIZATIONAL                     │
                                            │  COMMITMENT                         │
                                            │    • Trust in Leadership            │
                                            │    • Perceived Organizational Support│
┌─────────────────────────────────────┐    │    • Open Communications            │
│  JOB SATISFACTION                   │    │    • Identify With Core Values      │
│    • Pay and Benefits               │    │    • Shared Vision and Goals        │
│    • Growth and Challenge           │    └─────────────────────────────────────┘
│    • Recognition and Reward         │
│    • Involvement and Inclusion      │
│    • Workplace Environment          │
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Figure-1
Suggested Relationship among Organizational Trust, Job Satisfaction, and Organizational Commitment

The significance of harboring feelings of belonging or being a part of a bank team is that such feelings of attachment reinforce a desire to participate and contribute at one's highest level of performance. Here, then, is the value of understanding the relationship among job satisfaction, organizational trust, and organizational commitment. Taken individually, each is an important ingredient in organizational development. But the integration of all three is the way to achieve sustainable organizational success (see figure-1). This study will further examine the relationship among these three variables, including demographic data that may be influential in job satisfaction, trust, and commitment decisions.

Hypotheses Development: H1: Job satisfaction is positively related to organizational trust, H2: Job satisfaction is positively related to affective commitment, H3: Job satisfaction is positively related to continuance commitment, H4: Job satisfaction is positively related to normative commitment, H5: Organizational trust is positively related to affective commitment, H6: Organizational trust is positively related to continuance commitment, H7: Organizational trust is positively related to normative commitment

Research Methodology

Survey Instrument: In order to achieve the objectives of the study, a draft questionnaire was developed based on comprehensive reviews of the extant literature. The questionnaire was four pages in length classified into two parts. Part I consists of questions seeking information about employees' characteristics which include demographics (such as age, educational qualifications, experience, and income). The Part II includes questions that aim at obtaining details such as job satisfaction, organizational trust, affective commitment, continuance commitment and normative commitment. Most questions placed in the questionnaire required the respondents to assign a score rating on five point Likert scale.

Pilot Study: Before conducting the pilot study, the research questionnaire was circulated among the group of prominent academicians and senior employees for feedback. Their suggestions were incorporated on the revised/modified questionnaire. The researcher met 25 employees and collected the responses on revised/modified questionnaire within the allotted time for pilot study. Based on the responses received the questionnaire was then pilot tested and refined. This procedure enhanced the relevance and accuracy of the questionnaire.

The Sampling Design: Two private Banking organizations were chosen for conducting this study. The study has taken into account the various aspects of job satisfaction, organizational trust and organizational commitment among the employees. The study adopted a convenience sampling approach, as the final selection of the banks was based on the permission granted by the banks to collect information and data. The two banks selected for the study are the leading banks. Both the banks have their head offices in India with multiple branches spread across the globe. A sample has been chosen from among all employees who are working in the three banks. Response was taken from a sample of 101 employees.

Data Collection: The data was collected from the employees of two Banking organizations through a questionnaire which had 4 major parts, namely; i. Demographic characteristics (age, sex, marital status, etc), ii. Job satisfaction, iii. Organizational trust, iv. Organizational commitment

Results and Discussion

Reliability: The study has used the common method of reliability test namely 'cronbach alpha coefficient' for assessing the reliability of the scale. Generally, Cronbach alpha level of 0.60 or above is considered to be acceptable for construct. Reliability analysis of the constructs is presented in table-1

All the constructs namely job satisfaction, organizational trust, affective commitment, continuance commitment, normative commitment exhibit adequate reliability with internal consistency values of 0.803, 0.744, 0.804, 0.806 and 0.799 respectively which is greater than an alpha value of 0.60.

The above table exhibits that there exist a positive correlation between job satisfaction and organizational trust (r=0.700), job satisfaction and affective commitment (r=0.679), job satisfaction and continuance commitment (r=0.712), job satisfaction and normative commitment (r=0.725), organizational trust and affective commitment (r=0.751), organizational trust and continuance commitment (r=0.610), organizational trust and normative commitment (r=0.580).

Table-1
Reliability

Construct	Number of items	Alpha Value
Job Satisfaction	24	0.803
Organizational Trust	9	0.744
Affective Commitment	5	0.804
Continuance Commitment	7	0.806
Normative Commitment	7	0.799

Table-2
Relationship between Job Satisfaction, Organizational Trust and Organizational Commitment: An Analysis

Hypothesis	Variables		Pearson Correlation	Sig.(1-tailed)
H1	Job Satisfaction Organizational Trust	⟶	0.700**	0.000
H2	Job Satisfaction Affective Commitment	⟶	0.679**	0.000
H3	Job Satisfaction Continuance Commitment	⟶	0.712**	0.000
H4	Job Satisfaction Normative Commitment	⟶	0.725**	0.000
H5	Organizational Trust Affective Commitment	⟶	0.751**	0.000
H6	Organizational Trust Continuance Commitment	⟶	0.610**	0.000
H7	Organizational Trust Normative Commitment	⟶	0.580**	0.000
** Correlation is significant at 0.01 level (1-tailed)				

Table-3
Summary of Hypotheses Testing

Research Question	Expected Outcome	Result
Is there a correlation between job satisfaction and rganizational trust?	There is a positive correlation between job satisfaction and organizational trust.	Null hypothesis rejected. A statistically significant, strong positive correlation was found between job satisfaction and organizational trust.
Is there a correlation between job satisfaction and affective commitment?	There is a positive correlation between job satisfaction and affective commitment.	Null hypothesis rejected. A statistically significant, oderately strong positive correlation was found between job satisfaction and affective commitment
Is there a correlation between job satisfaction and continuance commitment?	There is a positive correlation between job satisfaction and continuance commitment.	Null hypothesis rejected. A statistically significant, strong positive correlation was found between job satisfaction and continuance commitment.
Is there a correlation between job satisfaction and normative commitment?	There is a positive correlation between job satisfaction and normative commitment.	Null hypothesis rejected. A statistically significant, strong positive correlation was found between job satisfaction and normative commitment.
Is there a correlation between organizational trust and affective commitment?	There is a positive correlation between organizational trust and affective commitment.	Null hypothesis rejected. A statistically significant, strong positive correlation was found between organizational trust and affective commitment.
Is there a correlation between organizational trust and continuance commitment?	There is a positive correlation between organizational trust and continuance commitment.	Null hypothesis rejected. A statistically significant, oderately strong correlationwas found between organizational trust and continuance commitment.
Is there a correlation between organizational trust and ormative commitment?	There is a positive correlation between organizational trust and normative commitment.	Null hypothesis rejected. A statistically significant, oderately strong positive correlation was found between organizational trust and normative commitment.

Discussion and Implications: The study hypothesized that job satisfaction is positively related to organizational trust of the employees. The Results of the correlation analysis indicated that there is a positive and significant relationship between job satisfaction and organizational trust. The findings of the present study supported the research hypothesis.

The study hypothesized that job satisfaction is positively related to affective commitment of the employees. The results of the correlation analysis indicated that there is a positive and significant relationship between job satisfaction and affective commitment. The findings of the present study supported the research hypothesis.

The study hypothesized that job satisfaction is positively related to continuance commitment of the employees. The results of the correlation analysis indicated that there is a positive and significant relationship between job satisfaction and continuance commitment. The findings of the present study supported the research hypothesis.

The study hypothesized that job satisfaction is positively related to normative commitment of the employees. The results of the correlation analysis indicated that there is a positive and significant relationship between job satisfaction and normative commitment. The findings of the present study supported the research hypothesis.

The study hypothesized that organizational trust is positively related to affective commitment of the employees. The results of the correlation analysis indicated that there is a positive and significant relationship between organizational trust and affective commitment. The findings of the present study supported the research hypothesis.

The study hypothesized that organizational trust is positively related to continuance commitment of the employees. The results of the correlation analysis indicated that there is a positive and significant relationship between organizational trust and continuance commitment. The findings of the present study supported the research hypothesis.

The study hypothesized that organizational trust is positively related to affective commitment of the employees. The results of the correlation analysis indicated that there is a positive and significant relationship between organizational trust and normative commitment. The findings of the present study supported the research hypothesis.

In a time of industry-wide transformation when organization leaders are trying to meet new financial and growth challenges, leadership must not lose sight of the long-term benefits of communicating openly and effectively to their subordinates the sense that the bank respects each of them as individuals and as team members and places tremendous value on their contributions to the success of the organization.

The concepts of job satisfaction, organizational trust, and organizational commitment have been the focus of many researchers over the past three decades. Some of those researchers have put forth the idea that organizational leaders who desire to improve overall productivity and sustainability should give greater emphasis to ensuring that these issues receive consistent attention[39]. The results of this study at private banks have shown that these concepts are not only important to organizational success but are also strongly related to one another. Furthermore, the researcher is confident that the results from this study can, in all probability, be generalized to similar banks across the country due to the similarities among so many aspects of banking organizations, as long as the level of confidence employees had in the leadership was consistently positive.

Organizational leadership is encouraged to improve and/or maximize the levels of job satisfaction, organizational trust, and organizational commitment by introducing measures designed to increase their employees' feelings of value and belonging, as well as their potential for fulfillment of other important organization-related needs. Moreover, it may be possible to identify factors that will positively influence these variables, such as improved job design, enhanced job environment, effectiveness of managers and supervisors, job skills training, and performance incentive plans. It is recommended that executives consider the following approaches as possible opportunities to building or, as the case may be, rebuilding trust and commitment and overall job satisfaction.

Encourage and reward excellence: The organization should continuously strive to demonstrate the greatest proficiency in providing the highest level of care and support to the employees. This includes ongoing skills-enhancement programs as well as implementing the latest technological advances. Employees will take note of the organization's determination to stay at the cutting edge, stay competitive, and remain financially stable.

Open, honest communications: The organization should encourage and demonstrate openness in the exchange of information throughout the organization. Employees want to be included because inclusion promotes mutual trust. Therefore, leadership should strive to provide the utmost clarity when communicating information, including the reasons behind decisions that will affect the bank staff. In general, employees want to be kept informed and be able to trust that what is told to them is accurate and verifiable.

Share goals, share commitment: Organizational leadership should establish a consistent record of sharing its goals with and demonstrating its commitment to the employees. Bank administration should communicate achievable goals for the bank and then ensure that management and staff at all levels are committed to meeting those goals, have the resources and support to facilitate their efforts, and share the responsibility for

doing so. Job satisfaction, trust, and commitment can be achieved in part from being made to feel like a partner with a shared identity.

Demonstrate concern for employees' needs: The trust and commitment of bank employees expands commensurately with the sensitivity the organization shows for employees' needs and interests. Every business has a certain degree of self-interest, depending on its mission. So, it is important in building trust and commitment to show employees that their needs are important and a substantial consideration in assessing the organizations' needs.

Conclusion

Thus this study has helped to identify several opportunities for leadership. Most important, executive leadership and managers should make a regular system-wide assessment of the nature and form of employees' job satisfaction, organizational commitment, and organizational trust, and then follow up with appropriate activities to improve in these areas or continue to build upon an already successful effort. It also is deemed crucial for managers to develop more specific and effective strategies to improve perceptions of the organization. Additionally, banking organizations should consider evaluating managers based in part on their ability to build a satisfied and committed workforce. Finally, the researcher anticipates the results of this study will encourage organizational leaders and managers to concentrate more on building positive interdepartmental relations and interdisciplinary respect. Researchers have made convincing arguments that support these ideas and indicate that both organizational commitment and organizational performance will be significantly improved.

Limitations and Further Research: Possible limitation was the effect of social desirability that existed on the part of employees. Because the respondents were asked to answer questions about their feelings toward their job and organization, it was possible that they might have answered the questions according to the expectations of others. Employees may have felt hesitant to respond honestly to the surveys because of fear that their information would be disclosed.

Another limitation of this study was the nature of the sample. The participants were from two private banks in the southern part of India. Therefore, the generalization cannot be made to the entire population of other similar operations.

A similar study should be conducted to include different types of banking organizations in various regions of the country to confirm the results of this research. This follow-up study should use the same research instruments to determine whether the results of the original study could be extended to banking organizations throughout the industry.

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