

A Quantitative Study on A Relationship between Job Motivators and Organizational Commitment

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Abstract

The study aims to investigate the job motivators (JMs) that support organizational commitment (OC) for Vietnamese banking service personnel. There are six motivators: Work-itself; Working Physical Environment; Opportunities for promotion; Wages; Subsidies and Fringe Benefits; Relationships with Coworkers and Higher-ups. This study's theoretical methodology is to analyze JMs among banking service employees. Additionally, to enhance these theories regarding research variables, the previous constructs were utilized. The Likert scale is the quantitative data collection tool. Finally, a research framework is developed along with a fresh questionnaire.

In the study, an integrated model was hypothesized, and six motivators directly impacted OC. Further, this research also investigated the relationship between associations between OC and several personal and professional traits (e.g., Age, Sex, Marital status, Education, Job position, Knowledge about labor law, Tenure in a job, Job role, Monthly income, and Type of bank). This research evaluated Vietnamese banking service employees' attitudes and perceptions regarding OC. The 521 paper questionnaires are distributed to all Vietnamese banking service personnel. After reviewed, 96% of them responded the questionnaires. Frequencies, percentages and corresponding statistics are calculated for all socio-demographic variables. To assess the job correlation index's motivators, Cronbach's alpha was calculated. Each factor's mean and standard deviation were recorded. For each variable in the quantitative model, Pearson's correlation was computed. In order to identify the predictors of both overall satisfaction and OC, multiple regression analysis was utilized.

Keywords: Fringe benefits, job motivators, opportunities for promotion, organizational commitment, relationships with coworkers, relationships with higher-ups, subsidies,

Vietnamese banking employee, wages, work-itself, working physical environment

1. Introduction

The study's main goal is to track down the process of personnel motivation from several attributes in work, such as the type of job and policies for employees. The individuals carry those attitudes with them as psychological guidance of judgment into organizational settings. The job-related variables' suitability for each employee's motivation will be determined by the organization's job designs. Employees who are drawn to their company's or organization's motivational system are more likely to stick with their jobs and devote themselves to the company.

OC will be analyzed from a theoretical and practical standpoint. Regarding the latter, the entirety of the work-related experiences that office employees have, including the various factors such as supervision, Wages, benefits, and policies, will form an essential area of concern. A comparison will then be made between the motivational aspects of Vietnamese bankers and their OC patterns to achieve or emphasize a conducive attitude towards their work in the banking service.

The data collected via questionnaires will be the most crucial source of employees' emotions towards what employers should or should not do. The research data will also provide interesting information regarding the theories of job motivators and OC. Therefore, the research will show what the employees expect and what the employers can do.

Given the previous, this introductory chapter contains the main reason for the study. The background to the research problem follows the images of the banking service in Vietnam, where banking employees tell how this career is attractive. The significance of the study is that it exposes to the bank service policymakers the expectations of bank employees and what needs to be done to improve the quality of the workforce.

As part of the effort to assist everyone in understanding the characteristics under which bankers work, this study aims to detail the bank employees' opinions regarding job motivators. The literature and research methodologies are highlighted as a foundation for gathering data, and several reading references are outlined.

2. Review of Literature

In this part, the ideas, frameworks, and principles that are applicable in the area of OC, factors that motivate employees at work, and characteristics related to social and demographic factors will be presented. Additionally, it is essential to utilize those ideas, structures, and principles to support a thorough evaluation and comprehension of the study inquiries. It may be helpful to conceptualize the term OC and what its concepts are.

2.1 Job Motivators and Work Motivation

This research attempts to prove that job motivators can directly impact OC. In this study, work motivation or job motivation is defined as the job correlation index. This research will discover motivators of the job correlation index and then investigate relationships between

these dimensions and OC.

In the previous century, many studies were conducted on job design and enrichment, resulting in a substantial amount of literature. Recently, organizations have realized the impact that job design has on employees' perception of Working Physical Environment, which in turn affects their work motivation and OC.

The job design movement began due to the Theory of Scientific Management of Frederick Winslow Taylor's (1911, 2004) as early as the beginning of the twentieth century, which proposed that jobs should be specialized, simplified, and standardized to increase organizational efficiency.

However, the human relations approach argued that social and psychological factors played a more significant role in improving worker productivity, satisfaction, and motivation. As a result, organizations began to focus on enhancing employee OC, believing that this would lead to improved performance. The Hawthorne experiments are commonly considered a significant turning point in the field of job design research. The Hawthorne Studies were carried out with the objective of evaluating the productivity and working physical environment at the Western Electric Hawthorne Works (WEHW) located in Chicago. Numerous researches were conducted on the plant. Frederick Winslow Taylor (1911, 2004) and Elton Mayo (1923) were the previous investigators of Hawthorne Studies. The Hawthorne studies resulted in four primary conclusions. Firstly, an individual's talents are not entirely reliable indicators of how suited they are for a particular job. secondly the researchers found that there was a group dynamic among the workers that affected their productivity, and that the informal organization played a significant role in this. Thirdly, the productivity of a workgroup was determined by its norms. Finally, the workplace should be considered a social system.

This study focuses on essential aspects of job relationships, including the Opportunities for promotion, Wages, Work-Itself, Working Physical Environment, Relationship with Co-worker and higher-ups, Fringe benefits, and Subsidies. Hackman and Oldham (1974) developed a theory based on this field, which suggests that the job should be structured to include key features necessary to foster a high level of work motivation, also known as the work-itself.

2.2 Organizational Commitment (OC)

During the early 1960s, research interests shifted towards other dimensions of OC, resulting in decreased attention towards investigating labor motivation. Expectations of positive benefits are associated with greater levels of commitment. It has been shown that when employees are satisfied, they offer higher levels of OC (Jaros, 2007). Glisson and Durick (1988, p. 254) attempted to use three characteristics: 1. The employee's attributes (such as age, sex, education, motivation, capability, inclination to experience joy); 2. The job tasks include characteristics such as autonomy, pay and other benefits, routinization, significance, challenge, and variety. 3. The OC can be anticipated by analyzing the features of the work environment, such as how centralized it is, how professional the team is, the level of supervision, feedback, and culture. These three categories had not been examined in previous

studies when it came to predicting both satisfaction and commitment. The concept of OC is closely linked to motivation.

OC has long been a focal point of research for abundant researchers such as Pool and Pool (2007) who defined it that the level of connection and interest an individual displays towards a specific entity is their relative strength of identification and engagement (p. 353), which is similar to Robbins, Stephen, and Judge (2010). Commitment indicates the level of willingness displayed by an employee to put in significant effort towards the success of an organization and remain an active member of it (Porter, Bigley, & Steers, 2003; Thatcher, Stepina & Boyle, 2002; Pool & Pool, 2007; Steers & Sánchez-Runde, 2017). Thatcher et al.'s (2002) with Iverson, McLeod, and Erwin's (1996) define commitment as the internalization of values, beliefs, and attitudes (Iverson et al., 1996).

Various theorists in the field of management, behavior, and psychology for work motivation argue that there is a clear relationship between job motivation and employee OC (Mowday, Porter, & Steers, 1982; Fried & Ferris, 1987; Brierley, 1996; Yousef, 2003; Chen, Chang, & Yeh, 2004; Pool & Pool, 2007).

This is the general perspective on the relationship of OC with job motivators. However, according to researchers, the impact of training on employee motivation and OC is positive (Meyer & Allen, 1991; Sahinidis & Bouris, 2008).

Nevertheless, Holden's (1999) research on the employees of banking institutions highlights the importance of communication and empowerment in promoting organizational commitment in banks based in Sweden and Britain.

In conclusion, there is no consensus on the relationship between OC and work motivation, and different research has produced diverse outcomes. Therefore, following sections in this paper will examine this relationship in detail.

2.3 Relationship between Work Motivation and Organizational Commitment

Work motivation and OC are closely related concepts (Porter et al., 2003; Thomas, 2009; Gagné et al., 2010; Herzberg, 2017). OC is often employed to assess work motivation (Bragg, 2003; Linz, 2002).

Previous studies indicate a substantial relationship between OC and job motivators. Higher job motivators and OC generally lead to higher productivity and better employee performance (Kuvaas & Dysvik, 2009; Thomas, 2009; Gagné et al., 2010). OC theoretically positively relates to effort since individuals committed to their organization put in more energy and focus more intensely (Meyer, Allen, & Smith, 1993).

A relationship between job motivators and OC, which was not included in previous studies, is formed in the present research. OC was exposed in the present study for a reason. First, the present research attempts to test the effects of job motivators on OC or, in other words, assumes that each job motivator has a positive direct impact on OC. Therefore, this is the first study to investigate these relationships.

3. Research Plan

3.1 Research Objectives

The study aims to find out the relationship between different factors and the level of OC among banking employees in Vietnam. Socio-demographic data were also reported as they are related to OC. This study was descriptive by nature and addressed some research questions. This objective comprises the following main goals:

- To assess and adjust the ranking of the factors that contribute to OC among bank employees.
- To examine the correlation between organizational commitment and six socio-demographic variables, including age, education, tenure in a job, incomes, sex, and marital status. To examine the relationship between Work-itself, Working Physical Environment, Opportunities for Promotion, Wages, Fringe Benefits, Relationship with Higher-ups, Relationship with Coworkers, and the levels of OC among employees. To examine the relationship between the levels of OC and the job-related dimensions on OC.

3.2 Research Methodology

The ongoing debate on this topic raises the following question: What measures are taken from the job-related dimensions and correlational socio-demographic variables to ensure OC among Vietnamese employees?

Research has been conducted extensively to measure and analyze two sets of areas related to organizational commitment in banking. The first set is comprised of managers' perspectives on their employees, while the second set examines the employees' responses. This ongoing research provides the foundation for further investigation, with the first set of areas being further broken down into three major categories: management policies, management attitudes towards employee development, and management approaches towards their employees. The first category encompasses all the facilities and services provided by the management, such as the work environment, policies, salary, opportunities for promotion, and related areas. The second major category is broken down further to analyze how employees respond to changes in policies, programs, work environments, and compensation packages. Therefore, the main issue is divided into several significant sub-problems, and multiple sets of questions related to each of these have been provided to form a problem statement, i.e., "whether job motivators quantitatively impact organizational commitment".

3.3 Hypotheses of the study

H1 – Work-Itself will significantly affect directly to Organizational Commitment of banking employees.

H2 – Work Physical Environment will significantly affect directly to Organizational Commitment of banking employees.

H3 – Opportunities for Promotion will significantly affect directly to Organizational

Commitment of banking employees.

H4 – Wages will significantly affect directly to Organizational Commitment of banking employees.

H5 – Fringe Benefits will significantly affect directly to Organizational Commitment of banking employees.

H6 – Relationships with Co-workers will have an important and direct impact on Organizational Commitment of banking personel.

H7 – Relationships with Higher-ups will have a vital and straight influence on Organizational Commitment of banking employees.

H8 – Subsidies will significantly affect directly to Organizational Commitment of banking employees.

4. Research Methodology

4.1 Quantitative Method

This current research involves an empirical study of quantitative nature to test the research hypotheses. In quantitative research, the assessment of the study's quality is heavily reliant on generalizability. (Kerlinger & Lee, 2000; Polit & Beck, 2008). Quantitative method commonly utilizes statistical methods to measure objective facts (Neuman, 2007; Bernard & Bernard, 2013). This means that data analysis in quantitative research is usually done using statistical procedures (Westerman, 2006a). Consequently, quantitative method is an interpretative process (Westerman, 2006b).

The article gives a short overview of past research that has examined factors that drive employee motivation in the banking sector (see Appendix 1).

4.2 Exploratory Study and Descriptive Study

Exploratory research helps clarify ambiguous problems and helps understand their dimensions. At the same time, descriptive studies tend to comprehend the characteristics of the research issue, while causal research endeavors to determine connections between variables that result in cause and effect (Zikmund, 2003; Zikmund, Babin, Carr, & Griffin, 2003; Hair et al., 2016). Second, exploratory research helps provide insights into a problem's nature. In contrast, descriptive research helps describe a population's characteristics of a phenomenon, and causal studies seek to establish that one thing happens as a result of another (Zikmund, 2003; Zikmund et al., 2003; Hair et al., 2016). Third, exploratory research provides the researcher with data to analyze a particular situation, whereas informative research aims to understand the perceptions, needs, characteristics, and attitudes of the subgroups (Zikmund, 2003; Zikmund et al., 2003; Hair et al., 2016). Fourth, exploratory studies focus on examining a topic broadly without seeking a specific solution. In contrast, the goal of descriptive investigations is to obtain precise answers to questions, such as what, where, when, who, and how. Causal studies, on the other hand, aim to observe the impact of altering one factor on another variable (Zikmund, 2003; Zikmund et al., 2003; Hair, Samouel,

Page, Celsi, & Money, 2016). Fifth, the purpose of exploratory research is primarily to prompt further research to achieve conclusive evidence. (Zikmund, 2003, p. 55) On the other hand, descriptive research aims to provide conclusive results without the need for further investigation, and causal research typically attempts to explain an expected predictive relationship (Zikmund, 2003). Sixth, exploratory qualitative research has a tendency to gather descriptive information through interviews and case studies, while descriptive quantitative research is inclined to focus on collecting specific responses to measure detailed feedback on designated topics. Causal studies rely more on observation and collecting feedback to determine causation. As the researcher's required level of confidence in the results increases, more respondents must be sampled, which takes longer time.

In management theory, researchers can structure their work using either Positivism or Constructivism. Positivism involves creating a model, refining it through pre-testing, obtaining vast amounts of information while distancing oneself from personal beliefs and forging a conclusive model. Alternatively, Constructivism initiates with examining various literary sources to identify variables for examination, embarking on field trips and gathering statistical information for organizing categories of concepts and variables, immersing oneself in the research through observation and information-gathering while maintaining a diary, and ultimately evaluating the developed theory. (Yin, 2003; 2017; Creswell & Creswell, 2017). Furthermore, constructivism based on socially reconstructing reality without analyzing its pervasiveness (Smith & Searle, 2003).

The researcher has decided to rely on descriptive quantitative research due to various reasons after evaluating the available options. The reasons are:

- 1 – The research questions are defined in a thorough manner.
- 2 – The researcher aims to depict the traits of a phenomenon in a particular population.
- 3 – The researcher attempts to determine the perceptions and needs of a subgroup of the proposed population and establish definitive proof.
- 4 – Consequently, the researcher must gather reactions on distinct statements to gauge feedback on specific matters. These statements should be obtained from a significant number of participants.

Therefore, the researcher's decision was similar to many others in studying work motivation (e.g., Ang, Goh, & Koh, 1993; Spector, 1997; Love, Irani, Standing, & Themistocleous, 2007; Parent-Thirion, Fernández Macías, Hurley, & Vermeylen, 2007). The researcher's choice was influenced by various factors. Initially, they preferred quantitative research as it reduces the potential for respondents to introduce personal bias during the process of collecting data. Second, it will enable less subjectivity in the collected data analysis and categorization processes (Okpara, 2004). Third, and most importantly, it is already explicit from the reviewed literature that the interplay of job motivators with OC is introduced. Therefore, the researcher deemed a quantitative survey more appropriate, knowing that it might also carry several limitations.

By using both personal interviews and questionnaires, it was expected that a balance could be achieved between collecting qualitative and quantitative data. The primary data that was collected was analyzed within the context of job motivators and organizational culture theories. This led to various questions such as the expectations of bank employees from their work, the factors that motivate them in their job, the job factors that provide job satisfaction, and the extent to which their attitudes towards organizational culture are influenced by job motivators. Additionally, there are many other questions that can be asked to bank employees to gather their reactions to different aspects of their work environment.

The paradigm described earlier has multiple benefits. Firstly, gathering information from bank employees about their work motivation and OC including their factual knowledge, opinions, perspectives, feedback, and reactions. Secondly, the pool of ideas gathered from the employees can be used to diagnose which factors are impacting their work motivation and organizational culture on a daily basis. Thirdly, identifying the knowledge related problems faced by employees in terms of motivation and organizational culture provides a basis for developing proposals to enhance their working physical environment. Additionally, this serves as a foundation for follow-up and remedial action on the organization's and human resource management's part in the banking sector.

5. Analysis Methodology for Quantitative Data

A broad sample consisting of a large number of participants will be surveyed using a self-administered questionnaire. A quasi-experimental experiment is applied. A leading data collecting tool is a hard-copy questionnaire. During this procedure, 23 undergraduates are hired to help randomly send questionnaires to and collect data from eight big banks located in Vietnam. To maximize the number of responses, the paper copies of the questionnaire are sent directly to the banks. In cases where an individual does not answer one or more questions, the research considers these as "zero" answers. However, if the number of unanswered questions is greater than 20% of the questions that measure the same concept, that particular response will be discarded. For instance, if there are five items that measure a latent variable and individual leaves two or more things unanswered, then their response is deleted from the data set.

In the next section, all the steps to conduct the quantitative work are presented, and the questionnaire used is shown in detail.

5.1 Participants

The questionnaires were distributed by hand to Vietnamese office staffs, which proved to facilitate the responding process. The questionnaire was designed to be completed anonymously by the respondents, who were part of a national statistical sample. The anonymity provided them with the opportunity to communicate their concerns and queries without revealing their identities or responses to their immediate supervisors or bank management. This approach helped to reduce the risk of respondents being unwilling to express their opinions, resulting in a high response rate (96%) and eliminating the possibility of non-response bias. Furthermore, since the researcher had no prior contact with the

respondents, and the questionnaires were distributed to all employees at the selected locations, the data collected did not require personal information such as names or ranks, ensuring respondent anonymity and limiting potential biases.

The study focused on full-time banking employees working in Vietnam. The research uses responses from white-collar employees. The sample size in this research is 500 respondents. The questionnaire involves 55 items which are divided into four parts. The first part contains 40 items that belong to the motivators of the Job Correlation Index. The second part comprises five items measuring the dependent variable of Organizational Commitment. The last part contains socio-demographical and demographical information that includes ten characteristics. In order to accomplish the research goals, a well-organized survey consisting mainly of questions that have defined possible answers was employed to gather primary information. The Nominal Scale and Likert Scale were employed to record and measure the responses. The Nominal Scale and Likert Scale were utilized in recording and evaluating the response.

A questionnaire consists of 40 items related to JMs, three things related to demographics (personal information of the employees), seven items about socio-demographics (professional information of the employees), and five items to measure OC. As noted, the survey instrument used a 5-point Likert scale to measure JMs and OC. The nominal scale measures variables of demographic and socio-demographic. In the analysis, JMs, variables of demographic and socio-demographic are independent variables, OC is a dependent variable. Respondents are informed about the confidentiality and anonymous character of the survey. The participants are made aware of the secrecy and anonymity of the survey. The survey prompts participants to take part by informing them that it does not take up much of their time.

The factors investigated in the study were based on previous research and literature reviews on the topic. In the early development, the questions were meticulously planned and designed in order to align with the research's overarching goals and the study's objectives. See Appendix 2.

5.2 Analysis Methodology of Questionnaire Data

In this research, the use of the SPSS software was employed as a means of carrying out statistical analysis on the gathered data. An analysis was conducted using various methods such as reliability testing, measuring the significance and correlation of variances, ANOVA and MANOVA, and multiple regression analysis to evaluate the significance of the relationships between the OC according to JMs and the socio-demographic variables.

This research employed the Statistical Package for the Social Sciences (SPSS) software to analyze the gathered data. The data was first subjected to descriptive analysis to provide an overview of all the variables. To ensure the reliability of each variable, Cronbach's Alpha was used, and any unreliable variables were removed from the questionnaire. Validity was tested using factor analysis, including EFA, KMO, and Bartlett tests. The study then employed various analysis techniques, such as linear regressions, correlation, and Independent Sample

T-Test. The Independent Sample T-Test was utilized to determine if there were any differences in OC between male and female employees. To investigate whether there were any variations in OC among employees based on socio-demographic variables like age, education marital status, tenure in a job, monthly income, knowledge about labor law, job position, job role, and type of bank, ANOVA and Kruskal-Wallis tests were employed. Ultimately, various linear regressions were performed to establish the degree to which the variables in the linear model were both significant and correlated. In this step, the correlation coefficient between loyalties to the factors of satisfaction also will be considered.

6. Quantitative Analysis Results

The response rate was very high, with 96% of the participants did respond. The factors tested are essential to understanding the JMs and OC process for banking service employees of Vietnam. The findings support the importance of job motivators in this work environment and suggest banking management the necessity of considering these motivators at work as components for improving OC.

The objective of the research through a quantitative study was to gather data pertaining to every consideration factor, measure their significance and to suggest potential action plans to banking managers in Vietnam. A survey instrument was created to capture information about the relevant variables. Consequently, a questionnaire was constructed.

6.1 Sample Description Results

The respondents include 208 male employees (42%) and 292 female employees (58%). The ages of the sample are allocated as follows: the largest group has 235 employees (or 47%) aged 18-25 years old. The second largest group has 233 employees (46.6%) aged 25 - 35 years old. 35-45 years old group has 29 employees (5.8%). The rest group has three employees (0.6%) who are over 45 years old.

According to descriptive statistic results, the education levels of the banking employees are as follow: 431 employees (86%) are undergraduates, 39 employees (8%) are graduated, and 30 employees (6%) are at the vocational school level. Within 500 respondents, there are 346 employees (69%) with tenure in a job from 1 year to 5 years; 95 employees (19%) with tenure in a job less than one year; and 51 employees (10%) with tenure in a job from 5 years to 10 years; only eight employees (2%) with tenure in a job more than ten years. Most of the respondents (299 employees ~ 60%) earn 230USD-470USD/ month. One hundred fifty-nine employees (32%) earn less than 230USD/ month. Thirty employees (6%) earn 470USD-710USD/ month, and only 12 employees (2%) earn more than 710USD/ month. In general, the average income of the banking employees is high compared to the income per capita index in Vietnam.

The results show that three hundred forty-two respondents (68%) are single, and 158 respondents (32%) are married. Four hundred sixty respondents (92%) are working as banking staff while head or vice head of department account for thirty-eight respondents (7.6%). Only two respondents (0.4%) are working as managers or vice managers. Besides, 434 respondents (87%) have little knowledge about labor law, 41 respondents (8%) know

about labor law well, and only 25 respondents (5%) do not know about labor law. Within the sample of current job roles, 160 respondents (31%) are transaction staffs, 108 respondents (22%) are credit officers, 84 respondents (17%) are customer service staffs, and 148 respondents (30%) are working at other sections. The random sample involves 350 respondents (70%) are working for commercial banks, 98 respondents (20%) are employees of state banks, and the rest with 52 respondents (10%) are recruited by foreign banks.

6.2 Analysis Methodology

In this section, the validity and reliability of a questionnaire measuring JMs and OC can be tested. So, reliable techniques have been used; reliability tests with Cronbach's alpha, exploratory factor analysis are applied.

6.3 Reliability Test with Cronbach Alpha

After reliability tests, the reliable factors include 1. Opportunities for Promotion (6 items); 2. Relationship with Higher-ups (6 items); 3. Relationship with Coworkers (3 items); 4. Working Physical Environment (3 items); 5. Wages (4 items); 6. Work-itself (3 items); 7. Fringe Benefits (3 items); 8. Subsidies (2 items); 9. Securities (5 items). There are 35 items left after removing unreliable items. Table 1 of the reliability analysis shows the Cronbach's alpha values for 9 groups of factors as follows:

The factors Opportunities for Promotion, Relationship with Higher-ups, Relationship with Coworkers, Working Physical Environment, Wages, Work-itself, Fringe Benefits, and Subsidies all have high Cronbach's alpha value (above 0.75). However, there is only one factor named Securities has a low Cronbach's alpha value (below 0.6), which indicates poor reliability. Therefore, this factor will be removed from further analysis.

It is important to emphasize that while a strong Cronbach's alpha value suggests the items in the scale are internally reliable, that does not necessarily imply that the scale is one-dimensional. One method for determining the number of dimensions in a scale is through the use of factor analysis.

After many analysis processes, including KMO and Bartlett's Test, commonalities, and varimax rotation, the variable JMs has nine motivators. The professional Opportunities for Promotion factor is also called Opportunities for Promotion (6 items). The factor of relationships with others at work is divided into two factors: relationship with higher-ups (6 items) and relationship with coworkers (3 items). The factor of rewards, performances, and salary policies is renamed as Wages (4 items). The factor of working physical environment owns three items due to the statistics results that three other items are removed, and its new name is working physical environment. The factor of job characteristics has three items deleted, so it has three items left, and a new name is Work-itself. Two aspects of Subsidies (2 items) and Fringe benefits (3 items) are separated from the dimension of fairness, benefits, and pensions. Lastly, another new motivator was classified with five things related to job securities, so this motivator was called Securities.

The factors did not intersect with each other. Nonetheless, the five items that exhibited a

factor loading below .40 were removed. In all other scenarios, the factor loadings among the components were comparatively substantial.

To summarize, the KMO measure and Bartlett's test indicate that factor analysis is a suitable method for reducing questions in all scales. Additionally, 35 items suggested by the developer of the JMs were validated in this research.

6.4 Values of Mean

Another test was conducted to verify if all the items have the same JMs measurement. Subsequently, a one-sample T-test was used to examine the judgment of all participants regarding the variables of the proposed research model. The table below displays results of one-sample statistics of all variables.

Table 1. One-Sample Statistics

	N	Mean	Std. Deviation	Meaning
Opportunities for Promotion	500	3.43	.62488	Agree
Relationship with Higher-ups	500	3.51	.56262	Agree
Relationship with Coworkers	500	3.75	.59934	Agree
Working Physical Environment	500	3.88	.69191	Agree
Wages	500	3.18	.70644	Fair
Work-itself	500	3.57	.75554	Agree
Fringe Benefits	500	3.65	.71220	Agree
Subsidies	500	3.38	.78599	Fair
Securities	500	3.49	.53393	Agree
Organizational Commitment	500	3.48	.62923	Agree

According to the 5-point Likert scale, mean values of the range 3.41-4.20 mean "agree" (Likert, 1932; Wuensch, 2005; Dawes, 2008). To put it differently, overall, employees in the banking sector exhibit high levels of motivation and commitment towards their organization.

6.5 Evaluation of Organizational Commitment of All Banking Employees

6.5.1 Linear Regression Equation for Organizational Commitment and Job Motivators

The independent variable in this regression is OC (as Y). The dependent variables are Opportunities for Promotion, Relationship with Higher-ups, Relationship with Coworkers, Working Physical Environment, Wages, and Work-itself, Fringe Benefits, Subsidies, and Securities. Those are represented as X1, X2, X3, X4, X5, X6, X7, X8, and X9.

The linear regression equation is as follow:

$$Y = B_0 + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5 + B_6X_6 + B_7X_7 + B_8X_8 + B_9X_9 + e$$

After the regression analysis procedure, the variance in OC was explained to 47.6%.

Table 2. linear regression analyses based on One-way ANOVA for OC and variables of JMs

Model Summary		
<i>Model</i>	<i>R Square</i>	<i>Adjusted R Square</i>
1	.485	.476
ANOVA ^b		
<i>Regression</i>	<i>F</i>	<i>Significant^a</i>
	51.336	.000 ^a

Opportunities for Promotion, Relationship with Higher-ups, Relationship with Coworkers, Working Physical Environment, Wages, Work-itself, Fringe Benefits, and Subsidies were the factors that, to the greatest extent, contributed to explaining the variance in OC. The only factor Securities did not contribute to explaining the variance in OC. The result is shown in Table 2.

Table 3. Linear regression equation for OC based on JMs

Coefficients				
<i>Model</i>	<i>Unstandardized Coefficients Beta (b)</i>	<i>Standardized Coefficients Beta (β)</i>	<i>t</i>	<i>Sig.</i>
(Organizational Commitment)	3.483		170.952	.000
Opportunities for Promotion	.165	.262***	8.093	.000
Higher-ups	.260	.414***	12.768	.000
Coworkers	.122	.194***	5.993	.000
Working Physical Environment	.101	.160***	4.941	.000
Wages	.163	.259***	7.988	.000
Work-itself	.167	.266***	8.196	.000
Benefits	.087	.138***	4.259	.000
Subsidies	.098	.155***	4.789	.000
Securities	.022	.034	1.059	.290

***p≤.01: Significant value is at the 99% level.

The result of the linear regression equation is as follow:

In Table 3, the regression, X_1 , X_2 , X_3 , X_4 , X_5 , X_6 , X_7 , and X_8 consist of covariates relationships. These factors all influence the OC level among the employees of banking services in Vietnam. Therefore, When the values of the variables escalate, the level of organizational commitment (OC) of employees also increases. Among the variables, the relationship with higher-ups has the highest coefficient value in affecting the OC level ($X_2 = .414$), followed by the coefficient value of OC level depending on Work-itself ($X_6 = .266$). The third and the fourth-highest coefficient values of OC level depend on Professional Opportunities for Promotion and Wages ($X_1 = .262$, $X_5 = .259$). The rest are Relationship with Coworkers ($X_3 = .194$), Working Physical Environment ($X_4 = .160$), Subsidies ($X_8 = .155$), and Fringe Benefits ($X_7 = .138$). Thus, if there is a desire to increase the OC level of all employees, we should focus more on increasing X_2 , X_6 , X_1 , X_5 than the other factors. Lastly, factor Securities does not affect Organizational Commitment as significant p-value = .290 ($>.05$).

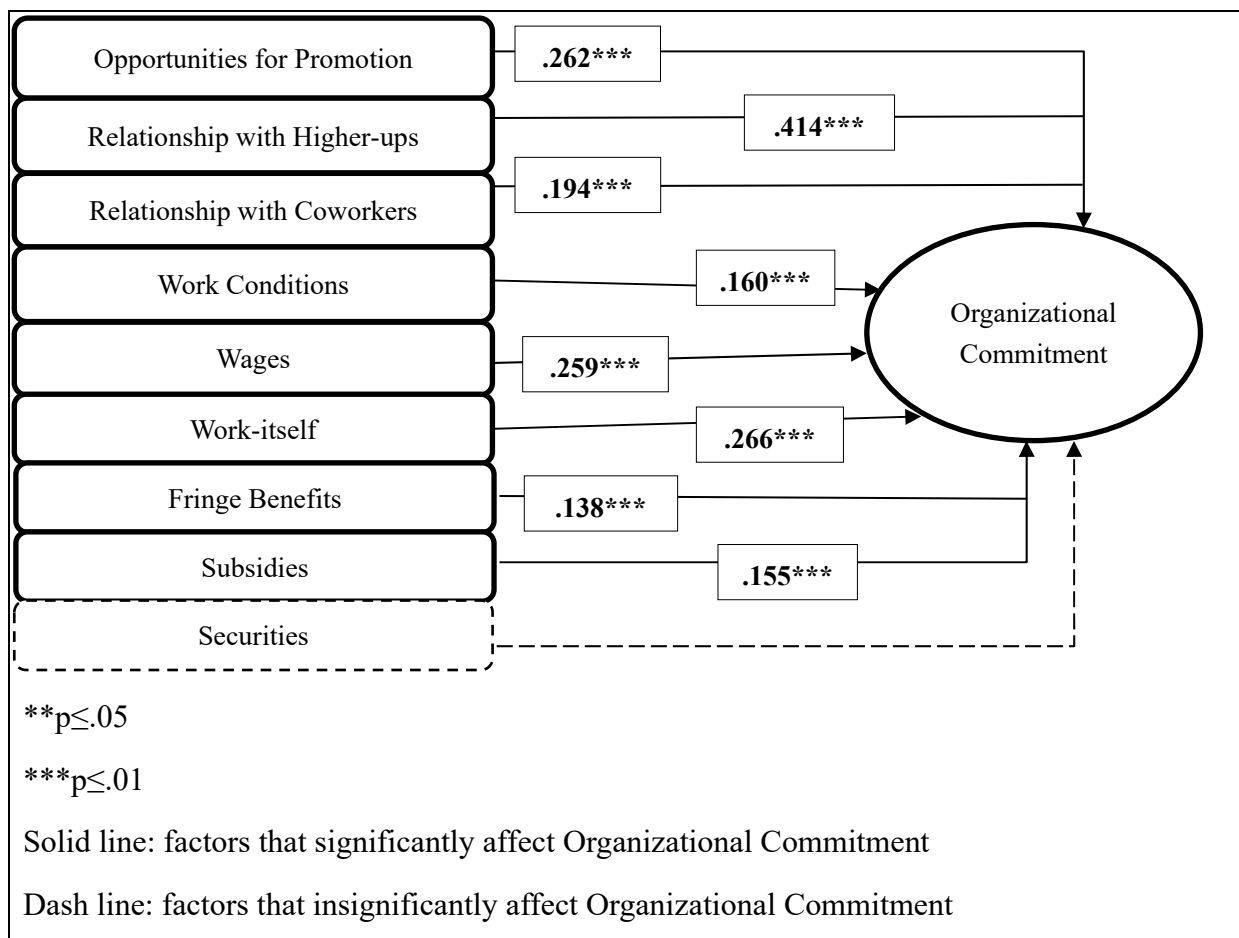


Figure 1. Significances of Job motivators on Organizational Commitment

After a long analysis process, the factor of Securities is removed since it does not affect OC.

The valid and reliable items for a questionnaire are shown in Appendix 3.

6.5.2 Linear regression Analyses for Organizational Commitment and Socio-Demographic Variables

The same processes of running ANOVA regression and coefficients are done. The results help to confirm that Tenure in a job (group 5 years – 10 years), Marital status (group single), Job position (group manager/vice manager), Knowledge about labor law (group knows all), and Type of bank (group foreign bank) are the best predictors among ten characteristics of personal and professional variables. However, factors of Sex, Age, Education, Monthly income, and Job role did not contribute to explaining the variance in OC. Cohen (2000) stated that the association between age and OC and tenure in a job and OC were analyzed in a meta-analysis. The current study, however, presents divergent findings. The absence of a connection between age and OC was observed; however, there was a noteworthy association noticed between tenure and OC.

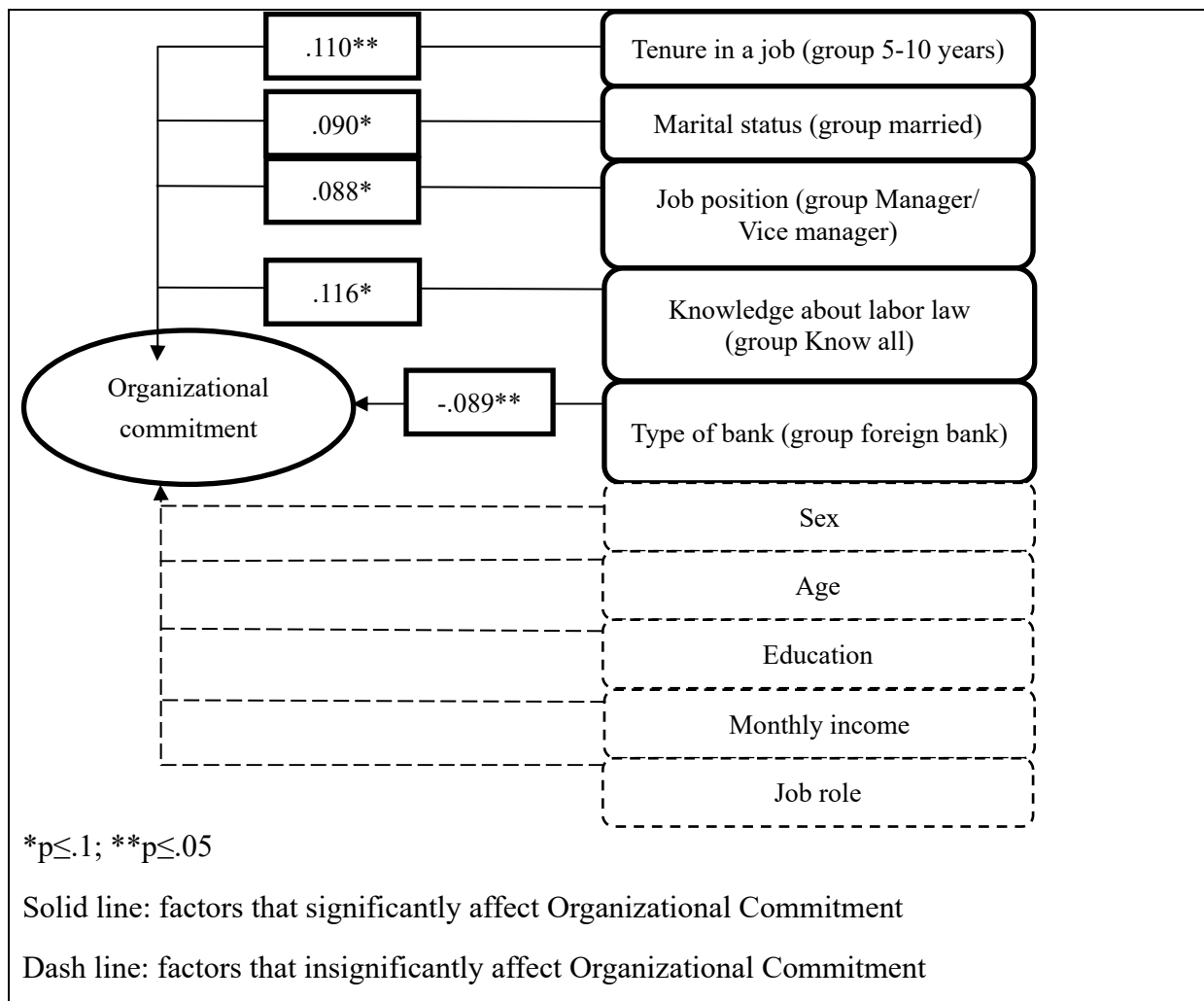


Figure 2. Significances of Organizational Commitment and socio-demographic variables

After a long analysis process, the factor of Sex, Age, Education, Monthly income, and Job position are removed since it does not affect OC. The valid and reliable items for a questionnaire are shown in Appendix 3.

6.6 Comparative analyses of Organizational Commitment and groups of socio-demographic variables

The results of Independent-sample T-test, including Levene's Test for Equality of Variances with homogeneity of variances greater than 0.05, and ANOVA and Kruskal-Wallis non-parametric methods, are presented as follow in Table 4:

Table 4. Independent-sample T-test

Between/Among groups	OC levels significantly different	OC levels insignificant different
Sex		X
Marital status		X
Age		X
Education level		X
Job positions		X
Tenure in a job	X	
Types of bank	X	

The significant values among groups of Marital status, Age, Tenure in a job, Monthly income, and Education, and Knowledge about labor law consistently are 0.00, 0.01, 0.00, and 0.00, 0.04, and 0.00. This means Organizational Commitment levels are different among subgroups of Marital status, Age, Tenure in a job, Monthly income, Education, and Knowledge about labor law. As in the tables of Tests of ANOVA for each group, if Sig. is smaller than 0.05, it means that H_0 – the population means are all equal – must be rejected. Thus: the average Marital status, Age, Tenure in a job, Monthly income, and Education, and Knowledge about labor law of the employees are not all equal.

Table 5. Tests of ANOVA for each group

Organizational Commitment	ANOVA	F	Sig.
Sex	Between Groups	.362	0.55
Marital status	Between Groups	18.035*	0.00
Age	Between Groups	4.096*	0.01
Tenure in a job	Between Groups	8.076*	0.00
Job position	Between Groups	2.915	0.06

Types of bank	Between Groups	1.296	0.28
Monthly income	Between Groups	6.204*	0.00
Education	Between Groups	3.161*	0.04
Job role	Between Groups	1.790	0.15
Knowledge about labor law	Between Groups	8.574*	0.00

From the results of ANOVA tests for each group in Table 4, we do not know yet whether one or more means vary from each other! Therefore, we perform the post-hoc Scheffé procedure. The multivariate analysis of variance (MANOVA test) is employed. MANOVA test helps us know more in detail how OC differs within each group of personal and professional variables.

The analyses of differences within groups show that there are differences within each group of five groups, including: groups of Age, groups of Education, groups of Tenure in a job, groups of Monthly income, and groups of Knowledge about labor law. In the opposite, in the three groups of Job position, Job role, and Types of bank, significant values are all greater than 0.05 (see Appendix 4). It means that the OC levels of the employees in these groups are the same. Approximately 47.6% of the variance in OC by JMs, and 5.7% of the variance in OC by socio-demographic variables were explained. In addition, the modified model is a good match with the gathered information. Every single path held great importance.

In summary, all eight hypotheses are supported. Each of the motivators of JMs (including Work itself, Working physical environment, Opportunities for promotion, Wages, Fringe benefits, Relationships with coworkers, Relationships with higher-ups, and Subsidies) significantly impact the OC level of the employees. Thus, managers should consider to strengthenly improve these factors to attract employees' organizational commitment behavior. Besides, five socio-demographic variables of the employees including: Tenure in a job (5 years – 10 years), Marital status (single), Job position (manager/vice manager), Knowledge about labor law (know all), and Type of bank (foreign bank) also significantly affect the OC level of the employees. Hence, an executive board should consider recruiting staff for a middle management level (manager/vice manager) if they are single; they have 5–10 years tenure in a job and have much knowledge about labor law. Regarding the variable type of bank, the executive board should learn more from foreign banks and apply to their own organizations.

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Appendices

Appendix 1. Job motivators in previous studies

Job related dimensions	Tool	References
Pay		
Social Growth aspects of job.	Job Diagnostic Survey (Hackman & Oldham, 1975)	Arunima Shrivastava and Pooja Purang (July 2009)
Job security.		
Pay		
Opportunities for Promotion		
Rewards	A questionnaire (McCook, 2002).	Yasir Kamal and Fawad Hanif (June 2009)
Relation with higher-ups and coworkers		
Teamwork environment		
Job autonomy		
Behavior of leadership.	Self-administered questionnaire	Hunjra Ahmed Imran, Chani Muhammad Irfan, Aslam Sher, Azam Muhammad, and Rehman Kashif-Ur (August 2010)
Male and female workers have significantly different level of job satisfaction.		
Higher-ups' behavior		
Coworker behavior		
Pay and promotion	Self-administered questionnaire	K. R. Sowmya and N. Panchanatham (May 2011)
Job and working condition		
Organizational aspects.		
Reward system		
Supervision/leadership		
Nurturing of working environment	Self-administered questionnaire	Norudin Mansor, Jannah Munirah Mohd Noor & Nik Fakrulhazri Nik Hassan (August 2012)
Competition climate within the industry.		

Utilization ability

Achievement

Activity

Advancement

Authority

Company policies and practices

Compensation

Co-workers

Creativity

Independence

The long form of Hind A. M. Bader, Intan H. M. Minnesota Satisfaction Hashim, & Norzarina Mohd Zaharim (January 2013) Questionnaire

Moral values

Recognition

Responsibility

Security

Social service

Social status

Supervision – Human relations

Supervision – technical

Variety

Working Physical Environment

Salary

Performance appraisal system

Promotional strategies

Employee's relationship with management and other co-employees

Self-administered questionnaire

Aarti chahal, Seema chahal, Bhawna Chowdhary, & Jyoti chahal (August 2013)

Training and development program

Work burden

Working hours

Work environment

Salary

Possibility for Growth

Relationship with Co-workers

Interesting Work.

Self-administered
questionnaireGeorge Papageorgiou, Fotini
Giorgalli, Angelos Petrou
(2013)

Hygiene Factors

Salary

Job security

Fringe benefits

Security for future

Good interpersonal
relationsSelf-administered
questionnaire

Md. Hasebur Rahman (2013)

Motivational Factors

Training and development

Prestige and social dignity

Reward and recognition

Growth/Promotion

Open communication

Appendix 2 – Items for each factor

Items of Factor	Work-itself	Sources
1	You have the opportunity to utilize your strengths effectively in your current job.	Weiss et al. (1967)
2	Your work is both stimulating and challenging.	Smith, Kendall, & Hulin (1969); Hackman & Oldham (1975)
3	Your job aligns well with your area of expertise.	Weiss et al. (1967)
4	Your job does not have any adverse impact on your health.	Self-source
5	You are not required to work overtime on a regular basis.	Lau (1992)
6	Your job is secure, and there is no fear of losing it.	Weiss et al. (1967)
7	Your job offers an appropriate level of power and responsibility.	Weiss et al. (1967); Hackman & Oldham (1975)
	Items Factor Working Physical Environment	Sources
1	The physical Working Physical Environment (facilities, machinery, equipment...) and environment (temperature, light, noise...) of your organization is advantageous.	Halpern (1966); Weiss et al. (1967)
2	Working physical conditions in this organization is satisfactory and pleasant.	Sowmya & Panchanatham (2011); Weiss et al. (1967)
3	You work in a comfortable physical environment.	Rahman (2013)
4	You do not experience any occupational health issues, such as headaches, fatigue, eye strain, or respiratory problems.	Morgeson & Humphrey (2006)
5	You are provided with adequate protection for your labor.	Self-source
6	The organization often arranges for the employees to undergo periodic health check-ups.	Self-source
	Items of Factor Opportunities for Promotion	Sources
1	You are aware of what is necessary to advance within your organization and are witnessing the outcomes of your work.	Weiss et al. (1967)
2	The organization provides numerous beneficial	Weiss et al. (1967); Smith et al.

	prospects for career growth.	(1969)
3	The organization provides employees a policy for professional development fairly.	Weiss et al. (1967)
4	The organization equips you with the essential knowledge and skills for your job, presenting opportunities for continued learning.	Hackman & Oldham (1975)
5	The organization frequently offers employees various promotions.	Smith et al. (1969)
6	The organization presents transparent plans for training and professional growth.	Hackman & Oldham (1975)
7	The organization subsidizes fully your training expenses.	Self-source
	Items of Factor Wages	Sources
1	Your work performance is clearly visible to you.	Morgeson & Humphrey (2006); Campion & McClelland (1991); Sims et al. (1976)
2	You receive wages that match your level of performance.	Spector (1985); McCook (2002)
3	The organization pays employees fairly.	Sowmya & Panchanatham (2011); Lau (1992)
4	you can rely on the income you receive from them to support your livelihood.	Sowmya & Panchanatham (2011)
5	The organization offers a higher salary than other comparable organizations.	Smith et al., (1969)
6	You usually get a raise after you have done good jobs.	Spector (1985)
	Items of Factor Fringe benefits	Sources
1	The organization offer good policy for social insurance and health insurance.	Morgeson & Humphrey (2006); Karasek et al. (1998); Lau (1992)
2	The organization offer good policy for retirement.	Spector (1985)
3	The organization offer good policy for vacations and holidays.	Lau (1992)
4	The organization offer good subsidy for overtime working.	Eum et al. (2007)

-
- 5 The organization offer good policy and subsidy for hazardous/ dangerous work. Morgeson & Humphrey (2006)
- Items of Factor Relationships with Coworkers Sources
- 1 You are glad to work with your Coworkers and you like the people you work with. Sowmya & Panchanatham (2011); Spector (1985)
- 2 You and your Coworkers work together well, cooperate, and help one another in routine duties. Sowmya & Panchanatham (2011); Lau (1992)
- 3 You and your Coworkers often help each other, and you often ask opinions of your Coworkers. Sowmya & Panchanatham (2011)
- Items of Factor Relationships with Higher-ups Sources
- 1 You are respected and trusted in work. Self-source
- 2 Higher-ups treat the employees in the organization fairly. Boeve (2007)
- 3 Higher-ups are friendly and behave properly with you. Sowmya & Panchanatham (2011)
- 4 Higher-ups usually support you in works. Pietersen (2005)
- 5 Higher-ups usually ask for your suggestions related to works. Smith et al. (1969)
- 6 Labor Union officer usually helps you to solve conflicts with Higher-ups and with Coworkers Self-source
- Items of Variable Organizational commitment Sources
- 1 You are glad of choosing this organization to work. McCook (2002); Mowday et al. (1982)
- 2 You tend to work for this organization longer. Minnesota Satisfaction Questionnaire long form version (Weiss et al., 1967)
- 3 You feel as if your organization's problems are my own and you are willing to share the difficulties with this organization. Mowday et al. (1982)
- 4 You wish that you are trained more in order to work better. Brown & Leigh (1996)
- 5 When there is a job to be done, I devote all my energy to getting it done Mowday et al. (1979);
-

Appendix 3 – Valid and reliable items

Variables	Label
-----------	-------

Opportunities for Promotion

- | | |
|----|--|
| Q1 | The organization offers you many professional Opportunities for Promotion. |
| Q2 | You know the requirements of professional development. |
| Q3 | The organization offers you clear plans about training and professional development. |
| Q4 | The organization offers employees a policy for professional development fairly. |
| Q5 | The organization offers you many opportunities to promote your capability. |
| Q6 | The organization trains you with knowledge and skills that are necessary for your works. |

Relationship with Higher-ups

- | | |
|-----|---|
| Q7 | Higher-ups usually ask for your suggestions when there is something happened related to your works. |
| Q8 | Labor Union officer usually helps you to solve conflicts with Higher-ups and with Coworkers. |
| Q9 | Higher-ups usually support you in works. |
| Q10 | Higher-ups are polite, gentle, and friendly. |
| Q11 | You're treated fairly and indiscriminately in your organization. |
| Q12 | You're respected and trusted in work. |

Relationship with Coworkers

- | | |
|-----|--|
| Q13 | You and your Coworkers work together well. |
| Q14 | You and your Coworkers often help each other. |
| Q15 | Your Coworkers are polite, gentle, and friendly. |

Working Physical Environment

- | | |
|-----|--|
| Q16 | Equipment at your workplace is safety and clean. |
| Q17 | Work physical environment (temperature, light, noise...) is favorable. |
| Q18 | Machinery and equipment are modern. |

Wages

- | | |
|-----|---|
| Q19 | The organization pays employees fairly. |
|-----|---|
-

- Q20 Your Wages are commensurate with your work performances.
- Q21 You can totally depend on the incomes from your organization for your livings.
- Q22 The organization offer you higher salary compared to the other organizations.

Work-itself

- Q23 Your work is interesting and challenging.
- Q24 You can use your capabilities well for the current job.
- Q25 Your job suits your expertise.

Fringe benefits

- Q26 The organization offer good policy for retirement.
- Q27 The organization offer good policy for social insurance and health insurance.
- Q28 The organization often arranges for the employee's periodic health examinations.

Subsidies

- Q29 The organization offer good policy and subsidy for hazardous/ dangerous work.
- Q30 The organization offer good subsidy for overtime working.

Organizational Commitment

- Q54 You are glad of choosing this organization to work.
- Q55 You tend to work for this organization longer.
- Q56 You feel as if your organization's problems are my own and you are willing to share the difficulties with this organization.
- Q57 You wish that you are trained more in order to work better.
- Q58 When there's a job to be done, I devote all my energy to getting it done
-

Appendix 4 - Differences in Organizational Commitment level within groups

			18 - 25		.3793*		.019
(I) Age	35 - 45	(J) Age	25 - 35	Mean Difference (I-J)	.2480	Sig.	.231
			> 45		.4460		.690
(I) Education		Graduate	(J) Education	Vocational school	Mean Difference (I-J)	.3815*	Sig.
			Undergraduate		.1808		.205
	5yrs - 10yrs		< 1yr		.5192*		.000
(I) Tenure		(J) Tenure	1yr - 5yrs	Mean Difference (I-J)	.3675*	Sig.	.001
			> 10yrs		.2142		.835
	> 710USD		< 230USD		.6453*		.006
(I) Income		(J) Income	230USD - 470USD	Mean Difference (I-J)	.4890	Sig.	.059
			470USD - 710USD		.3267		.479
(I) Job position	Manager/ Vice Manager	(J) Job position	Staff	Mean Difference (I-J)	.9309	Sig.	.097
			Head/Vice head of department		.8000		.193
(I) Knowledge	Know all	(J) Knowledge	Do not know	Mean Difference (I-J)	.6004*	Sig.	.001

			Know a little		.3590*		.002
	Credit		Transactions		-.0327		.980
(I) Job role		(J) Job role	Customer relations	Mean Difference (I-J)	.0291	Sig.	.991
			Others		.1270		.435
(I) Type of bank	State bank	(J) Type of bank	Commercial bank	Mean Difference (I-J)	.0542	Sig.	.737
			Foreign bank		.1734		.251

*. The mean difference is significant at the .05 level. (post-hoc Scheffe)

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