



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**THE EFFECT OF ORGANIZATIONAL COMMITMENT ON SKILLED
EMPLOYEES' TURNOVER INTENTION: THE CASE OF UNITED BANK
S.CO**

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**JULY 30, 2020
ADDIS ABABA,
ETHIOPIA**

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EMPLOYEES' TURNOVER INTENTION: THE CASE OF UNITED BANK
S.CO**

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF
GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS
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**JULY 30, 2020
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APPROVAL SHEET

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As research advisor, I hereby certify that I have read the thesis research prepared by **Henock Emiru** under my guidance, which is entitled to assess “**The effect of organizational commitment on skilled employee turnover intention in the case of United Bank S.Co.**”In its final form and have found that (1) its format, citations, and reference style are consistent and acceptable and fulfill the university and department style requirements; and (2) I recommend that the research can be submitted for defense.

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As members of the board of examiners of MSc thesis research open defense examination of **Henock Emiru**, we certify that we have read and evaluated the thesis research and examined the candidates. Hence, we recommend that the thesis research be accepted as it fulfills the requirements for the Master of Science in MBA can start the research.

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July 30, 2020

DECLARATIONS

I hereby declare this thesis entitled “Assessing the effect organization commitment on skilled employee turnover intention in case of United Bank S.Co” has been done by myself under the guidance and supervision of. Ephrem Assefa (Ph.D)

The thesis is original and has not been submitted for the thesis fulfillment to any university or institutions.

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signature

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July 30, 2020

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ABSTRACT

Organizational commitment is very important for employees of every organization. Thus, objective of this study is to analyze the effect of Organizational Commitment (Affective Commitment, Continuance Commitment, and Normative Commitment) on skilled employees' turnover Intention in the case of United Bank S.Co. Recently high labour turnover has become a problem for banking industry. Thus, well experienced, qualified professionals leave their position that they held in a bank operation and administration areas by creating undesirable cost and harming productivity as well as creating service gap for the company. United Bank S.Co. is one of the victims of this high skilled labour turnover. In this study, the researcher used both primary and secondary data sources. Primary data were collected through tested questionnaires and interview and secondary data for the study was added by referring relevant reports and documents within the organization.

Being a quantitative and qualitative research, the population and sample in this study are current employees of the United Bank S. Co only in grade A branches. The data are collected by survey method using a questionnaire distributed to fourteen Grade "A" Branches of the bank using a purposive sampling method. With 205 respondents from 220, Statistical Package for Social Sciences (SPSS 20 Version) was used for data operation the data were analyzed using multiple linear regression analysis. The overall regression model showed a statistically significant relationship between the three forms of commitment (Affective, Normative and Continuance) and turnover intentions, although normative commitment had the strongest relationship with turnover intentions. The Study results provide additional evidence showing that employees' affective, continuance, and normative commitment to their organizations relate to their turnover intentions. These results may contribute to positive social change by helping top level managers to better understand the relationship between employees' organizational affective, continuance and normative commitment with turnover intentions. With this knowledge, leaders may be able to decrease turnover rate and turnover-related costs and Increase Company's performance.

CHAPTER ONE

1. INTRODUCTION

1.1. Background of the Study

The dynamic business environment is not only affecting organizations but also employees who are working in them. Human Resources Management has played a vital role in managing the organization resources and how employees are treated in the organization (Hassan, Hassan, Khan and Hassan, et, al, 2011). Employees are an important asset to every company, business and organization. In fact, the success of every company or business is entirely dependent on the effectiveness of its workforce (Samuel and Chipunza, 2009). A business may invest a lot of resources into its core operations and activities, but without a highly effective human resource, success in the long run cannot be achieved (Ton and Huckman, 2008). Nowadays, no organization can perform at peak levels unless each employee is committed to the organization's objectives. Hence, it is important to understand the concept of commitment and its feasible outcome.

Commitment from employees is a powerful gift for any organization. One needs to ensure that the work environment challenges employees to grow and stretch in their ability to contribute. One must also realize that the work environment must also nurture employees in employee-friendly ways. Committed employees who are also highly motivated to contribute their time and energy to the pursuit of organizational goals are increasingly acknowledged to be the primary asset available to an organization (Harris, 2005). They provide the intellectual capital that, for many organizations, has become their most critical asset. Furthermore, employees who share a commitment to the organization and their collective wellbeing are more suitable to generate the social capital that facilitates organizational learning.

Organizations get their work accomplished through employees who perform different tasks. Therefore, to improve the performance of organizations, employee commitment is necessary as it enhances the level of individual employee performance. An employee who is committed in the workplace is of great value to the organization as they may need little or no supervision to

accomplish the tasks assigned to them (Brown, 2011). Rashid (2003) asserted that there is no firm that can achieve peak performance in the current competitive business environment unless it makes optimal use of its employees. Every employee needs to be committed to the company's goals and objectives, performs their duties as effectively as a member of the team to realize organizational objectives. Brown (2011) argued that committed employees remain within the organization therefore saving the organization of the costs required to recruit, train and develop new staff.

Employee commitment continues to be a major focus of inquiry given its predicative power on employee, and organizational, relevant outcomes (Meyer, 2002). In a traditional employer-employee relationship, employee perceptions of HR practices of their employing organization influence their commitment to the organization, which in turn, influences their organizational citizenship behavior (Rhodes, 1981). Employee commitment to an organization is also a demonstration of employee satisfaction with the employers in terms of their expectations. When an employer meets the expectation of the employee, the employee in turn provides commitment. This is what makes work get done. Commitment comes if an employee has been provided with an enabling environment to be able to maximize of their full potential.

As employees spend most of their time in a day at their workplaces, it is important for the employer to make the environment conducive for the employees so that they are committed and perform better and increase the efficiency of the organization. Many organizations are also working on designing retention strategies for the employees so that the talent in the organization can be utilized in the best possible way. But regardless of the efforts, still employees may develop the intention to leave before actually leaving an organization. Turnover intention steps back from the actual turnover which is highly related to employees' turnover, it is the individual's intention to voluntarily quit the organization or profession.

Employee turnover basically means the percentage of employees who within a particular period of time decide to leave the company or business for other companies. These enforce the company to replace them with new employees at an additional cost (Tracey and Hinkin, 2008, as cited in Price 1977: 15).

Employee Turnover may be defined as the change in the workforce during a definite time period. In other words, it is a measure of the extent to which the old employees leave, and new employees enter the organization in a given period. Employees voluntarily leave organizations for a variety of reasons, including low satisfaction with their jobs, low satisfaction with their employer, limited promotion and growth opportunities, a better opportunity elsewhere, or disapproval of organizational changes or restructuring. On the other side, turnover intention may be defined as the intention of employees to quit the organization.

As a result, organizations will be subjected to several turnover costs. Costs associated with turnover described into direct and indirect. Direct cost includes the cost of leaving, replacement costs, and transition costs, while indirect turnover costs includes the loss of production and reduced performance (Cascio, 2003; Laura, 2016). Besides, the cost (Michaele, 2016) turnover creates structural stress which occurs especially within voluntary turnover.

On the contrary, employee retention is a vital issue and become a challenge to all organization because of the costs associated with recruiting, selecting and training new employees (Allen, Bryant and Vardaman, 2010). Employee retention is the “effort by an employer to keep desirable workers in order to meet the business objectives” by keeping the right people on the right jobs (Frank, et,al 2004; Hassan et al., 2011). A successful company often has a high employee retention rate.

However, there is also good turnover (Neil, 2016) while losing employees that are poor performers or negative influences on workplace. Therefore, according to Cascio (2003) the critical issue in analyzing turnover is not how many employees leave but rather the performance and replace-ability of those who leave versus those who stay.

Turnover intention is also a measurement of whether a business or an organization employees plan to leave their positions or whether that organization plans to remove employees from positions. Turnover intention, like turnover itself, can be either voluntary or involuntary (Michaele, 2016).

Intentions are a statement about a specific behavior of interest. Turnover intention is the probability that an individual will change his or her job within a certain time period and thus it leads to actual turnover. It is the individual’s intention to voluntarily quit the organization or the

profession. Turnover intention has been acknowledged as the best predictor of actual turnover. Actual turnover is expected to increase as the intention increases. The measurement of turnover intention can determine the likelihood of the staff leaving the organization. This helps to determine how one can find opportunities to reduce the overall turnover. Turnover intention is a complex phenomenon that depends on various factors. Many researches on employee turnover behavior indicates that there are significant correlations between turnover intention and demographic variables such as age, qualification designation and it was found that age, designation and experience are negatively significantly correlated with turnover intentions (Gurpreet Randhawa,2007).

As in a study on the retail industry it was also found that following variables apart from demographic variables such as satisfaction with pay and supervision, organizational commitment and procedural justice etc are associated with turnover intentions (Khatri, 2001). Turnover intentions can largely affect the commitment level of the other employees. Organizations must take strategic steps to reduce the turnover intentions of the employees. To have a competitive edge over the other organizations, the turnover must be controlled by taking measures favorable for the employee which may lead to increase in their level commitment towards their organization (Arshadi, 2013).

Therefore, the objective of this study is to assess the effect of organizational commitment on skilled employee's turnover intention in the case of United Bank S.Co. In our country, it has been commonly practiced by many private, government owned organizations and agency's that employee's salary and different benefit packages are perceived as unnecessary expenses and a major financial burden for the company. However, this practice demoralizes employees and greatly contributed for employee's turnover intention.

Since paying a satisfactory salary and rewarding a good performing employee with incentives is one of part of organizational commitment, this study examines the effect of organizational commitment on employee's turnover intentions.

1.2 Background of the organization

United Bank S. Co is one of private banks established in the country. United Bank was incorporated as a Share Company on 10 September 1998 in accordance with the Commercial

Code of Ethiopia of 1960 and the Licensing and Supervision of Banking Business Proclamation No. 84/1994. The Bank obtained a banking service license from the National Bank of Ethiopia and is registered with the Trade, Industry and Tourism Bureau of the Addis Ababa City Administration. Over the years, the bank built itself into a progressive and modern banking institution, endowed with a strong financial structure and strong management, as well as a large and ever-increasing customers and correspondent base. United Bank provides a full-fledged commercial banking service in all its branch outlets to customers with its networked 291 branches.

United Bank's priority in the coming years is to strengthen its capital base, maximizing return on equity and benefit from the latest technology in order to keep abreast with the latest developments in the local and international financial services industry.

Vision

"To globally be the preferred financial services provider of innovative solutions across Africa."

Mission

"Committed to exceeding the expectations of our customers and other stakeholders by providing competitive financial solutions while ensuring efficient service delivery and people empowerment."

Tagline

UNITED, WE PROSPER!

Aspiration of United Bank S.Co

- **Top 5 private Bank in East Africa:** To be one of top 5 private bank in East Africa based on Asset size,
- **Market Leader in Innovation and digitization:** To be the market leader through investment in impactful, transformation innovation and digitization,
- **Employer of Choice:** To be the employer of choice in financial industry,
- **A Bank with continuous learning and development culture:** Creating and retaining a competitive and fulfilled workforce by driving a culture of continuous learning and development,
- **Leader in Customer centricity:** To set the industry benchmark in superior customer centricity to deliver outstanding customer value,

- **Superior value to customers and other stakeholders:** To be an insight driven organization, delivering superior value to customer and other stakeholders,
- **Trusted partner across the entire value chain:** To be at the forefront of strategic partnership as trusted partner with key players across the entire value chain,
- **Known for inclusivity in the region and beyond:** To be renowned for driving inclusivity across the region and beyond by serving our customers without prejudice.

1.3 Statement of the Problem

In today's competitive business world, organizations are expected to properly managed their employee turnover issues. Managing turnover successfully is an essential activity to achieve organizational goals, since employees are one of the main resources that organizations need for survival. Employees are not "owned" by organizations like any other asset and as such labour turnover is a reality for organizations. Hence, it is important to understand the concept and relationship between organizational commitment and its feasible outcome on employee turnover intention.

There is no general agreement as to what can increase an employee's commitment to the organization as every organization is different from another (Luchak, 2007). High commitment, lean production and employee involvement are used with managing jobs effectively (Jannis, 2010). While these studies (Building a high-commitment lean culture) have been useful for demonstrating the potential value created through human resource practices, they have revealed very little regarding the process through which this value is created (Luchak, 2007). Looking at the organizational working environment in the 21st century together with its challenges, not all employees are equally committed to their work and; therefore, managers need to be aware of the individual and situational factors that build employee commitment to overcome turnover intentions (Hussain, 2012).

Employee turnover intention like turnover itself, which is few steps back from the actual turnover, acts as a substitute to the actual turnover. Thus, overcoming employee turnover intention will result overcoming the actual turnover. Many researches also indicate that employee turnover intention is a serious problem and has a negative effect on the organization's performance (Takase, 2009; Furtado, 2011 and Hussain, 2012). The effect of turnover is

different from one organization to another. According to Mobley (1978), turnover is not equally important everywhere in an organization that in talent pools where turnover costs are very high or turnover represents significant risk to the revenues or critical resources of the organization. For some other organizations that have relatively more non-professional work force, turnover may not be that much risky for the organization. When skilled or more competent employees quit their job, turnover costs the organization significantly.

Significant amount of research has been undertaken to understand the effect of organizational commitment on employee's turnover intention and retentions mechanisms that organizations should develop. Most of these studies were carried out in developed countries and few developing countries.

A high employee turnover rate causes great impact an organization's revenue, which, in turn, affects its profitability. A lack of employee commitment is a predictor of high turnover and low performance (Hussain, 2012).

Asmamaw (2011) conducted a study on the causes of professional employee turnover in the case of MoFED (Ministry of Finance and Economics Development). Based on the research findings, the researcher pointed out that employees are dissatisfied with pay, working environment, supervision, became stressful and their level of commitment to the organization was low.

Pawirosumarto S. (2017) conducted a study on the effect of organizational commitment on turnover intention in case of Narada School, in Indonesia. The researcher affirms that the three dimensions of organizational commitment (Affective, Continuance, and Normative commitment) have a significant effect on turnover intention at Narada School. The study also shows that there is an inverse relationship between the dimensions of organizational commitment and turnover intention except normative commitment. This means that these three variables simultaneously can also trigger the employee intention to leave the school (turnover intention).

Sisikin (2016) investigated the moderating effect of embeddedness on the commitment and turnover intentions relationship in California State University. Based on questionnaire survey conducted on 154 employees, the study reveals that both job and organizational embeddedness moderated the commitment-turnover relationship.

Another study conducted by Dogar (2008) attempted to answer whether organizational commitment varies according to demographic factors on banking sector in Turkey. Data was gathered from 200 individuals from banking sector. Accordingly, it is found that affective and continuance commitment increases with age and job experience, and all components of commitment increase according to time in the previous job.

Moreover, Megfira Adem (2019) conducted a study on the effect of organizational commitment on employee's turnover intention in the case of Ethiopian Trading Business Corporation (AlleBejimla). The research findings show that in organizational commitment, at aggregate level is negatively related to turnover intention. Furthermore, while all three dimensions of commitment have a negative relationship to the dependent variable i.e. turnover intention; affective commitment was found to have a strong negative relationship with turnover intention while the other two had a moderate negative relationship.

Another study by EbruGürsu (2016) investigated the relationship between organizational commitment and turnover intention in the private banking sector in Turkey. The study was conducted on employees of the largest 6 private banks in Alanya city in Turkey. Correlation analysis was used to analyze the relationship between organizational commitment and intention to leave. The findings of the study indicate that affective and continuance commitments have positive relationship with intention to leave. However, normative commitment negatively influences the turnover intention.

A study undertaken by Andrea A. Bonds (2017) to investigate the relationship between employees' affective, continuance and normative commitment to their organizations and their turnover intentions showed a statistically significant relationship between the three forms of commitment and turnover intentions, although normative commitment had the strongest relationship with turnover intentions. The study results provide additional evidence showing that employees' affective, continuance, and normative commitment to their organizations relate to their turnover intentions.

Lastly a study conducted on the relationship between organizational commitment and turnover intentions among healthcare internal auditors in United State by Mouhamadou Thile Sow (2015) indicate that affective commitment ($\beta = -.519, p = .000$) was the only measure of commitment

that made a significant contribution to the model. Whereas, continuance and normative commitment do not have a significant and positive effects on turnover intention for internal auditors in the healthcare industry. However, there were several other studies in which continuance commitment (Balassiano&Salles, 2012; Faloye, 2014; Taing et al., 2011; Vandenberghe, Panaccio, &Ayed, 2011), and normative commitment were significantly related with turnover intention (Balassiano &Salles, 2012; Dey, 2012; Ellenbecker& Cushman, 2012; Gelaidan& Ahmad, 2013)

In our country context specifically government owned corporations and other private companies organizational commitment plays a crucial role for the long-term commitment of employees because the main motivating factor for employees commitment specially professional employees is their expectation of needs from their company such as conducive work environment (a workplace that is so attractive and comfortable for long stay at work), competitive and attractive salary and incentives, pension and other health and family related packages as well as clear career opportunity and development opportunity.

However, those studies are undertaken on organizations which their business industries are unrelated with United Bank S.Co. Even-though there have some similarities between the research findings there are also a huge difference according to the organizations and study places. Any of the above study didn't specifically addresses the effect of organizational commitment on skilled employee turnover intentions well as the management of turnover through suitable employee retention strategy of the studied organizations. Moreover, prior studies on the effect of organizational commitment on turnover intention were focusing on manufacturing industry with little emphasis were accorded to turnover intention in banking sector. Specifically, no such study was conducted in the case of UB.

The underneath table shows the turnover rate in United Bank S.C. Although turnover rate seems to decline from time to time, it is still a major problem in the organization. Turnover is assumed to have a relationship with employees' commitment to their organization. Therefore, it requires a detail investigation of how turnover is affected by organizational commitment.

Table 4: UB turnover rate

| Staff category | resigned | | | | |
|---|------------|------------|------------|-------------|-------------------------------|
| | 2015/16 | 2016/17 | 2017/18 | 2018/19 | 2019 till As of March 31 2020 |
| Managerial | 23 | 20 | 24 | 13 | 26 |
| Clerical | 70 | 84 | 51 | 47 | 76 |
| Non-clerical | 25 | 15 | 9 | 18 | 8 |
| Total | 118 | 119 | 84 | 78 | 110 |
| Turnover rate | 4.6 | 4.5 | 2.9 | 2.68 | 3.11 |
| Total Number of employees turnover (voluntary & involuntary) | 149 | 153 | 109 | 111 | 110 |

source: from the United bank HR department

- There is actual turnover of key employees (higher level and middle level managerial position) from the bank during the past years.
- The reason for the skilled employee turnover should be studied scientifically so as to devise appropriate retention strategy will be adopted

Besides the loss in service/productivity, money and time, the organization also losses in terms of some indirect costs like lowering of existing employee morale that may be due to increased work or due to the arousing dissatisfaction with the organization. Though, organizational commitment recognized as one of the factors that affect the skilled labour turnover intention of the employee in the united bank S.Co. Accordingly, this study primarily focuses on answering the basic research questions. Therefore, the researcher will try to identify the possible effect of organizational commitment (Affective, Normative & Continuance) which lead to employee’s intention for turnover and the significance of those problems which has a direct impact on actual employee turnover intentions. This research will fill the gap through theoretical discussion and

empirical findings and try to seek the answers for the effects of organizational commitment on turnover intentions of the organization.

1.4 Objectives of the Study

1.4.1 General Objective

The general objective of the study is to assess the effect of organizational commitment (affective, normative & continuance) on skilled employee turnover intention in the case of United Bank S.Co.

1.4.2 Specific Objectives

1. To assess the level of employee commitment to the organization in the case of United Bank S.Co.
2. To test the effect of organizational commitment (affective, normative and continuance) on employee turnover intention in the case of United Bank S.Co
3. To assess whether organizational commitment varies based on demographic factors (age, gender, level of education, tenure and marital status)
4. To analyze the strategies applied by United Bank S.Co to retain employees and enhance their level of commitment to the organization.

1.5 Significance of the Study

It is quite important to examine the relationship organizational commitment and turnover intention. Low level of commitment causes psychological, sociological, economic and social wounds. Therefore, the purpose of this study is to assess the effect of organizational commitment on skilled employees' turnover in case of United Bank S.Co. and to recommending suitable employee retention strategies.

The research could potentially benefit both employees and management of the organization as it will give them an idea of whether or not employees are considering leaving their employment, and to check whether they are satisfied and committed. This study could potentially provide employees with a chance to give individual perceptions of their work and the organization. This could potentially enable the organization to identify which areas they need to strengthen or improve. In other word this study will provide the company leaders with a point of reference to understand how employees'

commitment to organizations affects their decision to stay or leave companies. Thus a company in this industry will be able to identify the areas they should work on to reduce high employee turnover rate, through enhancing the employees level of commitment to their organization, thereby saving the resources spent in the constant replacement and training of employees. On the other employees will also benefit as organizations will focus more on developing a retention strategy, as well as by increasing the level of employee commitment to ward their organization to encourage employees to stay in the company through various mechanisms. The findings will be added to the existing literature in the areas of organizational commitment and its effect on employee's turnover intention in the bank industry. Lastly this study may also serve as a reference for other researchers for further study that might be conducted on related areas.

1.6 Scope of the Study

Topic wise, the scope of this study is limited to test the effect of organizational commitment on skilled employee turnover intention. This study is also conducted on a single organization named United Bank S.Co. In terms of geographical area, the study is limited to some branches of the bank which are located in Addis Ababa. The study is limited to address on professional qualified employees who have diploma, first degree and above. Methodologically, questioner survey and interview used to gather pertinent data for the study.

1.7. Limitations of the study

The main purpose of this study was to identify factors affecting organization commitment on skilled employee turnover intention. Therefore, this study was delimited in terms of skilled worker preference for leaving current work. Besides, to conduct this study in all United Bank S.Co is not a simple task that can be easily accomplished. So to make extensive and feasible investigations and analysis, the study limited on 205 respondents. More over due to the pandemic corona virus or Covid-19 spread-out in the country especially in capital city of Addis Ababa, and the government regulation for limiting movement and avoiding contact, as well as the reluctant filling of some employees to fill out the questioners was a great challenge.

1.8. Definition of Key Terms

A single term may have different definitions depending on the person who uses the term and the circumstance. To increase the clarity of a study, I provided definitions of relevant terms based on the context of the study.

- **Organizational Commitment:** Organizational Commitment is a situation where an employee favoring a particular organization and its goals, and they are willing to maintain membership in the organization.
- **Affective commitment:** as the term suggests, is an emotionally based psychological state that drives employees to stay with a particular organization out of love or affection.
- **Continuance commitment:** is a person's decision to stay with an organization based on weighing the cost associated with leaving the company.
- **Normative commitment:** is when an employee stays with an organization out of a sense of obligation and responsibility.
- **Professional employee:** According to this study professional employees are employees who have 1st degree and above on the profession they are working;
- **Turnover:** is a reduction in the number of employees through retirement, resignation, reassignment, transfer or other means than layoffs.
- **Turnover rate:** is the ratio of total separations to the average number of employees.
- **Intention to turnover:** is a measurement of whether a business or organization employees plan to leave their positions. or whether that organization plans to remove employees from positions.
- **Employee retention:** is a voluntary move by an organization to create an environment which engages employees for long term.

1.9 Structure of the research project

This study is focused on the effect of organizational commitment on skilled employee turnover intention in the case of United Bank S.Co. In due process, the study is divided in to five chapters. Chapter one presents introduction and background of the study. This part will give the background information, statement of the problem, objectives of the study, significance of the study, scope of the study, limitations of the study and lastly organization of the entire study. Chapter two discusses literature review by examining theoretical and empirical studies on organizational commitment and turnover intention. Chapter three deals with research methodology; including research approach, design, sampling, data collection instruments and procedures and methods of data analysis. Chapter Four presents the results and discussion of the findings. Finally, Chapter Five deals with conclusion and recommendation of the study.

CHAPTER TWO

2. LITERATURE REVIEW

2.1 Introduction

In this chapter, the literature review critically discusses related views of various authors and previous conducted research and key concepts of the research thesis. In pursuit of this objective, the researcher primarily presents the definition of organizational commitment, models of organizational commitment (Affective, Normative and Continuance), employee commitment, turnover intention(intention to leave), turnover(actual quitting),Drivers of organizational commitment, measurements of organizational commitment, outcome of organizational commitment, definition and types of turnover as well as the sources of intention to leave is assessed.

No organization in today's competitive world can have superior performance unless every employee is committed to the goals of the organization and unless he/she does not work as an effective team member. It is no longer sufficient to have employees who come faithfully every day to work and do their work independently. Employees should now think like entrepreneurs, working in teams and proving their value. However, they would also want to be part of a successful organization that provides a good income and the opportunity for development, and secure employment.

One of the challenges faced by modern organizations includes maintaining employee commitment in the current business environment. It can be achieved by an organization through the development of new "contract of employment". In workplaces today, employees are faced with more uncertainties in their daily activities and reduced job security (Bergmann, 2000). Without the certainty of continuous employment, workers have raised their expectations in other areas. For example, employees expect that employers create with dedication a pleasant working environment, facilitate the availability of training and development for employees occasionally, and provide a safe working environment and a balance between work and obligations of workers out of the workplace. Organizations are faced with the trend of always growing competition as they prepare for new challenges.

Bergmann (2000) asserted that the practices of human resource management are reflected in the behavior and attitudes of employees. It is a well-recognized fact that any organization is only considered to be as successful as its employees are. Employees are an organization's main source of development and prosperity. Therefore, organizations are obliged to establish and keep long-term relationships with their staff members. This includes recognizing employees' intentions to leave, and using preventive methods that forecast factors or causes, to limit them before they occur. Turnover intention is a silent danger that exists in every organization, regardless of the type or its activities. According many studies previously conducted; there is a statistically significant relationship between organizational commitment and turnover intention. For example, Gellatly,(1995) found that the relationship between organizational commitment and turnover intention was significantly negative.

2.2 Research model and hypotheses

Commitment is a psychological state with at least three separate components reflecting (1) a desire (2) a need, and (3) an obligation to maintain employment within an organization. Researchers have conceptualized organizational commitment as having both attitudinal and behavioral components. Studies have referred to attitudinal commitment as an intense identification with the goals of the organization. Behavioral commitment refers to a less intense relationship with the organization and focuses on the individual process that binds him/her to that organization. How these different forms of commitment relate to one's intention to leave an organization is theoretically important. Thus, it is implied that an employees' intention to leave his or her organization could be the final opportunity for administrators to prevent actual turnover.

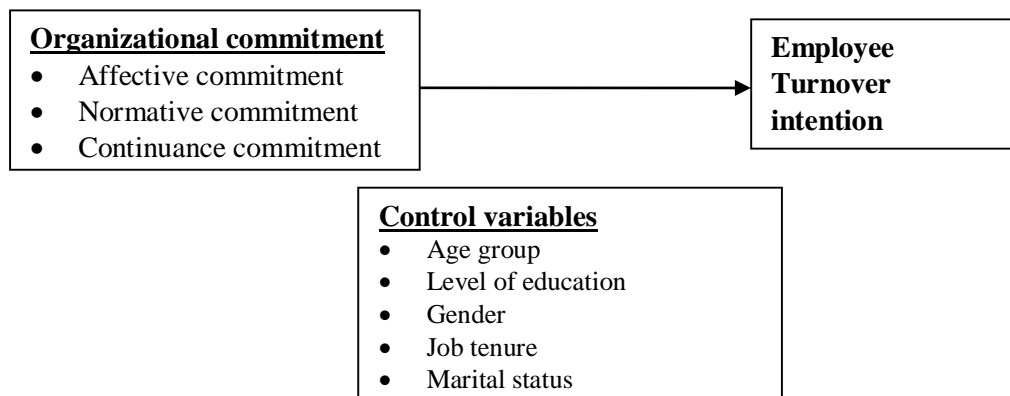


Figure 1: Research model showing the relationship between organizational commitment and employee turnover intention

Research Hypotheses

Hypothesis 1: Organizational commitment (affective, normative and continuance) has a negative effect on employee turnover intention.

- H1a: Affective commitment has a negative effect on employee turnover intention.
- H1b: Normative commitment has a negative effect on employee turnover intention.
- H1c: Continuance commitment has a negative effect on employee turnover intention.

Hypothesis 2: Organizational commitment varies based on demographic factors (age, gender, level of education, tenure and marital status)

- H2a: The level of organizational commitment varies across different age groups.
- H2b– The level of organizational commitment varies based on gender.
- H2c–The level of organizational commitment varies based on level of education.
- H2d–The level of organizational commitment varies based on marital status.
- H2e–The level of organizational commitment varies based on job tenure

2.3 Employee Commitment

The modern concept of commitment was developed considering that the organization's interests must always succeed over the interests of individuals or groups of employment. But, it was in the 1980s, when employee participation in the workplace was a point of substance discussion and a burning issue (Payne, 2003). The importance of this involvement lies in the relation of that employee's participation in many activities such as improving cost, competitiveness or co-operation with the introduction of new technology and so on, where the support of the employees is a key issue; in order to increase this participation, it is necessary to consider the concepts of loyalty, commitment and also performance.

There is not a common definition of commitment, and even when many authors have similar approaches, most of them differ slightly from one another consequently, the term 'commitment' is employee commitment and is larger than the meaning of organizational commitment and it means commitment owned by employees, although again each researcher has his own approach. Nowadays, the flow policies in the commitment stem are evolving and their eventual form is more difficult to anticipate (Walton, 1985).

According to Gould (1979), commitment is followed by trust and is defined as an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum effort at maintaining it. Also, another approach (Suliman, 2000) points out that commitment may be regarded as a function of satisfaction with the service provider, quality of alternative providers and investment in the relationship. The concept of commitment is also linked to the psychological contract, which is nurtured through individualistic involvement practices and is based on shared values, which incorporate the internationalization of organizational objectives (Mobley, 1978).

Some experts define commitment both as a willingness to persist in a course of action and reluctance to change plans, often owing to a sense of obligation to stay the course. Also, if human resources are said to be an organization's greatest assets, then committed human resources should be regarded as an organization's competitive advantage (Buchanan, 1974).

2.4 Organizational Commitment

Commitment is a force that binds an individual to a target and to a course of action relevant to that target. Organizational commitment is one of the major activities undertaken by a company and is included in their strategic plan as a means of motivating employees for better productivity and used as an initiative to reduce employee's turnover. Organizational Commitment is a situation where an employee favoring a particular organization and its goals, and they are willing to maintain membership in the organization (Robbins and Judge, 2008). Commitment starts with building relationships between individuals, which raises the concern that good preparation will foster understanding and positive perceptions so that people feel able to accept (Parameswari, 2014). (Luthan, 2006) defines organizational commitment in three stages as follows:

- 1) A strong desire to remain as a member of a particular organization;
- 2) The desire to strive according to desire of the organization; and
- 3) A certain belief and acceptance of the values and goals of the organization.

According to (Meyer, 1991) organizational commitment is reflected in at least three general topics: active association with the organization, the predictable costs of leaving the organization and the obligation to remain in the organization. These three approaches are called affective,

continual and normative commitment. Common to these three approaches is the attitude that the commitment is a psychological state characterized by the relationship of employees to the organization and implies a decision to continue the work in it. These psychological states also have different implications for the behavior related to the workplace.

2.4.1 Affective Commitment:

It is based on intrinsic personal desire, which entails employee's emotional attachment to the organization, its identification with the organization and involvement in its operation, namely, the agreement of objectives of the organization and of the individual. Affective Commitment according to Allen & Mayer (1997) in Luthan (2007) is a commitment based on the emotional feelings of employees, employee identification, and employee involvement to the organization. (Krikwood, 2006) explains that Affective Commitment is the result of an agreement between the values and goals of individuals and organizations. They are committed to the organization; they also feel competent to do the job as well as satisfied with their role in the organization. (Chu and Li, 2010) find Affective Commitment as a strong emotional bond resulting from an individual's ability to identify its relationship with the organization, and then they will feel closeness to the organization. When people feel the psychological closeness to the organization, then Continuance Commitment will appear. (English et al. 2009) find that Affective Commitment is a reinforcing factor for employees with long tenure, although psychologically appears less positive for those employees. According to (Allen & Mayer, 1997) in (Luthan, 2007), Affective Commitment is classified into three dimensions: Emotional Attachment, Identification, and Involvement to the Organization. According to (Mowday, 1982), the causes of affective commitment narrow down to four categories: (1) personal characteristics, (2) structural characteristics (organizational), (3) the characteristics related to the type of work being performed, and (4) work experience.

It is based on intrinsic personal desire, which entails employee's emotional attachment to the organization, its identification with the organization and involvement in its operation, namely, the agreement of objectives of the organization and of the individual. Employees who are very affectively dedicated to organization remain in it because they want to be. Members who are committed on an affective level stay with the organization because they view their personal employment relationship as congruent to the goals and values of the organization (Beck, 2000).

(Kanter, 1968) defines it as the attachment of an individual's fund of affectivity and emotion to the group. Accordingly, affective commitment is an attitude or an orientation toward the organization, which links or attaches the identity of the person to the organization.

(Meyer and Allen, 1997), further indicate that affective commitment is influenced by factors such as job challenge, role clarity, goal clarity, and goal difficulty, receptiveness by management, peer cohesion, equity, personal importance, feedback, participation, and dependability. Affective commitment development involves identification with the organization and internalization of organizational values.

2.4.2 Continuance Commitment.

Continuance Commitment by (Allen & Mayer, 1997 as cited in Luthan, 2007) is defined as a component based on employee perceptions about the losses that will be faced, if they leave the organization. It refers to the awareness of the costs associated with leaving the organization. The potential costs of leaving the organization involve the threat of wasting time and effort spent on the acquisition of non-communicable skills, loss of attractive benefits, waiver of privilege that brings long years of service, and the collapse of family and personal partnerships. In addition to costs related to leaving the organization, continual commitment will also develop in the absence of alternative employment opportunities. Mowday in Sopiah (2008) finds Continuance Commitment as a commitment based on the rational needs. This commitment is formed based on profit and loss, considered on what must be sacrificed to settle on an organization.

Continuance commitment can be regarded as an instrumental attachment to the organization, where the individual's association with the organization is based on assessment of economic benefits gained (Beck, 2000). Another view to continuance commitment is that it is a structural phenomenon, which occurs because of individual-organizational transactions and alterations in side bets or investments over time (Hrebiniak, 1972). (Meyer, 1990) also maintain that "accrued investments and poor employment alternatives tend to force individuals to maintain their line of action and are responsible for these individuals being committed because they need to". Individuals stay in the organization because of the investments they accumulate due to the time spent in the organization, not because they want to. This is different to affective commitment wherein individuals stay in the organization because they want to, and they identify with the organization and its values.

The key to this commitment is a necessity for survival (need to). (Chu and Li, 2010) in their study explains that continuance commitment refers to the price to be paid to employees who leave the organization and the commitment of those staying in the organization. (Gonzales and Guillen, 2007) say there are two dimensions in Continuance Commitment: High Sacrifice and Low Alternative.

Consequently, (Meyer, 2002) advocated the features of a committed employee as one who stays with the organization through thick and thin, attends work regularly, protects company's assets, shares company's goals, performs effectively, displays organizational citizenship behavior, and is less likely to leave the organization.

2.4.3 Normative Commitment.

Normative Commitment by (Allan & Mayer, 1977 as cited Luthan 2007) is defined as a commitment of employees arising from their sense of obligation to settle in the company or organization. In other term It is the feeling of obligation to continue in the employment. This sense of obligation to remain in the organization can be realized from the internalization of normative pressures on the individual primarily to approach the organization itself (family or cultural reasons) or from the organizational orientation when influential individuals in the employee environment can exercise strong pressure on the employee to feel a moral responsibility towards the organization. (Gonzales and Guillen, 2007) add that the Normative Commitment is based on the feeling of obligation to remain a member of an organization based on morality. Mowday Sopiah (2008) also argues that Normative Commitment is commitment to the organization based on the norms that exist within the employees; their individual beliefs would be the responsibility of the organization. Employees feel that they have to stay because of loyalty. The key to this commitment is the obligation to stay in an organization (ought to).

(Chu and Li, 2010) have other ideas. Normative Commitment refers to organizational commitment that occurs when employees fully believe in the organization - also called as moral commitment. (Albdour and Altarauwneh, 2014) explain that Normative Commitment is a commitment based on a sense of obligation to the organization. Employees with a strong normative commitment survive because they think they must do so. Normative Commitment in research conducted by (Gonzales & Guillen, 2007) consists of two dimensions: Feeling Obligation and Moral Commitment.

The strength of normative organizational commitment is influenced by accepted rules about mutual obligation between the organization and its members. The mutual obligation is based on the social exchange theory, which suggests that a person receiving a benefit is under a strong normative obligation or rule to repay the benefit in some. (Meyer, 1991) argue that this moral obligation arises either through a process of socialization within the society or the organization. Employees consequently feel obliged to repay the benefits from the organization by remaining as part of the work force.

2.5 Drivers of organizational commitment.

Various factors are likely to drive an employee's organizational commitment. Understanding the drivers of organizational commitment is helpful in examining the relationship between organizational commitment and turnover intention. This subsection of the literature includes a review of relevant studies related to factors that drive organizational commitment.

Factors affecting organizational commitment attracted the attention of many researchers, correspondingly to the importance it has been the subject of much research. Factors affecting commitment is determined by the personal factors, organizational factors and external factors of the organization (Suliman, 2002).

Several workplace-related factors including job satisfaction drive an employee's organizational commitment (Qamar, 2012). In a quantitative study, (Srivastava, 2013) collected data from 247 middle level managers in the private sector to examine how job satisfaction relates to relationship organizational commitment. The results showed a positive relationship between job satisfaction and organizational commitment. Albrecht(2012) also supported the driving effect of job satisfaction on organizational commitment.

Other work related factors such as job stress and emotional exhaustion also drive organizational commitment (Kemp, Kopp, & Kemp, 2013). In a mixed methods study involving 435 professional truck drivers, Kemp et al. examined how job stress and emotional exhaustion related to organizational commitment. The results showed that both job stress and emotional exhaustion related positively to organizational commitment.

In addition to job satisfaction, job stress, and emotional exhaustion, several other factors such as security, health, work conditions, and human development may drive organizational commitment (Farjad & Varnous, 2013). In a study involving managers and deputies of a communication company and an infrastructure company, Farjad and Varnous examined the effect of various workplace factors on organizational commitment. The results indicated that security, health, work conditions, and human development have strong impacts on organizational commitment. Workplace physical environment was found to be a significant driver of an employee's organizational commitment (McGuire & McLaren, 2009).

As per (Gallato et al. 2012) research found leadership and organizational culture as drivers of jobsatisfaction, which is a driver of organizational commitment. Other researchers such as (Khan, Hafeez, Rizvi, Hasnain, and Mariam 2012) and (Leroy, Palanski, and Simons2012) also indicated leadership style as a driver of organizational commitment.

Behavioral integrity also drives organizational commitment (Fritz, O'Neil, Popp, Williams, &Arnet, 2013; Leroy et al., 2012). (Gumusluoglu, Karakitapoğlu-Ayguna, andHirst 2013) introduced procedural justice as another driver of organizational commitment.

It was reported that there is an indirect relationship between demographic factors and organizational commitment (Meyer and Allen, 1991). It has been stated that the most effective 14 of them have addressed (Balay, 2000).However, Bayram simplifies the Balay and Cetin's work as the factors affect the employee's commitment to the organizations are as follows (Bayram, 2005; 134).

1. Age, gender and experience,
2. Organizational justice, trust, job satisfaction,
3. Role specificity, role conflict,
1. 4- The importance of the work done, get support,
4. Participation in decision-making processes, taking place in the business,
5. Job security, recognition, alienation,
6. Marital status, provided rights except wages,
7. Desperation, business hours, awards, routines,
8. Promotion opportunities, wages, other employees,
9. Leadership behaviors, outside job opportunities, showing interest to employees.

When all the studies analyzed, it is noted that there are many factors affecting organizational commitment. Even when looking at this point, Mathieu and Zajac (1990) mentioned the presence of 48 variables. However, which one of these factors is effective or not could not be expressed accurately, if so it would be misleading and wrong. Because, organizational commitment vary based on the structure and culture of the organization.

2.6 Measurements of organizational commitment.

Although the TCM employee commitment survey was the instrument used to measure organizational commitment of the study. The literature offers various instruments for measuring organizational commitment (Dirani&Kuchinke, 2011). The TCM employee commitment survey is popular instrument that measures an employee's affective commitment, continuance commitment, and normative commitment (Xu&Bassham, 2010). Developed by Meyer and Allen (1991) to measure organizational commitment, the original TCM employee commitment survey had 24 items. Thus the researcher used the revised version used in this study contains 18items (Meyer & Allen, 2004). The validity and reliability of the TCM employee commitment survey have made this instrument very attractive to researchers (Benjamin& David, 2012).

2.7 Outcomes of Organizational Commitment

The real importance of organizational commitment for organizations is crucial in the way of outcomes. These factors include organizational commitment, job satisfaction, absenteeism, employee turnover, and other factors for instance loyalty. The factors are important and can play a key role towards ensuring the commitment to the organization. A high level of commitment to the organization is generally a positive factor for both organizations and employees. Among these positive results; employees remaining for a long time in the organization, work release decreased, low employee turnover and high job satisfaction involved. High organizational commitment has a strong correlation with job satisfaction.

Job satisfaction is an attitude towards work to the employee's job while organizational commitment is an attitude towards organizations. The main difference between organization commitment and job satisfaction is an organizational commitment is an emotional reaction which has developed towards the workforce of the organization while job satisfaction is a reaction that has developed against a specific job. Both variables are expected to be in high correlation with

each other. So, while employees have positive feelings to the values and goals of the organization, may be unhappy because of his work in the organization. Finally, according to the researchers, it is considered that organizational commitment is a better indicator for predicting the employee turnover compared to the job satisfaction (Mowday et al., 1982).

Researchers have found a strong negative correlation between the employee turnover and organizational commitment. High level of organizational commitment bring slow employee turnover. In this context, positive attitudes towards organization destroy the desire to leave from organization (Miner, 1992). One of the main reasons, according to Allen and Meyers' organizational commitment to be the most important research topic is the thought of quitting and quitting has strong relations with each other (DeLoria, 2001).

It was found a significant negative relationship between tardiness, absenteeism and organizational commitment (Mowday, et al., 1982). Work participation is meant to be about enthusiasm and desire to do his job. Work participation and availability behaviors in the workplace indicate that the highest positive correlation dimension of affective commitment (DeLoria, 2001).

Commitment will have positive impact on business performance (Camilleri, 2002). Although the inconsistency between researches that the performance is one of the consequences of organizational commitment would not be wrong to think that commitment is a determinant of the high performance.

The relationship between organizational commitment and motivation is an important area of study. Individuals can be motivated towards goals and expectations. The behavior of individuals is determined by factors that motivate them, and performances with their capabilities are the product of motivation (Mullins, 1999).

2.8 Turnover Intention

Turnover intentions are a product of many factors. These include: an employee's attitude and potential, appraiser, peers, management, organizational environment, external compatible job demands, job satisfaction, trust and commitment (Rahman&Nas,2013; Berry, 2010). Turnover Intention by some management experts including Culpepper (2011) is the best predictor to identify the behavior of turnover among employees of an organization. Harrison et al. (2006)

state "... presently defined is an employee's preference is to quit his or her job. In a study of 329 university workers, Rahman and Nas (2013) validated the theory and predicted that a perception of employee development was a predictor of turnover intentions. Real turnover has been looked to be especially likely the result of intentions to withdraw..." and Robbins (2007) states that one's withdrawal of an organization (turnover) can be voluntary turnover or involuntary turnover.

According to Novliadi (2007), factors that influence the occurrence of turnover intention are quite complex and interrelated one to another. These factors include age, length of employment, education level, and attachment to the company. Simamora (2006) explains Turnover Intention is a movement over the limit of membership of an organization that is distinguished in two dimensions: Avoidable Voluntary Turnover and Unavoidable Voluntary Turnover. Mowday (1982) in (Alimohammadi et al. 2013) states "Organizational commitment refers to accordance between the goals of the individual and the organization where by the individual identifies with and extends attempt on representing the general goals of the organization", meaning that organizational commitments refers to individual and organizational goals, where people recognize and seek to present the objectives of an organization.

2.9 Sources of Intention to Leave

There are many factors that influence people's intention of leaving the banks in the literature. Factors affecting intention to leave the organization can be characterized as environmental, internal and personal characteristics of employees (Cotton and Tuttle, 1986). It is important to understand the factors that underlying the intention of leaving because organization's investments to an employee is an also investment to the future and the cost of the employee's organization has a significant amount of money in total costs (Alexander et al., 1994). Factors affecting the employees' intention to leave between employees' relationship with their manager or leader are also important components (Bauer and Green, 1996; Cotton and Tuttle, 1986; Gerstner and Day, 1997).

The intention to leave the job turn into dismissal behavior follows a specific process and this process can be affected by many factors (Hom et al., 1992). Experimental studies have analyzed how work process and leaving job process, working conditions or job characteristics affects employees' work time and possibility to intention of leaving.

2.9.1 Personal Factors

Factors related to personal standards of living of workers have a significant impact on the intention to leave. These factors can be explained as follows (Hwang and Kuo,2006):

- Changes in living conditions,
- Be interested in a different work,
- Changes in family relations for instance marriage, death,
- Age-related obligations,
- Education and training needs,
- Health, psychological and physical reasons,
- Unrealized expectations about the work

There are many important factors that indicate the intention to leave the job and determine the behavior of employees. Some of these factors are performance of employees, potentials, skills and career developments (Dreher, 1982).

However, it was concluded that an increased experience with age decrease the intention to leave, increase in educational level and professional level of work increase the intention to leave (Weisberg and Kirshenbaum, 1991). Furthermore, singles were found to be more likely to leave their jobs compared to married individuals. Similarly, it was found that people who have a high level of education have more alternative job opportunities for young workers and therefore intention to remain in the workplace is less (Hayden and Madsen, 2008).

There are other factors that influence the individual's intention to leave. For example, number of children or age, dependents, marital status etc. which are referred to as the individual's obligation to immediate surroundings (Blegen et al., 1988).

2.9.2 Organizational Factors

Individuals who decide to leave the organization change their behavior to job and seek alternative job opportunities from the external environment (Hwang and Kuo,2006).

Intra-organizational factors occur in the production and management processes of the organization. Management role is so crucial to eliminate these problems. The reasons are as follows (Connick and Stilwell, 2004):

- Being away from the center of the town or city where the organization serves,
- The opportunity to take advantage of transport or private vehicles to reach the workplace,
- The type and difficulty degree of the job,
- Adverse organizational conditions,
- Lack of justice in the pricing system.

Internal reasons cause more employees to leave work at their own request. Hence, it can be called preventable reasons as well. Some of these based on organizational and some is on work-organization-employee relationship (Simsek, et al., 2005).

- Insufficient wages and promotion system,
- Work and working conditions,
- Working hours, rest and recreation time,
- Insufficient oversight,
- Lack of information and communication,
- Job dissatisfaction,
- Inadequate or lack of social services in the workplace,
- Poor pricing system,
- Poor administrative practices

To summarize the most important factors that affect intention to leave in the organizations are; adverse business conditions, excessive difficulty in terms of psychological, physiological, professional knowledge and skills, unfair behaviors, lack of development and advancement opportunities, lack of social service organizations, incompetent staff, excessive workload and deficiencies in tools and equipment (Schwepker, 2001).

2.9.3 Environmental Factors

Macro-economic and social factors affect the employees' intention to leave. For the reasons stated below to prevent the employee's intention to leave is often not possible for organizations (Simsek et al., 2005).

Environmental factors are listed as follows (Varol, 2010):

- General economic situation and its effect on the labor market,

- General economic situation and the increase in prosperity,
- Automation, due to the increase of mechanization and standardization easily adapt to other jobs, skipping facilities,
- Other business areas provide better and more attractive facilities,
- Seasonal effects of work (especially in agriculture),
- Seasonal fluctuations and conjectural factors for instance economic recession or expansion,
- Materials absence or lack of orders as the market changes,
- The high cost of severance pay

2.10 Definition and Types of turnover

2.10.1. Labour Turnover

Labour turnover is the rate at which people leave an organization, sometimes known as ‘employee turnover, ‘wastage’ or ‘attrition’ (Hedwiga 2011). Marisoosay (2009) argued that in human resources context it refers to the relative rate at which an organization gain and losses its personnel. Kazi and Zedah(2011) define labour turnover is the movement of workers around the marketplace between firm, jobs and occupations and between the states of employment and unemployment.

High turnover may be harmful to an organizations’ productivity if skilled workers are leaving and the worker population contains a high percentage of novices. Employee turnover affect the organization activities and impedes the successes of the organization at large. Besides, organizations are nothing without its employee and difficult to survive in a dynamic environment; hence, managers should play a big role to achieve the objectives of the organizations and treating their employees as one of their assets which needs a lot of attention (Samuel and Chipunza, 2009). Employee turnover also affects customer service, commitment for the organization, quality of products and service and organizational effectiveness.

According to Jha (2014), labour turnover has always been a matter of concern for all type organizations. High degree of labor turnover may be unfavorable to both the organization as well as the employees. Turnover has an impact over the organization’s costs relating to recruitment and selection, personnel process and induction, training of new personnel and above all, loss of

knowledge gained by the employee while on job. Additionally, it results in understaffing which in turn lead to decreased effectiveness and productivity of the remaining staff. Turnover may have a negative impact on the employee as well. The individual may lose non-vested benefits and may be a victim of the “grass looks greener” phenomenon. Most often, turnover intention is consequential to actual quitting behavior (Peters and Waterman, 1982). Hence, it is imperative to understand the determinants of turnover intentions to arrest the outflow of key personnel and retain competitive edge. Most of the researchers have identified the relationship between the turnover intention and turnover as consistent and as stronger than the satisfaction turnover relationship although it still accounted for less than a quarter of the Factors Affecting Employee’s Turnover Intention variability in turnover (Mobley et al, 1979).

2.10.2 Types of turnover

A) Involuntary turnover and Voluntary turnover

Human capital has more mobility than any other asset. An organization will only be able to sustain a competitive advantage if it manages employee mobility effectively. Unfortunately, employee mobility cannot always be controlled by an organization (Pietersen, 2014). In this regards employee turnover – (the voluntary or involuntary movement employees in an out of work organizations) It is a key concern for both profit and non-profit organizations. Involuntary turnover occurs where an organization terminates the services of a staff member and the staff member resigns from his or her position unwillingly. The reason for the dismissal could be poor performance on the part of the employee, layoffs or early retirement due to restructuring or downsizing by the employer.

Voluntary employee turnover occurs when an employee leaves the organization with his own will (due to job satisfaction, bad working condition etc.) when a better job opportunity presents itself. It is true that high level of voluntary turnover is to be negative for the organizational development. Some Scholars have identified that the major factors for voluntary turnover is job satisfaction. This type of turnover is regarded as a managerial challenge that requires consideration. It is believed employees leave when they are dissatisfied in their present work and availability of better employment opportunities are attainable. It is also observed that employees who leave are the most talented since it is easier for them to obtain alternative jobs

Voluntary turnover is initiated by an employee and involuntary turnover by an employer. Involuntary turnover also result from uncontrollable factors such as death and ill health. Functional voluntary and involuntary turnover could benefit an organization. For example, employee turnover at subordinate organizational levels could be beneficial to banks because advances in technology continue to reduce the need for lower level skills in the banking sector. On the other hand, the need for non-manual, intermediate and high level skills as well as value-adding competencies such as autonomy and discretion are on the rise in the banking sector. Therefore, both voluntary and involuntary turnover could be dysfunctional if the result is a loss of human capital. (Pietersen,2014). Voluntary turnover could be either avoidable or unavoidable; Workers leaving employment may not want to reveal the real reasons why they are vacating their positions as they will still need the organization to provide references in future. For this reason, a lot of studies on turnover have focused on voluntary instead of involuntary turnover Wright (1993). This review also, has focused on voluntary turnover.

B) Functional turnover and Dysfunctional turnover

Functional turnover happens when the employees' departure becomes advantageous to the employer, whereas in dysfunctional turnover is when the employer has an interest of retaining the leaving employee. This type of turnover usually affects employees the organization would like to retain because they are hard to replace. According to Asimah(2018) the best performers move on, while the worst remain behind and continue carrying on with other forms of withdrawal behavior. Olckers and du Plessis(2012) note that globally, talented workers can select from a wide pool of jobs in the current world of work.

C) Avoidable turnover and Unavoidable turnover

Previous research recommends it is critical to differentiate between these two types of turnover as this will indicate which strategies must be adopted to address high labour turnover. Some researchers (Buhler, 2002; Lashley, 2000) also distinguish between avoidable and unavoidable labour turnover.

Unavoidable turnover is brought about by life decisions that are out of the employee's control, like transferring to another area to join a spouse, whereas, Avoidable turnover is something organizations can prevent by hiring, evaluating and motivating their employees more effectively

(Sandra 2012). In other word avoidable turnover can be improved by management through implementing effective human resource practices. It is also crucial to establish whether the kind of voluntary turnover the employer is dealing with could be avoided. This information will assist the organization in deciding on the right strategy to retain the affected employees.

2.11 Benefits of Turnover

According to Shumon (2012),” Sometimes employee turnover benefits organizations positively”. This might happen when a poor performer is replaced by a more skilled employee and when a retired employee replaced by a younger one.

2.12 Consequences of Turnover

The impact of turnover can be either positive or negative, or both for an organization. According to Carbery (2003), from the perspective of the employer, turnover is viewed primarily as a negative phenomenon and from the view of employee it is often viewed in a more positive way.

For the employer, perhaps the most obvious positive organizational consequences are the potential replacement of a former employee with one who is better. In terms of negative impact, from a managerial perspective, it would seem apparent that the organizational consequences of turnover are closely associated with the additional cost of recruitment and training and potentially lower profitability.

Turnover is expensive (Mobley, 1982). It affects organizational profitability because in measuring turnover three major costs are included. *Separation cost, replacement cost and training cost.*

Similarly O’Connell and Kung (2007) discovered that there are three main components associated with the cost of turnover:

Staffing: In addition to the cost of recruiting and hiring the person initially, the organization must now spend a similar amount to hire the replacement.

Vacancy: The period of time where that person is not working in the company results in lost productivity and potentially lost business.

Training: Employees aren’t 100% productive from the moment they start. It is therefore necessary to invest time and resources in training, organization, and development.

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides research methodology that was used to collect data for the study, study design, source of population, sample procedure, data capturing instrument, procedures of data collection, & data analysis techniques.

As indicated in the previous chapter, this research project entirely focused on conducting a thorough investigation on the high rates of skilled employee turnover and their intention in the united Bank S.Co. In addition to this, the research project offers resourceful insight into what actions the bank should take to improve their employee retention rate. To achieve these objectives, the appropriate and most suitable method of collecting data must be adopted. This way, the researcher has collected accurate and reliable data and analyzed to improve the low employee retention rates in the United Bank S.Co.

3.2 Research approach

Research approach is selected by researcher(s) based on the research purpose, the nature of the research, the problem area, and research questions (Alhamdani et al. 2006). According to Creswell (2003), there are three basic types of research approaches namely quantitative, qualitative and mixed approach. The researcher uses mixed research approach as it helps to benefit from both quantitative and qualitative approaches.

Mixed research approach or pragmatist worldview is not committed to any one system of philosophy and reality. In this approach, inquirers draw freely from both quantitative and qualitative assumptions.

Employing this approach is used to neutralize or cancel the biases of applying any of a single approach and a means to offset the weaknesses inherent in a single method with the strengths of the other method (Creswell 2003). Mixed research approach opens door to multiple methods of data collection and helps to generate the findings to a population and develop a detailed view of the meaning of a phenomenon or concept for individuals (Creswell, 2003). This research approach poses the researcher to the challenges that need for extensive data collection, the time-intensive nature of analyzing both text and numeric data, and the requirement for the researcher

to be familiar with both quantitative and qualitative forms of research (Creswell, 2003). Therefore, in order to achieve the objective of this study and answer the research questions researcher adopts mixed research approach to assess the main factors that affect employee turnover in United Bank S.Co.

3.3 Research design

There are three types of academic researches depending on the problem area and the nature of the phenomenon that it studies. The purpose of the research can be exploratory which deals with unknown problem, descriptive in which there is an awareness of the problem and explanatory, where the problem is clearly defined (Ahmed 2011). This study is **explanatory** in design as it attempts to unlock the effect of organizational commitment on employee turnover intention.

3.4 Population for the Study

Population can be defined as the total number of a specific group of species or organisms which inhabit a specific geographic location. The target population for this research project are current skilled employees of the bank that were willing to participate in the study. The total number of skilled employees (population) working in operation, loan and trade finance, audit sections in A grade branches are 220 of which 170 are degree holder and the rest 25 are master's degree holder and the rest 25 are diploma holder employees. A grade branches are chosen because they have a large number of skilled employees than grade B, C and D as well as sub branches.

3.5 Sample Size and Sampling Method

Sampling is the process of choosing, from a much large population, a group about which wish to make generalized statements so that the selected part represents the total group (Leedy, 1989). In addition to the purpose of the study and population size, three criteria usually need to be specified to determine the appropriate sample size, the level of precision, the level of confidence or risk, and the degree of variability in the attributes being measured (Miaoulis and Michener, 1975). United Bank S.Co is divided in to four grades namely A, B, C and D grades. However, the researcher chooses "A grade" branches as they have a large number of skilled employees than grade B, C and D as well as sub branches. There are 14 "A" grade branches (Bole, Lideta, Bole Medhanylem, Bombtera, Tana, MehalArada, Leghar, Ayer Tena, Wellosefer, Hilton, Bistrategebriel, YererBer, Genet and CMC) in the bank. The total numbers of skilled employees

working in ‘A grade’ branch of the bank are 220. Furthermore, each branch has three sub divisions/sectors (Operation, Loan and trade finance, Audit).

Table 5: Grade branches by Employees

| No | Name of A grade branches | Total no of employees A grade Branch | No of skilled Employees in A grade Branch | Sample size from population |
|----|--|--------------------------------------|---|-----------------------------|
| 1 | Bole | 29 | 17 | 17 |
| 2 | Lideta | 23 | 15 | 15 |
| 3 | Bole Medhanylem | 38 | 18 | 18 |
| 4 | Bombtera | 29 | 20 | 20 |
| 5 | Tana | 27 | 15 | 15 |
| 6 | MehalArada | 20 | 14 | 14 |
| 7 | Leghar | 29 | 18 | 18 |
| 8 | Ayer Tena | 25 | 10 | 10 |
| 9 | Wellosefer | 21 | 14 | 14 |
| 10 | Hilton | 23 | 18 | 18 |
| 11 | Bisrategebriel | 20 | 13 | 13 |
| 12 | YererBer | 21 | 13 | 13 |
| 13 | Genet | 14 | 10 | 10 |
| 14 | CMC | 20 | 15 | 15 |
| | Total number of employees | 339 | 220 | 220 |
| | Total sample size from population | | 220 | 220 |

Currently the total number of employees in United Bank S.Co is 4245; among those 2096 and 289 employees are first degree and masters’ holders and the rest are diploma holders respectively and who are called professional employees, according to this study.

In the total population size of A grade skilled employees are 220 (170 BA degree holders and 25 masters’ holder the rest 25 are diploma holder), thus as the number of population is minimum the researcher used the total population size of A grade as a sample size (n=220).

As each, branch has three sub divisions (Operation, Loan and trade finance, Audit). The study used proportional stratified sampling method to determine the proportions of samples to be selected from each stratum or “A grade” branches. Stratified sampling is a type of probability

sampling method, is used for the sake of grouping the samples into strata that have similar characteristics. The main respondents are stratified on the basis of their section. Purposive Sampling method is a non- probability sampling procedure that ensures to achieve a certain goal that is wanted to be address. Key informants (heads office HR and risk Department) are purposively sample due to the information they have by the virtue of the positions they hold.

3.6. Data Types and Sources

As a source of data, both primary and secondary sources is used to gather pertinent data. The primary data were collected though questioner (employees) and interview (with Human Resource Directorate staff). The researcher also used secondary sources, which contained data related to the topic under the study also by referring relevant reports and literatures. This type of data collection reinforced data collected from the primary data and it provided additional information unrevealed in the primary data collection method.

3.7. Instrument and Measurement

The instruments administered to collect the data are questionnaire and structured interview. Ordinal and nominal scale used to measure participant's opinion on the variables (organizational commitment and turnover intention). Likert scale is a type of ordinal scale or psychometric scoring system that allows researchers to turn survey responses into quantifiable data (Bishop & Herron, 2015).

Structured questionnaire was used in producing information from the respondents. 5-points Likert rating scale is used in capturing data on turnover intention of employees. The researcher adapts a scale developed by Meyer et al., (1993) which is a 7-point Likert scale (7= strongly agree, 1= strongly disagree) to measure organizational commitment, i.e., the opinion of skilled employees towards affective commitment, continuance commitment and normative commitment.

3.8 Validity and Reliability

The scale contained a total of 18 items (six items per dimension). This measurement scale was tested to be free from validity and reliability concerns. There for the researcher adapted a reliability score for each instrument is (a) **0.930** for the affective commitment scale (Ho & Lin, 2016), (b) **0.72** for the continuance commitment scale (Colletta, Hoffman, Stone, & Bennett,

2016), (c) **0.85** for the normative commitment scale (Mishra et al., 2015), and (d) 0.80 for the turnover intention scale (Mxenge et al., 2014).

In this study, turnover intentions of individuals were measured by turnover intention scale (TIS-6) initially developed by Roodt (2004) and later modified by Bothma and Roodt (2013). The later scholars have reduced the initial items from 15 to 6 items measured on a 5-point Likert scale. The Cronbach's alpha coefficient of the scale was **0.913**, which was a high and acceptable reliability rating. The six-item version was the guide for this study.

Demographic variables such as age, gender, educational qualifications, length of service and marital status were used to examine the relationships between these variables and level of employee towards their commitment.

3.9 Procedures of Data Collection

Data collection instrument were adopted from different scholars and customized to fit the intended research study. Then the measurement scale was assessed by professionals and advisor. Pilot test were conducted on limited number of employees to check the face validity of the measurement scale. Support letter were taken from the university to get access to conduct the intended study in the united bank S.Co. Adequate and relevant data was collected from employees and the management after getting their consent.

3.10. Methods of Data Analysis Technique and presentation

Descriptive analysis technique is used to identify the background of respondents in the aspect of age, gender, marital status, years of experience, current position, salary scale and qualification. And inferential analysis is used to determine the relationship between the independent variable-organizational commitment (affective, continuance, normative) and dependent variable which is turnover intention in taking in account the consequence of control variables.

The effect of organizational commitment on skilled labour turnover intention where analyzed through linear regression analysis. Correlation analysis was used to assess the relationship between the study variables. ANOVA was conducted to test mean differences between groups (Sullivan, 2016). Moreover, qualitative data was gathered through interview and secondary source will be analyzed via thematic analysis.

Data was edited, coded and carefully checked for correctness before they are analyzed. Editing was done to improve the quality of data coding. Editing involved going through the questionnaires to see if respondents responded to questions and see if there are blank responses. Tabulation involves counting the number of cases that fall into various categories. All the data gathered from the respondents were analyzed using Statistical Package for Social Science (SPSS). Data were analyzed by using descriptive statistics which includes calculating the number and percentages, frequency distribution tables. SPSS software was used because it reduces the time and efforts in the process of drawing the graphs, calculations of percentages, and doing binary analysis on the data. Additionally, this software helps the researcher to make the research work more scientific and reliable.

3.11 Ethical Consideration

The researcher has obtained a formal ethical clearance from St Mary's University. Before collecting data, the researcher secured the willingness of survey respondents to participate in the study. No respondent was forced to participate in the study or respond to the survey questions. Survey respondents were informed that their information will be kept confidential and hence only used for the study purpose.

CHAPTER FOUR

4. DATA PRESENTATION, ANALYSIS AND INTERPRETATIONS

This chapter presents findings and discussions of the study. The data collected through the survey is analyzed and additionally the analysis provides an interpretation. That is, this section is composed of respondents' demographic data, data presentation, data analyses, and data interpretations.

As stated on the research methodology, 220 questionnaires were distributed to the sampled employees of United Bank S.Co out of which 205 were returned thus making the response rate 93.18%. The data collected from the employees through questionnaire is presented by using tables and were analyzed and interpreted using descriptive and inferential statistics. Then, the major findings have been summarized and presented as follows.

4.1 Summary of Demographic Data of Survey Respondents

The first part of the questionnaire consists of the demographic characteristics of survey respondents. This part of the questionnaire discusses information related to personal and demographic status of the respondents such as age, sex, marital status, level of education and income. Accordingly, the following variables about the respondents were summarized and described in the subsequent table.

Respondent's age:

Table 6: Demographic characteristics by age

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------------------|-----------|---------|---------------|--------------------|
| between 18 and 24 | 31 | 15.1 | 15.1 | 15.1 |
| between 25 and 34 | 118 | 57.6 | 57.6 | 72.7 |
| Age between 35 and 44 | 51 | 24.9 | 24.9 | 97.6 |
| between 45 and 54 | 5 | 2.4 | 2.4 | 100.0 |
| Total | 205 | 100.0 | 100.0 | |

As described on the above table 3 Out of total 205 respondents in age group classification, 31 (15.1%) respondents are between 18-24 age group, 118 (57.6%) respondents are between 25-34

age group, 51 (24.9%) respondents are between 35-44 age group, and the remaining 5 (2.4%) respondents are between 45-54 age group. According to (Douglas, 2001) populations aged from 18 to 35 are considered to be in a highly productive age category, signifying that majority of the respondents of the sample are highly productive age.

Respondent’s Gender:

Table 7: Demographic characteristics by gender

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------------|-----------|---------|---------------|--------------------|
| Gender Male | 131 | 63.9 | 63.9 | 63.9 |
| Female | 74 | 36.1 | 36.1 | 100.0 |
| Total | 205 | 100.0 | 100.0 | |

Out of 205 respondents there are 74 females which constitute 36.1% and 131 male constituting 63.9% of total respondents. Though this study yield results a larger male sample than a female sample, this doesn’t necessarily mean that this organization was male dominated, as some employees did not partake in this research and this research used a Purposive sampling technique.

Respondent’s Marital Status:

Table 8: Demographics according to marital status

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------------------|-----------|---------|---------------|--------------------|
| Marital status Single | 101 | 49.3 | 49.3 | 49.3 |
| Married | 103 | 50.2 | 50.2 | 99.5 |
| Divorced | 1 | .5 | .5 | 100.0 |
| Total | 205 | 100.0 | 100.0 | |

Out of 205 respondents there are 101 are single which constitute 49.3% and 103 are married which constitute 50.2% of total respondents and only one respondent is divorced which makes 0.5%.

Respondent's Education Level:

Table 9: Demographics according to education level

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------------------------|-----------|---------|---------------|--------------------|
| Education Level Diploma | 15 | 7.3 | 7.3 | 7.3 |
| Degree | 148 | 72.2 | 72.2 | 79.5 |
| Master's Degree | 42 | 20.5 | 20.5 | 100.0 |
| Total | 205 | 100.0 | 100.0 | |

Responses obtained regarding level of education status from survey respondents reveals that, out of total 205 respondents, there was 15 (7.3%) respondents hold diploma, 148 (72.2%) have BA degree and 42 (20.5%) of respondents holds Master's degree. A survey finding on level of education status of respondents reflects that; high proportions of employees are well educated that they can be concluded that almost all employees are capable of understanding and answering the questions of the questionnaire.

Respondent's work experience:

Table 10: Demographics according to work experience

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------------------------------|-----------|---------|---------------|--------------------|
| Work Experience below one year | 19 | 9.3 | 9.3 | 9.3 |
| between 1 and 2 year | 38 | 18.5 | 18.5 | 27.8 |
| between 3 and 5 years | 24 | 11.7 | 11.7 | 39.5 |
| between 6 and 10 years | 83 | 40.5 | 40.5 | 80.0 |
| above 11 years | 41 | 20.0 | 20.0 | 100.0 |
| Total | 205 | 100.0 | 100.0 | |

Regarding the work experience, among the total survey respondents, 19 (9.3%) respondents have below one year of working experience, 38 (18.5) working experience of 1-2 years, 24 (11.7%) respondents have working experience of 3-5 years, 83 (40.5%) respondents have working experience of 6-10 years, 41 (20%) respondents have working experience more than 11 years.

Respondent's Job Position:

Table 11: Demographics according to job position

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------------------------|-----------|---------|---------------|--------------------|
| Customer service Clerk | 28 | 13.7 | 13.7 | 13.7 |
| Customer service officer | 90 | 43.9 | 43.9 | 57.6 |
| Loan and Trade Finance officer | 34 | 16.6 | 16.6 | 74.1 |
| Auditor | 15 | 7.3 | 7.3 | 81.5 |
| Supervisor | 7 | 3.4 | 3.4 | 84.9 |
| Assistant manager | 5 | 2.4 | 2.4 | 87.3 |
| Branch Manager | 26 | 12.7 | 12.7 | 100.0 |
| Total | 205 | 100.0 | 100.0 | |

Responses obtained regarding job position of respondents reveals that, out of total 205 respondents, 28 (13.7%) are customer service clerk, 90 (43.7%) are customer service officer, 34 (16.6%) of respondents are Loan and trade finance officer, 15 (7.3%) are auditor, 7 (3.4%) are supervisor and lastly 5 (2.4%) & 26 (12.7%) are Assistant manager and Branch Manager respectively. The survey finding on job position of respondents reflects that the respondent represents all level of employee position.

Respondent's Department

Table 12: Demographics according to department

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------------|-----------|---------|---------------|--------------------|
| Loan and trade finance | 37 | 18.0 | 18.0 | 18.0 |
| Cash Operation | 81 | 39.5 | 39.5 | 57.6 |
| Non-Cash operation | 40 | 19.5 | 19.5 | 77.1 |
| Auditor | 17 | 8.3 | 8.3 | 85.4 |
| Management | 30 | 14.6 | 14.6 | 100.0 |
| Total | 205 | 100.0 | 100.0 | |

Data collected on department shows that, 37 (18%) employees were from loan and trade finance division, 81 (39.5%) are from cash operation, 40 (19.5%) were from non-cash operation, also 17 (8.3%) were from Audit & control section and the rest 30 (14.6%) are from lower management level (Assistant and Branch Manager).

Respondent's years of service in current position

Table 13: Demographics according to years of service in current position

| | | <i>Frequency</i> | <i>Percent</i> | <i>Valid Percent</i> | <i>Cumulative Percent</i> |
|---|-----------------------|------------------|----------------|----------------------|---------------------------|
| years of service in current position | Less than 1 year | 36 | 17.6 | 17.6 | 17.6 |
| | Between 1 and 2 years | 75 | 36.6 | 36.6 | 54.1 |
| | Between 3 and 5 years | 32 | 15.6 | 15.6 | 69.8 |
| | Between 6 and 10 yrs | 53 | 25.9 | 25.9 | 95.6 |
| | Above 11 years | 9 | 4.4 | 4.4 | 100.0 |
| | Total | 205 | 100.0 | 100.0 | |

Out of the participants' years of service in current position' results reveal that a total of 36 (17.6%) had been in the current position for less than a year, 75 (36.6%) employees of the institution in current position are between 1 and 2 years, 32 (15.6%) are working in current position for years between 3 - 5 years, and 53 (25.9%) are working in their current position for years between 6-10 years, lastly 9 (4.4%) respondents are serving in their current position for more than 11 years. This suggests that majority of the respondents are working in the current position for more than three years.

Respondent's Level of Income:

Table 14: Demographics according to Level of Income

| | | <i>Frequency</i> | <i>Percent</i> | <i>Valid Percent</i> | <i>Cumulative Percent</i> |
|---------------------------|---------------------------------|------------------|----------------|----------------------|---------------------------|
| Level of Income Br | Below 10,000.00 | 44 | 21.5 | 21.5 | 21.5 |
| | Between 10,000.00 and 12,999.00 | 53 | 25.9 | 25.9 | 47.3 |
| | Between 13,000.00 and 15,999.00 | 54 | 26.3 | 26.3 | 73.7 |
| | Between 16,000.00 and 18,999.00 | 25 | 12.2 | 12.2 | 85.9 |
| | Between 19,000.00 and 21,999.00 | 13 | 6.3 | 6.3 | 92.2 |
| | Above 22,000.00 | 16 | 7.8 | 7.8 | 100.0 |
| Total | 205 | 100.0 | 100.0 | | |

Table 11 indicates the number of participants according to level of income. The participant's income were clustered into six ranges, thus 44 (21.5%) respondent's income are below ten thousand, 53 (25.9%) of respondent earn an income between 10,000.00 and 12,999.00, 54 (26.3%) of the respondent earn income between 13,000.00 and 15,999.00, also 25 (12.2%) of respondents income are between 16,000.00 and 18,999.00, lastly 13 (6.3%) & 16 (7.8%) are earning income between 19,000.00 and 21,999.00, and above 22,000.00 respectively.

4.2 Summary by Cross Tabulation

All the required information was gathered from the distribution of 220 questionnaires to the sampled employees of United Bank S.Co and 205 response rates to be 93.18% were replayed our questionnaires. Therefore, from the total 31 individuals whose ages were between 18 and 24, 21 (67.7%) of them were male and the remaining 10 (32.3%) were female. Accordingly, 74 (62.7%) male and 44 (37.3%) female was categorized under age between 25 and 34. in related, from 101 respondents who didn't married (single) only 70 (69.3%) are male and 31 (30.7%) were female. Similar interpretation can also be adopted for the other variables.

Table 15: Cross tabulation Gender with the remaining variables

| | | Gender | | Total |
|-----------------|-------------------|--------|--------|--------|
| | | Male | Female | |
| Age | between 18 and 24 | 21 | 10 | 31 |
| | | 67.7% | 32.3% | 100.0% |
| | between 25 and 34 | 74 | 44 | 118 |
| | | 62.7% | 37.3% | 100.0% |
| | between 35 and 44 | 32 | 19 | 51 |
| | | 62.7% | 37.3% | 100.0% |
| | between 45 and 54 | 4 | 1 | 5 |
| | | 80.0% | 20.0% | 100.0% |
| Marital status | Single | 70 | 31 | 101 |
| | | 69.3% | 30.7% | 100.0% |
| | Married | 61 | 42 | 103 |
| | | 59.2% | 40.8% | 100.0% |
| | Divorced | 0 | 1 | 1 |
| | | 0.0% | 100.0% | 100.0% |
| Education Level | Diploma | 5 | 10 | 15 |
| | | 33.3% | 66.7% | 100.0% |
| | Degree | 97 | 51 | 148 |
| | | 65.5% | 34.5% | 100.0% |
| | Masters | 29 | 13 | 42 |
| | | 69.0% | 31.0% | 100.0% |

| | | | | |
|--------------------------------------|---------------------------------|-------|--------|--------|
| Work Experience | below one yr | 13 | 6 | 19 |
| | | 68.4% | 31.6% | 100.0% |
| | between 1 and 2 yr | 30 | 8 | 38 |
| | | 78.9% | 21.1% | 100.0% |
| | between 3 and 5 yr | 10 | 14 | 24 |
| | | 41.7% | 58.3% | 100.0% |
| | between 6 and 10 yr | 52 | 31 | 83 |
| | | 62.7% | 37.3% | 100.0% |
| | above 11 yr | 26 | 15 | 41 |
| | | 63.4% | 36.6% | 100.0% |
| Job Position | Customer service Clerk | 18 | 10 | 28 |
| | | 64.3% | 35.7% | 100.0% |
| | Customer service officer | 53 | 37 | 90 |
| | | 58.9% | 41.1% | 100.0% |
| | Loan and Trade Finance officer | 22 | 12 | 34 |
| | | 64.7% | 35.3% | 100.0% |
| | Auditor | 11 | 4 | 15 |
| | | 73.3% | 26.7% | 100.0% |
| | Supervisor | 2 | 5 | 7 |
| | | 28.6% | 71.4% | 100.0% |
| Assistant manager | 3 | 2 | 5 | |
| | 60.0% | 40.0% | 100.0% | |
| Branch Manager | 22 | 4 | 26 | |
| | 84.6% | 15.4% | 100.0% | |
| Department | Loan and trade finance | 24 | 13 | 37 |
| | | 64.9% | 35.1% | 100.0% |
| | Cash Operation | 48 | 33 | 81 |
| | | 59.3% | 40.7% | 100.0% |
| | Non Cash operation | 22 | 18 | 40 |
| | | 55.0% | 45.0% | 100.0% |
| | Auditor | 13 | 4 | 17 |
| | | 76.5% | 23.5% | 100.0% |
| | Management | 24 | 6 | 30 |
| | | 80.0% | 20.0% | 100.0% |
| years of service in current position | Less than 1 year | 24 | 12 | 36 |
| | | 66.7% | 33.3% | 100.0% |
| | Between 1 and 2 years | 51 | 24 | 75 |
| | | 68.0% | 32.0% | 100.0% |
| | Between 3 and 5 years | 17 | 15 | 32 |
| | | 53.1% | 46.9% | 100.0% |
| | Between 6 and 10 years | 35 | 18 | 53 |
| | | 66.0% | 34.0% | 100.0% |
| | Above 11 years | 4 | 5 | 9 |
| | | 44.4% | 55.6% | 100.0% |
| Level of Income in Birr | Below 10,000.00 | 26 | 18 | 44 |
| | | 59.1% | 40.9% | 100.0% |
| | Between 10,000.00 and 12,999.00 | 33 | 20 | 53 |
| | | 62.3% | 37.7% | 100.0% |
| | Between 13,000.00 and | 33 | 21 | 54 |

| | | | | |
|--|---------------------------------|-------|-------|--------|
| | 15,999.00 | 61.1% | 38.9% | 100.0% |
| | Between 16,000.00 and 18,999.00 | 18 | 7 | 25 |
| | | 72.0% | 28.0% | 100.0% |
| | Between 19,000.00 and 21,999.00 | 7 | 6 | 13 |
| | | 53.8% | 46.2% | 100.0% |
| | Above 22,000.00 | 14 | 2 | 16 |
| | | 87.5% | 12.5% | 100.0% |

4.3 Data Analysis related to the level of employee commitment to the organization and turnover intention.

The main objective of the study is to identify the effect of employee commitment on Turnover intention in United Bank S.Co. Hence, in order to see the effect of commitment on turnover intention and ease of analysis the researcher has analyzed the three type of commitments (Affective, Normative and Continuance) separately to identify the effect of each type of commitment has on turn over intention. Questions related to turnover intention, affective commitment, normative commitment and continuance commitments were asked in order to know the perception of the sample respondents and the following result were obtained.

4.3.1. Affective Commitment

Table 16: Descriptive analysis of Affective Commitment

| Item Statistics | Mean | Std. Deviation | Variance | N |
|---|-------------|-----------------------|-----------------|----------|
| I would be very happy to spend the rest of my career with this organization | 3.85 | 1.978 | 3.913 | 205 |
| I really feel as if this organization's problem are as my own | 4.52 | 1.994 | 3.976 | 205 |
| I do not feel a strong sense of "belonging to my organization" | 3.00 | 1.773 | 3.142 | 205 |
| I do not feel "emotionally attached" to the organization | 3.25 | 1.687 | 2.845 | 205 |
| I do not feel "part of the family" at my organization | 3.02 | 1.750 | 3.063 | 205 |
| This organization has a great deal of personal meaning for me | 4.59 | 1.807 | 3.264 | 205 |

Source: Own computation (2020)

The above Table 13 displays obtained data regarding if they would be happy to spend the rest of their career with the organization, the average mean score is 3.85. This shows that majority of the current employees are not happy to spend and build their future career with the organization. This might be due to several reasons such as lack of good working environment, low compensation and benefits packages, bad relationships with management or other reasons as well. It's vital that company should be able to spot the signs of the reasons why they are not happy and combat these issues quickly. Attempting these issues at early stage can help to get employees on track and start enjoying their work and help the company in achieving its ultimate goal.

With regards to feeling the organization's problem as their own, the average mean score is 4.52 which they have agree on the matter. Employees with a high commitment rate step up and take responsibility and feel the organizations problem as their own and try to solve as much problems as possible while taking responsibilities and caring in achieving the organizations goal. In addition, when employees feel the organization problems as their own, they have the tendency to challenge and stretch themselves to do more in order to become stronger contributors to the organization's shared purpose because they believe in what they do, and they care about achieving the vision of the organization.

Similarly, on feeling related to sense of belongingness to the organization, the average mean score is 3.00. This shows that, majority of the respondents slightly disagree on sense of not belongingness to the organization. This implies that the high employees feel belongingness towards the organization the high they discover the links between personal ideas, meaningful organizational missions or intentions, and larger social values. According to (Beck, 2000), where the feeling of belongingness is lacking in an employee, he/she feel disconnected, and act out of his or her anxiety and fear of been abandoned, which may result to low morale, distrust, lack of commitment, and always on the lookout for alternative opportunities outside the organization, in ways that are detrimental to the organization.

On emphasize of feeling emotional attached to the organization, the average mean score is 3.25 which means that majority of the employees are emotionally attached to their organization. Thus, this implies as the employees are slightly emotionally attached to the organization, they feel engaged and positive about their work. If the emotions are positive and attributed to the group,

affective attachments to the group become stronger; if the emotions are negative and attributed to the social unit, affective attachments become weaker (Brunetto, 2013).

Furthermore, regarding to feel part of the family to the organization, the respondents have scored a mean average of 3.02. This shows that most of the employees slightly feel as if they are part of family to the organization. Creating family type of cultures with the employees often promote high levels of socialization between its members, which in turn translate into a high degree of loyalty, and commitment to the organization and its goals.

Regarding in having a great deal of personal meaning of the organization, the mean score is 4.59. This shows that, majority of the respondents are neutral towards this subject matter. This implies that they neither have nor don't have a personal meaning to the organization.

4.3.2 Continuance Commitment

Table 17: Descriptive analysis of Continuance commitment

| Item Statistics | Mean | Std. Deviation | Variance | N |
|--|------|----------------|----------|-----|
| Right now, staying with my organization is a matter of necessity as much as desire. | 4.68 | 1.684 | 2.837 | 205 |
| It would be very hard for me to leave my organization right now, even if I wanted to. | 4.05 | 1.920 | 3.688 | 205 |
| Too much of my life would be disrupted if I decided I wanted to leave my organization now. | 3.54 | 1.991 | 3.966 | 205 |
| I feel that I have too few options to consider leaving this organization. | 3.55 | 1.934 | 3.739 | 205 |
| If I had not already put so much of myself into this organization, I might consider working elsewhere. | 4.28 | 1.748 | 3.057 | 205 |
| One of the few negative consequences of leaving this organization would be the scarcity of available alternatives. | 3.44 | 1.900 | 3.611 | 205 |

Source: own computation (2020)

For the first question regarding “right now staying with my organization is a matter of necessity as much as desire” the average mean score is 4.68 this indicates that the majority of the survey

respondent's more than neutral with the statement Employees of the company are staying with the organization as a matter of necessity. Some major consequences employees and organizations are likely to face respectively include lack of employment opportunities and the negative impact on the organization if employees leave (Balassiano, 2012), as a result, some employees may not leave the organization based on fear of not having a job at all; therefore, continuance commitment occurs when employees commit not because they want to, but because they need to for survival case.

As indicated in table 17, the average mean score is 4.05 for the question "It would be very hard for me to leave my organization right now, even if I wanted to". The respondents are neutral This implies that they neither leave the organization right now nor stay in the company, even if they wanted too. The higher level of desire to stay in a company even if the situation is found to be easy, has long been considered a fundamental element to achieve better performance in private entities and greater efficiency and effectiveness in providing services to society in public organizations.

Similarly, the average mean score is 3.54 for the question "Too much of my life would be disrupted if I decided I wanted to leave my organization now" majority of them slightly don't agree that their life would be disrupted if they leave their job. This suggests that employees of the company are not subject to fear of uncertain and disruption if they leave the company.

For the question related to "I feel I have too few options to consider leaving this organization" majority of the responded have slightly disagreed, indicating the average mean score 3.55. This shows that the availability of better jobs compared to the current job they are working are sufficiently and adequately available in the market industry and that eventually leads the employees to settle.

Regarding for the question "If I had not already put so much of myself into this organization, I might consider working elsewhere." the average mean score indicates 4.28 which means majority of the respondents are above neutral. Indicating the reason for their stay with the organization is to minimize the sacrifices they would incur which can also include losing of network they have built through their career time spent, psychological torment from leaving from good imaged organization or other reasons.

For the question “one of the few negative consequences of leaving this organization would be the scarcity of available alternatives elsewhere” however the average mean score of the respondents are 3.44. Considering the current availability of a number of similar organizations in the industry creates attractive employment opportunity for the skilled employees considering the level of unemployment in the country.

4.3.3. Normative Commitment

Table 18: Descriptive analysis of Normative Commitment

| Item Statistics | Mean | Std. Deviation | Std. Deviation | N |
|---|------|----------------|----------------|-----|
| I do not feel any obligation to remain with my current employer. | 4.16 | 1.917 | 4.123 | 205 |
| Even if it were to my advantage, I do not feel it would be right to leave my organization now. | 3.95 | 1.913 | 3.674 | 205 |
| I would feel guilty if I left my organization now. | 3.17 | 1.913 | 3.659 | 205 |
| This organization deserves my loyalty. | 4.92 | 1.954 | 3.817 | 205 |
| I would not leave my organization right now because I have a sense of obligation to the people in it. | 3.93 | 1.880 | 3.535 | 205 |
| I owe a great deal to my organization. | 4.59 | 1.873 | 3.508 | 205 |

Source: Own Computation (2020)

In regarding the question where respondents were asked if they don't feel any obligation to remain with their current employer, the average mean score indicates 4.16. Most of the response collected from this question is the respondents are neutral, which means the employees do and don't feel the obligation to remain with their current employers.

For the question of “even it was to my advantage, I do not feel it would be right to leave my organization now”, the average mean score is 3.95 indicating majority of the respondents slightly disagree. Indicating they would leave the organization if it was to their advantage this might also mean the respondents bring their advantages first over the advantage of the organization.

Regarding the question “I would feel guilty if I left my organization now” the average mean score is 3.17, indicating majority of them don’t feel a sense of guilt if they left as they desire to grow and acquire into positions with new challenges and responsibilities. If the company doesn’t provide the necessary support and assistance to its employees, it is hardly that employees will feel guilty in leaving their organization. Similarly, staying with the organization out of guilt will damage both the organization and the employee.

Additionally, the average mean score is 4.92 when respondents were asked if the organization deserves their loyalty. This shows that employees are loyal to their organization. According to (Brunetto, 2013) employee loyalty to a company refers to employees who are dedicated to the growth of their company and consider being an employee of the organization as in their best interest, but if someone is only loyal because the law requires them to be, that's not true loyalty, which should come from the heart, not a contract. Loyal employees should show their concern for the organization and its continued success and wellbeing also wishing to continue with the organization.

With regard to not leaving the organization right now because of the sense of obligation to the organization, the average mean score is 3.93 which is more than slightly disagree. This implies that employees don’t have obligation to the people in it, and the less obligation they have the greater the decision not to stay with the organization. If employees are given the opportunity to do meaningful work, a work they can derive a sense of meaning and purpose, irrespective of any situation, they will dedicate and contribute their ultimate effort to transform the organization’s vision into reality.

Finally, regarding owing a great deal to the organization, the average mean score is 4.59. This shows that most of the respondents slightly agree that they owe the organization in one way or another. This implies that employees owe the organization because of the experience they have gained, social network they have built and security of job they have.

4.3.4 Turnover Intention

Table 19: Descriptive analysis of Turnover Intentions

| Item Statistics | Mean | Std. Deviation | Std. Deviation | N |
|--|------|----------------|----------------|-----|
| How often have you considered leaving your job? | 3.24 | 1.132 | 1.281 | 205 |
| To what extent is your current job satisfying your personal needs? | 2.70 | 1.045 | 1.092 | 205 |
| How often are you frustrated when not given the opportunity at work to achieve your personal work-related goals? | 3.18 | 1.115 | 1.244 | 205 |
| How often do you dream about getting another job that will better suit your personal needs? | 3.73 | 1.156 | 1.337 | 205 |
| How likely are you to accept another job at the same compensation level should it be offered to you? | 3.28 | 1.161 | 1.349 | 205 |
| How often do you look forward to another day at work? | 3.49 | 1.119 | 1.251 | 205 |

The result in table 19 shows that employees at the organization consider leaving their job with an average mean score of 3.24. This implies employees of the organization are conscious to leave the organization. This thought might be driven from various reasons such as organizational culture, work environment, in attractive benefit package, absence of clear carrier development which might be inconvenient to the employees, un equal opportunity, lack of management recognition of employee’s job performance, tediousness and unchallenged by the work itself might be also reasons why employees intend to leave their job.

As to whether or not their current job is satisfying their personal needs, the average mean score is 2.70 which indicate majority of the respondent’s personal needs are not being met with their job. If employees are dissatisfied with their work and if their job is not satisfying their personal needs which might include due to financial needs and job stability, job satisfaction, employee recognition, they are likely to leave their organization. However, employees who believe that their current job is satisfying their personal needs to a large level, they prefer to stay with their organization. Yet, if employees believe that their current job do not satisfy their personal needs,

in consideration the available job openings in the market, for which they have a better opportunity, possibly they are likely to leave the organization.

With respects to frustration felt when not given the opportunity at work to achieve their personal work-related goals respondents strongly agreed to it with an average mean score of 3.18. This signifies that organization needs to give opportunities to the employees to achieve their goals and for them to work with their maximum potential. Thus, helping minimize the frustration of the employees, the organization will earn a greater trust and respect, which in turn will have a positive impact on the organization as well as obtaining a competitive advantage against similar competitors in the industry. Besides, it increases employee's personal satisfaction in giving challenging work.

As described above the average mean score is 3.73 indicating majority of the employees in the company is dreamed about getting another job. This implies that employees are not happy with their current job and would be happy if they find another job that will suit and fulfill their personal needs. This again might be due to many reasons of which some might be the work itself, poor benefit package, undesirable working environment, compensation package, lack of career development, lack of recognition and promotion, challenging work and many more reasons.

Furthermore, majority of the respondents are neutral if a job was to be offered to them with the same compensation level, they would accept and leave their current job with an average mean score of 3.28. This implies the employees are in between to leave even if they do get a higher pay raise. Employee commitment and compensation is said to have a strong relationship with each other. It is expected that employee commitment may increase when the expected factors of compensation are meet or satisfied employee. Compensation acts as a medium that enhances the commitment of the employee in their work and creates a strong sense of belongingness to their organization.

"I look forward to another day at work" the average mean score for this question is 3.49 indicating majority of the respondents are neutral to this question. This suggests that the employees are indifferent of looking forward to work and contribute in attaining the organization's goal.

4.4 Test of Reliability

Table 20: Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| .790 | .781 | 33 |

From the above report Cronbach's Alpha Based on Standardized Items is less than Cronbach's Alpha. This indicates the reliability of the 33 materials (questioner) is accurate.

Table 21: Summary Item Statistics

| | Mean | Minimum | Maximum | Range | Maximum / Minimum | Variance | N of Items |
|-------------------------|-------|---------|---------|-------|-------------------|----------|------------|
| Item Means | 3.408 | .361 | 4.771 | 4.410 | 13.216 | .794 | 33 |
| Item Variances | 2.491 | .232 | 4.408 | 4.176 | 19.017 | 1.950 | 33 |
| Inter-Item Covariance's | .229 | -.669 | 2.635 | 3.304 | -3.938 | .279 | 33 |
| Inter-Item Correlations | .088 | -.278 | .805 | 1.082 | -2.899 | .042 | 33 |

Similarly, the average reliability for the questions are 3.408, variance = 2.491, covariance = 0.229 and correlation = 0.088. Since the correlation is around zero in positive direction the items are not correlated. This supported by correlation table. (See Appendix 3)

4.5 Assumptions of regression analysis

A multiple linear regression analysis in the Statistical Packages for Social Sciences software, commonly referred to as SPSS is used to test the assumptions. The multiple linear regression model is most appropriate when the researcher is analyzing a relationship that multiple independent variables have with a dependent variable, Higgins (2006), Before proceeding to analysis, it is a necessary to ensure the data meet the assumptions of regression (test of normality, linearity, multicollinearity and homoscedasticity)

4.5.1 Normality and Linearity

Checking linearity and normality, the collected data did not identify any violations of normality or linearity because the plots were approximately linear. Data is not normally distributed if significance value is very small (close to zero), otherwise, it can be assumed to be normally distributed. Chatterjee (2012) stated that when checking for the assumption of normality and linearity, the plots should appear to be in a straight line and should not show a correlation but resemble a random scatter, as shown in the figure below.

Table 19: Normality probability

| Descriptive Statistics | | | | | | | | | |
|------------------------|-----------|-----------|-----------|-----------|----------------|-----------|------------|-----------|------------|
| | N | Minimum | Maximum | Mean | Std. Deviation | Skewness | | Kurtosis | |
| | Statistic | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| Turnover Intention | 205 | 1.50 | 4.83 | 3.3072 | .74179 | .000 | .170 | -.272 | .338 |
| Affective | 205 | 1.00 | 7.00 | 3.7124 | 1.22563 | .054 | .170 | .329 | .338 |
| Continuance | 205 | 1.00 | 7.00 | 3.9071 | 1.22218 | -.032 | .170 | -.191 | .338 |
| Normative | 205 | 1.00 | 6.83 | 4.0329 | 1.28429 | -.208 | .170 | -.606 | .338 |
| Valid N listwise) | 205 | | | | | | | | |

4.5.2 Multicollinearity

Evaluating the collinearity statistics of the data, a tolerance value below 1.0 or a variance inflation factor (VIF) value below 2.0 indicates there is no concern for multicollinearity. As shown in Table 20, the study evaluated multicollinearity by viewing the correlation coefficients among the predictor variables. All bivariate correlations were small to medium therefore the assumption of multicollinearity was not violated.

Table 20: Multicollinearity table

| Coefficients ^a | | | | | | | | |
|---------------------------|-------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 3.581 | .220 | | 16.306 | .000 | | |
| | Affective | .006 | .047 | .010 | .133 | .894 | .775 | 1.290 |
| | Continuance | .064 | .044 | .106 | 1.453 | .148 | .888 | 1.126 |
| | Normative | -.136 | .046 | -.235 | -2.976 | .003 | .756 | 1.323 |

a. Dependent Variable: Turnover Intention

In addition the first plot confirms that the dependent variable (turnover intention)/ target variable seem fullfil assumption of normality of the study, while the scond confirm that there is no outlier date recoreded

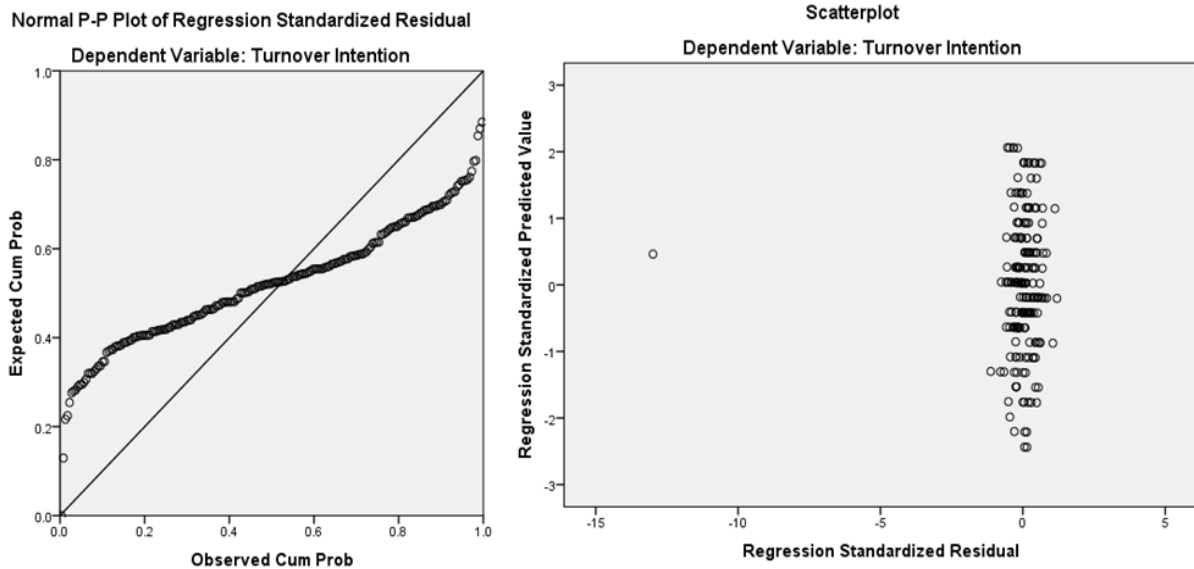


Figure 2: Test of normality and outlier

4.6 Hypotheses Testing

Hypothesis 1: Organizational commitment (affective, normative and continuance) has a negative effect on employee turnover intention.

- H_{1a}: Affective commitment has a negative effect on employee turnover intention.

Table 21: ANOVA table of Turnover Intention with Affective commitment

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 19.346 | 35 | .553 | 1.005 | .469 |
| Within Groups | 92.906 | 169 | .550 | | |
| Total | 112.252 | 204 | | | |

Since, the critical value (0.469) higher than alpha vale (0.05) we are fail to reject null hypothesis. Therefore, affective commitment has not any significant and negative effect on employee turnover intention.

- H_{1b}: Normative commitment has a negative effect on employee turnover intention.

Table 22: ANOVA table of turnover intention with normative commitment

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 28.748 | 34 | .846 | 1.721 | .013 |
| Within Groups | 83.503 | 170 | .491 | | |
| Total | 112.252 | 204 | | | |

Since, the critical value (0.013) lower than alpha vale (0.05) we are forced to reject null hypothesis. Therefore, normative commitment has a significant and negative effect on employee turnover intention.

- H_{1c}: Continuance commitment has a negative effect on employee turnover intention.

Table 22: ANOVA table of turnover intention with Continuance commitment

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 21.327 | 33 | .646 | 1.215 | .212 |
| Within Groups | 90.925 | 171 | .532 | | |
| Total | 112.252 | 204 | | | |

Since, the critical value (0.212) higher than alpha vale (0.05) we are fail to reject null hypothesis. Therefore, continuance commitment has not any significant and negative effect on employee turnover intention.

Hypothesis 2: Organizational commitment varies based on demographic factors (age, gender, level of education, tenure and marital status)

➤ H_{2a}: The level of organizational commitment varies across different age groups.

Table 24: ANOVA table of turnover intention with age groups

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 2.236 | 3 | .745 | 1.362 | .256 |
| Within Groups | 110.016 | 201 | .547 | | |
| Total | 112.252 | 204 | | | |

Since, the critical value (0.256) higher than alpha vale (0.05) we are fail to reject null hypothesis. Therefore, level of organizational commitment are not varies across different age groups.

➤ H_{2b}– The level of organizational commitment varies based on gender.

Table 25: ANOVA table of turnover intention with gender

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | .507 | 1 | .507 | .920 | .339 |
| Within Groups | 111.745 | 203 | .550 | | |
| Total | 112.252 | 204 | | | |

Since, the critical value (0.339) higher than alpha vale (0.05) we are fail to reject null hypothesis. Therefore, level of organizational commitment are not varies based on gender.

➤ H_{2c}–The level of organizational commitment varies based on level of education.

Table 26: ANOVA table of turnover intention with level of education

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 1.875 | 2 | .938 | 1.716 | .182 |
| Within Groups | 110.377 | 202 | .546 | | |
| Total | 112.252 | 204 | | | |

Since, the critical value (0.182) higher than alpha vale (0.05) we are fail to reject null hypothesis. Therefore, level of organizational commitment are not varies based on level of education

➤ H_{2d}–The level of organizational commitment varies based on marital status.

Table 27: ANOVA table of turnover intention with marital status

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 1.675 | 2 | .837 | 1.530 | .219 |
| Within Groups | 110.577 | 202 | .547 | | |
| Total | 112.252 | 204 | | | |

Since, the critical value (0.219) higher than alpha vale (0.05) we are fail to reject null hypothesis. Therefore, level of organizational commitment are not varies based on marital status

➤ H_{2e}–The level of organizational commitment varies based on job tenure.

Table 28: ANOVA table of turnover intention with job tenure

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | 1.379 | 6 | .230 | .411 | .872 |
| Within Groups | 110.873 | 198 | .560 | | |
| Total | 112.252 | 204 | | | |

Since, the critical value (0.872) higher than alpha vale (0.05) we are fail to reject null hypothesis. Therefore, level of organizational commitment are not varies based on job tenure.

There are various approaches to model selection. For this study model selection was takeout by using forward model selection.

Table 2923: Model Summary by Forward Model Selection

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|-------|------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 7 | 1.00 | 1.00 | 1.00 | .01158 | .000 | 4.126 | 1 | 197 | .044 |

Table 30: ANOVA Model

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|------------|------|
| 7 | Regression | 112.225 | 7 | 16.032 | 119520.172 | .000 |
| | Residual | .026 | 197 | .000 | | |
| | Total | 112.252 | 204 | | | |

Based on the above ANOVA table we have to test the overall test of the regression model

$$H_0 = \beta_1, \beta_2, \dots, \beta_k = 0$$

$$H_1 = \text{Not } H_0 \text{ at least one } \beta_i \text{ is non-zero.}$$

From the above model summary table, the p-value is 0.000, which is less than 0.05. Therefore, we reject H_0 from this we conclude that at least one β_i is non-zero. Thus the model is significant for the data.

From the above model summary, the employee's organizational commitment Preference is affected by the variables. In the next stage parameter estimation is adopted.

Table 31: Coefficients of Parameters for Final Model

| Final Model (7) | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | 95.0% Confidence Interval for B | | Collinearity Statistics | |
|---|-----------------------------|------------|---------------------------|---------|------|---------------------------------|-------------|-------------------------|-------|
| | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Tolerance | VIF |
| (Constant) | -0.001 | .005 | | -.190 | .849 | -.011 | .009 | | |
| How often have you consider leaving your job | 0.165 | .001 | .271 | 174.790 | .000 | .163 | .167 | .496 | 2.016 |
| How likely are you to accept another job at the same compensation level should it be offered to you | 0.166 | .001 | .264 | 176.175 | .000 | .164 | .168 | .531 | 1.884 |
| How often do you look forward to another to another day at work | 0.169 | .001 | .253 | 211.030 | .000 | .167 | .170 | .834 | 1.199 |
| How often are you frustrated when not given the opportunity at work to achieve your personal work-related goals | 0.166 | .001 | .257 | 189.422 | .000 | .164 | .167 | .647 | 1.546 |
| To what extent is your current job satisfying your personal needs | 0.168 | .001 | .215 | 193.586 | .000 | .167 | .170 | .972 | 1.029 |
| How often do you dream about getting another job that will better suit your personal needs | 0.167 | .001 | .272 | 173.980 | .000 | .165 | .169 | .490 | 2.041 |
| This organization deserves my loyalty | -0.001 | .000 | -.002 | -2.031 | .044 | -.002 | .000 | .930 | 1.075 |

From the above result the variables such as, *how often have you consider leaving your job, how likely are you to accept another job at the same compensation level should it be offered to you, how often do you look forward to another to another day at work, how often are you frustrated when not given the opportunity at work to achieve your personal work-related goals, to what extent is your current job satisfying your personal needs, how often do you dream about getting another job that will better suit your personal needs and this organization deserves my loyalty* are statistically significant in determining the turnover of workers.

In detail, by keeping other variables as constant the turnover of workers decreases by 0.001. Respondents who never leaving your job is increased by 16.5 % (0.165) with a unit increase of their work experience. In the same way the turnover of the respondents who answer highly likely for the question of “How likely are you to accept another job at the same compensation level should it be offered to you” is increased by 16.6 % (0.166) while other variables keeping constant. Similarly, the turnovers of the respondents who never look forward to another day at work are 16.9% (0.169) while other variables keeping constant.

In related the turnover of responders who never frustrated when not given the opportunity at work to achieve their personal work-related goals 16.6% (0.166), who never satisfy their personal needs by their current job 16.8% (0.168) and who never dream about getting another job that will better suit their personal needs 16.7% (0.167) in a unit increase of their work experience while other variables keep constant.

4.7 Interview response with HR manager of the Bank

The following information is an interview question and answers which were conducted with the human resource capital management of the United Bank S. Co, to assess the effect of organizational commitment on skilled employee turnover intention in the case of United Bank S.C. As a result, the answers to following interview questions are as follows.

- For the question, do you think turnover rate in the bank is higher for skilled or professional employees than non-professional employees? If you’ve statistical data on staff turnover rate, could you please mention?
 - ❖ *The HR manager responded yes, of course, the rate of professional employee turnover is greater than non-professional employee’s turnover rate of the bank and yes we do have the statistical data.*

- As to the question, do you feel that skilled manpower turnover is a serious problem in the bank?
 - ❖ *The manger believe that it is not as such a problem of the bank, specially comparing the bank turnover to the industry it is below average the industry rate and the bank believes it is manageable, because the availability of skilled man power is labor market is not a serious problem.*
- As to the question, do you make exit interview consistently when an employee resigns?
 - ❖ *Yes, before few years back the bank started conducting an exit interview at time of employment termination.*
- For the above question answer is If yes, what are the major reasons why employees leave the bank?
 - ❖ *As per the response of the manager, the major reasons for employee's to resign from their bank are in search of better opportunity, better salary and benefit, better work environment as well as better, hop for greater chance of carrier development.*
- Question as to whether the bank apply merit based opportunity for promotion for all employees of the bank?
 - ❖ *The HR manager responded Yes, the bank does have, however, the bank actually is not only applying purely merit based, the bank also considers and employs an employee's previous performance, current achievement and future potential performance promotion strategies.*
- As for question, Is there a mechanism to award best performer among the staff? If yes, is it applicable?
 - ❖ *The HR manager stated Yes, the bank award the best performer, recently the bank are trying to make promotion promise for employees based on their performance achievement, on top of that for an employee with best idea creator there is novel idea incubation center in the system, with that we award them for the best one.*
- In regard to the question, do you feel that the bank is providing adequate compensation and benefit for the professional employees compared to the market?
 - ❖ *The HR manager replied that actually the bank believes that the current compensation, benefit and salary rate and packages are adequate, however in his personal view, united bank was the leading private bank in its benefit, compensation as well as salary rate for the past years as compared to its competitors. However, comparing to the current market industry and dynamic change in the environment it needs amendment and revision of the scale in order to be competitive enough in the market industry.*
- Also as to question whether there are mechanisms applied by the bank to retain its skilled or professional employees? If yes, please specify them?

- ❖ *The interviewer answered Yes, there are, for example, on mortgage loans of employee with years of service more than 10 years the bank does not externalized its interest rate at time of employee resign or terminate its employment on its mortgage or personal loan.*
- As to the question regarding what is the role of HR in increasing retention?
 - ❖ *The manager answered human resource capital management try to apply flexible employee merit based promotion policy and creating high performing culture among employees, as well as creating innovative and development conducive environment, placing competitive salary and benefit package for employing. .etc.*
- Similarly, as to the question, how do you rate skilled employees' level of commitment to the bank? Why so?
 - ❖ *The interviewee responded a personal opinion stating that the level of skilled employee commitment towards their organization is not linearly dependent to the level of the knowledge and proficiency that they acquire. In fact, in some case unskilled employees might have greater organization commitment and enthusiasm than skilled or professional employees might develop. Instead it is the mind set and altitude towards his job or work.*
- As to the Last interview question, as to what measures have the bank taken to increase employees' level of commitment to the organization?
 - ❖ *The HR manage reply by creating good culture, and trying to match achievement against its target for a reward, bonus or any other recognition scale, through the use of the recently implemented employee performance management of the bank.*

CHAPTER FIVE

5. CONCLUSIONS AND RECOMMENDATIONS

The purpose of this last chapter is to present summaries of major findings and concluding remarks and forwarded possible recommendations. Thus, the first section presents the study's major findings summaries. The second section presents conclusions. The third section present discussions about recommendations.

5.1 Summary

This research paper was aimed test the effect of organizational commitment (affective, normative and continuance) on employee turnover intention in the case of United Bank S.Co. From a sample size of 205 respondents through questionnaires, reliable data was gathered and analyzed by the researcher. Before analyzing the data Cronbach Alpha test applied to evaluate the reliability of the instruments and to ensure the results are consistent also confirmed same. Likewise, preliminary analyses were conducted to assess whether the assumptions of multicollinearity, normality, linearity, homoscedasticity were met too and there were no serious violations noted.

Organizational commitment is evaluated by affective, normative and continuance. However, organizational commitment has a significant negative with only normative commitment. Similarly, we aimed to assess whether organizational commitment varies based on demographic factors such as; age, gender, level of education, tenure and marital status. Therefore, organizational commitment had not any significant relation with these variables. The result of reliability was tested and declared that the reliability of the 33 materials (questioner) is accurate.

As an objective again we aimed to analyze the strategies applied by United Bank S.Co. to retain employees and enhance their level of commitment to the organization. Therefore, we were considering forward model selection with model entry at 0.05 and remove at 0.10 level of significance. As a result, eight parameters including intercept were statistically significant at 5% level of significance in determining the employee turnover intention linearly.

5.2 Conclusions

Based on the analysis conducted in this study the following important conclusions are drawn below.

Of the total respondents surveyed in this study who never consider leaving their job, highly likely to accept another job at the same compensation level should it be offered to them, who never look forward to another day at work, who never frustrated when not given the opportunity at work to achieve their personal work-related goals, who didn't satisfy their personal needs by their current job, who never dream about getting another job that will better suit their personal needs and this organization who didn't deserves their loyalty were increased by 16.5% (0.165), 16.6% (0.166), 16.9% (0.169), 16.6% (0.166), 16.8% (0.168), 16.7% (0.167) and -0.01% (-0.001) respectively with a unit increase of their work experience and keeping other variables as constant.

Therefore, based on the findings or results it was concluded that organizational commitment is a vibrant determinant for an organization success in the long run period. An organization that appreciate and recognize the priceless value employee's commitment to ward their firm objective will provide a more attractive environment for the staff in the business sector. In other term the greater an organization give emphasis to increase the commitment of their employees the minimal will be the employee turnover intention, the greater the job satisfaction as well as the greater productive the organization will be. As per Mowday (1982) stated that committed employees outperform others because they remain focused on doing what is best for the organization. To recap the top management along with the human resource capital managements can use the findings of the study to identify ways to retain these qualified employees and minimize turnover costs and other related costs.

5.3 Recommendations/ Policy Implications

These days increasing the level of organizational commitment among the employees is the strategic plan of every organization. Accordingly, the results attained from the study shows that there is significant relationship between organizational commitment and turnover intention. In this section

some viable recommendations are forwarded on the bases of the research findings. Workers who never consider leaving their job were directly, positively and linearly related to their turnover. Long-term retention is essential to the professionalism of the organization's effectiveness and profitability. However, qualified and trained professionals change jobs from time to time. There are many reasons. The comfort of the job, the hours of work, the pay rate, the benefits of shifting employees and the long-term sustainability. Therefore, if the United Bank S.C can pay the professional fees/ salaries that the trained professionals can able to meet the basic need not to leave the company, the employees can stay longer.

We think that reducing work hours and increasing the number of employees working as well as meeting the required benefits would be a priority. It is also possible to reduce employee turnover by reviewing and implementing the care that other organizations are providing to their employees.

In addition, in order to increase organizational commitment within employees towards their organization, top management should have to take some development steps. The management should try to provide fair promotion and clear career development opportunities to the employees and give them recognition at time of outstanding and remarkable performer employee either through financial or non-financial as well as develop the open working relationship with subordinate and employees so that employees feel open to discuss their and challenges with the management, make the working environment stress free, and attractive.

High organizational commitment is a dynamic strategic plan of every organization. Consequently, in order to enhance the commitment among employees, company should consider a new indicator or measurement that are essential for the employees, such as, professional stability in the position, having sense of ownership and pride, creativity, workload pressure, cooperative kill and others. Moreover, the company top management should try to identify and be aware of the continuous change in the market as well as identify what are the currently successful business strategies exist in the industry, that might be relevant in meeting the organization objective as well as useful to address the problem of employee turnover intention in their company. Yet, if the company managers don't have effective strategies that reduce employee turnover, they should consider developing a relevant to their business types.

Based on the research results, the following recommendations can be offered to the organizations:

- In order to reduce the employee turnover organizations must take measures, increase the job satisfaction and internal unity of individuals'.

- Organizations' aims to perform effectively and efficiently organizational goals, objectives, vision and goals of the employees should play an active role in achieving this objective, harmonization of organization objective with employee's goal.
- Continuous examining employee turnover rate and investigate the cause by implementing proper exit interview.
- Establishing a competitive market based compensation and benefit package as well as and target/performance achievement based performance management system.
- Outstanding employees should be rewarded either financially or non-financially for the performance they have made to the organizations objectives.
- Develop a continuous training and seminar programs for existing and new employees in order to develop additional skill or knowledge as well as in filling the gap between employees expected and actual skill.
- Encouraging managers in developing strong team work and build loyalty through the organization and promote normative commitment
- The company should improve its financial rewarding systems like salary, benefits allowance (transportation, housing and hardship) and incentives (loans and education opportunity) to increase the level of employee's commitment towards their organization.
- Building the feeling of ownership among employees to develop affective commitment.

5.4 Further Research Directions

The research study result provides interesting supporting to the previous researches, however in the future studies, the findings might be certified by increasing the number of respondents and conducting research in other industries or companies either public and private sectors. Furthermore, these studies should also incorporate the effect of demographic factors on Turnover intention of the employee, employee job satisfaction and organizational commitment of the employee. As well as the relationship among the three types of organizational commitment (affective, normative, continuance) is recommended by the researcher. And this might help the company and different stake holders to focus and act in a way that enhance the level of organization commitment of their employees.

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APPENDIX 1: Questionnaire



ST MARY'S UNIVERSITY SCHOOL OF GRADUATES

PROGRAM OF MASTERS OF BUSINESS ADMINISTRATION (MBA)

Questionnaire for the Professional Employees of United Bank S.C

Dear survey participants,

This study is conducted in partial fulfillment for the Masters of Business Administration (MBA) in St. Mary's University. It is conducted to assess the effect of organizational commitment on skilled employee turnover intention in the case of United Bank S.C. To this end, questionnaire survey is used to collect pertinent data from respondents. The survey has three general parts. Part one includes background or biographic related questions. Part two consists of measurement items used to assess employees' level of commitment to the organization from three dimensions, i.e., affective, continuance and normative commitment. Part three assesses employees' turnover intention. The survey will take 15 minutes to complete. The information you provided will be used only for academic purposes and hence remain confidential. Thus, you are not required to write your name, address and other personal information. Given the importance of the topic covered in the study, your genuine responses are vital for the success of this study. So, you are kindly requested to fill the questionnaire honestly and responsibly. Thank you in advance for your willingness to participate in this survey by sparing your precious time. If you have questions, please don't hesitate to contact the researcher via the following contact address:

Researcher's Name: Henock Emiru

Position: MBA Student at St. Mary's University

Mobile: 0911 129362

Email address: h_emiru@yahoo.com

PART- 1: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Instruction:

For close-ended or multiple choice questions, please encircle on the letter of your choice from the given alternatives. For open-ended questions, please write your short and precise answers on the given blank spaces. As an important input of this study your frank response is greatly appreciated.

1. Could you please choose your age from the given options?
A. 18-24
B. 25-34
C. 35-44
D. 45-54
E. 55 and above
2. Could you please specify your gender?
A. Male
B. Female
3. What is your marital status?
A. Single
B. Married
C. Divorced
D. Widowed
4. What is your level of education?
A. Diploma
B. Degree
C. Master's Degree
D. Doctorate degree (Ph.D)
5. How many years have you worked for United Bank S.Co?
A. Less than 1 year
B. 1-3 years
C. 3-5 years (including 3 yr)
D. 5-10 years (including 5 yr)
E. 10years and above
6. Could you please specify your job title in the organization? _____
If there is an existing job title classification system in the organization, please use it.
7. What is your current department or work unit in the organization? Are the options exhaustive? If not, give option "E"- If other, please specify _____
A. Loan & trade finance
B. Cash operation
C. Non-Cash operation
D. Auditor
8. How many years have you worked at your current job?

A. Less than 1 year

B. 1-3 years

C. 3-5 years (including 3 yr)

D. 5-10 years (including 5 yr)

E. 10 years and above

9. What is your monthly level of income?

A. Below Br 10,000

B. From Br 10,000 – Br 12,999

C. From Br 13,000 – Br 15,999

D. From Br 16,000 – Br 18,999

E. From Br 19,000- Br 21,999

F. Br 22,000 and above

PART 2: ORGANIZATIONAL COMMITMENT SCALE

The following questions are aimed to your level of commitment to the organization from three dimensions- affective, continuance and normative commitment.

Directions: For each questions below, circle the options that fits to your opinion based on the seven points Likert scale (1 = Strongly Disagree; 2 = Disagree; 3 = Slightly Disagree; 4 = Undecided; 5 = Slightly Agree; 6 = Agree; 7 = Strongly Agree.)

Affective Commitment -is a commitment based on the emotional feelings of employees, employee identification, and employee involvement to the organization.

I) Affective Commitment Scale

| Statements | Strongly Disagree | Disagree | Slightly Disagree | Neutral (neither agree nor disagree) | Slightly Agree | Agree | Strongly Agree |
|---|-------------------|----------|-------------------|---|----------------|-------|----------------|
| 1. I would be very happy to spend the rest of my career with this organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2. I really feel as if this organization's problems are my own. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3. I do not feel a strong sense of "belonging" to my organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 4. I do not feel "emotionally attached" to this organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 5. I do not feel like "part of the family" at my organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6. This organization has a great deal of personal meaning for me. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

II) Continuance Commitment Scale

Continuance Commitment - is defined as a component based on employee perceptions about the losses that will be faced, if they leave the organization. In short it refers to the awareness of the costs associated with leaving the organization.

| Statements | Strongly Disagree | Disagree | Slightly Disagree | Neutral (neither agree nor disagree) | Slightly Agree | Agree | Strongly Agree |
|---|-------------------|----------|-------------------|--------------------------------------|----------------|-------|----------------|
| 1. Right now, staying with my organization is a matter of necessity as much as desire. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2. It would be very hard for me to leave my organization right now, even if I wanted to. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3. Too much of my life would be disrupted if I decided I wanted to leave my organization now. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 4. I feel that I have too few options to consider leaving this organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 5. If I had not already put so much of myself into this organization, I might consider working elsewhere. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6. One of the few negative consequences of leaving this organization would be the scarcity of available alternatives. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

III) Normative Commitment Scale

Normative Commitment - is defined as a commitment of employees arising from their sense of obligation to settle in the company or organization. In short it is the feeling of obligation to continue in the employment

| Statements | Strongly Disagree | Disagree | Slightly Disagree | Neutral (neither agree nor disagree) | Slightly Agree | Agree | Strongly Agree |
|--|-------------------|----------|-------------------|--------------------------------------|----------------|-------|----------------|
| 1. I do not feel any obligation to remain with my current employer. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2. Even if it were to my advantage, I do not feel it would be right to leave my organization now. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3. I would feel guilty if I left my organization now. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 4. This organization deserves my loyalty. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 5. I would not leave my organization right now because I have a sense of obligation to the people in it. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6. I owe a great deal to my organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

PART 3: TURNOVER INTENTION SCALE

IV) This part of survey attempts to measure survey respondents’ level of intention to leave the organization using a five points Likert scale (1 =Never, 2= Rarely, 3=Sometimes, 4=Often, 5=.Always). Please specify your answer from the given response options.

Note

- For question 1, 3, 4, 6, please use the following response format or option:
(1 =Never, 2=Rarely 3=Sometimes 4=Often 5=.Always)
- For questions 2 and 5, please use the following response format or option: (1 = Not at all extent, 2= To a small extent 3= To some extent, 4= To a moderate extent, 5 =To a very large extent)

| Statements | 1 | 2 | 3 | 4 | 5 |
|---|-------------------|-------------------|----------------|----------------------|------------------------|
| 1. How often have you considered leaving your job? | Never | Rarely | Sometimes | Often | Always |
| 2. To what extent is your current job satisfying your personal needs? | not at all extent | To a small extent | To some extent | To a moderate extent | To a very large extent |
| 3. How often are you frustrated when not given the opportunity at work to achieve your personal work-related goals? | Never | Rarely | Sometimes | Often | Always |
| 4. How often do you dream about getting another job that will better suit your personal needs? | Never | Rarely | Sometimes | Often | Always |
| 5. How likely are you to accept another job at the same compensation level should it be offered to you? | Highly unlikely | unlikely | Neutral | likely | Highly likely |
| 6. How often do you look forward to another day at work? | Never | Rarely | Sometimes | Often | Always |

Thank you!!

APPENDIX 2: Interview guide questions



ST MARY'S UNIVERSITY SCHOOL OF GRADUATES

PROGRAM OF MASTERS OF BUSINESS ADMINISTRATION (MBA)

Interview guide (Interview with HR capital manager)

This study is conducted to assess the effect of organizational commitment on skilled employee turnover intention in the case of United Bank S.C. The information you provide will only be used for the study purpose and hence remain confidential. As a result, your name or identity will not be disclosed in any part of the study. Hence, feel free to give honest answers to following interview questions.

1. Do you think turnover rate in the bank is higher for skilled employees than non-professional employees? If you've statistical data on staff turnover rate, could you please mention?
2. Do you feel that skilled manpower turnover is a serious problem in the bank?
3. Do you make exit interview consistently, when an employee resigns?
4. If yes, what are the major reasons why employees leave the bank?
5. Are you applying merit based opportunity for promotion for all employees of the bank?
6. Is there a mechanism to award best performer among the staff? If yes, is it applicable?
7. Do you feel that the bank is providing adequate compensation and benefit for the professional employees compared to the market?
8. Are there mechanisms applied by the bank to retain its skilled employees? If yes, please specify them?
9. What is the role of HR in increasing retention?
10. How do you rate skilled employees' level of commitment to the bank? Why so?
11. What measures have you taken to increase employees' level of commitment to the organization?

APPENDIX 2: Supporting Tables

Table 24: Correlations test for Final Regression Model

| Model | Dimension | Variance Proportions | | | | | | | |
|-------|-----------|----------------------|--|---|--|---|---|--|---------------------------------------|
| | | (Constant) | How often have you consider leaving your job | How likely are you to accept another job at the same compensation level should it be offered to you | How often do you look forward to another day at work | How often are you frustrated when not given the opportunity at work to achieve your personal work-related goals | To what extent is your current job satisfying your personal needs | How often do you dream about getting another job that will better suit your personal needs | This organization deserves my loyalty |
| 7 | 1 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | 2 | .00 | .03 | .02 | .00 | .02 | .04 | .01 | .31 |
| | 3 | .00 | .01 | .00 | .02 | .03 | .51 | .01 | .41 |
| | 4 | .00 | .01 | .00 | .66 | .23 | .09 | .00 | .00 |
| | 5 | .00 | .12 | .23 | .21 | .56 | .01 | .01 | .02 |
| | 6 | .00 | .78 | .47 | .03 | .00 | .03 | .02 | .00 |
| | 7 | .01 | .05 | .28 | .01 | .10 | .00 | .86 | .02 |
| | 8 | .98 | .00 | .00 | .07 | .06 | .32 | .08 | .24 |

Table33: Univariate Statistics for Missing Data

| Variables in The Study | N | Missing | |
|---|-----|---------|---------|
| | | Count | Percent |
| Company_Deserve_MyLoyalty | 205 | 0 | .0 |
| SenseofObligation | 205 | 0 | .0 |
| Owe_To_TheCompny | 205 | 0 | .0 |
| Turnover_Intention_Considering_LeavingtheOrgn | 205 | 0 | .0 |
| Extent_Of_Current_JobSatisfying | 205 | 0 | .0 |
| HowOften_AreYouFursturated | 205 | 0 | .0 |
| HowOften_thinking_AnotherJob | 205 | 0 | .0 |
| How_LikelyYou_Accept_AnotherJob | 205 | 0 | .0 |
| Look_Forward_AnotherDay_atWork | 205 | 0 | .0 |
| Affective | 205 | 0 | .0 |
| Coninuanance | 205 | 0 | .0 |
| Normative | 205 | 0 | .0 |
| TurnoverIntention | 205 | 0 | .0 |
| Age | 205 | 0 | .0 |
| Gender | 205 | 0 | .0 |
| Maritalstatus | 205 | 0 | .0 |
| Education | 205 | 0 | .0 |
| Experience | 205 | 0 | .0 |
| JobPosition | 205 | 0 | .0 |
| Deparment | 205 | 0 | .0 |
| YearsofserviceonCurrentPosition | 205 | 0 | .0 |
| IncomeLevel | 205 | 0 | .0 |
| Affective_Happy_tospend_with_orgn | 205 | 0 | .0 |
| Organization_Problem_asmyOwn | 205 | 0 | .0 |
| Senseof_Belonging | 205 | 0 | .0 |
| Emotionally_Attached | 205 | 0 | .0 |
| Part_ofthe_Family | 205 | 0 | .0 |
| Great_Deal_ofPersonal_meaning | 205 | 0 | .0 |
| Continuance_MatterOf_Necessary | 205 | 0 | .0 |
| Hard_ToLeave_MyOrganization | 205 | 0 | .0 |
| Too_MuchOf_MyLife_Disrupted | 205 | 0 | .0 |
| Few_Options_Considering | 205 | 0 | .0 |
| Put_Somuch_Of_Myselfmight | 205 | 0 | .0 |
| Negative_QuensequenceI_Availability | 205 | 0 | .0 |
| Normative_ObligationTo_The_Company | 205 | 0 | .0 |
| Dont_Feel_rightToLeave_Company | 205 | 0 | .0 |
| Feel_Gulty_LeavingOrganization | 205 | 0 | .0 |