



Impact of Self-efficacy and Organizational Culture on Organizational Commitment of Bank Officers

Abdul Jaleel Mahesar,

Lecturer, Institute of Commerce, University of Sindh, Jamshoro

Sameena Khokhar,

Assistant Professor, Institute of English Language & Literature, University of Sindh, Jamshoro

Khalid Hussain Abbasi,

Assistant Professor, Department of Commerce, Laar Campus, University of Sindh.

Najia Shaikh

Assistant Professor, Institute of Commerce, University of Sindh, Jamshoro

Abstract

Committed employees lead to increased productivity and efficiency of organization. However, the factors leading to commitment of employees in banking sector are inadequately known in existing literature. Previous research had largely focused on organizational culture, satisfaction cause commitment but a little attention has been paid to combined effects of the cultural factors and self-efficacy on organizational commitment of employees. Thus, this study examined factors which cause organizational commitment of employees in banking sector. Based on 200 bank managers' survey, study reveals a significant relationship of corporate culture and self-efficacy with organizational commitment of private banking sector employees.

Key words: Corporate culture, Self-efficacy, Organizational commitment, Banking sector

Introduction

An effective organizational commitment (OC) is one of the most frequently studied constructs in organization research (Sungu et al., 2019). OC drives attitudinal and performance outcomes in organizations (Kimet al., 2018). The concept of OC has three facets i.e., affective, normative and continuous commitment. In affective commitment individuals have positive feelings like emotional attachment and identification with employing organization. Whereas, continuous commitment stands for the degree of employing organization commitment which is concerned with the losses (labor, time and money) quitting organization. While, normative commitment means to remain within organization because of the feelings of obligation as Meyer & Allen, 1991. Similarly, Meyer et al. (1993) pointed out that 'commitment with the organization' is an interesting work attitude. OC can be defined as the identification of the employee's feelings for and involvement with organization. OC considered as psychological bond of the employee with the organization (Mowday et al., 1982). It is employees' belief that employees will do more efforts for the organization (Mowday, 1979). In similar vein Allen and Mayer



(1991) called it as psychological state that adheres individuals with organization. Some other studies noted OC as belief of employees in goals and values of firm and they remain part of it (Mowday, et al., 1982; Hackett, et al., 2001). Dessler (1999) noted that people in organizations keep in mind to satisfy their needs with their skills and knowledge. Meyer and Allen (1997) added that people accomplish their jobs with joy and dedication which signifies employees' commitment. Previous studies show that the commitment of the employees towards organization will have positive impact and it reduces absenteeism (Morrow, 1993; Porter et al., 1976; Meyer & Allen, 1997). Organizations thoughtfully develop positive culture through a number of factors to develop conducive environment and organizational culture that promotes merit, trust, support, teamwork and fairness which impact employees' thoughts, thinking, feelings, behavior and the performance (Saeed and Hassan, 2000; O'Reilly and Chatman, 1986; Ricardo and Jolly, 1997; Lau and Idris, 2001).

Likewise, the concept of self-efficacy (SE) is based on individuals' trust, confidence and acceptance that they have capabilities to achieve particular goals which they need to perform as specified for them within organizations. SE is a kind of power which enables an individual that "I can". Individuals who are high on SE they adapt to challenges and obstacles on the basis of their competences as compared to individuals with less SE levels. SE beliefs enables an individual's level of motivation and influence preferences individuals decide on, effort one make, how an individual feels about himself and others, about his/her duty and how long he/she is enlightened when exposed to obstacles (Hefferon & Boniwell, 2011; Robbins et al., 2013; Cetin & Basim, 2014; Demir, 2020).

In past couple of decades banking sector has gone through tremendous changes. Earlier, banking sector was nationalized in early 1970s and denationalized later in 1990s. Subsequently, sector experienced government strategies of liberalization, deregulation and privatization which paved way for modernization of the sector ensuring competitiveness and entry of foreign banks. At present, network of public and private banks in the country consist of 5 public banks, 6 foreign banks and 25 private banks with about 9348 branches to serve to nearly 28 million customers. All banks are trying hard to provide best services to customers at competitive rate. Moreover, banks are also struggling to retain talented employees by ensuring merit-based HR practices, fairness, and necessary care.

Ahmed (2019) highlighted that SE and OC has positive and significant relationship; organization should implement effective strategy to sustain their talented employees in the organization. Therefore, the organization should fulfill their employees' needs and desires in order to make them more committed with their career within organization.

A careful review of existing literature, it has been observed that there is acute shortage of empirical evidence on how banks in Pakistan are enhancing employees' commitment. As a result, current research tends to assess what factors of organizational culture and employees' self-efficacy cause OC in the banking sector especially in context of Pakistan.



Organizational Commitment

Management of an organization demands to drive growth and progress over time. Edison et al., (2016) elaborated commitment is the determination to make decisions in pursuit of goals. Similarly, Wibowo et al., (2016) highlighted that OC is reflected in the desire of some workers to remain members of the organization. Therefore, organizations need to make employees trust in the organization to gain employees commitment (Lee et al., 2012). An individual with high commitment tends to see himself or herself as a true member of the organization and in the long run. Whereas, individuals with low commitment are more likely to see themselves as outsiders and they do not want to be seen as members of the organization. Furthermore, Zubair, et al.(2015) pointed out that employee commitment has two components i.e., attitude and willingness to act. Attitude involves identifying an organization that is an acceptance of the goals of the organization and the basis of employee commitment, by accepting organizational wisdom, the equality of personal values and organizational values, a sense of pride in being part of organization. OC is one of the important elements of employee satisfaction. When OC is high it will be one of the direct and indirect factors driving employee's performance. Employees with high OC are more stable and productive who ultimately benefit the organization as well. OC has positive and significant relationship to performance OC assessments generate higher categories which means that there is genuine effort by employees and the willingness of employees to carry out and achieve the agreed goals (Greenberg et al., 2012; Srivastava & Pathak, 2019; Abashet al., 2020; Kautsaret al., 2020).

Similarly, previous research has also widely linked OC with overall performance outcomes (Meyer and Allen, 1997; Mowday, 1974, Steer et al.,1974; Meyer et al., 1996

Hackett, et al., 2001; Mowday et al.,1982; Giritli et al., 2013).

Organizational cultural factors

According to Brown & Pehrson (2019) the concept of culture has long been part of the management literature. Numerous scholars have contributed that culture emerges from members of social-organization interaction. The process of socialization has been shown to not only strengthen cultural values, but also to create new ideas, knowledge and concepts (Mathews et al., 2010). Thus, the tendency to regard culture as a socially administered mechanism has various implications, e.g., knowledge culture has a contextual impact on peoples' behavior, ideas, rules, strategies, technology, administration and control. As a result, culture may also be created or recreated over time. Despite increasing globalization, culture differences may affect perceptions and the transfer of knowledge. Likewise, Hadjimichael & Tsoukas, (2019) pointed out that the continuous process of sharing and observing life or work experiences through social interactions and replacing those interactions with learning by doing may be the source of knowledge creation, sharing and transfer. Social interactions typically occur in an aggregated culture an aggregated culture in which members of different ethnic or racial backgrounds share their ideas, emotions, and feelings. As an organizational culture offers a system or mutual learning, a strong culture perpetuates tacit knowledge thorough ongoing social interaction



that could be used to elevate knowledge creation, sharing and transfer (Jokhio et al., 2020).

Similarly, Hofstede (1990) suggested that shared beliefs and values exercised within the organizations which form behavior patterns of employees are known as organizational culture. Employees adopt organizational culture to identify and achieve set goals of the organization (Kotter & Heskett, 1992). A supportive organizational culture is indeed a motivational factor that prevails in the organization and encourages employees to achieve goals by contributing valuable inputs in their jobs and remain attached with the organization for a long time (Ritchie, 2000). Organizational culture is the cooperative process that divides employees in many groups within organizations so that they adjust with other group members and working with them to achieve organizational objectives (Hofstede, 1990).

Organizational communication

Style or form of communication by leaders and colleagues play an important role in the achievement of organizational goals. Effective communication can motivate employees to carry out their duties. Hence, effective communication is important to transmit certain data and skills from the data of sender and receiver of information (Adeogun et al., 2017; Wardini et al., 2020). When an individual or a group is conveying the messages in many of the ways in similar or different areas in the view of organizational goals then it is called the organizational communication (Smidts et al., 2001). It connects each other and allows coordination Myers & Myers (1982). Effective communication can build working environment with lasting relationships. A top management and employee communication relationship is called powerful when management communicates honestly and they are given clear, useful, timely and accurate information (Allen and Brady, 1997). Boon and Arumugam (2006) observed correlation among reward, communication, teamwork, and training with commitment. Nakara (2006) also found positive relationship of communication with satisfaction.

Training and development

Training is defined as activities of various skills and techniques for implementing certain detailed and routine work, training is short term educational process that uses systematic and organized process in which employees learn knowledge and technical skills (Tannady, et al. 2019). Mullins (2005) emphasized on the training which may enhance the confidence, learning and motivation and professional skills. Successful organizations constantly train employees to enhance employees' capabilities and employees reciprocate in enhanced commitment with organization (Agarwal and Ferratt, 1999). William and Gateny (2010) identified that if the employees perceive training function alive then their intentions to stay with their employer is strengthening. The strengthening of the training provision has the great significance for the organizations (Pfeffer and Veiga, 1999). Training motivates employees to be attached with their jobs and employees realize there are great learning opportunities available for them to improve their skills and abilities and enrich experience. They never make intentions to leave the organization instead they stay committed with their jobs (Cooper et al., 2009).



Teamwork

Team refers to a group of people working together with the same goal to accomplish the same objectives for the companies. Essence of teamwork adopts the principles of reducing and breaking workload into pieces of work for everyone to take part. The efficient and good team building within any organization can lead to improve overall performance in delivering the services or the products to customers creating an atmosphere of belonging with the ability to find solutions, under the auspices of clear strategic values that concentrates on customers, on the contrary poor team building may lead to negative motivation, disillusionment and low morale within organizations failing to deliver expected results (Stephan & Gilang, 2017 cited by Mark Doblus & AlArfat, 2020).

Organizations which empower their employees in teams and develop their human capability build their long-term assets in organization (Denison, 1990). When employees cooperate with other employees and work for their collective goals for the betterment of their organization is called teamwork (Delarue, et al., 2008). The various designs, settings and timings can form a team, group or a work unit may illustrate this form of work. The real organization teams are called when the teams achieve some attainable goals for the purpose they have form for the purpose (Costa, 2003). The task independence and understanding of individual employee are the two patterns of expected behavior. Delarue et al. (2008) recognized teamwork as the one of the most necessary method to recognize work assigned. The teamwork has been leveled as higher importance especially the delivery of superior services (Yavas et al., 2003). Those organizations enjoy employee coordination, decision making participation make their way to collaborative approach and there are chance to become flatten and team centered organizations (Costa, 2003). To achieve higher performance teamwork development and fostering teamwork is expected in overall business functions by the various organizations (Su et al 2009; Karia and Asaari, 2006). The trust has the positive impact on the effective commitment when it is available among the team members and play an important role which determine the attitude whereas at the same time has the negative impact for the continuance commitment (Costa, 2003)

Rewards and recognition

Impact of rewards on employees' performance is well known phenomenon in the available literature of human resources. Reward system is a powerful tool to enhance employee behaviors leading to performance improvement. Rewards can be categorized into two broad areas i.e., extrinsic and intrinsic, rewards and compensation systems motivate employees to give their maximum efforts towards assigned work. Similarly, rewards are very important to combat burnout, which is typically experienced by most employees on the job, because employees who experience burnout at work typically do not feel fulfilled. Therefore, reward systems are one of the basic components of a performance management system, reward system is a broad term that encompasses all organizational components linked to rewards including people, processes, rules, regulations, procedures and decision-making process that are involved in allocating the benefits and compensation among employees in return for their contribution that have made organization in terms of the work achieved. Companies reward system plays an important role in motivating employees to perform creatively, to stimulate employee's creativity many managers have used extrinsic rewards i.e., monetary



incentives, and recognition to motivate their employees (Waruni Ayesha & Edirissoriya, 2014; Lloret, et al., 2006; Griffin & Moorhead 2008; Silavwe, et al., 2020).

All of benefits given to employees including tangible benefits and services in form of financial incentives in exchange of the employee relationship are called reward (Bratton & Gold, 1994). As the commitment is considered as distinct so the managers need to know and identify employees suitable for the reward (Malhotra et al., 2007). In case when the employees feel that they are appreciated and well recognized by the management of organization then they intent to stay with organization as they know their importance of capabilities (Chew, 2004; Kyndt et al., 2009; Abbasi & Hollman, 2000). Another study Driscoll and Randall (1999) identified that reward after satisfaction in an organization as a predictor for affective commitment and there is no any relation with continuance commitment.

Self-efficacy

The beliefs based on self-efficacy are the basic building blocks for various factors such as personal achievements, welfare and motivation in overall areas of life (Sima Rasel et al., 2010). In a person's own perception successful completion of something in one's own capabilities is called self-efficacy. The theory of social cognition is called a self-efficacy theory. The self-efficacy theory illustrates that normally people are keen to attempt those adventures which they feel they can accomplish otherwise they avoid and do not try to attempt those things in which they may fear to fail. However if the self-efficacy sense is getting stronger in a person then he / she can perform and complete the difficult tasks and they feel that these difficult tasks are the challenges to overcome rather than threats to be avoided (Bandura, 1994).

Conceptualization of the study

Organizational culture is considered one of the key factors, which may enhance the commitment and as a consequence enhances performance. The organizational commitment is predicted by the corporate culture's factors like organizational training and development, teamwork and reward, organizational communication and recognition and self-efficacy. Figure below hypothesizes a conceptual framework of the study.

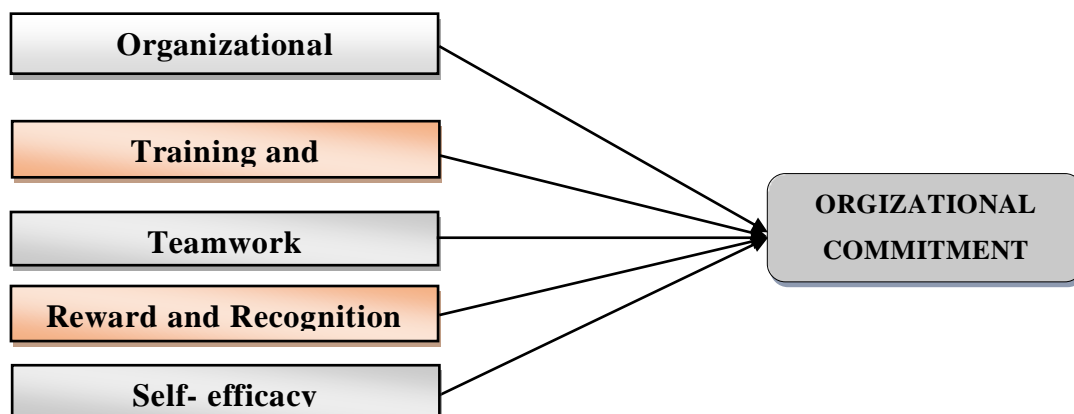


Figure 1 Conceptual Framework of the study



The hypotheses given below have been extracted from conceptual framework and presented for the investigation.

H₁: Organizational communication has relationship with employee’s OC.

H₂: Training and development relates with OC.

H₃: Teamwork has relationship with OC.

H₄: Reward and Recognition have relationship with OC.

H₅: Self –efficacy has relationship with OC.

Methods

Researchers employed quantitative approach to test the conceptual framework of the study through self-report questionnaire. Convenience sampling technique was applied with the assistance of alumni members and sophomores in the banking sector. Anonymity of respondents was ensured by signing ethical protocols of the employer university. Target population in this study contains private bank officers of various management levels. Participants were divided into three levels of managements such as top, low and middle level management.

Instrument

There are two sections of questionnaire i.e. demographic data based on gender, age, education, experience and occupation and employees’ perception regarding study variables namely, organizational commitment, organizational communication, training and development, teamwork, reward and recognition, self- efficacy. Seven-point Likert scale ranging from the 1 as lowest item represented as strongly disagree whereas the highest item with 7 score has been represented with strongly agree with each question statement.

Measurement Scales

Table 1 presents scale development for the study. Mowday et al. (1979) eight items were used to measure OC. Four items for each construct such as organizational communication, teamwork, reward and recognition, training and development have been adapted from Lau & Idris (2001). Later, Gina (2012) combined these items with another survey of Thornberry (2006) Entrepreneurial Orientation Survey (EOS) whereas items of self-efficacy factor adapted from Rosenberg (1965).

Table 1 Measurement Scales

Variable	Study	Year	No. of items
Organizational commitment	Mowday, et al.	1979	8
Organizational communication	Lau and Idris	2001	4
Training and development			4
Teamwork			4
Reward and Recognition			5
Self –efficacy	Rosenberg	1965	10

Results and discussion

Demographic details

Target sample comprises of 152 males (78.5%) and 48 females (21.4%) and married are more than 50% with the frequency of 134 and 66 (42.6%) respondents are single. Majority of respondents fall between age group of 20-29 years with 70 i.e. (35%) and 100 (50.0%). Respondents with master degree are amounting to 110 with 55 percent. Less than 1 year experienced respondents in sample banks are 54 (27%). Top level managers’ participation was 64 with



32% as compared to middle level managers who were 110 in frequency with the percentage of 55.

Data purification

Before proceeding for hypotheses testing, descriptive analysis was performed in SPSS version 25.0 and all items which did not violate threshold values of Cronbach’s alpha, mean, standard deviation and item analysis were taken for inferential analysis (Kehoe, 1995; Ebel & Frisbie, 1986; Ray, 1982).

Hypotheses Testing through PLS SEM

This study utilized structural equation modeling (SEM) through partial least square (PLS) also known as Smart PLS version 2.0 which is a latest technique for hypotheses testing (Ringle, Wende & Becker, 2015). We applied two-phase approach of first testing the measurement model followed by structural model in the next stage (Anderson & Gerbing, 1988; Hair et al., 2017).

In the first stage of measurement model individual item reliability, internal consistency and content, convergent and discriminant validity were established. Table 2 presents factor loading also called cross loading of the values of all items onto their own constructs. The process of depicting relation can be called as correlation of factor variables. Hulland (1999) suggested that items that load between 0.40 and 0.70 can be taken for further analysis. Following table shows that all item-loading is pretty above threshold values.

Table 2 Cross Loading

	OC	OCM	RR	SE	TD	TW
OC1	0.6916	0.3082	0.2336	0.4955	0.4051	0.4679
OC2	0.6505	0.4301	0.2241	0.377	0.3902	0.3659
OC3	0.7317	0.3736	0.3254	0.4641	0.4499	0.4082
OC4	0.7079	0.4019	0.2588	0.3776	0.4624	0.3332
OC5	0.607	0.2752	0.1772	0.3707	0.2479	0.3612
OC6	0.7638	0.3995	0.1857	0.3923	0.4598	0.3913
OC7	0.7151	0.3427	0.1569	0.3417	0.3529	0.3197
OC8	0.7815	0.3528	0.1892	0.5275	0.4447	0.5241
OC9	0.7678	0.315	0.2975	0.5056	0.451	0.4456
OcM1	0.3622	0.829	0.1478	0.4326	0.4108	0.4411
OcM2	0.4485	0.8748	0.2419	0.4233	0.3729	0.3953
OcM3	0.3935	0.7611	0.2649	0.4237	0.4123	0.4438
OcM4	0.4135	0.8067	0.2943	0.4068	0.3985	0.3816
RR1	0.2742	0.2645	0.8377	0.2434	0.3111	0.2108
RR2	0.2811	0.3187	0.8379	0.2418	0.1697	0.2129
RR3	0.272	0.1589	0.8265	0.1645	0.2419	0.1887
RR4	0.0078	0.0565	0.4583	0.0512	-0.0806	0.0368
RR5	0.0648	0.0794	0.4676	0.0274	0.0094	-0.032
SE1	0.4068	0.3368	0.1334	0.6962	0.308	0.5709
SE2	0.4656	0.4192	0.0818	0.774	0.3194	0.5904
SE3	0.4968	0.3428	0.1665	0.8187	0.4168	0.5503



SE4	0.3242	0.3951	0.148	0.6534	0.3394	0.4102
SE5	0.4367	0.425	0.2554	0.7268	0.3562	0.4585
SE6	0.528	0.3603	0.2284	0.7286	0.3307	0.4277
SE7	0.5321	0.3429	0.1817	0.8166	0.4397	0.4493
SE8	0.4111	0.4056	0.2781	0.7592	0.3901	0.4709
SE9	0.4613	0.4527	0.2663	0.7889	0.4393	0.4566
SE10	0.3079	0.3272	0.0888	0.5344	0.1091	0.2389
TD1	0.3285	0.3273	0.1473	0.2976	0.6575	0.2701
TD2	0.4639	0.3204	0.1928	0.3601	0.7956	0.4173
TD3	0.4889	0.3922	0.2725	0.4007	0.8177	0.406
TD4	0.4842	0.4594	0.2275	0.4157	0.8201	0.3884
TW1	0.478	0.4108	0.0882	0.4945	0.3377	0.8077
TW2	0.4362	0.3556	0.1576	0.493	0.3646	0.863
TW3	0.5164	0.4984	0.2796	0.5716	0.4443	0.8353
TW4	0.3393	0.3018	0.2105	0.4344	0.3881	0.6321

The table 3 shows the convergent-discriminant validity. Fornell and Larcker (1981) suggest that those items are strongly converged if constructs values are above 0.70. All the values in table 3 strongly converge and discriminate from other constructs.

Table 3 Convergent Discriminant Validity

	OC	OCM	RR	SE	TD	TW
OC	0.715052	0	0	0	0	0
OCM	0.4965	0.818902	0	0	0	0
RR	0.3225	0.2927	0.7494	0	0	0
SE	0.6061	0.5141	0.252	0.734234	0	0
TD	0.5764	0.4851	0.2758	0.4791	0.775629	0
TW	0.5684	0.505	0.232	0.6348	0.484	0.789683

The table 4 shows average variance explained (AVE), composite reliability (internal consistency) and R-square values of the constructs. The bottom line values for AVE is 0.50, CR value should be higher than 0.70 (Bagozzi & Yi, 1988; Hair et al., 2011; (Fornell et al. 1988). As Fornell et al. (1991) 0.5 and above value for AVE is acceptable so in the table all the values given are strong. Table 4 shows the internal correlations is higher than the others but in the table 5. The smallest AVE value of OC(organizational commitment) is 0.5113 and the highest value is for OcM (Organizational Communication) i.e. 0.670 and the composite reliability is 0.8904 and the other variables also have good composite reliability of RR (0.7716), SE (0.9203), TD (0.857), TW is consisted of (0.8674) composite reliability. The R square is used to determine that how much variability is described by independent variables (Hair et. al, 2006).



Table 4 AVE and R-square

	AVE	Composite Reliability	R -Square	Cronbach's Alpha	Communality
OC	0.5113	0.9035	0.5157	0.8796	0.5113
OCM	0.6706	0.8904	0	0.8354	0.6706
RR	0.5616	0.7716	0	0.6723	0.4616
SE	0.5391	0.9203	0	0.9031	0.5391
TD	0.6016	0.857	0	0.7784	0.6016
TW	0.6236	0.8674	0	0.7945	0.6236

In the second phase of analysis, we followed Hair et al.(2010) advice and resampled our dataset to 500 to obtain t-statistics, p-values to test hypotheses of the study. This is also known as bootstrap method. Table 5 and 6 show all hypotheses have been accepted as their values appear meeting threshold values.

Table 5 Hypotheses Testing

Hypothesis	Beta	T- Statistics	Decision
OCM -> OC	0.0931	0.9000	Accepted
RR -> OC	0.1049	2.2991	Accepted
SE -> OC	0.2821	2.2278	Accepted
TD -> OC	0.2785	1.9712	Accepted
TW -> OC	0.1832	2.2123	Accepted

Table 6 Hypotheses testing

Hypothesis	Beta	T- Statistics	Decision
OCM -> OC	0.0931	0.9000	Accepted
RR -> OC	0.1049	2.2991	Accepted
SE -> OC	0.2821	2.2278	Accepted
TD -> OC	0.2785	1.9712	Accepted
TW -> OC	0.1832	2.6123	Accepted

Beta coefficients, which present the endogenous and exogenous factors, are measure of the correlation (Fidell et al., 2007). Hair et al.,(2010) stated that, when the value of t-test is more than 1.96 for the exploratory research aspect of marketing research, then there is chance of occurrence of significant coefficient. It is 1.65. The table 5 and table 6 show that the variables have significant linkages with each other. Organizational communication (OcM) is significantly relative against employee's organizational commitment. Reward and Recognition has also positive and significant relationship with employee's organizational commitment (OC). Though Self-efficacy (SE) has shown less significance with employee's organizational commitment (OC) but Training and development (TD) has positively significant with employee's organizational commitment (OC) and Teamwork (TW) has positive linkages with employee's organizational commitment (OC).

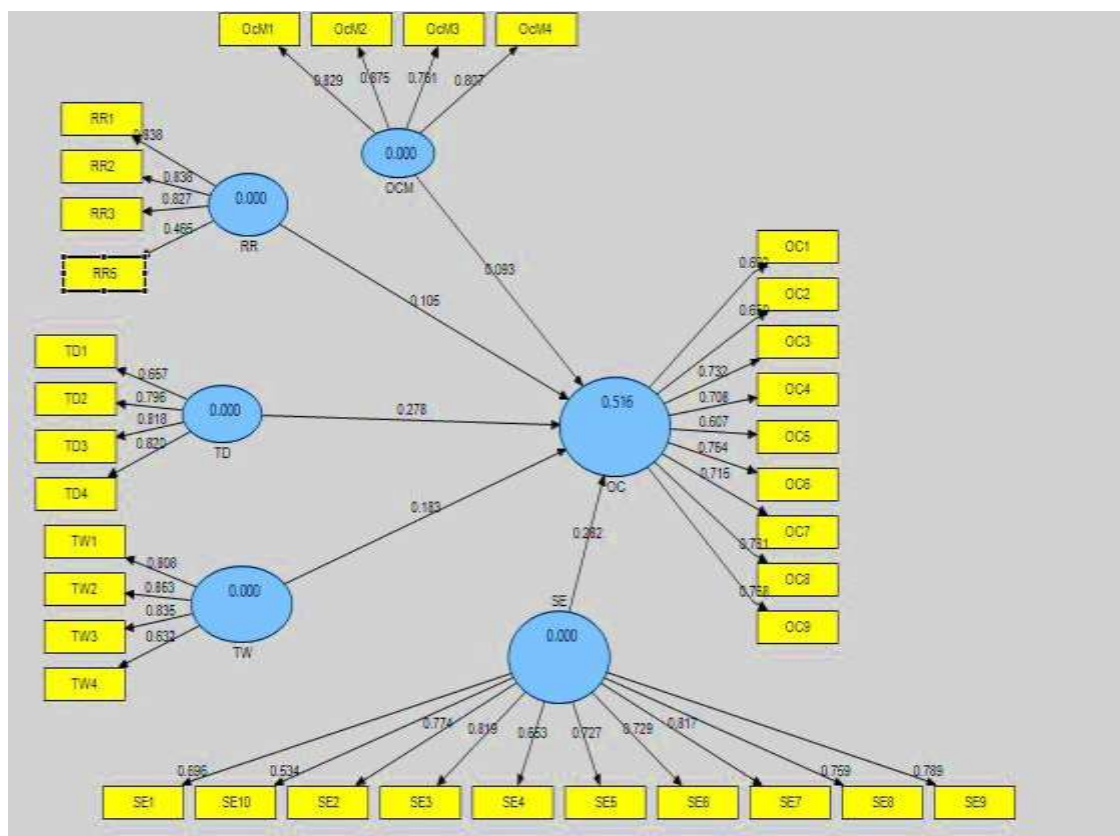


Figure 2 Measurement Model

Hair et al.,(2006) stated that most important values in which $t=1.96 < 0.05$, $t=2.58 < 0.01$, and $t=1.64 < 0.10$ and $t=2.326 < 0.01$ and to test the hypotheses researcher analyze the t-statistics value of variables relationship whose value must be above the recommended value 0.65 as supported by literature Keil et al., (2000). The two-tailed correlation consists of 0.01 values and one tailed shows 0.05 value for the entire hypothesis supporting purpose. Hypothesis 1 which proposes Organizational communication (OcM) is significantly and positively related with employee’s organizational commitment shows the t statistic value 1.9626 H1 ($t=0.0931^{**}$, $p=0.01$) and ($\beta = 0.0931^{**}$; $\rho = 0.01$) which is above the standard value 1.65. These results show the positive and significant relationship of Organizational communication and organizational commitment thus it is concluded that Hypothesis 1 is accepted.

Second Hypothesis (H2) proposes Reward and Recognition is positively and significantly related with organizational commitment shows the t statistic value 4.223 H2 ($t=0.1049^{**}$, $p=0.01$) and ($\beta = 0.1049^{**}$; $\rho = 0.01$) which is above the standard value 1.65. Results show the positive and significant relationship of Reward and Recognition and employee’s organizational commitment thus it is concluded that Hypothesis 2 is accepted. Third Hypothesis (H3) organizational commitment proposes significant and positive relation with Self-efficacy shows the t statistic value 6.318, H3 ($t=0.2821^{**}$, $p=0.01$) and ($\beta = 0.2821^{**}$; $\rho = 0.01$) which is above the standard value 1.65 and due positive results it is concluded that Hypothesis 3 is also accepted. Fourth hypothesis (H4) proposes Training and development is positively and significantly related with organizational commitment during analysis results shows the t statistic value 0.2785, H4



($t=0.2785^{**}$, $p=0.01$) and ($\beta = 0.2785^{**}$; $\rho = 0.01$) which is above the standard value and it is concluded that Hypothesis 4 is also accepted. Hypothesis (H5) proposes Team work which has also the positive and significant relation with organizational commitment during analysis results shows the t statistic value 0.1832, H4 ($t=0.1832^{**}$, $p=0.01$) and ($\beta = 0.1832^{**}$; $\rho = 0.01$) which is above the standard value and it is concluded that Hypothesis 4th is also accepted.

Discussion and conclusion

All five hypotheses were accepted. H₁ and H₂ hypothesized significant and positive relationship among OCM and TD with organizational commitment. Similarly, H₃ and H₄ hypothesized relationship of TW and RR with organizational commitment (OC) which found to be very strong and significant. Lastly, H₅ hypothesized self-efficiency (SE) has positive and significant association with organizational commitment which was also found positive and significant. Consequently, the acceptance of these hypotheses in context of Pakistan's banks suggests that these variables strongly cause organizational commitment. Findings of current study confirm and validate conclusions of previous studies those described that organizational culture is significantly related with OC (Fatima et al, 2015; Atchison, 1999; Barnes & Conti, 2009; Nasuridin and Ramayah, 2003; Witte and Buitendach, 2005; and Oshagbemi, 2001). Thus, organizations including banking sector could enhance OC through factors of organizational culture which could cause high employee performance and eventually it may reduce employee turnover (Graham and Messner, 1998; Robbins, 2005; Leithwood, 2006; Robbins et al., 2003). In addition to above factors, current study has also found out very significant and positive relationship of SE with organizational commitment. In previous literature either of organizational culture or self-efficacy, their relationship has been overlooked (Leithwood, 2006; Graham and Messner, 1998; Robbins, 2005; Robbins et al., 2003). This study examined this gap in the extant literature and found out very strong study also contributes in the broader perspective of theory of OC and SE which needs further testing in larger population. There are various implications for managers of the findings of this study especially for banking sector. Managers could enhance employees commitment towards organization if they happen to manage factors investigated in this study.

Limitation of Study

This research examined factors which could cause employees' commitment with organization especially with reference to organizational culture and self-efficacy in context of banking sector in the country. There are some limitations of this research. One of the main constraints is regarding sample size, since research is based on small sample size in private sector banks which set some limitations for theoretical and managerial implications. The participants in the questionnaire survey were from top level to first line managers and non-management. Careful attention was paid to measure overall employees' perception regarding factors cause OC. As a result, all employees were included in the survey. However, there is need to focus on first-line and middle-level managers to capture perception more accurately because they make up larger population in the sector. Findings also have contextual and temporal limitations. A larger participation of cross-sectoral study across all business sectors may be more representative of population. The research can further identify the commitment and self-efficacy



effects on motivation and potential outcomes. The measurement scales must be redefined especially for measurement of SE and OC and the strategies and activities by various managers to enhance the commitment of their employees.

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