

ANALYSING COMPONENTS OF ORGANISATION COMMITMENT TO AUGMENT STRATEGIC COMPETITIVE ADVANTAGE –A COMPARATIVE STUDY IN THE BANKING SECTOR

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ABSTRACT

The success of an organisation is measured based on productivity of both equipments and human resources. The organisation takes concerted efforts in identifying the right candidate, and onboard them at the right time to ensure organisational effectiveness. In service organisations like banks, workforce stability and commitment are of prime importance. To have a better business and work continuity such organisation strives to have the employees for a longer haul. The objective of this study is to understand the Organisational commitment through four different types namely Affective, Continuance, Normative and Professional commitment/A quantitative study using purposive sampling among 410 Chennai bankers was conducted to know the commitment types and levels in each category. Demographic and Cluster analysis helps in grouping employees into various levels based on commitment. A comparative study of the top predictors of commitment among Public and Private sector banks helps the human resource policy makers to strategise and redraft the HR policy to ensure better retention.

INTRODUCTION

In the recent information age, human resources with skills, knowledge and talent have become value add in the organisation. Such employees are hired using a comprehensive recruitment process. Once the process is done the employees undergo an induction training to cope with the understanding about the job that is offered. The time that is invested in inducting and training an employee is with a trust and belief that the employee will make significant contribution for efficient production, achieving targets and thereby strive for organisational success. (Baum & Kokkranikal, 2005). This necessitates to strengthen the employer-employee relation and hence reduce the intent to leave. By deciding to stay longer and contribute to success of the organisation the employees exhibit a character or psychological behaviour and a state of mind termed as commitment. In the 1900s, employer employee relation were based upon “psychological contract” which indicates an implied promise to offer a long term employment in return for employee loyalty. But currently the scenario is different. Staying in one company for long period is considered as an employee is not enterprising and hence unable to sell himself in the job market.

“Organizational commitment is a psychological state that characterizes the employee’s relationship with the organization, and has implications for the decision to continue or discontinue membership in the organization” defined by **Meyer and Allen (1997)**. It refers to the level of loyalty, dedication, and attachment that employees have towards their organization. It is a psychological state that influences an employee's willingness to exert effort and stay with the organization over time. In this employer- employee mutual journey (**Mowday et al., 1982**) employees are able to perform well due to the support from the organisation. Once a partnering relationship is struck the organisation does not want to lose the employee. At the same time employee expectations are met and hence the employees have no intention to quit.

The **Three component model of commitment** suggested by **Meyer and Allen (1991)** has categorized commitment as affective, continuance, and normative commitment. The emotional attachment and desire to be a part of the organisation because of **affective commitment (Meyer and Allen, 1984)**. This type of commitment is termed as “**Eagerness**”. Employees who are affectively committed feel valued, act as ambassadors for their organisation and are generally great assets for organisation. This causes workers to become emotionally attached to the organisation and feel they are a part of it. And it gets established when personal and organisational goals match. (**Wiener, 1982, p.423-424**). This also gives a feeling of belongingness, loyalty and acceptance as a family. The employee is very keen to perform the activities of the organisation. (**Bobbie, 2007, p.12**). **Continuance commitment** is the **need** felt by the employee to stay with an employer of the fear that he may not get the same benefits elsewhere or sometimes the job market in the sector is very dull. (**Meyer and Allen, 1984**). Sometimes such employees may become dissatisfied and disengaged with the work, yet would not want to quit. The feeling of **obligation** that an employee should have to stick with the firm is known as **normative commitment (Meyer and Allen, 1990)**. Such category of employees develop a feeling of guilt to leave the organisation because of the thought that other employees will be inconvenienced. (**Allen & Grisafe, 2001**). The interest to stay in the same sector for better career opportunities and easy adaptability is termed as **Professional commitment (Richard S. Wellins, Audrey B. Smith, Erker (2009))**. The organisation also feels such employees come with a learned experience on the job.

The employee-employer relationship in the banking sector is different. The employees deal with a highly sensitive and confidential financial information regarding loans, deposits, lockers etc. Utmost integrity and continuity is vital for long relationship with the customers. An understanding of banking products and services for explaining it to customers demands high amount of communication and negotiation skills. This calls for appropriate skills with long term stay. (**Becker and Huselid, 2006; Huselid et al, 2005; Lepak and Snell 1999; 2002**) The more there is a Person-organisation-job fit established, the more is sense of commitment displayed. (**Kristof-Brown et al., 2005; Meglino, Ravlin and Adkin, 1989**). Another aspect would be that individuals who recognize a strong link between their personal values and those of the organization, have a higher level of organizational commitment. (**Vilela et al (2008)**) Studies have shown employees with high commitment display high attitude towards work and hence strong committed performance. (**Cooper Hakim & Viswesvaran, 2005**). In conclusion, the importance of employee commitment for organisations is well established. All forms of commitment highly influence the length that employees stay with organisations. What is most important for organisations is to recognise each type of commitment in employees, and to aim to encourage affective commitment. Categorisation of employees based on different types of commitment reveals that they have different types of need fulfilment drives. (**Kam, Morin, Meyer & Topolnytsky, 2013; Sinclair, Tucker, Cullen &**

Wright, 2005). Thus, commitment components may combine and relate differently to other variables within these subgroups.

REVIEW OF LITERATURE

Several factors influence organizational commitment. When these factors are favorable, they can enhance employees' commitment to the organization. Being proactive in understanding the employee needs can reveal the problems before the employees decide to resign.

Nomakhuze Mguqulwa (2008) studies the influence of different levels of commitment over work performance. The variables like job satisfaction, organizational culture, Employee retention initiatives, Employee engagement techniques ,effective communication and transparency, leadership, opportunities for growth and development, work-life balance, employee recognition, fair treatment, and perceived organizational support affect levels and forms of commitment have serious impact on the levels of commitment. The studies are primarily to understand the significant difference of commitment levels based on these demographic factors.(**Inderpreet Gandhi, Anukool M. Hyde(2013), Shankar Chelliah, N. Sundarapandiyan ,B. Vinoth(2015)), Dr. Ajay Suneja , Swati(2015), Nizamettin Dogar (2017), Manish Suri, Abdullah & Ramay(2011),Pawinee Petchsawang(2018),Hoang et al., (2023), Luz et al., (2016))**

Job related stress can considerably reduce the commitment. (**Misbah Hayat Bhatti, Muhammad Hasnat Bhatti, Muhammad Umair Akram, Muhammad Hashim Zubair Akram(2016), Hossain and Raihan (2024). Hanaysha (2016)** tests the effects of employee engagement, work environment, and organizational learning on organizational commitment. **Rajeswari Madey , Dr. S. Anitha Devi (2018)** discuss about gender and marital status as an influencing factor of employees decision staying back among both type of banks. Emotional distress increases the intent to leave. (**Renuka Mehra, Monica Bedi (2018)). Suneja & Swati, (2023)** proved that the committed employees can significantly enhance organisational performance.Leadership and seniority can prove to be predictor of commitment and satisfaction.(**Morais et al., 2024). Herrera and De Las Heras-Rosas (2020)** explored relationship between organisational commitment and psychological contract in identifying influence of employee performance,absenteeism and turnover.**Inderpreet Gandhi, Anukool M. Hyde(2013)** concluded that the longer the tenure of stay in the organisation ,the tendency for other employer attractiveness.

Akoto, E.O, & Akoto, E.V. (2014) elaborated the characteristics of two employee groups:committed and non committed,using cluster analysis. **Anasuya Adhikari, Dr. Subir Sen (Author(s), Year)** in their study findings reveal that predictors such as gender, location, and autonomy emerge as significant factors in cluster formation, highlighting their dynamic influence on organizational and institutional commitment dimensions. **Migliore & Rossi-Lamastra, 2023)** speak about the utility of cluster analysis to design the employment regulations according to the preferences of employees,which is essential to build a strong workforce.

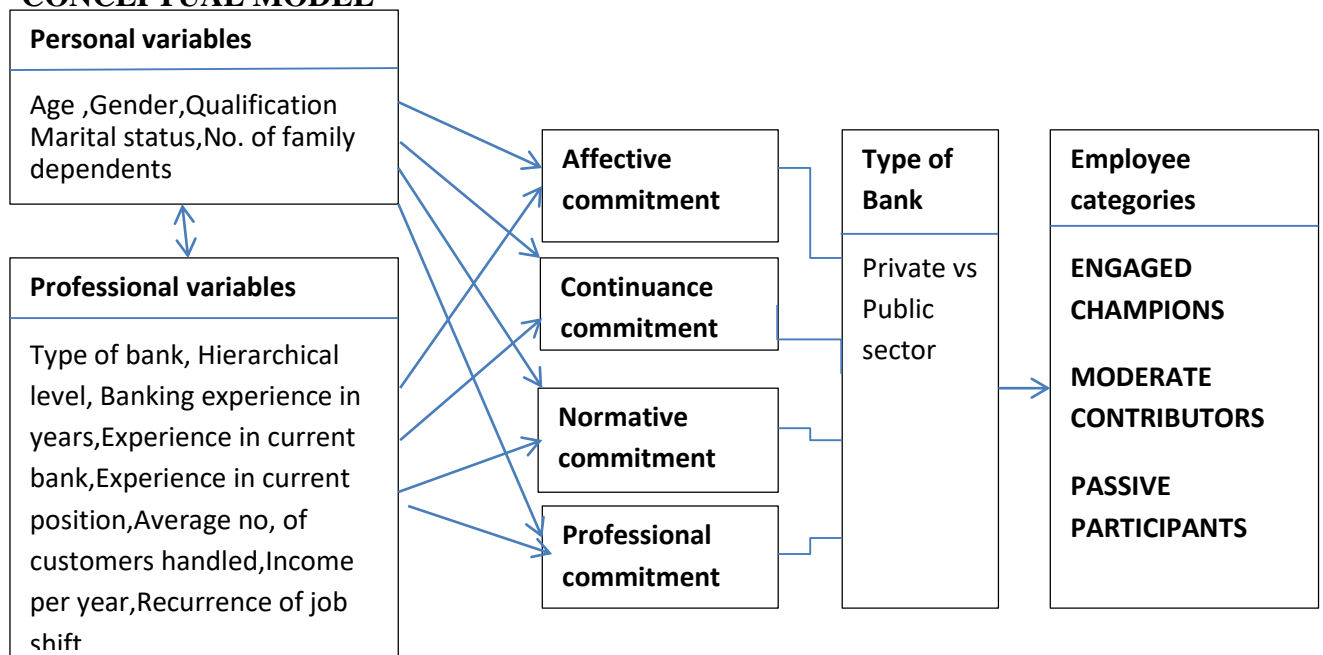
The strategies adopted by the Public sector viz a viz Private sector banks are different as the banking recruitment norms and functional parameters are different. The profile and need of job seekers are also varied. A study about commitment levels can help in understanding the perspective and types of commitment prevalent and accordingly draft strategic plans for continued stay of employees. (**Shweta Mittal & Vivek Mittal(2015).** The degree of higher degree of employee engagement resulted in high job satisfaction, citizenship behaviour and commitment among types of banks..**(Richa Aishwarya Jogil , Dr. A.K. Srivastava(2015)).**

Manivannan, M. and Kathiravan,C. (2016), Hafiz AZ (2017) found positive correlation among types of commitment among two major categories of banks. **Patiraj Kumari, Bhanu Priya (2017)** found public sector top level bankers are more committed according to the sample of bankers involved in the study.. **K. R. Sowmya, N. Panchanatham (2018)** mention the most influential factors among types of commitment.

RESEARCH GAP

While extensive literature exists on the types of organizational commitment and their impact on employee retention, job satisfaction, and performance across various sectors, there is limited research that specifically examines the comparative predictors of affective, continuance, normative, and professional commitment in the banking sector, particularly in the context of public versus private banks. Previous studies have largely focused on isolated dimensions of commitment or general workforce behaviors without providing an integrated understanding of how these components interplay within distinct organizational frameworks. Furthermore, existing research has not adequately addressed how demographic factors and organizational practices, such as recruitment, training, and career progression, influence commitment levels differently in public and private sector banks. This study aims to fill this gap by employing cluster analysis to identify unique patterns of commitment among bankers in Chennai, offering actionable insights to HR policymakers for targeted interventions that enhance employee loyalty and organizational effectiveness.

CONCEPTUAL MODEL



OBJECTIVES OF THE STUDY

- To understand the predictors of commitment among affective, continuance, normative and professional commitment

- To perform a comparative analysis among the categories of commitment levels in private and public sector banks . and suggesting strategies to strengthen the levels

RESEARCH HYPOTHESES

There is no significant difference between the means of types and levels of commitment among different groups of employees serving in Public and Private sector banks

RESEARCH DESIGN

- Research approach: The study is based on Quantitative approach using numerical measurable data and statistical analysis to analyse,conclude and make predictions.
- Type of research: As the data identifies the characteristics of the sample and segregates based on commonality, it is a Descriptive research.
- Period of study: 2022-2023
- Source of Data: Primary data for perspectives of employees on commitment was collected from bankers using a questionnaire.Secondary data on aspects of commitment was collated from available literature.
- Sampling technique: A purposive sampling technique was adopted to identify the commitment levels of bank employees.
- Sampling unit: Sampling unit consists of bankers of Chennai who are serving in public and private sector banks across different hierarchical levels
- Sample size:410
- Data collection tool: Structured questionnaire with a total of 35 statements pertaining to Affective,Continuance,Normative and Professional commitment
- Statistical tools used: Demographic analysis and cluster analysis

DATA ANALYSIS AND INTERPRETATION

I. Demographic analysis

Frequency Distribution of personal and professional demographic variables of banking professionals

Personal and Professional demographic variables	Employee details	Frequency	Percentage
Age	Upto 30	101	24.6
	31-40	114	27.8
	41-50	106	25.9
	Above 50	89	21.7
Gender	Male	297	72.4
	Female	113	27.6
Academic Qualification	UG	147	35.9
	PG	74	18.0
	Professional	163	39.8
	Others	26	6.3
Marital status	Single	79	19.3
	Married	331	80.7
	One	72	17.6

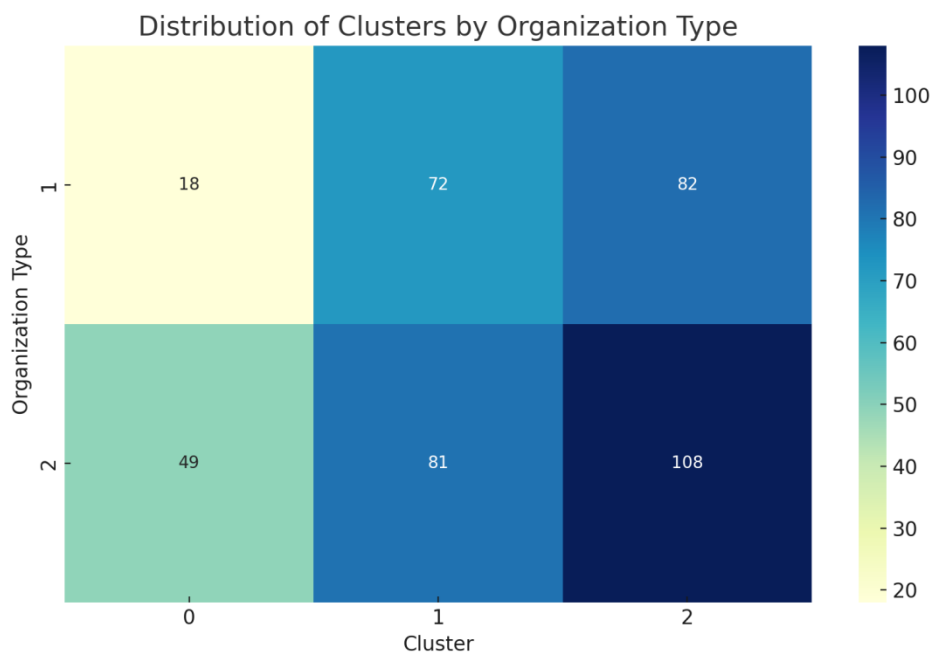
No. of dependents in the family	Two	133	32.4
	Three	126	30.7
	Four and above	79	19.3
Type of bank	Public sector	172	42.0
	Private sector	238	58.0
Hierarchical Level	Senior	55	13.4
	Middle	266	64.9
	Lower	89	21.7
Total work experience in banking profession	Upto 10	147	35.9
	11-20	120	29.3
	21-30	82	20.0
	Above 30	61	14.9
Total work experience in present position	Below 2	134	32.7
	2-4	117	28.5
	4-8	88	21.5
	Above 8	71	17.3
Total work experience in present organization	Upto 5	119	29.0
	6-15	135	32.9
	16-25	81	19.8
	Above 25	75	18.3
Average number of customers handled	Upto 50	111	27.1
	51-100	139	33.9
	101-150	86	21.0
	Above 150	74	18.0
Yearly income level (Rs. In Lakhs)	Upto 6	52	12.7
	7-12	203	49.5
	13-18	104	25.4
	Above 18	51	12.4
Recurrence of job shift	Once	137	33.4
	Twice	158	38.5
	Thrice	115	28.0

Source:Primary data

An equal representation from all **age** groups found with a majority from 31-40 years.(27.8%).**Male** respondents(72%) ,**professionals**(39.8%) and **married**(80%) respondents are found to be highest among the groups. The profile of respondents in terms of occupational profiling in maximum numbers included **Private sector banks** (58%) and **middle level** (65%)employees, **average banking work experience** of about 10 years and about 6-15 years **experience in present bank**. By and large the respondents seem to be with a specific organization for long as the number of **recurrence of job shift** is only two as maximum count.

II. Cluster Analysis

Cluster analysis is a statistical technique that classifies items with similar characteristics into distinct groups, revealing patterns in employee commitment across different clusters. This method helps organizations identify variations in commitment levels, allowing for targeted interventions based on each group's unique needs.



The analysis reveals distinct patterns of employee commitment across the three clusters. The heatmap visualizes the distribution of employees across three commitment clusters—Engaged Champions, Moderate Contributors, and Passive Participants—between two different organizational types, presumably public and private sectors.

Cluster 0 Engaged Champions: Public sector-18.Private sector-49

The mean values for commitment variables in Cluster 0 suggest a moderate level of commitment across various dimensions. Hence its highly balanced with no variable significantly as an outlier .The Private sector shows a larger number of employees in this category.

Cluster 1 Moderate Contributors: Public sector-72.Private sector-81

Certain commitment variables in this cluster are higher, indicating specific strengths in employee commitment. both sectors have a significant number of employees who are reasonably committed but not at the highest level.

Cluster 2 Passive Participants: Public sector-82.Private sector-108 This cluster highlights areas where employee commitment is weak, providing insights into specific dimensions that require attention.The numbers in this category are high in private sector banks which indicates low commitment than in public sector banks.

Top Predictors of Commitment

Variable	Importance	Variable	Importance
Inspiration	0.1284	Role clarity	0.0174

Feeling glad as an employee	0.1101	Grooming	0.0173
Level of exposure	0.094	Specific reason	0.0172
Loyalty deserving organization	0.074	Feeling of pride	0.016
Good corporate impression	0.0667	Guilt to quit	0.0153
Care for corporate future	0.0464	Happiness to pursue work	0.0116
Job requirements and capabilities match	0.0423	Job convenience	0.0107
Organizational values	0.0324	Conducive work atmosphere	0.0103
Work culture	0.0295	Team Cooperation	0.0102
Personal-organizational goals matching	0.0285	Talent-based additional tasks	0.0093
Agreement with organization's policies	0.0283	Organizational expectation	0.0092
Promised Compensation	0.027	Commitment Variable Importance	0.0075
Organizational success	0.0254	Feeling of insecurity	0.0055
Initiative	0.0254	Team affinity	0.0055
Emotional attachment	0.0245	Career ladder	0.0041
Intense training	0.0223	Keeness on same sector job opportunities	0.0022
Acceptance of any job	0.0193	Ability to work for the same profile in another company	0.0021
		Dull job market	0.002
		Higher position in the same sector	0.0019

Source: Primary data

Commitment Variables and mean values - Public Sector vs Private Sector

Commitment Variable	Public Sector	Private Sector
Personal-organizational goals matching	3.92	3.76
Work culture	3.67	3.75
Organizational values	4.38	4.04
Job convenience	4.09	3.68
Job requirements and capabilities match	4.2	3.9
Role clarity	4.18	3.86
Promised Compensation	4.15	3.83

Level of exposure	4.18	3.98
Intense training	3.96	3.9
Initiative	4.05	3.9
Talent-based additional tasks	4.04	3.99
Team Cooperation	4.32	4.04
Inspiration	4.17	3.99
Emotional attachment	4.24	3.79
Agreement with organization's policies	4.06	3.93
Conducive work atmosphere	3.95	3.89
Specific reason for stay	4.16	3.79
Feeling of insecurity	4.05	3.61
Dull job market	3.11	3.08
Team affinity	3.02	3.05
Career ladder	3.75	3.63
Organizational success	4.18	4.04
Good corporate impression	3.95	3.88
Organizational expectation	4.02	3.88
Acceptance of any job	3.93	3.77
Feeling of pride	4.38	4.11
Loyalty deserving organization	4.28	3.99
Guilt to quit	3.78	3.56
Care for corporate future	4.38	4.02
Feeling glad as an employee	4.26	4.0
Grooming	4.16	3.9
Ability to work for the same profile in another	3.28	3.69
Happiness to pursue work	3.87	3.87
Keenness on same sector job opportunities	3.41	3.55
Higher position in the same sector	3.78	3.76

Source: Primary data

The comparison reveals distinct patterns of employee commitment between the public and private sectors:

- 1) Affective Commitment:** Affective commitment refers to the emotional attachment and identification that employees have with their organization. Employees with strong affective commitment stay with the organization because they want to. The variables include: Emotional attachment (D9.14), Inspiration (D9.13), Feeling of pride

- (D9.26),Feeling glad as an employee (D9.30),Team Cooperation (D9.12),Loyalty deserving organization (D9.27),Good corporate impression (D9.23)
- 2) **Continuance Commitment:** Continuance commitment is the awareness of the costs associated with leaving the organization. Employees with strong continuance commitment stay because they feel they need to. The variables include:Promised Compensation (D9.7),Job convenience (D9.4),Feeling of insecurity (D9.18),Dull job market (D9.19),Career ladder (D9.21),Acceptance of any job (D9.25),Guilt to quit (D9.28),Care for corporate future (D9.29)
 - 3) **Normative Commitment:**Normative commitment refers to the feeling of obligation to remain with the organization. Employees with strong normative commitment stay because they feel they ought to.The variables include:Agreement with organization's policies (D9.15),Organizational values (D9.3),Work culture (D9.2),,,pecific reason (D9.17),Role clarity (D9.6),Organizational expectation (D9.24),Grooming (D9.31),Keenness on same sector job opportunities (D9.34),Higher position in the same sector (D9.35)
 - 4) **Professional Commitment:**Professional commitment is the level of dedication and loyalty an employee has towards their profession or career.Variables include Personal-organizational goals matching (D9.1),Job requirements and capabilities match (D9.5),Level of exposure (D9.8),Intense training (D9.9),Initiative (D9.10),Talent-based additional tasks (D9.11),Organizational success (D9.22),Ability to work for the same profile in another company (D9.32),Happiness to pursue work (D9.33)

Analysis of Commitment across Sectors

Sector	Type of commitment	Degree	Associated Variables
Public sector	Affective	Strong	Emotional attachment (4.24), Team Cooperation (4.32), and Loyalty deserving organization (4.28)
	Normative	Relatively strong	Organizational values (4.38) and Agreement with organization's policies (4.06).
	Continuance	Weak	
	Professional	Strong	personal goals align with organizational goals (3.92) and where there is ample opportunity for professional growth and exposure (4.18).
Private sector	Affective	less strong	
	Normative	Not very strong	Organizational values (4.04) and Work culture (3.75)
	Continuance	Stronger	Job convenience (3.68), Promised Compensation (3.83), and Career ladder (3.63)
	Professional	Very important	Job requirements and capabilities match (3.90) and Level of exposure (3.98).

DISCUSSION AND RECOMMENDATIONS

Public sector banks should focus on increasing the quality of employment by providing professional development,training programmes and exposure to new skill sets and learning.A clearly defined career path can enhance professional commitment.There is a tendency of workforce moving to private organisations owing to higher compensation opportunities and better positions. This is the reason of continuance commitment being of lower strength. If

these two challenges are well attended to, it will lead to more Engaged champions who can be emotionally and professionally attached.

Conversion of Passive Participants into more committed employees should be the focus of private sector banks which is possible by strengthening a sense of attachment and belongingness, which is found weak. Team building exercises and rewarding high performers with greater initiative are some measures for better commitment levels. Aligning person and organisational goals thereby creating a sense of responsibility towards organisational norms and peer colleagues is to be balanced in Private sector. This can be solicited only by providing clear idea about organisational policies and culture.

CONCLUSION

Recognizing and nurturing different types of commitment allows both public and private sectors to create environments where employees feel genuinely connected, valued, and motivated. When employees experience emotional investment in their work, understand the importance of their roles, and see clear opportunities for growth, their engagement and dedication to the organization increase. This sense of belonging and purpose enhances job satisfaction, fosters loyalty, and inspires employees to contribute more effectively. Ultimately, such a supportive atmosphere cultivates a more cohesive and productive workforce, leading to better outcomes for both employees and the organization.

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