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Note to contributors

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Articles:	Page
The Effect of Organizational Commitment on Professional Employees' Turnover Intention: Evidence from United Bank S.Co <i>Henock Emiru and Ephrem Assefa Haile</i>	1
Risk Management in Building Construction Projects: Contractors and Consultants Perspectives <i>Alem Teferi and Dejene Mamo Bekana</i>	26
Determinants of Micro Enterprise Growth In Manufacturing Sector: The case of Jimma Town <i>Thomas Tadesse Firisa</i>	58
Applications of Social Exchange, Human Capital and Dynamic Capability Theories in Management Studies: A Review <i>Tesfaye Tilahun</i>	76
Note to contributors	91

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St. Mary's University (SMU) is one of the leading private higher education institutions spearheading the dissemination of knowledge in the country. Over the past ten years, **SMU** has achieved remarkable progresses as well as successes in the transmission of knowledge.

Journal of Business and Administrative Studies (JBAS) is a peer-reviewed bi-annual journal published by St. Mary's University and dedicated to the promotion and production of knowledge through the scientific methods of enquiry to achieve independent analysis as well as collection, processing and interpretation of data.

Cognizant of the complementary functions of transmission of knowledge (through teaching) and the conduct of scholarly inquiry (through research), SMU has aggressively been promoting publications of journals and conducting conferences for well over a decade. On one hand, while SMU recognizes that its faculty staff, academics and practitioners in the country possess a wealth of untapped scholarly and research potential. On the other hand, we believe that this immense potential has not been realized due partly to lack of resources and partly to the absence of a reliable outlet (i.e. journals). This concern has prompted the academic leadership at SMU to launch JBAS.

JBAS shall hopefully fill the vacuum created by the absence of outlets in the realm of business, economics and administrative studies in the country. The purpose of this Journal is to provide practitioners and scholars with a forum through which they would get opportunities to publish their research based debate as well as discourse in the fields intimated. Equally important, it shall offer insight into developments in the fields bringing Ethiopian realities under purview.

Contributors shall thus come from a broad range of fields and disciplines seeking to reflect on the theoretical and practical developments in the areas of accounting and finance, economics, management, marketing, public management as well as governance and related fields.

The Effect of Organizational Commitment on Professional Employees’ Turnover Intention: Evidence from United Bank S.Co

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Abstract

Employees’ level of commitment to their organization is presumed to a positive effect on organizational performance. Although turnover is important if less performing and committed employees leave their organization, it causes detrimental effects when employees quit their job. Building on the social exchange theory, this study is aimed to determine the effect of organizational commitment on professional/skilled employees’ turnover intention in the case of United Bank S.Co. Recently, high labour turnover has become a major problem for the banking industry in Ethiopia. Thus, well experienced and qualified professionals in the banking industry leave their positions which in turn create undesirable cost and harming organizational productivity. United Bank S.Co is one of the victims of skilled labour turnover in the country. Perceptual data related to the level of organizational commitment and intention to leave the organization was gathered via structured questionnaire from 205 professional employees of the bank. Descriptive and inferential statistics were used to analyze quantitative data. Regression analysis results showed that out of the three organizational commitment dimensions, only normative commitment had caused a statistically significant effect ($\beta=-0.235, p< 0.05$) on turnover intention. However, in contrary to theory, the study didn’t report any significant effect of affective and continuance commitment on turnover intention. This implies that other factors could also have an impact on professional employees’ intention to leave their organization. Based on the findings of the study, the bank management is highly recommended to develop retention strategies that would help it to retain and benefit from its professional employees. As a result, the bank will be able to decrease turnover rate and turnover-related costs and increase the firm’s overall performance.

Keywords: Organization commitment, affective commitment, continuance commitment, normative commitment, professional employees, turnover intention

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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 employees to meet organizational objectives (Hassan *et al.*, 2011). Employees are an important asset to every organization. In fact, the success of every organization rests on how it effectively utilizes its workforce. An organization may invest many 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 full potential unless each employee is committed to the organization's objectives. Hence, it is important to understand the concept of organizational 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 are committed to their organization and 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 employee performance. Highly committed employees are of great value to the organization as they may need little or no supervision to accomplish the tasks assigned to them (Brown, 2011). Every employee needs to be committed to the company's goals and objectives, performs duties as effectively as a member of the team to realize organizational objectives. 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). Employee commitment to an organization is 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.

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). 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).

These days, organizations are working on designing retention strategies for the employees so that thier talent can be utilized in the best possible way. 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. This enforces the company to replace them with new employees at an additional cost (Tracey and Hinkin, 2008). It is a measure of the extent to which the old employees leave, and new employees enter the organization in a given period. On the other hand, turnover intention refers to an employee's desire or intention to leave the organization (Kaur, 2013). It is a measurement of whether employees plan to leave their positions or whether that organization plans to remove employees from positions.

Turnover intention has been considered as the best predictor of actual turnover. Organizations incur direct and indirect costs due to employee turnover. Direct costs include 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). 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 *et al.*, 2010). A successful company often has a high employee retention rate. To have a competitive edge over the other organizations, the turnover must be controlled by taking measures which in turn leads to increase in employees' level commitment

towards their organization (Arshadi, 2013). It is argued that turnover has positive and negative effects on organizations. It is to the benefit of an organization if incompetent employees leave their positions; while it detrimentally affects the performance of an organization when skilled and professional employees leave their job. This study is, therefore, aimed to unlock the effect of organizational commitment on professional employees' turnover intention in the case of United Bank S.Co.

1.2 Statement of the Problem

Prior empirical studies have reported conflicting results with regard to the relationship between organizational commitment and turnover intention. Some studies have reported inverse relationship between organizational commitment and turnover intention (Sow, 2015; Pawirosumarto *et al.*, 2017; Harden *et al.*, 2018; Adem, 2019), others have discovered the positive effect of affective and continuance commitment on intention to leave (Gursu, 2016) while still some others (Bonds, 2017) couldn't find substantial empirical evidence on the relationship between these two constructs. This implies that there is still lack of conclusive knowledge about the link between the above constructs.

Moreover, most of prior studies were carried out in developed countries leaving little empirical evidence in developing countries. Sisikin (2016) has investigated the moderating effect of embeddedness on the commitment and turnover intentions relationship in California State University. Based on survey conducted on 154 employees, the study revealed that both job and organizational embeddedness moderated the commitment-turnover relationship. Harden, et al, (2018) have investigated the turnover intention of technology professionals based on data gathered from 800 IT employees of US federal agency. The findings of the study revealed that organizational commitment has a significant negative effect on turnover intentions.

Pawirosumarto *et al.*, (2017) investigated 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 namely affective, continuance, and normative commitment have a significant negative effect on turnover intention at Narada School. Another study by Dogar (2008) attempted to answer whether organizational commitment varies according to demographic factors on banking sector in Turkey. Based on data gathered from 200 respondents, the researcher found that affective and

continuance commitment increased with age and job experience, and all components of commitment increase according to time in the previous job.

Contrary to theory, Faloye (2014) based on study on 144 respondents from selected paramilitary organisation in Akure, Nigeria has reported the positive relationship between the three dimensions of organizational commitment (affective, continuance and normative) and intention to leave. Likewise, Gürsu (2016) in his study on employees of 6 largest private banks in Alanya city in Turkey has indicated that affective and continuance commitments have positive relationship with intention to leave. However, normative commitment negatively influences the turnover intention.

Looking at studies conducted in Ethiopia, Asmamaw (2011) has examined the causes of professional employee turnover in the case of Ministry of Finance and Economics Development. The research findings indicate that employees are dissatisfied with pay, working environment, supervision, became stressful and their level of commitment to the organization was low. Moreover, Adem (2019) has conducted a study on the effect of organizational commitment on employees' turnover intention in the case of Ethiopian Trading Business Corporation (AlleBejimla). The research findings showed 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.

In general, most of prior studies on the effect of organizational commitment on turnover intention were conducted in developed countries and focused on manufacturing industry with little emphasis accorded to turnover intention in developing countries particularly in the banking sector. Moreover, although the turnover rate of United Bank S.C is declining from time to time, still it can be considered as a major problem which requires scientific investigation to take pragmatic solutions. For instance, in 2015/16 the turnover rate of the bank was 4.6 % (149 employees) and this has declined to 3.11% (111 employees) in 2019. Turnover intention would affect employee work related behaviour such as morale and productivity, and increases organizational costs.

The researchers argue that different groups of employees (such as core/knowledge-based, contractual, job-based and alliance) have different level

of strategic importance to an organization and hence require different retention approaches. Core or professional employees have a specialized and firm-specific knowledge which are strategically important to boost firm performance (Lepak and Snell, 2002). Different from other employee groups, knowledge based employees' turnover could deteriorate organizational performance. This study is, therefore, conducted to fill the above gap by examining the effect of organizational commitment and its dimensions namely affective, continuance and normative commitment on skilled employees' turnover intention in the case of United Bank S.C.

2. Literature Review

2.1 Social Exchange Theory

The theoretical foundation of this study is built on the social exchange theory. This theory asserts that social behaviour is an outcome of continuous social exchange processes between workers and managers, coworkers and organization. The relationship is a long-term process and is based on the norm of reciprocity (Rai, 2013). The theory states that if employers care much about their employees (such as creating good working conditions, offering better rewards, providing managerial support and the like), then employees will reciprocate back with better performance. Furthermore, in return for organizational support, employees tend to be morally obliged to remain committed to their organization (Cropanzano & Mitchell, 2005). This exchange process could have social and economic features. The social aspect of the exchange process is related to enhancing social bondage and developing status within a given social network; whereas the economic aspect of the process is tied to providing better financial rewards and benefits to employees (Harden, et al, 2018).

2.2 The Concept and Dimensions of Organizational 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). Organizational commitment is a situation where employees are favoring a particular organization and its goals, and they are willing to maintain membership in the organization (Robbins & Judge, 2008). It also refers to the extent to which individuals psychologically identify with their work

organizations (Idris & Manganaro, 2017). Luthan (2006) defined organizational commitment in three stages- a strong desire to remain as a member of a particular organization; the desire to strive according to desire of the organization; and a certain belief and acceptance of the values and goals of the organization. Commitment is regarded as a function of satisfaction with the service provider, quality of alternative providers and investment in the relationship (Suliman & Iles, 2000). Organizational commitment is reflected in at least three general forms: (1) affective commitment, (2) normative commitment, and (3) continuance commitment. Details of the three general forms of commitment are presented below.

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 implies employee's involvement in organizational activities, a strong willingness to contribute to achieving organizational goals and a strong desire to remain with the organization (Idris & Manganaro, 2017). 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 (Krikwood, 2006). This form of commitment indicates 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 (Chu & Li, 2010). This dimension of organizational commitment involves emotional attachment, identification with the organization and internalization of organizational values. 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).

3) Continuance commitment: Continuance commitment implies employee's commitment to his/her organization arising from the associated costs involved in leaving the organization (Tekingündüz *et al.*, 2017). 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.

This form of 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). 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 form of commitment is a necessity for survival (need to). Continuance commitment involves the price to be paid to employees who leave the organization and the commitment of those staying in the organization (Chu & Li, 2010).

2) **Normative commitment:** Normative commitment by is defined as the condition where an employee does not quit job because of the moral responsibility and obligation towards his/her organization (Ayondele *et al.*, 2013). 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. As Gonzales and Guillen (2007) have stated, this form of commitment is based on the feeling of obligation to remain a member of an organization based on morality. Mowday in 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).

Normative commitment consists of two dimensions: feeling obligation and moral commitment (Gonzales & Guillen, 2007). 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. Overall, employees with a strong normative commitment survive because they think they must do so.

2.3 Turnover Intention

Employee turnover basically refers to 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 & Hinkin, 2008). Harrison *et al.*, (2006) have defined turnover intention as an individual's preference to quit the job. 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). It is considered as the best predictor to identify the behavior of turnover among employees of an organization (Culpepper, 2011).

Turnover intention, like turnover itself, can be either voluntary or involuntary (Michaele, 2016). Voluntary employee turnover occurs when an employee leaves the organization with his own will and arises from low level of job satisfaction, bad working condition, limited promotion and growth opportunities, and better job opportunities elsewhere. Contrarily, involuntary turnover occurs when the organization terminates an employee due to his/her inability to do the job (poor performance), and the staff member resigns from his or her position unwillingly. It can also result from uncontrollable factors such as death and poor health.

Turnover could also be functional or dysfunctional. Functional turnover happens when the employees' departure becomes advantageous to the employer, whereas in dysfunctional turnover, the employer has an interest of retaining the leaving employee. 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).

Turnover could also be distinguished between avoidable and unavoidable turnover. Avoidable turnover is something organizations can prevent by hiring, evaluating and motivating their employees more effectively. On the other hand, 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 (Sandra, 2012).

Different factors affect employees' turnover intention including age, length of employment, education level, and attachment to the company (Novliadi, 2007). Turnover intention could also be affected by poor 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 and poor administrative practices (Simsek *et al.*, 2005).

3. Research Methodology

3.1 Research Approach and Design

Data were gathered via structured questionnaire, and hence the study applied a quantitative research approach to meet the research objectives. Moreover, an explanatory research design was used in order to unlock the strength and direction of effect of organizational commitment on professional or knowledge-based employees' turnover intention in the case organization.

3.2 Sample Size and Sampling Technique

According to the bank's statistical records, there are 4245 employees who are working in the bank. The bank has divided its branches into four grades (namely A, B, C and D grades) based on deposit mobilization, the number of accounts opened and transaction and size of remittance and the number of customers. However, the researchers have chosen "A grade" branches as they have a large number of skilled employees as well as sub branches than grade B, C and D. There are 14 "A grade" branches in the bank.

Table 1: Employees' Population Working in Grade A Branches

No	Name of 'Grade A' Branch	Total employees' Population in the branch	Skilled employees population in the branch	Sample size (n)
1	Bole	29	17	17
2	Lideta	23	15	15
3	Bole Medhanealem	38	18	18
4	Bombtera	29	20	20
5	Tana	27	15	15
6	Mehal Arada	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	Bisrategabriel	20	13	13
12	YererBer	21	13	13
13	Genet	14	10	10
14	CMC	20	15	15
	Total	339	220	220

Source: Own survey data (2020)

As shown in table 1, there are 220 professional employees who are currently working in 'Grade A' branches of the bank. Furthermore, each branch has three sub divisions/ sectors (operation, loan, and trade finance). Due to manageable population size, the researchers have conducted census. This study focused on core or professional/knowledge-based employees who use much of their brains rather than their muscles to do their job. Knowledge-based employees possess strategically valuable and unique knowledge (Lepak & Snell, 2002) and hence need to be treated very well to reduce their intention to leave the organization.

3.3 Conceptual Framework and Research Hypotheses

3.3.1 Conceptual Framework

The conceptual framework of the study is based on the social exchange theory. The theory avers that the more the organization treats its employees, the higher will be employees' performance and level of commitment to their organization (Cropanzano & Mitchell, 2005). Commitment is a psychological state with at least three separate components reflecting a desire, a need, and an obligation to

maintain employment within an organization. Thus, organizational commitment is a multidimensional construct composed of affective, continuance and normative commitment. Empirical studies often indicate that employees' commitment to an organization is inversely related with their intention to leave an organization. The framework below, drawn from theoretical and empirical literature, portrays the relationship between organizational commitment (independent variable) and intention to leave an organization (dependent variable).

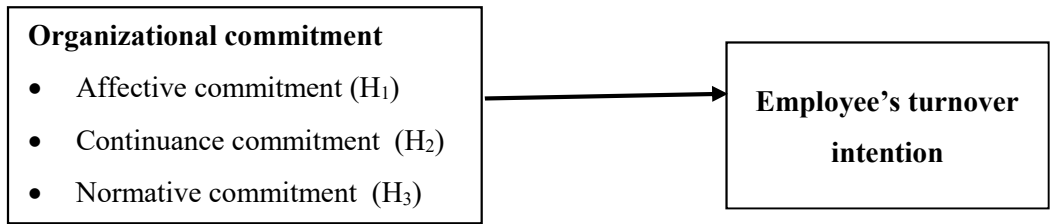


Figure 1: Conceptual Framework

Source: Authors' (2020)

3.3.2 Research Hypotheses

1) Affective commitment and professional employees' turnover intention

Affective commitment refers to an employee's emotional feelings, identification and level of involvement with his/her organization. Prior literature has reported the negative effect of this form of commitment on an employee turnover intention. 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. It is also argued that, compared to normative and continuance commitment, affective commitment is said to have the strongest negative effect on turnover intention (Meyer *et al.*, 2002). Moreover, based on a study conducted on Turkish banking sector, Ebru Gursu (2016) discovered an inverse relationship between affective commitment and turnover intention. Similarly, based on his study on healthcare internal auditors in US, Sow (2015) has reported the negative effect of affective commitment on turnover intention. Similar findings were reported by Luz *et al.*, (2018). Thus, based on the above theoretical and empirical backdrop, the second hypothesis is stated as follows:

H₁: Affective commitment causes statistically significant negative effect on professional employees' turnover intention.

2) Continuance commitment and professional employees' turnover intention

Continuance commitment refers to employee commitment to the organization based on the perceived cost of leaving the organization (Vandenberghe & Tremblay, 2008). This implies that if employees perceive that the cost of leaving the organization is high, then they will be less likely to quit their job or leave their organization. Some prior studies have supported the inverse relationship between continuance commitment and turnover intention. Gürsu (2016) has investigated the relationship between organizational commitment and turnover intention in the private banking sector in Alanya city in Turkey. The findings of the study indicated that continuance commitment was inversely correlated with intention to leave. Thus, based on this theoretical background, the third hypothesis is stated as follows:

H₂: Continuance commitment has a statistically significant negative effect on professional employees' turnover intention.

3) Normative commitment and professional employees' turnover intention

Normative commitment refers to the commitment employees have to their organization arising from their moral obligation (Vandenberghe & Tremblay, 2008). In other words, it is the feeling of obligation to remain in the organization. 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. As Gonzales & Guillen (2007) have pointed out, this form of commitment consists of two dimensions- feeling obligation and moral commitment. According to social exchange theory, an employee tends to remain loyal to the organization and reciprocate back with good performance provided that the organization positively treats him/her. Prior studies have reported negative relationship between normative commitment and intention to leave (Ebru Gursu, 2016; Andrea A. Bonds, 2017). Moreover, based on their study aimed to determine the effect of

organizational commitment and job satisfaction on turnover intention on a sample of 172 IT professional in Brazil, Luz, et al, 2018) have discovered that satisfaction with pay, affective and normative commitments have negatively influenced turnover intention. Thus, based on the aforementioned information, the fourth hypothesis is stated as follows:

H₃: Normative commitment has a statistically significant negative effect on professional employees' turnover intention.

3.4 Measurement of Variables

3.4.1 Measuring Organizational Commitment

The researchers have adapted a scale developed by Meyer *et al.* (1993) to measure organizational commitment. The measurement scale was composed of 18 items divided into three dimensions, namely affective, continuance and normative commitment. Thus, skilled employees in the bank were asked about their opinion towards each of these dimensions of commitment by using a 7-point Likert scale (1= strongly disagree, 7= strongly agree). Sample items include '*I would be very happy to spend the rest of my career with this organization*', '*Too much of my life would be disrupted if I decided I wanted to leave my organization now*' and '*I would feel guilty if I left my organization now.*' The scales were tested to be free from reliability and validity concerns. The reliability coefficient for affective commitment, continuance commitment and normative commitment were 0.930, 0.72 and 0.85, respectively. This implies that the scales are reliable since the coefficients are above the minimum threshold (0.70).

3.4.2 Measuring Turnover Intention

In this study, professional employees' turnover intentions were measured by a 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. The Cronbach's alpha coefficient of the scale was 0.913, which is above 0.70, and hence found to be highly reliable. Sample items include '*I often consider leaving my job*' and '*I am likely to accept another job at the same compensation level if offered to me*'. Thus, professional employees were asked about their likelihood of the organization using a 5-point Likert scale (1= Strongly disagree, 5= Strongly agree).

4. Results and Discussions**4.1 Profile of Survey Respondents****Table 2: General profile of survey respondents**

Variables	Response category	Frequency	Valid percent
Sex	Male	131	63.9
	Female	74	36.1
	Total	205	100.0
Age	18 – 24	31	15.1
	25 – 34	118	57.6
	35 – 44	51	24.9
	45 – 54	5	2.4
	55 and above	0	0.00
	Total	205	100.0
Level of Education	Diploma	15	7.3
	Bachelor degree	148	72.2
	Master's degree and above	42	20.5
	Total	205	100.0
Job position	Customer service clerk	28	13.7
	Customer service officer	90	43.9
	Loan & Trade Finance officer	34	16.6
	Auditor	15	7.3
	Supervisor	7	3.4
	Assistant manager	5	2.4
	Branch Manager	26	12.7
	Total	205	100.0

Source: Own survey data (2020)

Table 2 presents profile of respondents. Out of 220 questionnaires distributed to the sampled employees of United Bank S.Co, 205 were returned making the response rate 93.18%. The general profile of survey respondents is shown in table 2. In terms of sex, 131 were male and the remaining 74 were female. Looking at the age of respondents, the majority (57.6%) fall between 25 and 34 age category. This age group is followed by 51 (24.9%) respondents who were

between 35 and 44 age, 31 (15.1%) respondents between 18 and 24, and the remaining 5 respondents (2.4%) were between 45 and 54. In terms of the level of education, the majority of respondents have bachelor degree (72.2%), followed by master's degree holders and above (20.5%) and diploma holders (7.3%). As far as job position is concerned, the vast majority of respondents were customer service officers (43.9%) and the least were assistant managers (2.4%).

4.2 Descriptive Statistics for the Constructs

The underneath table shows descriptive statistics about the dependent and independent variables. Accordingly, organizational commitment, which is a multidimensional construct, is composed of three dimensions.

Table 3: Mean value of research constructs

Construct	Factor (dimension)	Mean	N
Organizational commitment	Affective commitment	3.70	220
	Continuance commitment	3.92	220
	Normative commitment	4.12	220
Turnover intention	Turnover intention	3.27	220

Source: Own survey data (2020)

As depicted in the table 3, the mean score (\bar{x}) of affective, continuance and normative commitment are 3.70, 3.92 and 4.12, respectively. This indicates that the level of professional employees' commitment to the organization was relatively low. However, the level of normative commitment of respondents was higher than that of their affective and continuance commitments. Moreover, the mean score (\bar{x}) for turnover intention was 3.27.

4.3 Results of Inferential Statistics

The researchers have applied regression analysis in order to test the effect of organizational commitment on professional employees' turnover intention. Before testing the research hypotheses, the researchers have tested the data to fulfill the basic assumptions of multiple linear regression analysis. As a test of normality, the researchers have used skewness and kurtosis statistics. As Hair et al., (2010) have stated, to be a normally distributed data, the Z-statistics should fall within ± 1.96 . The Z-statistics is calculated as a ratio of standard

skewness/standard error. Thus, Z-value (Skewness) for affective, continuance and normative commitment were 0.317 (.054/.170), -0.188 (-.032/.170) and -1.223 (-.208/.170), respectively. Likewise Z-value (Kurtosis) for affective, continuance and normative commitment were 0.973 (.329/.338), -.565 (-.191/.338) and -1.792 (-.606/.338). Moreover, the P-P plots appeared to be in a straight line which satisfied the linearity assumption. Furthermore, as Hair et al., (2010) have pointed out, a tolerance value below 0.10 and a variance inflation factor (VIF) above 10 indicate multicollinearity problem. As shown in table 4, the tolerance value for affective, continuance and normative commitment were 0.775, 0.888 and 0.756, respectively. These results were above the aforementioned cutoff point and hence indicate the absence of multicollinearity problem. Besides, the VIF for affective, continuance and normative commitment were 1.290, 1.126 and 1.323, respectively. Thus, based on the above tolerance and VIF values, it can be stated that the independent variables were less correlated.

The R² value for this study was found to be 1.00 implying that the variability in the dependent variable (turnover intention) was fully explained by the three dimensions of organizational innovation, namely affective, continuance and normative commitment.

Table 4: Regression Model Summary

Model	Unstandardized		Standardized	T	Sig.	Collinearity	
	Coefficients					Coefficients	Statistics
	B	Std. Error	Beta				Tolerance
(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

Note: the dependent variable is turnover intention

The effect of affective commitment on professional employees' turnover intention was tested via linear regression analysis. As shown in the above regression table (table 4), the effect of affective commitment on turnover intention was not found to be statistically significant (P value > 0.05). Although prior studies (Sow, 2015; Pawirosumarto, 2017; Harden *et al.*, 2018; Luz *et al.*, 2018; Adem, 2019) have reported the negative effect of affective commitment

on intention to leave, this study could support it empirically. In line to the present finding, bonds (2017) could not find a statistically significant effect of affective commitment on intention to leave. Thus, the first hypothesis is rejected.

Moreover, based on linear regression analysis the researchers examined the effect of continuance commitment on professional/knowledge-based employees' turnover intention. As shown in table 4, continuance commitment could not have a statistically significant effect on intention to leave (P value >0.05). This finding is in congruent with a study conducted by Bonds (2017) who couldn't find any significant relationship between continuance commitment and intention to leave. This implies that the cost of leaving an organization by itself is not sufficient to determine professional employees' intention to leave an organization. Therefore, based on the above regression result, the second hypothesis is rejected.

Finally, the study tested the effect of effect of normative commitment on professional employees' turnover intention using linear regression analysis. Based on the result of the above regression model (table 4), normative commitment has caused a statistically significant negative effect ($\beta=-0.235, p<0.05$) on turnover intention. This implies that, a one unit increase in activities aimed to boost the level of normative commitment would lead to a 0.23 units decrease in professional employees' intention to leave the organization. In other words, the higher the employees are morally committed to their organization; the lower will be their intention to leave the organization. This finding is in congruent with prior studies (Gursu, 2016; Bonds, 2017; Luz *et al.*, 2018) who reported the negative relationship between normative commitment and intention to leave. On the basis of the above regression result, the third hypothesis is accepted.

5. Conclusion and Implication

This study was conducted to unlock the relationship between organizational commitment and professional employees' turnover in the case of United Bank S.C. In this study, organizational commitment was treated as a multidimensional construct composed on affective, continuance and normative commitment. Pertinent data were gathered via questionnaire from 205 professional employees working in the bank. As far as the mean of the

constructs is concerned, the mean for normative commitment (\bar{x} = 4.12) is relatively higher, followed by continuance (\bar{x} = 3.92) and affective commitment (\bar{x} = 3.70). Moreover, the mean score (\bar{x}) for turnover intention was 3.27.

Linear regression analysis was used to test the effect of organizational commitment and its three dimensions (affective, continuance and normative commitment) on professional employees' turnover intention. The research findings indicated that only normative commitment has caused a statistically significant negative effect on turnover intention. The strength of normative 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.

Although there is a substantial empirical evidence for the negative effect of affective and continuance commitment on turnover intention, this study however couldn't support it empirically. Similar results are reported by prior scholars (Bonds; 2017; Sow, 2015). The former scholar indicated that among the three forms of organizational commitment, only normative commitment has caused a significant negative correlation with turnover intention. The second scholar, based on a study on healthcare internal auditors in US, couldn't find any significant relationship between continuance commitment and turnover intention. This indicates that other factors could also determine professional employees' intention to leave their organization.

This study brings valuable contributions in theoretical and practical terms. For practitioners (bank managers), the findings of the study indicate that the more the organization (bank) invests to create favorable conditions to build professional employees' moral obligation, the better will be their level of commitment to the organization. Highly committed professional/knowledge-based employees to their organization can make significant difference between firms in the face of competition. Therefore, in order to remain competent in today's highly dynamic business environment, the bank management is highly recommended to prepare and implement retention strategies towards its core employees. In other words, to create a highly committed professional workforce, the bank is expected to hire competent professionals, build trust between employees and the management, put in place attractive reward and incentive mechanisms, build their capacity and offer them growth opportunities, and ensure job security. Contrary to the extant theory, the study

couldn't find a statistically significant effect of affective and normative commitments on intention to leave. This implies that other contextual factors could determine professional employees' turnover intention. Future scholars could focus on these factors.

6. Limitations and directions for future research

This research is not without limitations. First of all, the study was based on small sample size ($n = 205$) and was limited to the banking industry. Therefore, future studies should be based on large samples and multiple industries (such as manufacturing and other types of service sectors) so as to show how the relationship between organizational commitment and turnover intention varies across industries. Moreover, this study attempted to test the direct effect of organizational commitment on professional employees' turnover intention without considering contextual factors. Therefore, future studies should take into account the role of mediator and moderator variables in the relationship between the above two constructs. Furthermore, this study collected cross-sectional data at one specific point in time. However, since the decision to leave an organization is assumed to be more of a process rather than a one-time act, it would have been better if the study was based on longitudinal data.

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