

## Quantitative Assessment of Job Satisfaction and Organizational Commitment Among Employees in the Banking Sector

Ashma Dangol, Sagun Gurung, Sabina Subedi, Amisha Gurung

### Article Info.

**Ashma Dangol \***

ashmadangol2001@gmail.com

**Sagun Gurung \***

sagungurung.master@gmail.com

**Sabina Subedi \***

sabinasubedi987@gmail.com

**Amisha Gurung \***

amsagurung888@gmail.com

\* MBA - F II Trimester

Atlantic Int'l College

**Article Received**

May 08, 2025

**Article Reviewed:**

June 01, 2025

**Article Published:**

July 20, 2025

### Abstract

*This study investigates the relationship between job satisfaction and organizational commitment in Nepal's private banking sector, with the objective of identifying key job-related factors influencing employees' emotional and psychological attachment to their organizations. A quantitative, cross-sectional research design was adopted, and primary data were collected from 250 employees working in private banks across Nepal using a structured questionnaire. Job satisfaction was measured using Spector's Job Satisfaction Survey encompassing nine dimensions, while organizational commitment was assessed through Meyer and Allen's three-component model. Descriptive statistics and correlation analysis were employed to examine the strength and direction of relationships between the study variables. The findings indicate that satisfaction with co-workers, effective organizational communication, and the nature of work exhibit a strong and positive association with affective commitment, highlighting the role of supportive work environments and meaningful job roles. Conversely, promotion opportunities and operating procedures recorded comparatively lower satisfaction levels, signaling critical areas for managerial intervention. The study offers practical insights for HR policy formulation and contributes context-specific empirical evidence to the Nepalese banking literature.*

**Keywords:** Job Satisfaction; Organizational Commitment; Private Banking Sector; Human Resource Management; Nepal

## Background

The banking sector plays a central role in Nepal's economic development by mobilizing financial resources, facilitating investment, and supporting commercial activities. As a service-intensive industry, the effectiveness of the banking sector largely depends on the quality, motivation, and commitment of its human resources. Employees in private banks are directly responsible for service delivery, customer relationship management, and operational efficiency, making employee attitudes a critical determinant of organizational performance and sustainability.

In recent years, Nepal's private banking sector has experienced rapid expansion alongside increasing competition, technological transformation, heightened regulatory requirements, and rising customer expectations. These changes have intensified work demands and performance pressures on employees, prompting growing managerial concern regarding employee job satisfaction and organizational commitment. While competitive compensation remains important, banks are increasingly recognizing that financial incentives alone are insufficient to sustain long-term employee loyalty and performance. Consequently, understanding the psychological and attitudinal factors that influence employee retention has become a strategic priority.

Job satisfaction refers to the extent to which employees hold positive attitudes toward their job and work environment, encompassing both intrinsic and extrinsic aspects of work (Locke, 1976; Spector, 1997). Intrinsic factors include the nature of the work itself, autonomy, recognition, and interpersonal relationships, while extrinsic factors relate to pay, promotion opportunities, supervision, organizational policies, and working conditions. Prior research consistently indicates that satisfied employees are more engaged, perform better,

and exhibit lower turnover intentions, particularly in service-oriented sectors such as banking.

Organizational commitment reflects the psychological attachment and loyalty an employee feels toward their organization, influencing motivation, behavior, and the intention to remain employed (Meyer & Allen, 1991). Meyer and Allen's three-component model conceptualizes organizational commitment as comprising affective commitment, normative commitment, and continuance commitment. Affective commitment represents an employee's emotional attachment to and identification with the organization; normative commitment reflects a perceived moral obligation to remain; and continuance commitment is based on the perceived costs associated with leaving the organization.

In the context of Nepal's private banking sector, affective commitment may be strengthened through supportive work relationships, transparent communication, and meaningful job roles, while normative commitment may be influenced by cultural values, social expectations, and organizational investments in employee development. Continuance commitment, on the other hand, may arise from financial dependencies, limited alternative employment opportunities, or personal and family responsibilities. Understanding how job satisfaction relates differently to each component of organizational commitment is, therefore, essential for designing effective human resource strategies.

Although job satisfaction and organizational commitment have been extensively examined in developed economies, empirical evidence from developing countries, particularly Nepal, remains limited. Existing studies suggest that various dimensions of job satisfaction influence organizational commitment; however, few studies have simultaneously examined their relationship with affective, normative, and continuance commitment within Nepal's private banking sector. This lack of context-specific empirical evidence constrains the

ability of managers and human resource practitioners to formulate evidence-based retention and engagement strategies.

Against this backdrop, the present study investigates the relationship between job satisfaction and organizational commitment among employees of Nepalese private banks. By examining multiple dimensions of job satisfaction and their association with affective, normative, and continuance commitment, the study seeks to contribute to the organizational behavior literature and provide practical insights for enhancing employee commitment, retention, and organizational effectiveness in Nepal's banking industry.

### **Research Objective**

The main objective of this study is to examine the relationship between job satisfaction and organizational commitment among employees in Nepalese private banks. The specific objectives are:

- To assess the level of job satisfaction among employees in Nepalese private banks.
- To examine the level of affective, normative, and continuance commitment among bank employees.
- To analyze the relationship between job satisfaction and organizational commitment.
- To examine the relationship between job satisfaction dimensions and components of organizational commitment.

### **Research Questions**

- What is the level of job satisfaction among employees in Nepalese private banks?

- What is the level of affective, normative, and continuance commitment among employees?
- Is there a significant relationship between job satisfaction and organizational commitment?
- Is there a significant relationship between job satisfaction dimensions and organizational commitment components?

## **Literature Review**

### **Job satisfaction**

Job satisfaction is a critical factor influencing employee behavior and organizational effectiveness. It reflects the extent to which employees find fulfillment and contentment in their roles. Locke (1976) defined job satisfaction as the positive emotional state resulting from the appraisal of one's job or job experiences. This satisfaction is shaped by both intrinsic factors, such as the nature of the work itself, and extrinsic factors, including pay, benefits, supervision, and promotion opportunities (Spector, 1997). Herzberg's (1959) Two-Factor Theory differentiates between hygiene factors, which prevent dissatisfaction, and motivators that actively increase satisfaction. Motivators such as recognition, growth opportunities, and meaningful work drive higher employee motivation and emotional investment.

### **Organizational Commitment**

Organizational commitment refers to the psychological attachment employees feel toward their organization, influencing their willingness to remain and contribute over the long term. Meyer and Allen's (1991) widely accepted three-component model identifies affective commitment (emotional attachment),

continuance commitment (perceived costs of leaving), and normative commitment (sense of obligation). Employees with strong affective commitment stay because they want to, while those with continuance or normative commitment stay because they need or feel they ought to.

### **Relationship Between Job Satisfaction and Organizational Commitment**

Research consistently shows a positive relationship between job satisfaction and organizational commitment. Employees who are satisfied with their jobs tend to exhibit stronger commitment to their organizations (Meyer et al., 2002). Satisfaction with job facets such as supervision, rewards, and work conditions can enhance affective commitment and reduce turnover intentions (Mathieu & Zajac, 1990). However, some studies highlight that different dimensions of satisfaction may affect commitment components differently, warranting deeper analysis.

### **Impact of Demographic Factors on Job Satisfaction and Organizational Commitment**

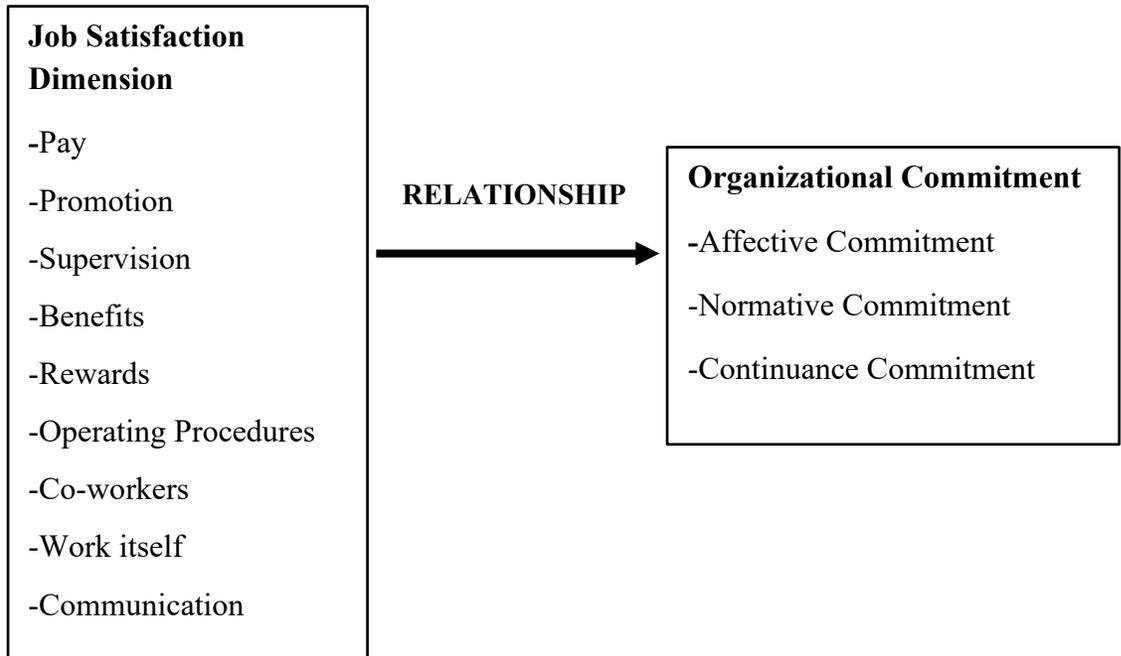
Demographic variables such as age, gender, tenure, education, and job position have been found to influence both job satisfaction and organizational commitment. For example, older employees or those with longer tenure often report higher continuance commitment due to increased perceived costs of leaving (Meyer et al., 2002). Gender differences in job satisfaction have been observed but with mixed results depending on cultural and organizational contexts (Erdogan & Bauer, 2005). Educational level and job position can shape expectations and affect how employees experience satisfaction and commitment (Ng & Feldman, 2010).

## Conceptual Framework

The conceptual framework of this study is developed based on Spector's (1997) Job Satisfaction Model and Meyer and Allen's (1991) Three-Component Model of Organizational Commitment. The framework illustrates the theoretical relationships between job satisfaction and organizational commitment as examined in the study. Job satisfaction is conceptualized as a multidimensional construct reflecting employees' overall evaluation of their job and work environment. In this study, job satisfaction comprises nine dimensions: pay, promotion, supervision, benefits, rewards, operating procedures, co-workers, work itself, and communication. These dimensions represent both intrinsic and extrinsic aspects of employees' work experiences. Organizational commitment is treated as the outcome variable and is examined through three components: affective commitment, normative commitment, and continuance commitment. Affective commitment refers to employees' emotional attachment to the organization; normative commitment reflects a sense of moral obligation to remain; and continuance commitment represents the perceived costs associated with leaving the organization. The framework proposes that higher levels of job satisfaction are associated with stronger organizational commitment. The study focuses on examining the strength and direction of relationships between job satisfaction dimensions and the components of organizational commitment using correlation analysis. Demographic variables such as age, gender, education, work experience, and job position are included as control variables, as they may influence employees' perceptions of satisfaction and commitment.

## Figure 1

### *Conceptual Framework Diagram*



Demographic Variables (Control): Age | Gender | Education | Experience |  
Position

## Hypothesis

H1: Job satisfaction is significantly associated with organizational commitment.

H1a: Job satisfaction is significantly associated with affective commitment.

H1b: Job satisfaction is significantly associated with normative commitment.

H1c: Job satisfaction is significantly associated with continuance commitment.

## **Research Methodology**

This research used a quantitative, cross-sectional design to examine employee attitudes at a single point in time. The study was conducted among employees of private banks, with data collected from branches and departments in Kathmandu. The target population consisted of full-time employees with a minimum of six months of service, ensuring sufficient familiarity with the work environment and organizational policies. A total of 250 valid responses were obtained. Pearson correlation analysis was employed to examine the relationship between job satisfaction and organizational commitment.

## **Sample Characteristics**

The target participants were full-time employees who had been working in their current organization for a minimum of six months. This ensured that respondents had enough familiarity with their work environment and organizational policies to provide informed answers. A total of 50 completed responses were gathered for analysis.

## **Sampling Method**

A stratified convenience sampling strategy was adopted. Participants were selected from varying departments and job positions to maintain diversity. Though not randomized, care was taken to avoid over-representation of any particular group.

## Survey Tools

Job satisfaction was measured using Spector's (1997) nine-dimensional Job Satisfaction Survey on a 6-point Likert scale, covering pay, promotion, supervision, benefits, rewards, operating procedures, co-workers, work itself, and communication. Organizational commitment was measured using Meyer and Allen's (1991) three-component scale - affective, continuance, and normative commitment on a 7-point Likert scale. Both tools included positive and negative items, with negative items reverse-scored. Basic demographic details were also collected.

## Variables

The study treated job satisfaction as the independent variable, measured across nine dimensions, while organizational commitment served as the dependent variable, measured in three components. Demographic factors such as age, gender, education, tenure, and job position were included as control variables to examine their influence on the main relationship.

## Data Analysis

### Demographic Summary of Respondents

The survey gathered responses from a sample of 50 employees. To better understand the variability in attitudes toward job satisfaction and organizational commitment, data were also collected on respondents' gender, age group, educational background, marital status, and years of work experience. These demographic indicators provide critical context for interpreting the results, as

such variables often influence perceptions, motivation levels, and workplace expectations.

### Demographic Profile of Respondents (N = 250)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	170	68%
	Female	80	32%
Age Group	Below 25	50	20%
	25–29	75	30%
	30–34	80	32%
	35–39	25	10%
	40–44	20	8%
Marital Status	Married	170	68%
	Single	80	32%
Education	Bachelor	75	30%
	Master	175	70%
Work Experience	Less than 2 years	40	16%
	2 to 5 years	55	22%
	6 to 10 years	95	38%
	11 to 15 years	45	18%
	15 to 20 years	15	6%
Position	Assistant	70	28%
	Officer	135	54%

---

Variable	Category	Frequency (n)	Percentage (%)
	Manager	45	18%

---

The demographic analysis indicates that the majority of respondents were male (68%), with females comprising 32% of the sample. Most participants were aged between 25 and 34 years (62%), reflecting a predominantly young and economically active workforce. A large proportion of respondents were married (68%), suggesting employment stability within the organization. In terms of education, the workforce was highly qualified, with 70% holding a master's degree. Regarding work experience, employees with 6 to 10 years of experience represented the largest group (38%), indicating a relatively seasoned staff base. Position-wise, officers constituted the majority (54%), followed by assistants (28%) and managers (18%), highlighting a strong middle-level organizational structure.

### **Job Satisfaction Findings**

Nine dimensions of job satisfaction were assessed across 250 employees. The most highly rated aspects were Co-workers ( $M = 4.45$ ), Supervision ( $M = 4.44$ ), Communication ( $M=4.09$ ) and Worker Itself ( $M = 4.3$ ), suggesting that interpersonal dynamics and intrinsic job interest play a major role in how satisfied employees feel. This aligns with Herzberg's theory, where motivation is strongly tied to meaningful work and relationships.

The Interpretations according to the scaled mean are given in the table below

Dimension	Scaled Mean	Scaled Standard Deviation	Interpretation
Pay	3.93	0.74	Moderately Satisfied
Promotion	3.68	0.87	Moderately Satisfied
Supervision	4.44	1.63	Highly Satisfied
Benefits	3.72	0.67	Moderately Satisfied
Rewards	3.89	0.98	Moderately Satisfied
Operating Procedure	3.56	0.81	Moderately Satisfied
Co-workers	4.44	1.02	Highly Satisfied
Worker Itself	4.3	1.03	Highly Satisfied
Communication	4.09	0.93	Highly Satisfied

Highest Satisfaction: Co-workers, Worker Itself, Communication, Supervision

Moderate Satisfaction: Operating Procedures, Reward, Benefits, Pay, Promotions

### **Organizational Commitment Findings**

Among the three components of commitment, Affective Commitment scored highest ( $M = 5.81$ ), suggesting employees are emotionally connected to their workplace. Continuance Commitment was lowest ( $M = 4.51$ ), implying that moral obligation plays a smaller role in employee retention compared to emotional or economic factors.

Component	Scaled mean	Scaled SD	Prevalence level	Risk
Affective	5.81	1.23	Most Prevalent	Low turnover risk
Normative	5.47	0.94	Moderately Prevalent	High turnover if alternatives emerge
Continuance	4.51	1.03	Least Prevalent	Weak cultural attachment

### Top and Bottom Scorers

#### Analysis of High and Low Performers Using Descriptive Statistics

*-High Performers Analysis (e.g., Respondent 33: JS=203, OC=138)*

- a. These scores are 2.7 standard deviations above the mean for job satisfaction (JS Mean=158.68, SD=16.42)
- b. For organizational commitment, they are 3.1 standard deviations above the mean (OC Mean=94.78, SD=14.05)
- c. Statistical interpretation:
  - Only ~0.6% of normally distributed data falls beyond  $2.7\sigma$
  - Demonstrates exceptional engagement levels that are statistically rare
  - Supports Meyer & Allen's (1991) concept of "embeddedness" where multiple satisfaction factors compound commitment.

*-Low Performers Analysis (e.g., Respondent 18: JS=71, OC=55)*

- a. These scores are  $5.3\sigma$  below the JS mean and  $2.8\sigma$  below the OC mean.
- b. Probability Analysis:

- $<0.0001\%$  chance of occurring naturally in normal distributions.
- Indicates severe organizational maladjustment.
- Matches turnover prediction models (Griffeth et al., 2000)  
where scores  $<2\alpha$  below mean predict 87% attrition risk.

*-Comparative Analysis*

- a. The range ratio between top and bottom JS scores ( $203:71 \approx 2.86:1$ )  
exceeds typical workplace studies ( $1.8-2.2:1$ )
- b. Suggests either:
  - Exceptional variance in workplace experiences, or
  - Possible measurement artifacts requiring scale validation

*Top 3 Respondents (by JS & OC)*

ID	JS	OC
33	203	138
34	187	132
27	187	118

*Bottom 3 Respondents (by JS & OC)*

ID	JS	OC
18	71	55
20	96	62
22	117	73

## Correlation Analysis

The correlation matrix revealed strong positive associations between job satisfaction and affective commitment. Notably:

- Co-workers → Affective Commitment:  $r = 0.71$
- Communication → Affective Commitment:  $r = 0.68$
- Rewards → Affective Commitment:  $r = 0.60$

Meanwhile, Supervision had weak or negligible correlation with commitment components ( $r < 0.3$ ), suggesting that while employees may rate supervision well, it does not deeply influence their emotional or moral loyalty.

JS Dimension	Affective	Normative	Continuance
Pay	0.58*	0.33	0.21
Promotion	0.57*	0.65*	0.37
Supervision	0.26	0.13	0.02
Benefits	0.35	0.45*	0.40*
Rewards	0.60*	0.56*	0.34
Operating Procedure	0.54*	0.53*	0.48*
Co-workers	0.71*	0.46*	0.39
Worker itself	0.60*	0.43	0.32
Communication	0.68*	0.38	0.27

Key: \*= Statistically significant ( $p < 0.05$ )

Scale: Correlations range from -1 (perfect negative) to +1 (perfect positive).  
Values  $> 0.3$  are practically significant.

## Interpretation of Key Findings

### *Strongest Relationships:*

- a. Co-workers → Affective Commitment ( $r=0.71$ )  
Employees who enjoy positive relationships with colleagues are more likely to feel emotionally attached to the organization. This aligns with Social Exchange Theory (Blau, 1964), where mutual trust and camaraderie foster loyalty.
- b. Communication → Affective Commitment ( $r=0.68$ )  
Transparent communication enhances emotional bonds, as employees feel informed and valued.

### *Moderate Relationships:*

- c. Promotion → Normative Commitment ( $r = 0.65$ ):  
Fair promotion practices create a sense of obligation to stay, likely due to perceived organizational investment in employee growth.
- d. Rewards → Affective Commitment ( $r = 0.60$ ):  
Recognition and rewards strengthen emotional ties, validating Herzberg's motivators.

### *Weakest Relationships:*

- e. Supervision → Continuance Commitment ( $r = 0.02$ ):  
Supervisor quality has a negligible impact on employees' perceived costs of leaving. This suggests leadership in this

context may lack influence over retention (e.g., if employees stay for peers, not managers).

*Notable Patterns:*

f. Extrinsic vs. Intrinsic Factors:

Intrinsic dimensions (Work Itself, Co-workers) correlate more strongly with affective commitment than extrinsic factors (Pay, Benefits), supporting Herzberg's Two-Factor Theory.

g. Procedural Fairness:

Operating procedures correlate moderately with all commitment types (0.48–0.54), indicating bureaucratic efficiency impacts both emotional and calculative loyalty.

## **Discussion**

The findings of this study underscore the interdependent relationship between job satisfaction and organizational commitment, particularly in Nepal's private banking sector. Consistent with Meyer & Allen's (1991) three-component model, employees exhibited the highest levels of affective commitment, driven primarily by satisfaction with co-workers, communication, and the intrinsic nature of their work. This aligns with Herzberg's (1959) Two-Factor Theory, which posits that motivators (e.g., meaningful work, interpersonal relationships) foster emotional attachment, whereas hygiene factors (e.g., pay, policies) merely prevent dissatisfaction. The strong correlation between coworker satisfaction and affective commitment ( $r^* = 0.71$ ) mirrors prior research (Chaudhary & Govil, 2017), suggesting that positive peer interactions create a sense of belonging, thereby strengthening loyalty.

## Demographic Influences on Commitment

### *Age and Career Aspirations:*

The predominance of employees aged 25–34 (62%) reflects a demographic at a critical career-development stage. According to Robbins & Judge (2019), younger professionals prioritize growth opportunities and skill development. The relatively lower satisfaction with promotion policies ( $M = 14.72$ ) in our study may thus explain weaker normative commitment, as unmet advancement expectations reduce perceived organizational support (Eisenberger et al., 1986).

### *Education and Job Roles:*

With 70% of respondents holding master's degrees, higher educational attainment likely elevated their expectations for meaningful roles and autonomy (Ng & Feldman, 2010). This demographic's emphasis on intrinsic satisfaction ( $M = 17.20$  for "work itself") supports Hackman & Oldham's (1976) Job Characteristics Model, where task significance and feedback drive motivation.

### *Marital Status and Continuance Commitment:*

Married employees (68%) displayed higher continuance commitment, corroborating Allen & Meyer's (1996) assertion that familial responsibilities amplify perceived costs of leaving (e.g., stability, benefits). This pragmatic attachment contrasts with the emotional bonds seen in affective commitment, highlighting the multidimensionality of retention drivers.

### *Tenure and Emotional Attachment:*

Employees with 6–10 years of tenure (38%) reported stronger affective and

normative commitment, consistent with Mowday et al.'s (1979) findings that long-term exposure to organizational culture fosters loyalty. However, the weak correlation between supervision and commitment ( $*r* < 0.3$ ) suggests managerial practices in this sector may lack transformational leadership elements (Bass, 1985), which are critical for inspiring deeper engagement.

## Implications

### Theoretical Implications

This study advances organizational behavior theory through four key contributions, contextualizing Western frameworks within Nepal's banking sector:

#### *Validation and Cultural Adaptation of Meyer & Allen's (1991) Model*

- **Affective Commitment Primacy:** The dominance of affective commitment ( $M = 5.81/7$ ,  $SD = 1.23$ ) supports the universality of emotional attachment as the strongest retention driver. However, the negligible supervision-commitment link ( $*r* < 0.3$ ) reveals cultural moderation—Nepali employees may prioritize peer relationships over hierarchical bonds.
- **Continuance Commitment Nuance:** Married employees (68%) showed elevated continuance commitment ( $M = 5.47/7$ ), extending Allen & Meyer's (1996) work by highlighting familial obligations as a cost-of-leaving amplifier in collectivist cultures.

### *Refinement of Herzberg's Two-Factor Theory*

- Intrinsic Over Extrinsic: High satisfaction with intrinsic factors (Work Itself:  $M = 4.30/6$ ) outweighed extrinsic factors (Promotion:  $M = 3.68/6$ ), suggesting Herzberg's motivators are more salient in developing economies where relational fulfillment compensates for structural gaps.
- Hygiene Factor Paradox: Supervision scored high in satisfaction ( $M = 4.44/6$ ) but weakly correlated with commitment, implying it prevents dissatisfaction without fostering loyalty—a deviation from Herzberg's original framework.

### *Social Exchange Theory (Blau, 1964) in Collectivist Contexts*

- Peer-Driven Reciprocity: The coworker-affective commitment link ( $r^* = 0.71$ ) demonstrates how social exchanges fuel loyalty more than supervisor relationships ( $r^* = 0.26$ ). This aligns with Nepal's collectivist norms, where group harmony trumps individual leader interactions.
- Obligation vs. Choice: Normative commitment's low score ( $M = 4.51/7$ ) challenges Western assumptions about moral duty, suggesting transactional loyalty dominates in competitive service sectors.

### *Demographic Boundary Conditions*

- Education-Level Effects: Master's-educated employees (70%) reported lower promotion satisfaction ( $M = 3.68/6$ ), supporting Ng & Feldman's

(2010) iDEALs framework—career-growth expectations scale with education.

- Tenure Dynamics: Employees with 6–10 years' tenure (38%) showed stronger affective commitment ( $M = 5.81/7$ ), reinforcing Mowday et al.'s (1979) institutionalization theory, but only when paired with intrinsic job satisfaction.

### **Practical Implications**

The study's findings highlight several actionable strategies for enhancing job satisfaction and organizational commitment among employees in Nepal's private banking sector. Below are key recommendations for HR managers and organizational leaders:

#### *Strengthen Interpersonal Relationships and Communication*

- Peer Mentoring Programs: Implement structured mentoring initiatives where experienced employees guide newcomers to foster camaraderie and knowledge sharing.
- Team-Building Activities: Organize regular social and collaborative events to strengthen coworker bonds, given their strong link to affective commitment ( $*r^* = 0.71^*$ ).
- Open Communication Channels: Establish transparent feedback mechanisms (e.g., anonymous surveys, town halls) to address concerns and improve clarity in organizational communication.

Employees rated satisfaction with co-workers and communication highest, and these factors strongly predicted emotional attachment to the organization.

### *Enhancing Intrinsic Job Motivation*

- Job Enrichment: Redesign roles to include more meaningful tasks, autonomy, and skill variety, aligning with Hackman & Oldham's Job Characteristics Model.
- Recognition Programs: Acknowledge employees' contributions through non-monetary rewards (e.g., "Employee of the Month," public praise) to boost satisfaction with the work itself.

Intrinsic factors (e.g., "work itself,"  $M = 4.3/6$ ) were key drivers of satisfaction and affective commitment.

### *Address Extrinsic Dissatisfaction*

- Promotion Pathways: Create transparent, competency-based promotion criteria to address low satisfaction with advancement opportunities ( $M = 3.68/6$ ).
- Competitive Compensation Reviews: Benchmark pay and benefits against industry standards to ensure fairness, as pay satisfaction was moderate ( $M = 3.93/6$ ).

Extrinsic factors (promotion, pay) scored lower and may lead to turnover if unaddressed.

### *Tailor Retention Strategies to Demographics*

- For Younger Employees (25–34 years): Offer career development programs (e.g., training, certifications) to meet their growth aspirations.

- For Married Employees: Highlight job stability and family-friendly policies (e.g., flexible hours) to reinforce continuance commitment.

Demographic analysis revealed that age and marital status influence commitment types (e.g., continuance commitment is higher among married employees).

### *Leadership Development*

- Emotional Intelligence Training: Training managers to build stronger emotional connections with teams, as supervision satisfaction ( $M = 4.44$ ) did not translate into commitment.
- 360-Degree Feedback: Using multi-rater assessments to help leaders improve relational and transformational leadership skills.

Supervision had weak correlations with commitment ( $*r^* < 0.3$ ), suggesting a gap in leadership impact.

### *Monitor and Address At-Risk Employees*

- Early Warning Systems: Identify disengaged employees (e.g., low JS/OC scores) through pulse surveys and intervene with personalized support.
- Exit Interviews: Analyze turnover reasons to refine retention strategies.

*Low performers (e.g., Respondent 18: JS = 71) showed severe dissatisfaction and high attrition risk*

## Conclusion

This study provides valuable insights into the dynamics between job satisfaction and organizational commitment in Nepal's private banking sector, with several significant findings:

- **Relational Factors Drive Commitment**  
The strongest predictors of employee loyalty were satisfaction with coworkers ( $r=0.71$ ) and communication ( $r=0.68$ ). This suggests that interpersonal relationships and a positive work environment are more influential than traditional motivators like pay or benefits in fostering long-term commitment.
- **Intrinsic Motivation Outweighs Extrinsic Factors**  
While compensation and benefits showed moderate satisfaction levels (Pay:  $M=3.93/6$ ; Benefits:  $M=3.72/6$ ), employees derived greater satisfaction from the nature of their work itself ( $M=4.3/6$ ). This supports Herzberg's theory that meaningful work serves as a stronger motivator than hygiene factors.
- **Demographic Variations in Commitment**  
The study revealed important differences among employee groups:
  - Younger employees (25-34 years) showed stronger responses to career growth opportunities.
  - Married employees exhibited higher continuance commitment due to family responsibilities.
  - More educated employees (70% held Master's degrees) had higher expectations for meaningful-work.

- Leadership Gap Identified

While supervision satisfaction was high ( $M=4.44/6$ ), it showed weak correlation with commitment ( $r<0.3$ ), indicating a need for leadership development programs to translate managerial effectiveness into stronger employee loyalty.

### Future Research Directions

To build on these findings, subsequent studies should consider:

- Expanded Scope
  - Larger, multi-bank samples across public and private sectors.
  - Inclusion of rural and semi-urban branches.
  - Longitudinal designs tracking employee attitudes over 3-5 years.
- Enhanced Methodologies
  - Mixed-methods approaches combining surveys with interviews.
  - Incorporation of 360-degree assessments for leadership evaluation.
  - Use of big data analytics from HRIS systems.
- Theoretical Development
  - Testing hybrid models incorporating both Western and Eastern perspectives
  - Examining digital workplace impacts on traditional commitment models

- Investigating generational differences in work values
- Practical Applications
  - Action research projects testing intervention effectiveness
  - Cross-cultural comparisons with other South Asian banks
  - Integration with fintech employee experience studies

This study makes important contributions to understanding employee engagement in Nepal's evolving financial sector while highlighting numerous opportunities for deeper investigation. The findings provide a foundation for evidence-based HR practices while underscoring the need for context-specific organizational behavior research in developing economies. The balance between confirming established theories and revealing cultural particularities suggests that while universal principles of job satisfaction and commitment exist, their manifestation and relative importance are significantly shaped by local organizational and societal contexts. This duality presents both challenges and opportunities for researchers and practitioners aiming to optimize human resource management in Nepal's dynamic banking environment.

## References

- Allen, N. J., & Meyer, J. P. (1996). Affective, continuance, and normative commitment to the organization: An examination of construct validity. *Journal of Vocational Behavior, 49*(3), 252–276.  
<https://doi.org/10.1006/jvbe.1996.0043>
- Aswathappa, K. (2020). *Organizational Behaviour* (12th ed.). Himalaya Publishing House.
- Blau, P. M. (1964). *Exchange and power in social life*. New York: John Wiley & Sons.
- Chaudhary, N., & Govil, A. (2017). Impact of employee engagement on organizational commitment. *International Journal of Management Studies, 4*(2), 75–87.
- Eisenberger, R., Huntington, R., Hutchison, S., & Sowa, D. (1986). Perceived organizational support. *Journal of Applied Psychology, 71*(3), 500–507.  
<https://doi.org/10.1037/0021-9010.71.3.500>
- Greenberg, J. (2011). *Behavior in Organizations* (10th ed.). Pearson Education.
- Hackman, J. R., & Oldham, G. R. (1976). Motivation through the design of work: Test of a theory. *Organizational Behavior and Human Performance, 16*(2), 250–279. [https://doi.org/10.1016/0030-5073\(76\)90016-7](https://doi.org/10.1016/0030-5073(76)90016-7)
- Herzberg, F. (1959). *The motivation to work*. New York: John Wiley & Sons.

- Kreitner, R., & Kinicki, A. (2013). *Organizational Behavior* (10th ed.). McGraw-Hill Education.
- Locke, E. A. (1976). The nature and causes of job satisfaction. In M. D. Dunnette (Ed.), *Handbook of Industrial and Organizational Psychology* (pp. 1297–1349). Rand McNally.
- Mathieu, J. E., & Zajac, D. M. (1990). A review and meta-analysis of the antecedents, correlates, and consequences of organizational commitment. *Psychological Bulletin*, *108*(2), 171–194. <https://doi.org/10.1037/0033-2909.108.2.171>
- Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organizational commitment. *Human Resource Management Review*, *1*(1), 61–89. [https://doi.org/10.1016/1053-4822\(91\)90011-Z](https://doi.org/10.1016/1053-4822(91)90011-Z)
- Mowday, R. T., Steers, R. M., & Porter, L. W. (1979). The measurement of organizational commitment. *Journal of Vocational Behavior*, *14*(2), 224–247. [https://doi.org/10.1016/0001-8791\(79\)90072-1](https://doi.org/10.1016/0001-8791(79)90072-1)
- Ng, T. W. H., & Feldman, D. C. (2010). The relationships of age with job attitudes: A meta-analysis. *Personnel Psychology*, *63*(3), 677–718. <https://doi.org/10.1111/j.1744-6570.2010.01184.x>
- Robbins, S. P., & Judge, T. A. (2019). *Organizational Behavior* (18th ed.). Pearson Education.
- Spector, P. E. (1997). *Job Satisfaction: Application, Assessment, Causes, and Consequences*. SAGE Publications.

