

Impact of Extrinsic Job Satisfaction Factors on Organizational Commitment of Banking Sector at Pokhara Metropolis

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ABSTRACT

The paper aims at examining the influence of extrinsic JS factors on organizational commitment of employees in banking sector of Pokhara Metropolis. Non-managerial employees of government, joint- and non-joint venture commercial banks comprising 102 males and 107 females were approached for opinion survey. A questionnaire consisting of five-point Likert scales along with demographic questions were disseminated to collect the data. Using descriptive and analytical methods, the results were obtained. The results revealed that a high level of extrinsic job satisfaction appeared when employees have friendly relation with supervisors, while they were least satisfied with pay. It implies that banking employees get satisfied if their supervisor treats them as friends. The study also found those employees' emotional feelings like loyalty, and having an affiliation with their organization was enthusiastic. Similarly, they believe better to stay in the current organization as the organization has providing something for them, because leaving current organization will need extra costs for them. Thus, there was a higher position of affective commitment and moderate level of continuance and normative commitment of employees. Finally, it was found that extrinsic job satisfaction dimensions have constructive significant impact of employees' commitment at work place, indicating a high level of extrinsic factors play a pivotal role to satisfy the banking employee and thereby their organizational commitment. The study contributes to analyze extrinsic job satisfaction factors in banking sectors and which factor play significant role to create their commitment of employees in workplace.

Keywords: Affective commitment, continuance commitment, extrinsic factors, job satisfaction, normative commitment

1. INTRODUCTION

Job satisfaction has been a significant theme over the years (Akfopure et al., 2006) argued that relationship between people and job has always concerned the devotion of social

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scientists. Work delivers status to individuals, and binds them to social activities. A worker who is gratified with his profession would accomplish his obligations well, and be dedicated to his job. Competent practice of employees, which increases efficiency, is directly connected to grow the commitment of the institute to the preferred level (Khaki, 2005). Absence of consideration to HRM in organizations marks the emotional and emotional requirement of the employee on his institute and reasons a nonexistence of logic of loyalty, duty, and obligation among personnel.

People discourse about JS because it is connected to the contentment of every person's requirements at job (Willis, 2016). During their effort, individuals can generate satisfaction concerning the appropriate and reasonable recompense, obtain provision from co-workers and management, has a contented work situation, and uses their expertise to the completest. There is a association between OC and job satisfaction that is generally same directional, if a worker is pleased with his profession, frequently he will obligate a higher promise to the fullest. There is a association between JS, and OC that is commonly unidirectional or optimistic, if a individual is pleased with his occupation, regularly he will have a greater pledge to the place he everything. In some cases, the association between JS and OC can be unidirectional or undesirable (Suparyadi, 2015).

Employees who have unchanging work experience fulfill basic requirements of them with significant improvement within the organization tend to progress with AC (Meyer et al., 1993). Mowday et al. (1982) contended that it is a greater confidence in, and taking of the establish goals, and standards, and a enthusiasm to put a determination on behalf of the institute. Meyer and Herscovitch (2001) argued that education and skills are not easily moved to other organizations which tend to raise employees' continuance commitment. Continuance of organizational commitment fosters the awareness that persons cannot leave an organization for distress of losing their welfares, suffering a remuneration cut, and not being capable to search another placement. (Murray et al., 1991) contended that affective and NC is positively connected, and CC is negatively connected with advanced levels of AC to their job, their work, and their profession exerts greater CC, and NC (Cohen, 1996).

According to Herzberg's motivation theory there are two factors that an organization can amend to influence motivation among employees. These factors are intrinsic and extrinsic (motivators, and hygiene). Intrinsic factors encourage employees to work harder, and extrinsic factors do not inspire employees to work harder but will cause them to become apathetic if they are not present (Ekhayemhe & Oguzie, 2018). Extrinsic factors do not create motivation. The lack of these factors causes dissatisfaction. They are needed to escape dissatisfaction. Extrinsic factors relate to job perspective (Herzberg, 2003) are pay, company policy and administration, supervision, interpersonal relations, job security, working condition, status, and personal life.

Extrinsic job satisfaction relates to how an individual feels about the aspect of the external work condition of the jobs to be performed. Employees with intrinsic job satisfaction assume responsibility in the organization without difficulty as well as an employee; compelling responsibilities tend to make sacrifices for the organization (Xie et al., 2017). Extrinsic factors are the basic source of dissatisfaction. The present study focuses only on pay, supervision, working condition, relations with supervision as extrinsic factors respectively to measure the impact of job satisfaction on organizational commitment among commercial banking staff.

The effect of compensation on JS is the perception of justice. Emmanuel and Nwuzor (2021) argued that extrinsic rewards connected with monetary benefits such as high pay increments, and bonuses have a greater effect on employees' JS than other extrinsic rewards such as paid vacation, benefits, and gifts though they too have an important stimulus on job satisfaction pay is a stimulating force for employees job satisfaction (Robbins & Judge, 2007). Hence, salary, and wages play the most important role as an aspect of the level of job satisfaction. Likewise, observation is a discreetly vital source of JS. There are two dimensions of guiding style that mark JS one is employee-centered. This is restrained by the degree to which a supervisor receipts a personal interest in the employee's well-being. The other measurement is participation or stimulus by directors who consent their personnel to take part in choices that influence their occupations. A participative environment formed by the controller has a further extensive effect on employee fulfillment (Luthans, 1989). Hence, subordinate-oriented, and participation concerned with supervision style promotes high job satisfaction among employees as against repressive or task-centered style.

If possessions are poor, working conditions are the aspect that pays modestly to job satisfaction. Features such as temperature, lighting, noise, cleanliness of the workplace, standard tools, and equipment, ventilation, etc. change the job satisfaction of workers. Working conditions can play an important role in employees' job satisfaction against contrary conditions (Le et al., 2014) as they have been related to clearing, and shaping the space (Loke, 1976). Friendly propositions admiration for good enactment attends to employees' ideas, and assumes personal attention to them. Mowday and Sutton (1993) stated that there is a high level of JS in employees who have chances to communicate with others on the job. Social relationships inside the work surroundings incorporate an important role in employees' feels recognition and value (Staudt, 1997).

Extrinsic job satisfaction factors always deliver an effective platform for employees to accomplish their work at higher levels, which indicates a positive impact on organizational commitment. Most of intrinsic factors play significant role for daily quality of work-life, however, which factors implied in Nepalese banking sector is researchable phenomenon. Therefore, this study concentrates to explore how job extrinsic gratification and obligation are connected to each other and lead to an impact on work responsibility among commercial banking employees in Pokhara. Researchers have conducted in different context and framework but limited studies are existed in the same framework in the banking sector. Due to that the aims of the research work is to examine the influence of job extrinsic factors in banking sectors in Pokhara.

2. RESEARCH METHOD

The employees composed from different commercial banks i.e. government banks, joint venture banks, and non-Joint venture banks were taken into consideration based on gender, qualification, designation, and marital status types of the bank for research purposes. Therefore, the population of the study organizes all the non-managerial employees from the different commercial banks in Pokhara. Moreover, the deductive approach is employed in to commence quantitative research in collecting, and sorting data. Thus methodology includes the adaption of quantitative technique so that findings are supported through numerical significance. The primary sources of data have been adopted in this study. The questionnaires have been classified into two

parts. The first segment enclosed demographic information; the second segment consisted of enquiries regarding ordinal, nominal, and five-point Likert scales comprising JS, and OC.

Descriptive and causal-comparative research design is implied. The information collected from the respondents is depicted, assessed interpreted, and tabulated. The perceptual alterations of banking employees on different dimensions of JS, and OC have been measured, as per their reactions. So, it is descriptive. Likewise, the casual-comparative research design was employed to analyze the impact of JS on the OC of employees of concerned banking sectors.

The population of the study involves 438 employees (Field survey, 2022), working in commercial banks in Pokhara. Convenience sampling was assumed. Employees from all types of commercial banks were selected. First of all, the demonstration of all the commercial banks functioning in Nepal was selected. Nepal Bank Ltd., representing the government bank, Standard Chartered Bank Ltd., Nabil Bank Limited, Nepal SBI Bank Ltd., representing joint venture banks, and NIBL Bank Ltd., NCC Bank Ltd, Mega Bank Ltd., Prabhu Bank Ltd, and Global IME Bank Ltd; were nominated representing non-joint venture banks. At the later stage, non-managerial employees of the above-mentioned banks were conveniently selected concerning types of banks and their nature. The sample was acceptable as it signifies a varied group of respondents founded on the type of commercial banks, and the association of employees thereon. The sample size was computed by the formula of Yamane (1967).

$$n = \frac{N}{1 + N(e)^2}$$

where,

N= Total population

n= Sample size

e= Margin of error (0.05)

A closed-ended questionnaire was sent to the certain commercial banking employees on January 9, 2022. It was separated into three portions containing JS, OC, and demographic information. Questions regarding JS, and OC were separated into 5 for JS, and 11 for OC. In this study nominal, ordinal, and five-point Likert Scales, choices from strongly disagree (SD) upto strongly Agree (SA). The questionnaire is to conserve consistency in data assortment. Altogether 240 questionnaires were disseminated to the respondents. But 25 of them did not accomplish the questionnaire appropriately, and the data from them were not comprised in the data analysis. Only 209 (102 males, and 107 females) were the actual respondents assumed. The descriptive analysis was implied to depict results with the help of mean values. The influence of JS on (OC) was measured through multiple regression analysis. The significant level of 0.01, and 0.05 were reflected while applying the p-value.

Reliability and Validity

The validity and consistency of the study implement, data assortment, and examination were entirely confirmed. Numerous evaluators were checked for the assessment of the implement for aspect validity purposes. Different substances of job satisfaction and executive commitment were encompassed in the study to make sure the content validity. To confirm criterion validity, the test results were matched with the externally published indicators of JS, and OC. Cronbach's Alpha was implied to authenticate the consistency of constructs engaged in the questionnaires.

Table 1*Test of Reliability*

Constructs	Items number.	Cronbach Alpha
JS factors	5	0.693
OC factors	11	0.712

Source: Field survey, 2022.

Table 1 displays that the reliability value of OC is higher than that of JS the reliability statistics of JS factors containing ten items' Cronbach Alpha = 0.693, and OC containing twelve items' Cronbach Alpha = 0.712. It indicates that the scale of the present study was highly reliable for data analysis.

3. RESULTS AND DISCUSSION

The first step in the investigative process involve of ascertaining issues, shaping the accessibility of appropriate data, determining the method suitable for responding the questions, relating the methods, assessing, summarizing, and interconnecting the results. Descriptive statistics were carried out for the computation of statistical measures like mean and the standard deviation. Correlation investigation was undertaken to depict the nature of connection between dependent and independent constructs. The outcomes of the regression model were employed to find out how independent variables impact the dependent variables. Hence, this part covers the area of results and discussion as per objectives.

Extrinsic Job Satisfaction Position among Commercial Banking Employees

Extrinsic dimensions of JS among banking employees are related to employees' basic requirement factors in workplace. These factors always link to minimize the dissatisfaction of organization.

Table 2*Extrinsic Job Satisfaction Dimensions.*

Statements	N	Mean	SD
I believe that my supervisor provides adequate supervision at work.	209	4.0096	0.70704
I believe that my pay is as per the work I do.	209	3.6364	0.96666
The organization upkeeps about my welfare.	209	4.0718	0.77187
I am recognized for my work by my co-workers.	209	4.1005	0.68251
I have friendly relations with my supervisors.	209	4.2727	0.63342

Source: Field Survey, 2022

Table 2 presents the extrinsic dimensions of JS among banking employees. The positional value with the minimum, and maximum mean ($M = 3.6364$, $SD = 0.96666$, and $M = 4.2727$, $SD = 0.63342$) shows a high level of extrinsic JS in terms of friendly relation with supervisors. However, moderate level of extrinsic JS in terms of supervision, working conditions, and relations with co-workers. A part from this, the extrinsic factor, relating to pay seems to be minimum effort. It indicates that banking employees are least satisfied with pay as compared to other extrinsic factors of job satisfaction.

Discussion on Job Satisfaction among Banking Employees

The study also explored that extrinsic job satisfaction relating to relations with supervisors was detected as the highest predictor for job satisfaction. It indicates that banking employees get satisfied if their supervisor treats them as friends. The result is consistent to Robbins and Judge (2013) who assessed relations with co-workers and good interpersonal relationships with employees underwrite to a positive and more creative work climate. However, the pay factor as indicated by extrinsic job satisfaction was least perceived. Hence, it specifies that the pay scale for non-managerial banking employees is not satisfactory. The finding is consistent with the findings of Oshagbemi (2000) who have drawn conclusion that university educationalists were dissatisfied with their pay. The descriptive statistics show that the mean score extrinsic job satisfaction are almost equal. This indicates that commercial banking employees in Pokhara tend to be motivated, and satisfied when they are adequately provided extrinsic gains. The findings also reveal consistency in Herzberg's two-factor theory of motivation, content, and process theories as well.

Organizational Commitment among Banking Employees

To fulfill the second objective, banking employees' organizational commitment has been evaluated based on their AC, CC, and NC.

Table 3

Banking Employee' Affective Commitment

Statements	N	Mean	SD
I would be very pleased to employ the rest of my profession in this organization	209	3.9426	0.75100
I sense "part of my family" at this organization	209	3.9282	0.82019
I am passionately close to this organization	209	3.9187	0.82514

Source: Field survey, 2022

Table 3 exhibits the organizational commitment of banking employees based on the affective commitment they deliver. Affective commitment includes the elements of passionate affection in the organization or a sense of belongingness. It involves employees' emotional feelings towards the organization. The descriptive statistics with minimum and maximum mean values ($m = 3.9187$, $SD = 0.82514$, and $M = 3.9426$, $SD = 0.75100$) show that banking employees in Pokhara are loyal, and have an affiliation with their organizations. However, accepting as emotionally disposition to the organization is a problem that needs to be addressed.

Table 4

Continuance Commitment of Banking Employees

Statements	N	Mean	SD
It would be very tough for me to quit my job at this organization even if I desired to	209	3.7464	0.86480
Staying in my current job at this institute is a substance for me	209	3.6507	0.94945
I believe I have a few choices to reflect quitting this organization	209	3.4450	0.95981
I endure to work for this institute because leaving it would require considerable personal sacrifice	209	3.7225	0.91437

Source: Field survey, 2022

Table 4 shows the organizational commitment of banking employees on the continuance commitment (CC) they deliver. CC generally contains the elements of not leaving the current organization due to employees' attitudes. It is the commitment to stay in the organization because employees have few options outside the institute. The positional value of minimum, and maximum mean value ($M = 3.4450$, $SD = 0.95981$, and $M = 3.7464$, $SD = 0.86480$) indicate that the banking employees in Pokhara believe better to stay in the current organization. They think it is difficult for them to leave the current organization as they feel that it will need extra cost for them.

Table 5

Normative Commitment of Banking Employees

Statements	N	Mean	SD
This organization justifies my faithfulness	209	4.0478	0.83643
I would sense mortified if I leave this organization now	209	3.0909	1.11215
I would not dispensation my institute right currently because of my intellect of responsibility to it.	209	3.7703	0.84060
Even if it were to my benefit, I do not sense it would be precise to leave currently	209	3.5598	1.05042

Source: Field survey, 2022

Table 5 depicts the OC of banking employees based on the normative commitment they express. Normative commitment is a commitment by the employees to stay in the organization for reasons moral or ethical. It reflects that they remain in the organization because they believe that they have to pay for the organization in return. The descriptive statistics with minimum and maximum mean values ($M = 3.0909$, $SD = 1.11215$, and $M = 4.0478$, $SD = 0.83643$) depict that banking employees in Pokhara believe better to remain in the current institute as they believe the establishment has provided something for them. However, feeling guilty for leaving the organization is a matter of concern.

Table 6

Overall Organizational Commitment of Banking Employees

Statements	N	Mean	SD
Affective commitment	209	3.9055	0.55609
Continuance commitment	209	3.6411	0.59731
Normative commitment	209	3.6172	0.51773

Source: Field survey, 2022

Table 6 depicts that different dimensions of OC on an average banking employee in Pokhara are dedicated to their institute. The minimum mean value for normative commitment ($M = 3.6172$, $SD = 0.51773$) indicates that banking employees tend to have trouble in staying in the institute as related to the CC and NC. The higher mean ($M = 3.9055$, $SD = 0.55609$) indicates that banking employees have a tendency to be emotionally attached to the institute because they have a sense of belongingness to it. However, it is observed that there is not so much variation in minimum and maximum mean scale.

Discussion on Organizational Commitment among Banking Employees.

The objective was to evaluate the level of commitment among banking personnel in Pokhara. The research work showed better affective commitment amongst banking employees. It depicts that banking employees in Pokhara have a sense of belongingness, and they are emotionally attached to their organizations. The results also backing the social exchange model and observed organizational existence theory. The results are dissimilar from the outcomes given by Bhalla and Zafar (2013). Similarly, banking employees tend to display minimum normative commitment as compared to affective, and CC. The findings are in contradiction of the results described by Nazneem, and Miralam (2017). They concluded a moderate level of affective, and continuance commitment. The result is dependable too (Cohen, 1996) whose research detected confirm that workforces with higher stages of AC to their profession reveal a higher level of CC and NC. The result is also similar to (Budihardjo, 2017) who established that AC appears to play a key role in attaining high organizational enactment. However, the finding is different from those (Sonia, 2010) who concluded that overall OC was pleasing in personnel but higher contradiction was perceived with affective commitment. Bushra et al. (2011). They concluded that bank employees are enthusiastic about reproducing their continuance commitment. The OC of the bank employees is also accentuated by their normative commitment.

Impact of Job Satisfaction on OC

This section has been presented to fulfill the last objective of the research.. The objective has been fulfilled with the help of correlation, and regression analysis. However, regression analysis is the main statistical tool that shows the impact of those variables.

Table 7

Relationship between JS Dimension, and OC

Statements	Commitment	Extrinsic
Commitment	1	0.425**
Extrinsic	0.425**	1

** Significant at 0.01 or 1 percent

Table 7 shows the bi-variate Pearson's correlation between JS, and OC (dependent variable). All the relationship (r) figures are positive and significant at 1 percent stages of significance. Banking employees have higher job satisfaction; it will lead to positive association to advanced obligation within the institute. The table output shows the correlation between JS and OC with corresponding p-values. As all p-values are less than 0.01 so, they are strongly correlated with each other. Meanwhile, the association matrix where all the indicators of r is less than 0.80, it is enhanced to run a regression to find out the influence of independent variables i.e. extrinsic job satisfaction on OC.

Table 8

Influence of JS Dimension on OC

Constructs	S.E.	B	t	P
(Constant)	0.258		7.740**	0.000
Extrinsic	0.058	0.353	4.996**	0.000

$F(2,206) = 26.605, p < 0.01, R^2 = 0.4618, **$ and $*$ indicates the constants are significant at 0.01, and 0.05 respectively.

Table 8 displays the regression results illustrating the impact of job satisfaction (JS) dimensions on organizational commitment (OC). Extrinsic job satisfaction shows a significant positive influence on OC ($\beta = 0.353$, $t = 4.996$, $p < 0.01$). It indicates that the higher the job satisfaction, the higher will be the organizational commitment of the banking employees of commercial banks. The overall model accounts for 46.18% of the variance in OC ($R^2 = 0.4618$, $F(2,206) = 26.605$, < 0.01). The major finding is that the extrinsic job satisfaction leads to organizational commitment.

Discussion on the Influence of JS on Organizational Commitment

This discussion section compares and contrasts the findings of prior research based on the fourth objective of the study. The main aim of the research work is to analyze the effect of JS measurements on OC. It is exposed that JS strongly anticipated the outcome variables i.e. OC. Dimensions of JS also revealed by banking employees will prime to better OC. This finding is similar to the results of the prior research. Warsi et al. (2009); Baqer (2012); Budihardjo (2017). Sonia (2010); Kotze and Nel (2020); Najeeb et al. (2018); Anari (2012); Eslami and Gharakhani (2012); Ahmad et al. (2010) also established similar nature of findings. However, the finding is contracts with Curry et al. (1986) who establish that the results is no significant connection between JS and organization commitment. Emmanuel and Nwuzor (2021) exposed that extrinsic rewards linked with monetary benefits such as high pay increases, and bonuses have a intensive effect on employees' JS than other extrinsic rewards. Robbins and Judge (2007) revealed that pay is an inspiring force for employees' job satisfaction. However, the present study reveals that OC can be intensely anticipated by JS. The finding is consistent with the results of Sonia et al. (1997), and Sikorska (2005) who concluded that work pleasure is an important interpreter of OC. Similarly, the research work reveals that there exists a positive relationship between JS, and OC which is reliable with the findings reported by Baqer (2012) who stated that more satisfied employees have a better assure better OC.

4. CONCLUSIONS

Extrinsic JS relating to relation with supervisors was observed as the highest predictor for job satisfaction. It indicated that banking employees get satisfied if their supervisor treats them as friends. However, the pay factor as denoted by extrinsic JS was least observed. The study showed a improved level of affective commitment sense banking employees. It implies that banking employees in this area have a sense of belongingness, and are emotionally attached to their institutions. Affective commitment was the major factor of OC, and normative commitment was the least. It means that the banking workforces in Pokhara composed that they fit for the institutions, and they have an emotional connection between members, and the organizations. However, the moral duty of employees to remain attached to the organization is less practiced among banking employees of Pokhara. It is also very much essential to make them stay in the institutions for the uplift of the organization.

Banking employees holding intermediate-level qualifications showed a higher level of continuance commitment. Similarly, employees from joint venture banks showed a higher level of normative commitment. It also, revealed that assistant-level employees showed affective, and continuance commitment to their institution as compared to others. The result showed that there is

an average level of employee commitment in commercial banking employees in Pokhara. While observing separately the dimensions of commitment, affective commitment is found to be strong as compared to others. The result specifies that there is a substantial relationship between JS, different dimensions of commitment. The extrinsic factors play a pivotal role to satisfy the banking employee, it exposes that extrinsic JS leads to OC.

Commercial banks must make policies on commitment, and JS dimensions along with the work, and life issues. The existing investigation was conceded out with a partial sample within a limited area. It is instructed to the forthcoming academics to behavior their research on a big sample. Similarly, the upcoming researcher needs to study comprising other more commercial banks as well as cover other more different dimensions of JS, and OC. There are many other intervening factors, like organizational impartiality, OCB, work-life balance, and job stress that need to be included in forthcoming research.

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