

**RELATIONSHIP AMONG JOB
SATISFACTION, ORGANIZATIONAL
COMMITMENT, EMPLOYEE LOYALTY AND
EMPLOYEE RETENTION IN THE SRI
LANKAN BANKING INDUSTRY**

**HEWA PATHIRANNAHALAGE THIWANKA
MADUSHANI PATHIRANA**

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HEWA PATHIRANNAHALAGE THIWANKA MADUSHANI
PATHIRANA

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ABSTRACT

Workforce intention to resign is significantly influenced by factors such as job satisfaction and loyalty. Banks in Sri Lanka need to keep their most valuable assets as employees. The purpose of this empirical research is to investigate the relationship between contentment in one's work, dedication to one's organisation, loyalty to one's employer, and job retention in the banking industry in Sri Lanka. Participants come from a wide range of departments and levels within the banking industry. Relationships between variables of interest may be discovered via quantitative data analysis by using statistical methods like correlation analysis as well as regression modelling. Employees who are happy in their jobs are more likely to be dedicated to their companies, according to preliminary research. An engaged workforce is more likely to show loyalty to their employers, and there is a significant correlation between organisational commitment as well as employee loyalty. This study was conducted to determine the elements that influence the workforce's desire to resign among employees of a Sri Lankan banking industry and to examine the relationships between employees' job satisfaction, loyalty decisions, organisational commitment, and resignation intention. 393 randomly chosen banking employees from Sri Lanka were involved in this study. To gather information about the degree of job satisfaction, motivation, and resignation intention, a demographic questionnaire was used. The study's findings showed that all constructs—namely, job satisfaction, motivation, anatomy, and organisational commitment—have a negative link with the intention to leave one's job, which is consistent with other research. Employee loyalty is also investigated as a potential moderator of the connection between organisational commitment as well as employee retention. The preliminary findings point to the importance of employee loyalty as a mediator in the choice of workers to remain with their organisations over the long term. The significance of encouraging work satisfaction and organisational commitment to increase employee loyalty and, hence, improve staff retention rates is highlighted by these results for the Sri Lankan banking sector. Banks may save money on hiring new workers and time and effort spent training current workers if they focus on increasing job satisfaction and fostering a healthy company culture. The study has several caveats, as any other research does, such as the possibility of response bias as well as the fact that it only looks at the banking business in Sri Lanka. Research in the future might broaden its focus to include other sectors and examine a wider range of potential variables that affect staff retention. However, this research adds to the available literature about employee retention in the banking industry of Sri Lanka and provides useful insights for the management of human resources techniques to boost employee engagement as well as loyalty.

Keywords: Job satisfaction, organizational commitment, employee loyalty, employee retention

APPROVAL

This is to certify that this thesis conforms to acceptable standards of scholarly presentation and is fully adequate, in quality and scope, for the fulfilment of the requirements for the degree of Doctor of Business Administration

The student has been supervised by: **Associate Professor Dr Ilham Sentosa**

The thesis has been examined and endorsed by:

Professor Dr Noor Azila Mohd Noor
Professor
Universiti Utara Malaysia
Examiner 1

Professor Dr Noor Raihan Ab Hamid
Professor
Asia e University
Examiner 2

This thesis was submitted to Asia e University and is accepted as fulfilment of the requirements for the degree of Doctor of Business Administration

Mushtaq Hussain

Professor Dato' Dr Sayed Mushtaq Hussain
Asia e University
Chairman, Examination Committee
25 September 2023

DECLARATION

I hereby declare that the thesis submitted in fulfilment of the PhD degree is my own work and that all contributions from any other persons or sources are properly and duly cited. I further declare that the material has not been submitted either in whole or in part, for a degree at this or any other university. In making this declaration, I understand and acknowledge any breaches in this declaration constitute academic misconduct, which may result in my expulsion from the programme and/or exclusion from the award of the degree.

Name: Hewa Pathirannahalage Thiwanka Madushani Pathirana

Signature of Candidate:

Date: 25 September 2023

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CHAPTER 1

INTRODUCTION

1.0 Introduction

In this day and age of tremendous competitive pressures, service providers are becoming increasingly aware that the development and upkeep of a loyal customer base is essential to their businesses' continued existence and growth (Abate et al., 2018). Service providers have developed service products and strategies for their customers based on the premise that services are typically produced through face-to-face contacts between customers and employees, and that employees deliver services based on the request from customers during interpersonal service encounters. In other words, service providers have developed their products and strategies for their customers based on the fact that services are typically produced through face-to-face contacts between customers (Adler et al., 2015). The contacts that customers have with frontline workers are frequently the first and most important experiences they have with companies. Employees who work directly with customers have an important part to play in both the delivery of services and the development of lasting connections with clients.

As a result, clients frequently build their impressions regarding the firm's overall service quality based on how well the company's frontline staff perform in their jobs (Aguinis & Solarino, 2019). Handling client complaints in an efficient manner is one of the most important things that contribute to a successful service. Complaints are typically the result of service failures; in the event of a service failure, a recovery is necessary in order to convert the complaining consumer from a state of dissatisfaction to a level of contentment (Aguinis & Kraiger, 2015). The manner in which the

company handles service interruptions will impact whether or not the customer will continue to be loyal to the business or look elsewhere for their needs. Since the frontline personnel are the ones who have the most direct interactions with consumers, it stands to reason that they would be the first to learn if there was a problem with the service. When a customer comes to an employee with a complaint, the organisation loses control of the situation, and it is up to the employee to deal with the situation with the consumer. After that point, the employee will be responsible for resolving the situation with the failed service. It is dependent on the employee's level of expertise as well as the employee's level of motivation as to how successfully they will service the customer. After coming to this conclusion, it is clear that it is essential to effectively manage frontline personnel. This is especially the case for organisations in the financial sector, such as banks, whose day-to-day operations require a significant number of customer service interactions (Aguinis & Kraiger, 2015).

1.1 Research Background: Banking Industry

Banks serve as a practical link between savers and borrowers, facilitating the movement of funds from an economic sector with a surplus to one that has a deficit (Khan & Parveen, 2014). The procedure plays a significant part in the whole process of development. According to the Annual Report of the Commercial Bank of Ceylon (2020), the bank thinks that a well-trained human resource is a distinct competitive edge for sustained business performance. As a result, banks are committed to developing their human resources in order to compete effectively.

In this process, the culture of the banking industry plays a significant part in the creation of a conducive atmosphere for learning and growth, which allows employees to equip themselves with the necessary information, competencies, and attitude to

produce value for the firm (Central Bank of Sri Lanka, 2014). The training and educational strategy of the banks is established on the key pillars of ensuring complete job satisfaction, helping career development, and providing learning opportunities that are ongoing throughout one's whole working life (Commercial Bank of Ceylon, 2020).

The banks anticipate an increase in employee satisfaction, which is a crucial part of the process of creating value for stakeholders, in order to create a situation in which everyone involved comes out ahead (Panghal & Bhambu, 2013). At the moment, a great number of businesses have recognised how important it is to improve the quality of their human resources in order to accomplish their goals and objectives.

As a direct consequence of this, many financial institutions have recently established their own libraries and organised numerous annual events for their staff. On the other hand, banks encourage team-based activities, team culture, and team-based human resource management procedures in order to raise the level of team orientation among their workforce (Al-Bazaiah et al., 2017). The performance-driven culture of commercial banks and the competitive nature of the work environment within the business have prompted these institutions to take further measures, such as the establishment of a personal banking award.

The banking business was selected because it employs a sizeable number of people who work directly with customers. In addition, the provision of services to consumers by personnel working in the hotel frontline entails an enormous amount of personal interaction. Having seen that, there is a significant chance that the service will become unavailable as a result. Therefore, service recovery is a crucial endeavour to maintain customer goodwill, and the quality-of-service recovery itself is frequently influenced by the activities of the frontline employees. According to the findings of

Appelbaum & Kamal (2017), effective service recovery performance leads to an increase in job satisfaction and a reduction in the desire to quit one's employment.

1.1.1 Organizational Commitment and Job Satisfaction

Scholars and scientists all across the world have, for a very long time, found that having a commitment to their organisation and feeling satisfied in their work to be desirable considerations. The researchers investigated the relationship between job satisfaction and organisational commitment, factors that influence the development of relations between job satisfaction and organisational commitment, the relationship between commitment to one's work and employee turnover, and the effectiveness of the association between job satisfaction and organisational commitment in general. Two of the considerations that went into the composition of the scientific paper on the activity of the association were organisational commitment and job satisfaction.

In most cases, these are connected with desirable and undesirable actions of individuals interacting inside the structure of an organisation. Associations and the adequacy of its employees are consistently measured and improved by these principles (Bamberger et al., 2014), and this is also true of the associations themselves (Pertzall et al., 2006). Through the development of the concept of authoritative responsibility, there has also been a widespread concentration on the effect that job happiness of employees has on the level of organisational commitment that is worked. During the time period, the scientists were employed by a variety of organisations, and their work focused on analysing the implementation and administration of organisational commitment and job satisfaction.

The Employee Commitment functional area is concerned with both the worker and the manager in order to create a more positive environment for employees to work

in. This will lead to regular advancements based on worker, authoritative, social, ecological, and moral sort's inquiry, as well as an improvement in workers' mentalities to availability for association and for the work (Kunle et al., 2016). The method of authoritative commitment is a strategy that demonstrates the responsibility of workers, in particular within the company, and continues with a technique in which employees express their dread of the organisation and its continual presentation. It is an important aspect in the process of maintaining workers' associations with the authoritative climate. The concept of hierarchical commitment is nothing more than a triangle that addresses the acknowledgment, association, and duty of a representative to a certain organisation (Kunle et al., 2019).

When considering one's level of dedication to an organisation, it is necessary to adopt a multifaceted philosophical perspective due to the fact that there are multiple orders of dedication. Because different people can take care of different aspects of a functional situation, responsibility was conceptualised in terms of the various degrees of labour, associations, and tasks. In addition to this, there are differences between the various types of organisational commitment. The following are the key components of commitment to the association: standardising, emotional, regularising, advancement, and calculative factors (Barsade & O'Neill, 2014).

On the other hand, experts typically divide a person's dedication to an organisation into three categories: emotive, continuous, and normative. The willingness to contribute to the work of the association (known as "Participation"), acceptance of the values and goals of the association (known as "Accepting"), and the importance attached to maintaining support within the association (known as "loyalty") are some of the variables that serve as bases for other reasonable aspects. These are the highlights that result from the representatives of the organisation needing

to be active employees within the organisation, needing to impact them, having a positive outlook on their status, and being willing to make a commitment that is greater than what they anticipated (Boswell & Boudreau, 2015).

The level of contentment that an employee feels with their job can be defined in a number of different ways; however, doing so in a precise manner is incredibly challenging. It is the representatives' predisposition regarding the job that needs to be done and the different errands associated with their work (Boswell & Boudreau, 2015). Individuals are unique in terms of whether or not they appreciate their employment (and hence experience satisfaction from it) (disappointment). It is contingent between changing contributions to the work, such as work time, trainings for redesigning capabilities, pay rates/compensation, benefits, and advancements, working circumstances, position, work title, and the expected set of tasks. The two components that make up a person's level of enjoyment are inborn and extraneous. Inspirational hotspots that are determined by individual characteristics, such as the capacity to take part in activities and the relationships that employees have with the work that they do and their superiors.

These kinds of sources are regarded as qualitative or iconic components of the job done by the representatives. The influence that climate and context have on extraneous inspiration sources is discussed (Boswell & Boudreau, 2015). One of the rules of a good hierarchical design is to have a source of motivation for the task. Representatives lean toward a movement that gives them the opportunity to employ their strengths and provide a variety of tasks, opportunities, and comments on their display. The concept of work satisfaction is distinguished as an abstract phrase that might be classified in an unanticipated manner depending on the examining interests of various specialists (Cascio, 2018a).

Work enthusiasm illustrated, in every region of the world, how various representatives felt about their roles and responsibilities. The level of workers' pleasure and dissatisfaction with regard to their employment may shift with time, as suggested by the experiences of a significant proportion of the workforce. In general, further representatives will be more fulfilled for particular aspects of their employment than other workers are for those same aspects. The feeling of accomplishment one gets from one's work is extremely important because it is directly or indirectly related to one's positional well-being.

When it comes to the understanding of the country's financial development, the banking and monetary sector in Sri Lanka has a role to carry out that is both necessary and exceptional. The annual growth rate of GDP has been higher than 8% during the course of the most recent 10 years, and this has contributed to an extraordinarily low unemployment rate. In order to accomplish this task, those responsible for the creation of strategies in this field should adhere to major and profitable systems that support the region as a whole and offer help to any remaining areas. In contrast to many other countries, the banking and financial sectors in Sri Lanka have advanced further over the past ludicrous number of years, and this sector has now reached a sound stage.

Benefit banks are required to expand new services or products to the organization's consumers or clients in order to maintain their current level of operation. Because of this, they require additional capital and must make preparations for banking staff. Because customers are not educated or aware about non-financial products and do not demand those services on their own, these trainings include learning the characteristics of new products as well as developing exceptional abilities for sales of financial products. This is necessary because customers do not demand those services on their own. The capabilities, motivations, and abilities of the bank employees are

much more important factors in determining the success of the banks' arrangements of banking and non-banking products. The HR executives, representative inspiration and fulfilment have grown increasingly important in recent years. This is due to the fact that organisations may increase their competitive advantage and values by increasing the fulfilment and inspiration of their workforce.

This study's primary objective is to determine how satisfied banking employees are with their jobs and how committed they are to helping the bank achieve its profitability goals, objectives, and targets. owing to the fact that the practical enthusiasm of representatives is essential to components of the organisation, most notably the Sri Lankan banking sector. These capabilities to recruit and retain qualified bank staff as well as clients and customers were developed by the type of individuals that supervise the majority of the bank workers.

As a result, the purpose of this investigation is to investigate the connection between the variables of commitment to the Organization and the determinants of occupation satisfaction with respect to workers in the banking industry. It identified the principal variables of employment satisfaction for the components of organisational commitment: affective engagement, normative engagement, and continuity engagement. In addition, the significance of the employee's demographic parameters in relation to the many aspects of organisational commitment and job motivation is investigated in this study.

Each organisation has the goal of achieving a considerable level of execution, profitability, and proficiency in the day-to-day activities and procedures that they do. Organizations consistently set a few objectives and goals in order to achieve these, and they consistently look to attract and retain highly qualified and inspired labour force in order to successfully accomplish these targets. In order to achieve these,