

Innovations

"The Performance Payoff: Exploring Organizational Commitment as a Strategic Asset"

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Abstract: *This paper examines the impact of organizational commitment on organizational performance in the banking sector, which includes three dimensions of commitment: affective, normative, and continuance. Using CB-SEM SmartPLS, the paper hypothesizes that all forms of commitment have a positive impact on performance. The results demonstrate strongly positive associations between each of the three dimensions: affective commitment (OC1 → OP: 0.712), continuance commitment (OC2 → OP: 0.762), and normative commitment (OC3 → OP: 0.741), with supporting t-statistics for these relationships. The key contribution of the study is to emphasize the importance of the dimension of emotional, moral, and practical commitment to the organization for improving effectiveness. The analysis is grounded in theoretical perspectives such as Social Exchange Theory (SET) and Meyer and Allen's Three-Component Model (TCM). Practical applications indicate that banks should promote three commitments by strategic human unity practices to elevate employee performance. It will be interesting to investigate the impact leadership and organizational culture have on commitment and outcomes of performance.*

Keywords: *Organizational Commitment, Organizational Performance, Affective Commitment, Normative Commitment, Continuance Commitment, Banking Sector, Social Exchange Theory, Three-Component Model, CB-SEM SmartPLS, Employee Performance.*

1. Introduction

In today's ever-changing, fast-paced business environment, companies are constantly on the lookout for any competitive advantage, real or imagined, that could ensure ongoing operations. One such lever is organizational commitment, a critical but underutilized lever. Organizational commitment, a worker's psychological attachment to his or her organization, is not just an HR metric; it's a strategic force multiplier—directly and indirectly impacting productivity, innovation, and organizational agility.

Recent studies have confirmed the significant impact of engaged employees on organizational success. For instance, Meyer et al. (2016) (Affective Continuance, and Normative) are multifaceted and distinctive and have distinct and independent roles with which these dimensions influence employee attitudes, work behaviours, and organizational outcomes. Emotional attachment (i.e., affective commitment) and particularly its relationship with performance, encounter less criticism and were linked to increased performance, decreased turnover intentions, and willingness to apply extra-role effort (Dysvik&Kuvaas, 2016; Klein, Becker & Meyer, 2020). Together, these behaviors lead to strong organizational results.

Studies from Shrestha and Mishra (2020) stipulate that such firms that nurture commitment through proactive channelization by employing inclusive leadership, meaningful work, high-involvement work, and recognition witness enhanced levels of subordinate satisfaction and concrete enhancement in financial performance and delivered customer satisfaction. Moreover, a moderator role of organizational commitment has also been found in the relationship between transformational leadership and performance, suggesting that commitment is not just the result of good management, but it is the driver of the strategy execution (Kim, 2019).

Moreover, in the intensive and service sector, loyal workers act as brand ambassadors to give customers better experiences and to construct the firm's image (Agarwal & Sajid, 2017). The line from culture to performance is as direct as any we can draw in an organization, so focusing on how to drive internal commitment isn't just the right thing to do; it's also a serious investment with obvious return. Organizational commitment as a strategic resource: Editorial. This paper examines the topic of organizational commitment from the perspective of strategic management and argues that commitment should be conceptualized, measured, nurtured, and utilized as a primary strategic organizational resource. The dialogue also aims to explore, on the basis of post-2015 empirical evidence, how commitment can spur competitive advantage, strategic agility, and high performance in various types of organizations.

2. Literature Review

2.1. Theoretical Framework

Being a multifactor domain, organizational commitment is a critical factor that determines the performance of organizations in terms of employee behavior, productivity, and retention. The three Component Model (TCM) of Meyer and Allen (1991) provides such a basic form by distinguishing between affective, continuance, and normative commitment. Affective commitment emerged as the most consistent predictor of positive outcomes such as job performance, organizational citizenship behavior (OCB), and low turnover intentions (Meyer et al. (2016) There is high internal motivation, with proactive action among high

affective commitment personnel, but sometimes continuance commitment can hurt performance because of its cost nature (Klein et al., 2020).

A social exchange theory (SET) perspective is used to view commitment as an employee's (perceived) expectations of support and fairness from the organization. It is further demonstrated that investing in the employees reflects positively on the higher affective and normative commitment, which in turn results in better performance (Kim, 2019). In addition, social exchange perceptions mediate the relationship between HR practices and commitment (Agarwal & Sajid, 2017).

From a strategic perspective, the Resource-Based View (RBV) highlights loyal employees as valuable or rare inimitable resources. Firms with high affective commitment have a competitive-based advantage through productivity, creativity, and service quality (Abubakar et al., 2016). Therefore, relationship commitment is an important intangible resource that enhances firm performance (Ahmad et al., 2020).

As per the psychological contract theory, when the trust-based unwritten mutual expectations are fulfilled, it is most likely to upsurge effective commitment and normative commitment, and a lack of performance when they are violated (Shrestha & Mishra, 2020).

A related approach is to consider self-determination theory (SDT), a motivational theory, which posits that meeting employees' need for autonomy, competence, and relatedness leads to higher intrinsic motivation and affect-based commitment. Meeting these psychological needs would lead to higher employee performance associated with empowerment, participative decision making, and meaningfulness of the work (Dysvik & Kuvaas, 2016).

In sum, these theoretical explanations together suggest that organizational commitment, particularly affective commitment, has instrumental value in enhancing employee work motivation, tenure, and overall organizational performance.

2.2. Empirical Review and Hypothesis Development

Analysis of predetermined Empirical findings for the banking sector indicates a positive association between organizational commitment (OC) and organizational performance (OP). In a case study on the Indian banking sector, Jain, R., & Yadav, M. (2019) also showed that job satisfaction increased the general performance of the organization, and it was explained that organizational commitment was in a direct positive relationship with employees' job satisfaction. Also, Cherif (2020) in Saudi Arabia reported that human resource management (HRM) practices and employees' job satisfaction had a significant value to significantly enhance organizational commitment that results in advancing organizational outcomes. Tsetim and Diaka (2018) also note that performance appraisal standards, communication, feedback, and corrective actions were predictors for organizational commitment among workers in the banking industry based in Nigeria. Overall, these findings highlight the importance of developing

organizational commitment in terms of performance and competitiveness in the banking sector (Jain, S. 2023; Cherif, 2020; Tsetim and Diaka, 2018). In light of these facts, the following overall hypothesis was formulated:

H1: Organizational commitment positively influences organizational performance within the banking sector.

Affective commitment is the employee's emotional attachment, identification, and involvement with the organization. Equally, employees with high affective commitment stay because they want to, and this type of commitment has a stronger connection to positive job-related behaviors and a lower level of beneficial organizational performance. Empirical evidence supports this relationship. Affective commitment was confirmed to partially mediate between transformational leadership and organizational citizenship behavior (OCB) (Kim, 2019) and to be a significant predictor of organizational citizenship behavior (OCB) and performance in the loyalty program context. In a similar vein, Dysvik and Kuvaas (2016) reported that affectively committed employees are more willing to go beyond the call of duty in a formal sense and, hence, to enhance the innovative and adaptive responsiveness of organizations. Klein et al. (2020) also added that affective commitment is a predictor of discretionary effort and employee advocacy, which is important to gain sustained competitive advantage in a knowledge-based industry. These results highlight the strategic value of developing affective commitment, which drives employees' intrinsic motivation to collectively contribute toward organizational performance. From these discussions, we formulated the following hypothesis:

H1a: Affective commitment has a positive and significant influence on organizational performance.

Continuance commitment reflects an employee's perception of the costs of leaving the organization. High continuance commitment employees are those who stay because they have to, such as for financial reasons or lack of options. Although it has been linked to job stability and lower turnover, especially in high-skill occupations, continuance commitment is negatively related to work engagement and motivation. Employees driven predominantly by necessity motivation are likely to exhibit lower levels of organizational citizenship behavior (OCB) (Shrestha & Mishra, 2020), and such commitment could stymie innovation and adaptability, curtailing long-term organizational agility (Jain & Sullivan, 2020). Continuance commitment, however, may also sustain performance in organizations where specialized knowledge or significant training is involved when accompanied by strong affective and normative commitment. Based on these considerations, the following hypothesis was generated:

H1b: Continuance commitment significantly influences organizational performance.

Normative commitment is based on an individual's feelings of obligation to stay with the organization. High in normative commitment are those who stay because they believe that they should. Identification has been perhaps viewed as being less powerful than affective commitment, yet recent studies suggest its role in maintaining behavioral alignment with the organization and in socializing members to behave according to its norms. Meyer et al. (2016) contended that normative commitment promotes loyalty and ethical behaviors specifically in collective societies, where values and obligations to the groups are emphasized. Agarwal and Sajid (2017) supported normative commitment as being a salient factor in creating ethical work climates and facilitating long-term trust of stakeholders - two components significant for sustainable performance - in a situation where normative commitment is congruent with organizational values and culture. These results indicate that normative commitment may reinforce organizational attachment and behavioral integrity, in conjunction with affective commitment, for superior performance. From these discussions, the following hypothesis was developed:

H1c: Normative commitment positively influences organizational performance.

3. Methodology of the Study

The study adopted a positivist epistemological paradigm and utilized an explanatory research design. A quantitative approach was employed to collect primary data through a questionnaire with a scale ranging from 1 (strongly disagree) to 7 (strongly agree). The research focused on examining the impact of Affective Organizational Commitment, Continuance Organizational Commitment, and Normative Organizational Commitment on organizational Performance in banks. Organizational performance was measured across the dimensions of Customer satisfaction and loyalty, and Growth and market share.

In Sidama Regional State, twenty-five out of thirty-two banks are currently operational. Seventeen banks were purposively selected based on the criterion of having been in operation for over ten years. Simple random sampling was applied to select employees from these branches. To determine the appropriate sample size, the Yemane formula (1967) was used. With a total population of 3,000 employees, 400 were selected, and the survey questionnaires were distributed accordingly. A total of 392 questionnaires were returned, representing a 98% response rate, which was deemed sufficient for data analysis.

The Kaiser-Meyer-Olkin (KMO) value of 0.826 and significant Bartlett's Test ($p < 0.001$) confirmed the adequacy of the sample for factor analysis (Hair et al., 2021). Unidimensionality was tested with principal component extraction and eigenvalue > 1.0 , and VARIMAX rotation retained 5 items under two latent variables (OC and OP). Reliability, validity, and multicollinearity checks were performed before SEM analysis. Both convergent and discriminant validity were established, with AVE values above the recommended threshold and outer loadings exceeding cross-loadings, ensuring measurement model reliability.

(Hair et al., 2022). Discriminant validity was confirmed with moderate correlations (Roemer et al., 2021). Multi-collinearity was assessed using the Variance Inflation Factor (VIF), with all VIF values below 5, indicating no issues (Hair et al., 2021). Model fit indices suggested a reasonable fit, with significant Chi-square values ($p = 0.000$) and acceptable values for RMSEA, GFI, AGFI, SRMR, and CFI, supporting the model's adequacy (Luo et al., 2019; Schreiber et al., 2017).

Once the fit of the measurement model is attained, the researcher proceeds to construct a structural model guided by the conceptual framework of the study. Based on hypothesized facts, it is intended to test the proposed structural model, which is presented in the following figure, to determine how the dependent variable is associated with explanatory factors.

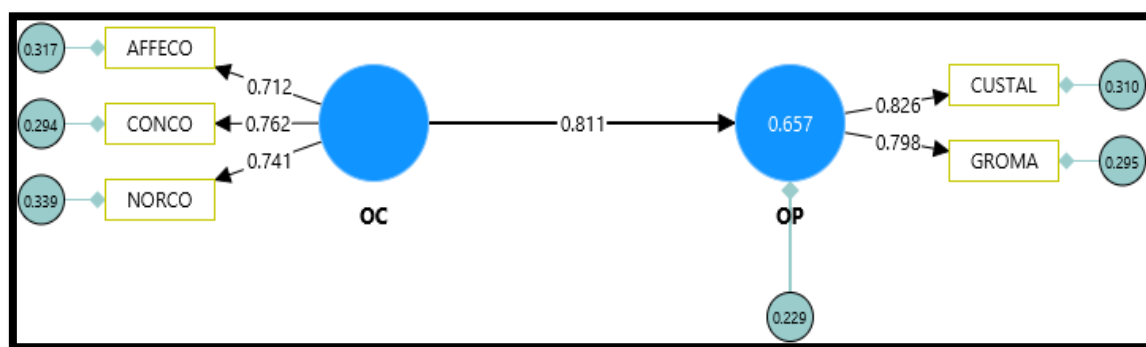


Fig 1: CB – SEM Smart PLS4.1.0.9, 2025

The structural model included 5 items each under two constructs of the research. The model's structure indicates the theoretical relationship among independent constructs (OC) as Affective Commitment (OC1), Continuance Commitment (OC2), and Normative Commitment (OC3); and dependent variable (OP) as Customer satisfaction and loyalty (OP1) and Growth and market share (OP2). Model goodness of fit (R^2) – indicates explanatory power, as for OP is 65.7%; this ranges within an acceptable limit (Saunders, Lewis, & Thornhill, 2019).

4. Hypothesis Testing and Discussion

Path coefficients together with p-values are produced by the bootstrapped results of SmartPLS 4. The study provides empirical evidence on the relationship between OC and OP in the banking industry. This study in particular investigates the potential influence of OC on OP and the overall effect of OC on OP. From the results in Table 1, findings from CB-SEM support a positive and significant relationship between OC and OP ($\beta=0.811$, $p\text{-value}=0.000$). This is consistent with the main research hypothesis (H1) that reflects that organizational commitment has a positive relationship with organizational performance in the banking industry. This is consistent with the concept of Social exchange theory (SET), which posits that committed employees increase their level of performance to reciprocate the organization's investment in them. SET suggests that this exchange relationship encourages allegiance and raises an individual's

willingness to contribute toward achieving organizational objectives, whereby loyal members are important levers in promoting organizational effectiveness.

Table 1: Hypothesis Testing

Hypothesis	Path	Original sample (O)	T statistics (O/STDEV)	p-value	Supported
H1	OC -> OCP	0.811	20.114	0.000	Yes
H1a	OC1 -> OP	0.712	17.928	0.000	Yes
H1b	OC2 -> OP	0.762	21.659	0.000	Yes
H1c	OC3 -> OP	0.741	20.051	0.000	Yes

Source: CB-SEM SmartPLS 4.1.0.9/2025

For H1a, stating that affective commitment (OC1) has a positive impact on organizational performance, the factor load is 0.712 and the $t = 17.928$ ($p = 0.000$). Affective commitment, defined as emotional attachment to the organization, is closely related to increased job satisfaction and intrinsic motivation. Those elements, consistent with Meyer and Allen's (1991) Three-Component Model (TCM), may lead employees who have feelings immersed in their organization's activities to invest effort in the pursuit of the organizational goals. Similarly, research, for example, Khan (2020) also supports this result, implying that affective commitment has a substantial influence on organizational performance, as it creates a spirit of ownership as well as pride among employees.

Hypothesis H1b posits that continuance commitment (OC2) has a positive impact on organizational performance. We note that the largest path coefficient (0.762) with a t-statistic of 21.659 ($p\text{-value}=0.000$) occurs in this case. Continuance commitment, which results from the perceived costs of quitting the organization, was also examined in the light of the TCT, which suggests that employees remain in the organization when the costs of doing otherwise are higher than the cost of staying. While continuance commitment may understandably lack the emotional punch of affective commitment, it nevertheless predicts organizational effectiveness in settings where job security, benefits, and career advancement are important. The positive impact of continuance commitment on performance observed in your study is in keeping with the results of Dogan et al. (2020), who emphasized its effect on firms' behavior in industries having high job-induced benefits.

Finally, Hypothesis H1c, which looks at the impact of normative commitment (OC3) on organizational performance, is found to have a factor loading of 0.741 and a t-value of 20.051 ($p\text{-value} = 0.000$). Normative commitment is an employee's duty to remain within the company because of a social or moral obligation. The

TCM model also endorses normative commitment as a primary antecedent of organizational outcomes, as employees who feel compelled to remain in the organization may exert effort to fulfill its expectations. It further corroborates the results of Mehra&Bedi (2018) with a view that normative commitment has a strong bearing on organizational behaviour, particularly when the industry considers ethical values and loyalty to an industry as a factor of prime importance in the banking industry.

These findings also consolidate the theoretical premise of organizational commitment and its multidimensional effect on the behavioural implications. Organizational commitment, defined in terms of affective, normative, and continuance commitment, corresponds to established theories such as SET and TCM, and is central to understanding how employees contribute to organizational effectiveness. Significant, positive associations that you found in your analysis indicate that all three dimensions of commitment [affective, normative, and continuance] are critical to forming high performance in the banking industry. These results are also congruent with the recent studies of Khan (2020) and Mehra and Bedi (2018), highlighting the role of dedicated employees in enhancing organizational performance.

5. Conclusion

In this study, the effects of organisational commitment on organisational performance were investigated in the banking sector by taking into consideration the dimensions of affective, normative, and continuance commitment. The findings of the CB-SEM SmartPLS indicate strong support for the significant and positive impacts of the three commitment types on organizational performance. More narrowly, the results demonstrate that the group of individuals who are fully engaged with their work—those who feel emotionally attached (affective commitment), have a sense of obligation (normative commitment), or who perceive a high cost of exit from their organization (continuance commitment)—make a meaningful positive contribution to organizational performance.

6. Theoretical and Practical Implications

This study has some important implications for both theory and practice, especially in the banking industry. Theoretically, the results widen the perspective of how the various facets of commitment—form affective, normative, and continuance are related to improving the organizational performance. By verifying the positive relations of these types of commitment to organizational outcomes, this research reinforces the relevance of the Social Exchange Theory (SET) and the Three-Component Model (TCM) of Meyer and Allen in the industrial context of banking employees. The findings imply that commitment is multidimensional; that each element has unique implications in stimulating employees to achieve higher performance.

From a practical perspective, this study is important to banking performance improvement. Findings imply that organizational commitment, induced by

tailored HRM practices, enhances performance. For example, banks ought to invest in initiatives which reinforce affective commitment by developing an emotionally involving work environment, acknowledging employee contributions, and fostering a sense of belonging. Similarly, initiatives shaping employees' motivational regulation and attitudes relating to exerting extra effort towards the organization (eg, work engagement) and their identification with the organization (eg, clear organizational values and ethical leadership) as potential determinants of employees' structural commitment may help employees to feel a moral obligation to keep doing well. Finally, continuance commitment, although rooted in pragmatic reasons (such as job security), should not be disregarded, as it also substantially predicts one's performance. Competitive benefits and career development opportunities have the potential to promote employees' application to the organization.

Finally, banking sector firms would be well advised to roll out wide, firm-wide HRM strategies, targeting all three strains of commitment. This will not only maximize an organization's results, but will also provide an organization with a more loyal, motivated, high-performing workforce – a key to long-term organizational success.

7. Limitations of the study

This study provides an important contribution to the knowledge and literature of the effect of organizational commitment on performance in the banking industry; however, there are also some limitations of this study. First, the sample is confined to the banking sector only, limiting the applicability of the findings to other industries with varying organizational arrangements. Furthermore, the cross-sectional nature does not allow causal inference to be drawn, so that a longitudinal approach would result in stronger evidence for causality. And since we are using self-report data, it opens a way for biases, like for instance social desirability bias or common method bias that could be reduced by including some performance data or multi-source ratings. In addition, the study did not consider other factors that affect performance, like leadership style, workplace, and job satisfaction, among others, which would help to provide thorough information regarding the connection. Finally, the generalization of the findings to different geographical or cultural regions may be limited due to the cultural and regional effects, and thus, this in turn indicates that future research should examine these variables across industries and countries.

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