

**LINKAGE BETWEEN HR PRACTICES, ORGANISATIONAL TRUST,
PERSONAL VALUE AND ORGANISATIONAL COMMITMENT-
A STUDY IN PRIVATE SECTOR BANKING CONTEXT**

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By
SANTHOSH BABU P. C.

Under the supervision of
Dr. A. K. SARADA
Professor



**DEPARTMENT OF COMMERCE AND MANAGEMENT STUDIES
UNIVERSITY OF CALICUT**

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DEPARTMENT OF COMMERCE AND MANAGEMENT STUDIES

UNIVERSITY OF CALICUT – 673635

Fax : 0494 –2400269
Phone : 0494 –2400297
PBX : 363
Resi. : 0494 2401472
Mobile : +919446310400

Dr. A. K. Sarada
Professor

Email: prof.aksaradasethu@gmail.com

Date:.....

Certificate

This is to certify that the thesis entitled “**Linkage between HR Practices, Organisational Trust, Personal Value and Organisational Commitment- A Study in Private Sector Banking Context**” is the record of bonafide work that Mr. Santhosh Babu P.C. has done under my supervision and guidance. The thesis has not previously formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or any other similar title of any University or Institution.

Dr. A. K. Sarada
(Supervising Teacher)

Declaration

I, Santhosh Babu P.C., hereby declare that the thesis entitled “**Linkage between HR Practices, Organisational Trust, Personal Value and Organisational Commitment- A Study in Private Sector Banking Context**” is the record of the bonafide work that I have done under the supervision and guidance of Prof. (Dr.)A. K. Sarada in the Department of Commerce and Management Studies for the award of the degree of Doctor of Philosophy under the Faculty of Commerce and Management Studies by the University of Calicut.

Calicut University
14th July 2016

Santhosh Babu P.C.

Dedicated to all My Mentors...

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List of Abbreviations

HR	Human Resource
HRM	Human Resource Management
EP	Employee Participation
T&D	Training and Development
IS	Information Sharing
PPA	Professional and Personal Advancement
IPH	Inter Personal Harmony
JS	Job Security
PS	Payment System
WC	Working Conditions
CT	Cognitive Trust
AT	Affective Trust
OT	Organisational Trust
PV	Personal Value
OC	Organisational Commitment
AC	Affective Commitment
NC	Normative Commitment
CC	Continuance Commitment
GDP	Gross Domestic Product
NGO	Non Government Organisations
HSBC	Hongkong and Shanghai Banking Corporation
RBI	Reserve Bank of India
UTI	Unit Trust of India
ICICI	Industrial Credit and Investment Corporation of India
HDFC	Housing Development Financial Corporation
CRR	Cash Reserve Ratio
SLR	Statutory Liquidity Ratio
MICR	Magnetic Ink Character Recognition
EFT	Electronic Fund Transfer

SIB	South Indian Bank
SBI	State Bank of India
RRB	Regional Rural Bank
DCB	District Cooperative Bank
SMS	Short Message Service
LIC	Life Insurance Corporation
GIC	General Insurance Corporation
NIC	National Insurance Corporation
NRI	Non Resident Indian
NABARD	National Bank for Agriculture and Rural Development
PNB	Punjab National Bank
CSR	Corporate Social Responsibility
ANOVA	Analysis of Variance
SPSS	Statistical Package for Social Sciences
EFA	Exploratory Factor Analysis
SEM	Structural Equation Modelling
CFA	Confirmatory Factor Analysis
KMO	Kaiser-Meyer-Olkin
AVE	Average Variance Extracted
SRMR	Standardized Root Mean Square
CFI	Comparative Fit Index
RMSEA	Root Mean Square Error of Approximation
PLS	Partial Least Squares
APC	Average Path Coefficient
AVIF	Average Variance Inflation Factor

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C o n t e n t s

- 1.1. *Introduction*
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“Without commitment you cannot succeed; with commitment you cannot fail”

Dr. A. P. J. Abdul Kalam.

1.1. Introduction

Today, perhaps for the first time since the financial crisis, there are wide spread signs that the labour market structures are changing globally. It is clear that the external factors are forcing organizations to alter their internal administrative and management structures and searching for new ways to promote co-operation between employees, trust in organization and organizational commitment. The performance of the employees may increase because of the good practices of the organizations. Therefore the organizations are forced to analyze its different HR practices. In this context, it is not surprising that the interest in studying the concept of organizational trust, organizational commitment etc. in different sectors is increasing. Many organizations in different sectors have sought to increase its employee’s commitment by re-engineering its HR practices. This leads to organizational effectiveness, improved performance, reduced turnover and reduced absenteeism (Allen and Mayer, 1997). In that way, Indian banking sector plays a vital role in re-engineering its HR practices to improvise employee’s organizational commitment.

Banking being a service sector industry, productivity and commitment of the staff has a significant effect on the overall performance of banks. Due to the intrinsically close ties between the employees and the customers, losing skilled employees may result in the loss of valuable customer relationships. Thus, focus of the banking industry is about employee retention from all levels, hence initiated the HR systems, procedures, policy and practices with the focus on their employees. There is a new alertness to the profound impact of human nature in the workplace. The banking Industry has identified management of human resources as the key to future success. In fact, Human Resource

Management practices are an important factor that has been associated with the employee organizational commitment (Allen and Mayer,1997). Along with there are some factors such as organizational trust and employee values which also have an effect on organizational commitment.

In order to retain skilled and talented employees, banks have started looking towards committed employees and through many researches it has been proven that HR Practices increases the trust and commitment level of employees. Personal values refer to objects that human beings consider desirable and worthy of pursuits in their thoughts, feelings and actions (Seshadri, 1992). The employees trust and commitment is closely associated with personal value. That is, the employee who possesses personal values could have an influence on their organisational commitment and organizational trust. But very rare studies were found as evidences to unveil the link between HR practices, trust, personal value and organisational commitment especially in the Indian private sector banking context. Therefore, this study of linkage between HR practices, organizational trust and personal value on organizational commitment is very significant at this point of time as the private sector banks of India do not abstain from the severe competition and struggle to retain the skilled, experienced, trustworthy and committed employees in the midst of post globalization.

This chapter introduces the rationale of the study followed by the scope of the study, statement of the problem which gives an insight into the research area. The chapter also discusses the objectives of the study, research questions, hypotheses, research methodology and the proposed research model. The disposition of the thesis is presented at the end of the chapter.

1.2. Rationale of the Study

In the present day, implementing and sustaining progressive human resource management practices are a critical issue faced by many organisations. Sometimes, they fail to evaluate their effectiveness systematically after its

implementation. The attitude and emotions of the employee is a key factor in adopting and sustaining human resource practices in the organizations. The attitudes and emotions of the employee becomes favourable to the organisations only when they satisfy employees job related personal growth oriented HR practices needs. Strictly speaking, employee trust and organisational commitment are actually an outcome of the various HR practices endowed with the organizations and these concepts are key factors in organizational success and sustaining of human resource management practices. But, there are a few research works which focused on this particular topic and none of the work was carried out by assessing the effect of personal value as a moderator especially in private sector banking context of Kerala. Hence any research work will enrich the existing stock of knowledge on this topic and would be helpful for the managerial group in the private sector banking companies to re-engineering its HR practices from time to time in order to increase the trust and commitment of the employees. In that sense, this empirical research work tries to discover more insights and uncover the link between HR practices, organisational trust, personal values and organizational commitment among the managers of private sector banks in Kerala. The background of the study is concerned with four variables. Organisational commitment is taken as a dependent variable. HR practices, the other variable is taken as independent variable for the study. Organizational trust and personal value are also considered as independent variables but the former is treated as a mediator and the later one is treated as a moderator of the study.

1.3. Organizational Commitment

There is little consensus concerning about the concept of organizational commitment and its measurement. Most researchers conceive organizational commitment as a psychological bond between people and organizations. Allen and Mayer (1990) conceptualized a multidimensional organizational commitment. It is contended that the organizational commitment of managers

and other employees are essential for the survival and effectiveness of large work organisations because it is the fundamental responsibility of the management to maintain the organisation in a state of health in order to carry out its work.

Porter and Steers (1974) further describes Organisational commitment as "an attachment to the organisation, characterised by an intention to remain in it; an identification with the values and goals of the organisation; and a willingness to exert extra effort on its behalf". Individuals consider the extent to which their own values and goals relate to that of the organisation as part of the organisational commitment; therefore it is considered to be the linkage between the individual employee and the organisation. Another perspective on organisational commitment is the exchange-based definition or side-bet theory (Becker, 1960). This theory holds that individuals are committed to the organisation as far as they hold their positions, irrespective of the stressful conditions they experience.

Organisational commitment is a psychological state that characterizes organisational member's relationship with the organisation and has implications for the decision whether to continue or discontinue membership in the organization (Allen and Mayer, 1997). The concept of organisational commitment is a popular research topic and has received much empirical study, both as consequences and antecedents, of other work-related variables of interest.

The concept of organisational commitment lies at the heart of any analysis of Human Resource Management. Indeed, the rationale for introducing Human Resource Management policies is to increase levels of commitment, so that positive outcome can be ensured. Yet, despite many studies on commitment, very little research were conducted on organizational commitment especially the factors that influences on it. The real way in which the factors such as Human Resource Practices, organizational trust and employees personal values influences the development of organizational commitment are still not unveiled.

Therefore, a search of various literatures reveals that there are various factors of HR practices and other personal factors that are associated with the development of organizational commitment. However, it still requires journeying of linkage of HR practices, organizational trust, and personal value on affective and continuance dimensions of organizational commitment.

1.4. Human Resource Practices

HRM practices are an important part of the social exchange that characterizes employment relations, and in which the components of commitment come into play. Therefore it appears to be an essential intangible resource in organizations, which lens the relationship between managers and their subordinates as well as employees and management. When management uses procedurally fair practices it influences employee's commitment. When employees are satisfied with their organization, they are in turn express loyalty to the organization by staying within the organization (Reichheld,1996).

For retaining employees, companies have to implement effective combinations of HRM Practices with greater involvement of employees. The HRM Practices of the company should be flexible that can be coped with the changing and dynamic environment. HR Managers and the management should try to introduce innovative HR Practices to improve internal organizational process, to retain the existing employees and also to attract and hire other candidates in the organization.

Good HR practices helps in making difference in many ways. They enhance and accelerate internal capabilities of an organization to deal with current or future challenges to be faced by an organization. Good HR practices also boost and energize people working in the organization. The commitment and motivation built through good HR practices can also lead to hard work from employees. The culture built due to all these practices can help to create a sustainable and lasting capability of the organization to manage itself and also to

cope with the external turbulence. Welfare schemes of the organization also play a very important role in increasing the satisfaction level of employees towards their job and organizational commitment.

The researcher has selected job related personal growth oriented HR practices such as Training and Development, Employee Participation, Information Sharing, Professional and personal advancement, Interpersonal harmony, Job security, Payment system and Working conditions for the study. Though many studied and discussed the link between various HR practices on organizational commitment, tapping the linkage between the variables such as selected HR practices, organizational trust and employee personal value on organizational commitment are needed to be explored.

1.5. Organisational Trust

Trust has been studied in diverse disciplines such as economics, psychology, management, sociology and Human Resource Management. Trust forms the foundation for effective interpersonal relationship in an organization that in turn enhances organizational performance. Therefore increased efforts were made by researchers to define and understand the nature of trust (Duetsch, 1958, Rotter, 1967, Mayer, 1995).

Mayer (1995) defined trust as “the willingness of a party to be vulnerable to the actions of another party, based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party”.

The researcher adopted this definition of trust for the study because the objective of the study is to understand the role of trust in an organizational perspective or of what it is called, organizational trust, and factors in the organization that enhance trust. The level of employee trust within the organisation can influence the effective implementation of HR practices (Whitener, 1997). The managers’ work in an environment with good HR

practices; they become more creative and exert effectiveness which in turn leads to trust in the organisation and high organisational performance (Guarrero, 1998). In short, good HR practices of the organizations lead to employees trust in organization and this itself can promote a platform for increased trust and organizational commitment success.

Findings from some studies suggest that the insecure future of the organization, inadequate working conditions, and poor treatment (Kiefer, 2005) or job insecurity (Wong, 2002) could lead to employees' distrust in the organization. Whitener (1997) suggested that HR practices such as training and development, compensation, job security, promotion etc. and organizational structure, human resource policies and procedures would affect employees' perceptions of trust. From the literature, it is argued that if the employees are treated well, they will develop trust and commitment to the organisation or in other words, good HR practices can affect the development of organisational trust and commitment. But there is a limited empirical evidence for ensuring the relationship between organisational trust and commitment in the Indian banking sector. In this study, the researcher has taken the cognitive and affective part of organisational trust.

1.6. Personal Value

Values are those characteristics of human society which set norms, exert control and influence the thinking, willing, feeling and actions of the individuals. From a philosophical point of view, values are those standards or codes for moral behaviour conditioned by one's cultural trends and guarded by conscience, according to which a human being is supposed to conduct himself and shape the life patterns by integrating his ideas, beliefs and attitudes to realise cherished ideals and aims of life.

The good of many or all should be taken as the sole criterion for values. Thus, from a philosophical point of view, value is directly related to what one

believes in or thinks. From the historical context, a value may be defined as a thing which is good. Operationally, the concept of values may be defined as factors which affect human behaviour. Values refer to objects that human beings consider desirable and worthy of pursuits in their thoughts, feelings and actions (Seshadri, 1992). Diageo argues that our values are not just words on a page but they are in our DNA. They underpin everything we do and are reflected in the day-to-day behaviour of the company.

Personal value is all about the character of the individual. It is those characteristics of an individual that are consistently considerate, compassionate, transparent, honest, ethical etc. It is obvious that the characteristic of trust and commitment is closely associated with personal value. That is, the employee who possesses personal values could have an influence on their organisational commitment and trust. But there are still very few researches that support this argument. Hence, the present study aims to determine the relationship between the personal value, organisational trust and organisational commitment and in nutshell, this study focuses on selected human resource practices, organizational trust and personal value factor that connect organizational commitment of managers from the Indian private sector banking perspective.

1.7. Scope of the Study

The present study, tries to identify the linkage of selected HR practices, organizational trust, personal values and organizational commitment of employees in the organizational setting, i.e.; in the old and new generation private sector banks in Kerala. After the announcement of Industrial policy 1991, the private players were also allowed to operate in banking industry in India. Majority of the private banking companies in this competitive industry are collaborated with the foreign companies so that the performance of which is also depends upon the foreign financial markets and financial conditions. It is noted that the crisis in the financial markets in the US and Europe has also affected the industry severely. The banks have suffered huge losses due to

sub-prime lending crisis consequently the employees of the organisation. These external factors are forcing the Indian banking too to alter their internal administrative and management structures. That is, the present study focuses on how far these external and internal factors, especially the HR practices implemented by the private sector banks influences the employees trust and organisational commitment unveils the scope of the study. It also studies how far employee's personal value influences organisational commitment. This study also tries to gauge the relationship between HR practices and organisational commitment of employees in the private sector banking industry.

1.8. Statement of the Problem

Banking industry, though growing in a fast pace, had faced uncertainties many times due to the global recessionary trends. This global recession created panic in the industry and many employees were rendered jobless overnight at those periods. Though they enjoy salaries and privileges which is same as to many other similar jobs, the industry has its own problems which will naturally affect its employees' morale, job satisfaction, commitment and performance.

The most precious resource of any organization is its human resources and it is on their performance the management depends for its success. The efficiency of an organization depends to a greater extent on the proper utilization of its human resources. Efficient and effective HR practices have become the key to the excellent performance of an organization. Most cases, the lack of good HR practices result in dissatisfaction among the employees causing a low level of performance in the organization, creating/providing lower level of job satisfaction. This may also affect the motivation of the employees to work. It eventually leads to the decline in their commitment towards the organization.

Today, in the midst of globalisation, Indian banks face a number of challenges. A committed work force is one that is pulling together, with

everyone doing their best, and getting satisfaction from the common effort to do as well as possible. Apart from the socio-economic political factors, there are other fundamental forces in the business environment which make it imperative towards greater reliance on commitment. The fundamental forces which influences one's commitment includes personal value. Personal value is an important inspiring force for employee commitment. Even though many organisations are failed to provide commitment generating HR practices, the employee could have organisational commitment because of their personal value. So, it is considered as a moderating force to organisational commitment.

It is observed that the most important need of the banking organizations is to improve the efficiency of their staff at all levels to raise the overall managerial competence. The efficient functioning of a banking organization mainly depends upon the commitment and competence of the employees. These statement shows that the HR practices in general or organizational commitment in particular is a core factor which determines the future of the banks, especially in the competition edge. Therefore, there is a need to tap the organizational commitment prevalent among the employees in the private sector banking context.

Hence this study seeks to provide an insight into the human resource management practices prevalent in the private sector banks and help to identify the characteristic of HR practices which influence Organizational Commitment and also pave the way for employing measures that will enhance the level of performance. It also aims to identify whether the private sector banks of Kerala face the problem relating to the managers organizational trust and organizational commitment and if yes, examine what are those factors that affect the employees trust and organizational commitment in this context unveils the statement of the problem.

The essence of the research problem has been summarised and stated through the research questions, set of objectives and hypotheses given below;

1.9. Research Questions

In order to accomplish the objectives of the study, the researcher addressed the following questions;

- 1) How far the perceived HR practices differ among the managers of old and new generation private sector banks?
- 2) How far the manager's organisational commitment varies between old and new generation private sector banks?
- 3) What is the inter-relationship between HR Practices, organisational trust and organisational commitment?
- 4) To what degree manager's organisational trust mediates in HR Practices and organisational commitment?
- 5) Do managers personal value moderates in organisational trust and organisational commitment positively?
- 6) To what extend the demographic factors are related with organisational trust and organisational commitment?
- 7) Can a conceptual model be built to signify the influences of HR Practices, organizational trust, personal value on organisational commitment?

1.10. Objectives of the Study

1.10.1. Major Objective

To study the linkage of HR practices, organizational trust, personal value on organizational commitment among the managers of old and new generation private sector banks in Kerala.

1.10.2. Specific Objectives

- 1) To study the selected HR practices of old and new generation private sector banks.
- 2) To study the managers organisational commitment of selected old and new private sector banks.
- 3) To examine the inter relationship between HR practices, organisational trust and organisational commitment among the managers of private sector banks.
- 4) To assess the influence of managers organisational trust in the relationship between HR practices and organisational commitment.
- 5) To assess the effect of managers personal value in the relationship between organizational trust and organizational commitment.
- 6) To study the relationship between managers demographic factors and organisational commitment.
- 7) To develop and statistically validate a model linking HR practices, organisational trust, personal value and organizational commitment.

1.11. Hypotheses

For the purpose of exploring the above mentioned seven questions, the researcher proposed 30 hypotheses for the study. The mediation effect of organisational trust and moderation effect personal value towards manager's organisational commitment was also hypothesised in the study. This chapter summarises the hypothesised research model. The following are the hypotheses used for the study;

- H₁** There exist significant differences in HR practices perceived by managers of old and new generation private sector banks.
- H₂** There is significant difference in managers' organisational commitment among old and new generation private sector banks.

- H₃** HR practices positively related to managers organisational commitment in old and new generation private sector banks.
- H_{3a}** There exist significant relation between employee participation and organisational commitment.
- H_{3b}** There exist significant relation between training & development and organisational commitment.
- H_{3c}** There exist significant relation between information sharing and organisational commitment.
- H_{3d}** There exist significant relation between professional & personal advancement and organisational commitment.
- H_{3e}** There exist significant relation between interpersonal harmony and organisational commitment.
- H_{3f}** There exist significant relation between job insecurity and organisational commitment.
- H_{3g}** There exist significant relation between payment system and organisational commitment.
- H_{3h}** There exist significant relation between working conditions and organisational commitment.
- H₄** HR practices are positively related to managers' organisational trust.
- H_{4a}** There exist significant relation between employee participation and organisational trust.
- H_{4b}** There exist significant relation between training & development and organisational trust.
- H_{4c}** There exist significant relation between information sharing and organisational trust.
- H_{4d}** There exist significant relation between professional & personal advancement and organisational trust.

- H_{4e}** There exist significant relation between interpersonal harmony and organisational trust.
- H_{4f}** There exist significant relation between job insecurity and organisational trust.
- H_{4g}** There exist significant relation between payment system and organisational trust.
- H_{4h}** There exist significant relation between working conditions and organisational trust.
- H₅** There exist significant relationship between organisational trust and organisational commitment.
- H₆** Manager's organisational trust has a mediating role between HR practices and organisational commitment.
- H₇** Manager's personal value moderates the relation between organisational trust and organisational commitment.
- H₈** There exist a significant relationship between demographic factors and organisational commitment.
- H_{8a}** There exist a significant relationship between age and organisational commitment.
- H_{8b}** There exist a significant relationship between gender and organisational commitment.
- H_{8c}** There exist a significant relationship between marital status and organisational commitment.
- H_{8d}** There exist a significant relationship between manager's experience and organisational commitment.
- H_{8e}** There exist a significant relationship between manager's education and organisational commitment.

H_{8f} There exist a significant relationship between numbers of companies worked and that of organisational commitment.

H_{8g} There exist a significant relationship between manager's number of children and organisational commitment.

1.12. Proposed Research Model

In this study, the researcher proposes a model to validate the linkage between HR Practices, employee trust, personal value and organisational commitment. The figure 1.1 depicts the same.

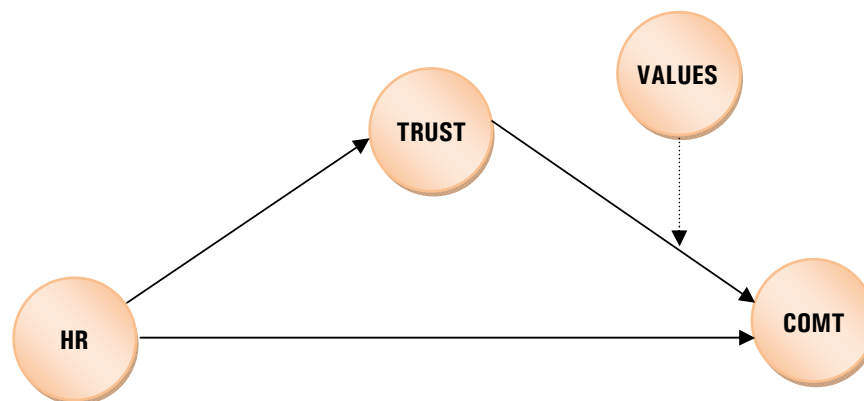


Figure 1.1. Research Model

Latent variables and formative indicators of the proposed conceptual model

HR- Human Resources

TRUST- Organisational Trust

VALUES- Personal value

COMT- Organisational Commitment

1.13. Variables and Definitions of Concepts Used in the Study

Four variables, HR practices, Organisational trust, Personal value and Organisational commitment were determined after a thorough review of literature. HR practices are taken as an independent variable whereas organizational commitment is considered as a dependent variable. Organisational trust and personal value are treated as mediating and moderating variable respectively.

There are several definitions for the terms but the following definitions will be considered for the purpose of this study;

Organisational Commitment

Organisational Commitment is defined as a psychological link between the employee and his or her organisation that makes it less likely that the employees will voluntarily leave the organisation (Allen and Mayer, 1997).

Affective commitment involves the employee's emotional attachment to, identification with, and involvement in the organization. Employees with a strong affective commitment continue employment with the organization because they 'want to do so'.

Continuance commitment involves commitment based on the costs that employee associates with leaving the organization. Employees who perceive the costs of leaving the organization are greater than the costs of staying because they 'need to do so'.

Human Resource Practices

HR Practices involves the development of an individual's abilities and attitudes in such a way that the individual is able to grow personally and contribute towards organizational interests (Guest, 1987, Storey, 1989, 1992, 1995a, 1995b, Kinicki, 1992).

HRM can be defined as a strategic approach to acquiring, developing, managing, motivating and gaining the commitment of an organization's key resources, its employees (Ahmed, 1999).

Employee Participation

Employee participation is the process whereby employees are involved in decision making processes, rather than simply acting on orders. Employee participation is a part of the process of empowerment in the workplace.

Training & Development

It is the process that enables people to acquire new knowledge, learn new skills and perform tasks better. “Training focuses on learning the skills, knowledge, and attitudes required to initially perform a job or task or to improve upon the performance of a current job or task, while avoiding activities that are not job related, but concentrate on broadening the employee's horizons” (Nadler, 1986).

Development is the process of improving the performance of managers at all levels in their present jobs and to maintain good performance throughout their careers. It is defined as “the nature and direction of change induced in employees, particularly managerial personnel through the process of training and education.”

Information Sharing

Information sharing is the process through which the employees get well informed about the organisational policies, plans and strategies as it generates a feeling of trust and confidence among employees and help the organisation to achieve the competitive advantage.

Professional and Personal Advancement

It is that development programme which ensures continuous updating and upgrading of employees personal and professional knowledge, skills, attitudes and competence in their career.

Investing in the advancement of the careers of employees is central to the maintenance and development of skills, knowledge and abilities of both individual employees and the organization as a whole.

Interpersonal Harmony

Interpersonal Harmony is usually identified as a human value, referring to compatibility and accord in feelings, actions, relationships, opinions, interests, etc.

Job Insecurity

Job insecurity has been defined as the employee's "perceived powerlessness to maintain desired continuity in a threatened job situation" (Greenhalgh, 2010).

Payment System

Payment system can be defined as the system of any form of rewards, which an employee receives in return for his performance for the organization.

Working Conditions

Working conditions covers a broad range of topics and issues, from working time (hours of work, rest periods, and work schedules) to remuneration, as well as the physical conditions and mental demands that exist in the workplace (ILO).

Organisational Trust

Trust is the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party (Allen and Mayer, 1990).

Personal Value

It refers to objects that human beings consider desirable and worthy of pursuits in their thoughts, feelings and actions (Seshadri, 1992).

Manager

Manager is defined as a permanent employee in the branch manager cadre of old and new generation private sector banks.

Personal Profile

The personal profile of the managers comprises the socio-demographic traits, (age, gender, educational qualification, marital status, number of children in family, years of experience and number of companies worked prior to the organisation).

Old Generation Private Banks

Old generation private banks are defined as those scheduled private sector commercial banks established before 1991.

New Generation Private Banks

New generation private banks are defined as those scheduled private sector commercial banks established after 1991.

1.14. Methodology

1.14.1. Research Design

The study is designed as descriptive and explanatory in nature. The study analyses and report HR practices and managers organizational commitment in private sector banks. Therefore the study can be termed as descriptive. The study also tries to bring out the relationship among the various variables of interest, i.e., it assesses the organizational commitment, trust and personal values of managers and their perception on HR practices by means of analysis of the primary data. Thus, the study can be described explanatory too.

1.14.2. Population Frame

The present study concentrated on banking sector. Hence, the population of the study includes all branch level employees working in managerial cadre of old and new generation private sector banks in Kerala. Table 1.2 depict the population of managers considered for the study.

Table 1.2. Population of managers

Old generation private sector banks	Total	New generation private sector banks	Total
Federal bank	475	HDFC Bank	160
South Indian Bank	623	ICICI Bank	157
Dhanalakshmi Bank	153	Axis Bank	67
Total	1251	Total	384

Source: Bank's website

1.14.3. Sample Area

The sample area of the study focused on old and new private sector banks in Kerala.

1.14.4. Sample Unit

The branch managers of old and new generation private sector banks in Kerala are represented as the sample unit.

1.14.5. Sample Size

The total size of population is 1635 (1251 from old private banks and 384 from new private banks) which is depicted in Table 1.2. In order to determine the representative sample size of the population from the old and new generation banks, the researcher has used Robert V. Krijcie & Daryle W. Morgan sampling formula, which is explained as;

$$S = \frac{\chi^2 NP (1-P)}{d^2 (N-1) + \chi^2 P (1-P)}$$

Where:

S = required sample size

χ^2 = Chi-square table value (3.841) @ 1% degree of freedom

N = Population Size

P = population proportion (0.50)

D = Degree of accuracy (.05)

By applying this formula, it was found that the total sample size is 311. But to decrease the problem of data inadequacy researcher has opted for the sample size of 400 so as to be able to have at least 311 final sample size.

1.14.6. Sample Design

Multi stage sampling method was drawn by the researcher for the study. In the first stage, the researcher was selected three leading private sector banks working in Kerala, each from old and new generation from which the respondents were sampled, such as Federal bank Ltd., South Indian Bank (SIB), The Dhanlakshmi bank from old generation private sector banks and Industrial Credit and Investment Corporation of India (ICICI) bank, Housing Development Finance Corporation (HDFC) bank and AXIS bank from new generation Private sector banks. In the second stage of sampling, five districts of Kerala were selected on the basis of the district having highest number of bank branches, i.e., old and new generation bank branches together. The districts selected were Thiruvananthapuram, Kottayam, Eranamkulam, Thrissur and Malappuram. In the last stage, 80 questionnaire were collected from the branch managers of each district which comprising of 25 from Federal bank, 30 from SIB, 7 each from Dhanlakshmi, HDFC & ICICI bank and 4 from Axis bank, making it a total of 400 (260 from old and 140 from new generation banks).

1.14.7. Data Collection

The data collection was done by meeting the respondents individually. The structured questionnaire was distributed among the managers after meeting and explaining them the purpose of the study. The managers were met from the branches of banks and only those who offered willingness to participate in the survey are considered. The survey was conducted during the period May 2014 to December 2014. Finally, 343 (219 from old generation banks and 124 from new generation banks) filled questionnaires were selected after scrutiny and 57 questionnaires were rejected due to incomplete, unfilled and invalid responses.

1.15. Sources of Data

Both primary and secondary data had to be collected to fulfil the data requirements of the study.

1.15.1. Primary Data

As there are very few studies available in the banking context, the data required largely will be of primary nature. Hence, primary data were gathered from managers in the old and new generation private sector banks by using a structured questionnaire on the significant variables in the theoretical model.

1.15.2. Secondary Data

Secondary data were obtained from the published reports, earlier studies, and books in connection with this topic, relevant journals, articles, government publications, newspapers, HRM studies, banks web sites, and other related organizations.

1.16. Tools of Data Collection (Measures of the Constructs)

1.16.1 Personal Values Questionnaire

The personal values of the managers were measured by using the PV Questionnaire developed by Ciarrochi (2006) that has been adapted from the Personal Strivings Measure developed by Kennon Sheldon & colleagues. It has 7 items. Respondents were asked to point out their agreement or disagreement with each statements listed in the questionnaire using a 5-point scale ranging from “strongly agree” to “strongly disagree” with a midpoint labelled “neither agree nor disagree.”

1.16.2. Organisational Commitment Scale

It was measured using a 12 items questionnaire to construct the commitment scale derived from the instrument developed by Allen and Mayer (1990). It has three dimensions; the affective commitment, continuance commitment and normative commitment. Each dimension had 6 items each. The researcher had taken two dimensions of commitment such as Affective and Continuance Commitment for the study. Normative commitment involves the

employee's feelings of obligation to stay with the organization. Employees with a high level of normative commitment stay in the organization because they 'ought to'.

The researcher has not taken the normative commitment for the study. Instead, the personal value was chosen as a moderating variable since it serves the feeling of obligation to stay within the organisation because of employee's morale and values.

Morale is as a "state of mind, a mood, a mental condition" (Bennett, 1998) when these things are all positive and upbeat. It is the idea that the work is not work, it's enjoyable, a source of pride. If the employee morale in an organisation is high, then the satisfaction with the job is likely to be higher whereas when the morale is low, then the satisfaction is low. The employee will be loyal and committed to the organisation if their morale is higher the rate of absenteeism and the labour turnover will also be low because of psychological satisfaction from the job.

Respondents were asked to indicate their agreement or disagreement with each of the items listed in the questionnaire using a 5-point scale ranging from "strongly disagree" to "strongly agree" with a midpoint labelled "neither agree nor disagree."

1.16.3. Organisational Trust Scale

Organisational trust questionnaire for the study was adapted from the Ferres (2002) measure. It has 12 items. It has two dimensions such as cognitive trust and affective trust. Respondents were asked to indicate their agreement or disagreement with each of the items listed in the questionnaire using a 5-point scale ranging from "strongly disagree" to "strongly agree" with a midpoint labelled "neither agree nor disagree."

1.16.4. HR Practices Scale

The HR Practices scale was made up of eight constructs measured by using a questionnaire developed by Boselie et al. (2001). They are Employee participation, training & development, Information sharing, Job insecurity and modified form of Professional and personal advancement, Interpersonal Harmony, Payment system and working conditions constructs were used for the study. The total items in all the eight constructs were 41. Here also the respondents were asked to indicate their agreement or disagreement with each of the items listed in the questionnaire using a 5-point scale ranging from “strongly disagree” to “strongly agree” with a midpoint labelled “neither agree nor disagree.”

The most popular method for estimating internal reliability, which is also applied in this thesis for each construct, is Cronbach’s Alpha (R) Test of Reliability. In this study, Cronbach coefficient alpha value was above 0.7 showing scale reliability for all reflective constructs. The detailed reliability cronbach’s alpha scores of the various constructs used for the study were discussed in the analysis part of the thesis.

1.17. Tools Used for Statistical Analysis

The data gathered from the sample of managers of private sector banks were processed and analyzed using descriptive and inferential statistics by employing the Statistical Packages for Social Sciences (SPSS) 13, AMOS 5.0 and WARP PLS 5.0. SPSS 13 was used for descriptive analysis, exploring distributions, excluding outliers, regression, analysis of variance (ANOVA) and Exploratory Factor Analysis (EFA). AMOS 5.0 was used for Structural Equation Modelling (SEM) which includes Confirmatory Factor Analysis (CFA). WARP PLS 5.0 was used for fitting the research model and testing the hypotheses of the study.

1.18. Limitations of the Study

In spite of all the methodological and measurement related precautions that were built into the study, certain limitations that have been perceived are acknowledged herein;

- Results of the study cannot be confidently generalized to other organizations of financial services as the current attempt has been confined to the managers and their organizational commitment in private sector banks only.
- The dimensions wise organisational trust and organizational commitment and the relationship between HR practices and these two, though significant, have been ignored from the purview of the current study and still remain a definite research gap in the available information base, especially from Kerala perspective.
- Respondent bias that would have affected the quality of data in spite of the standardized scales used cannot be ruled out.
- Influence of contextual variables except personal value that can act as moderators have not been accounted for.
- The study is restricted to the private sector banks of Kerala only.

1.19. Organisation of the Report

The study is organized in nine chapters. *Chapter 1* is an introduction to the study including research methodology. *Chapter 2* presents the review of related studies. *Chapter 3* gives an overview of banking industry. *Chapter 4* describes the conceptual frame work of the study. *Chapter 5* presents the demographic profile of the respondents. *Chapter 6* presents the data analysis. *Chapter 7* discusses the validation of the conceptual model linking HR Practices, organizational trust, personal values and organisational commitment. *Chapter 8* illustrates testing of hypotheses and *Chapter 9* sums up the findings of the study, suggestions, implications and conclusion.

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Chapter 2

REVIEW OF RELATED STUDIES

<i>C o n t e n t s</i>	2.1. <i>Introduction</i>
	2.2. <i>Organisational Commitment</i>
	2.3. <i>Organisational Trust</i>
	2.4. <i>HR practices and Commitment</i>
	2.5. <i>HR practices, Organisational Trust and Organisational Commitment</i>
	2.6. <i>Organisational Trust and Organisational Commitment</i>
	2.7. <i>Organisational Commitment and Personal Value</i>
	2.8. <i>Research Gap and Conclusion</i>

2.1. Introduction

This literature review is the part of the research that endeavours to fill the gap in the domain of research by exploring the different variables that covers the nomological network of the study with reference to the financial and banking sector with special emphasis on private sector banks. The nomological network for this study contained four variables such as HR practices, organisational trust, personal value and organisational commitment.

The influence of human resources management practices on organizational commitment has become an important topic of research in the 1990s. HR Practices involves the development of an individual's abilities and attitudes in such a way that the individual is able to grow personally and contribute towards organizational interests (Guest, 1987, Storey, 1989, 1992, 1995a, 1995b). It attaches importance to the motivational aspect of organizational practices in the development and best utilization of human potential. Therefore, HR Practices is an integrated strategy and planned development process for effective utilization of human resources for the achievement of organizational objectives. Meyer (1997) believes that the relationship between human resource practices and employee organizational commitment should be examined more carefully. They assert that by understanding how commitment develops, practitioners will be in a better position to anticipate the influence of a particular policy or practice even if it has not yet been the subject of empirical research.

The scope of the chapter is to introduce the variables of interest in this study and to examine the nature of linkages among the variables identified in previous studies especially in the context of financial and other service allied sector.

2.2. Organisational Commitment

Meyer (2002) conducted research to assess the relations among affective, continuance and normative commitment to the organization and relations

between the three forms of commitment and variables identified as their antecedents, correlates, and consequences in Allen (1991) three-Component Model. They found that the three forms of commitment are related yet distinguishable from one another as well as from job satisfaction, job involvement, and occupational commitment. Affective and continuance commitment was generally correlated as expected with their hypothesized antecedent variables; no unique antecedents of normative commitment were identified. Also, as expected, all three forms of commitment related negatively to withdrawal cognition and turnover, and affective commitment had the strongest and most favorable correlations with organization-relevant (attendance, performance, and organizational citizenship behavior) and employee-relevant (stress and work–family conflict) outcomes. Normative commitment was also associated with desirable outcomes, albeit not as strongly. Continuance commitment was unrelated or related negatively, to these outcomes. Comparisons of studies conducted within and outside North America revealed considerable similarity yet suggested that more systematic primary research concerning cultural differences is warranted.

Pooja (2011) in her study hypothesized that perceived organisational support (POS) mediates the relationship between organisational justice perceptions and affective commitment of employees of multi-national organisation operating in India in the service sector. The findings showed that POS fully mediates the relationship between distributive justice and affective commitment as well as partially mediates the relationship between procedural justice and affective commitment. This study highlights the importance of fairness and justice in organisations and identifies the mechanism by which employee perceptions of justice influence their loyalty and involvement. Hence, distributive justice signifies favourable working conditions and rewards for employees; it communicates the organisation's concerns for the employee's well-being. Thus, both distributive and procedural justices communicate the organisation's support and commitment to its employees. Hence both forms of

organisational justice would influence the affective commitment of employees by communicating to them that the organisation values their contribution and cares about their welfare. This belief results in feelings of positivity and loyalty towards the organisation.

Chaudhuri (2009) tried to find the answer to the question that do stressful workplaces hamper employee commitment by exploring linkages between High Performance Work Systems (HPWS) practices and its impact on employees in Japanese organizations. How negative outcomes like job intensity and workplaces and job stressors can influence different forms of employees' commitments which can be a hindrance to their performance. The result of the study gives an average non-managerial perception of High Performance Work Systems (HPWS) adoption is significantly but negatively correlated to both work place stressors and continuous commitment, but positively correlated to job Intensity, affective, occupational and normative commitments in different workplaces at Japan. The path analysis by Structural Equation Model shows significant indirect relationship between stressors and employee affective organizational commitment and normative organizational commitments. Intensity also has a significant indirect effect on occupational commitments. HPWS has an additive effect on all the outcomes variables.

Hutton (2007) investigates the relationship between leadership styles and different types of organisational commitment among the managers and subordinates in Eskom Eastern Region of South Africa. The result of two-tailed correlation analysis showed that although the relationship is not strong, there is a positive relationship between the transformational leadership behaviours and commitment (affective commitment, continuance commitment and normative commitment). The correlation analysis also indicates a weak, but significant, positive relationship between transactional leadership behaviours and continuance commitment. However, no statistically significant correlation was found between transactional leadership behaviours and affective commitment as

well as between transactional leadership behaviours and normative commitment. The correlation results showed a weak, but significant, negative correlation between laissez-faire leadership behaviours and affective commitment. There was no statistically significant correlation between laissez-faire leadership behaviours and continuance commitment as well as between laissez-faire leadership behaviours and normative commitment. Overall findings from this study suggest that transformational and transactional leadership behaviours do play important roles in determining levels of affective commitment, continuance commitment and normative commitment. The findings also reveal that the laissez-faire leadership behaviour had a negative relationship with affective commitment.

Malik et al. (2010) investigated the impact of teachers' satisfaction with job dimensions on perceived organizational commitment in two public sector universities of Pakistan. It also explores the extent of teachers' commitment to their universities and job satisfaction. The result of the study indicated that the satisfaction with work-itself, quality of supervision and pay satisfaction had significant positive influence on organizational commitment of teachers. They had high degree of organizational commitment and satisfaction with work-itself, supervision, salary, co-workers and opportunities for promotion.

Sial (2011) in his research probe into the effects of HRM practices namely promotion, performance evaluation and compensation on organizational commitment of faculty members of Universities in Pakistan. 206 teachers of various Pakistani universities were selected randomly, irrespective of gender, race and designation and dispensed with a questionnaire. The results show that organizational commitment is strongly, positively influenced by compensation practices adopted by the universities. However performance evaluation and promotion practices were found to have no significant relationship with Organizational commitment.

Allen (1990) in their study provides a description of each of these commitment forms as follows:

- (i) *Affective commitment* involves the employee's emotional attachment to, identification with, and involvement in the organization. Employees with a strong affective commitment continue employment with the organization because they want to do so.
- (ii) *Continuance commitment* involves commitment based on the costs that 'employee associates with leaving the organization. Employees who perceive the costs of leaving the organization are greater than the costs of staying remain because they need to do so.
- (iii) *Normative commitment* involves the employee's feelings of obligation to stay with the organization. Employees with a high level of normative commitment stay in the organization because they feel ought to.

Lamba (2014) in his research work made an attempt to study the effect of HRM practices on Organizational Commitment of employees in Public and Private sector banks. Also, an attempt has been made to compare the Organizational Commitment and HRM Practices implemented in both the sectors. It was found that HRM practices effects the organizational commitment of employees in both Public and Private sector banks. Also, there is a significant difference in the Organizational Commitment of employees but not much difference in the HRM Practices followed by both the banks. The study will have far reaching implications for the top management in terms of highlighting the importance of HRM Practices in influencing Organizational Commitment. The study also implies that banks should understand the strategic importance of HRM Practices as a strategic partner and should incorporate them in strategic decision making.

Jena (2015) in his study titled “An assessment of demographic factors affecting organizational commitment among shift workers in India” tried to establish possible relationship between organisational commitment and important demographic variable (e.g. age, marital status, tenure, job level and gender). For the purpose, he conducted a cross-sectional survey by using a convenience sample of 240 shift workers at five ferroalloy companies in Odisha. The hypothesised result of the study showed that 10 out of 15 hypotheses are accepted which means personal and demographic characteristics have an effect on three dimensions of organizational commitment (i.e. affective, normative and continuance commitment).

Pala, Eker and Eker (2008) in their study explore the relationships between the organizational commitment, job satisfaction and demographic characteristics through a sample of Turkish health care staff. The data were collected by using socio demographic data form, “Organizational Commitment Inventory” and “Minnesota satisfaction Scale” from 473 health care staff that have been working in 3 hospitals in Bursa. Descriptive statistic (mean and standard deviation), correlation analysis and logistic regression analysis were used for detailed data analysis. The results show that gender, education, title and institution are effective on the organizational commitment level. In terms of job satisfaction, education, title, institution, duration of occupation and working in the same institution can be stated as diagnostic factors.

Iqbal (2010) investigated the relationship between demographic factors (age, tenure and level of education) and organizational commitment. The data was collected from the knitwear organizations in Lahore and Faisalabad, Pakistan. Five set of questionnaire per organization were distributed to assess the perceived employees’ commitment. The results showed that length of service is significantly associated with organizational commitment. Whereas, education level is negatively correlated with organizational commitment. Furthermore, no significant correlation was found between organizational

commitment and age. The results of this study also showed that the managers and the supervisors are more committed than the workers. The findings suggested that top management might be able to increase the level of commitment in the workers by increasing employee satisfaction with compensation, policies, training, and working conditions. Furthermore, managers can increase organizational commitment by communicating that they value employees' contribution and that they care about employees' well-being.

Amangala (2013) in his work specifically looks at the role of age, education, job position and organizational tenure as predictors of commitment. A sample of 118 salesmen from selected firms in the soft drinks industry in Rivers and Bayelsa states were selected for the study. Multiple regression analysis was used to test the hypotheses. The findings show that age, education, job position and organizational tenure are positively correlated with organizational commitment.

Dogar, in his research tried to find out answer to the question that whether organizational commitment differentiates according to demographic factors (i.e., age, gender, education, work experience and time spent in latest work) or not. The analysis of 200 respondents opinion from banking sector, Istanbul, Turkey says that affective and continuance commitment increases with age and job experience, and all components of commitment increase according to time in the last job.

Mayer (2011) unveils major research objective is to design an integrated model to establish relationship between Quality of Work Life, Organisational Commitment and Job performance. Furthermore, to analyse and examine the determinants of QWL, OC and JP, the effect of Quality of Work Life dimensions on Organisational Commitment, influence of Organisational Commitment on Job Performance. The implications of the personal variables on QWL, OC and JP are also identified. The sample size of 561 is drawn from 20 organisations in IT sector in Coimbatore at the operations level, using Purposive

sampling technique. The questionnaire has been intricately designed to collect data from the samples. QWL dimensions are extracted through Factor Analysis using Principal component analysis with Varimax Rotation and labeled as Reward system, Managerial Style, Organisational support and Job itself. The three forms of commitment Affective, Continuance and Normative portray the organisational commitment. The job performance dimensions are epitomized by application of Knowledge and Skills, Quality and Accountability. It is proved that there are more respondents with Affective commitment followed by normative commitment. Job itself, as a QWL dimension and Accountability, as a Job performance dimension scored high. It is also noted that respondents are with a combination of Affective and Normative as well as Affective and Continuance commitment. The correlation analysis proved that there is strong relationship between the QWL factors Organisational support and Managerial style with all OC dimensions. The indicators of Job performance Knowledge and skills and Accountability have good correlation with Organisational commitment. There is also a significant relationship between QWL factors and a single Job performance dimension, Knowledge and skills. The effect of QWL on OC is determined through Regression model which specifies that the impact of QWL on OC is high especially with Affective commitment. Reward system is found to be not significant. The Regression model on the impact of OC on JP indicates that Affective commitment impacts all job performance dimensions and Continuance commitment do not contribute significantly to the job performance. The analysis of demographics on QWL, OC and JP dimensions using ANOVA and Post hoc results clearly indicates the significant groups that show difference in the way they perceive QWL, OC and JP. It may be consolidated that there are more respondents with Affective and Normative commitment. Reward system and job itself found to be influential factors and Accountability found to be a strong anchor of Job performance for most of the demographic variables. Income, length of service and employment status is not found to be influential factors in terms of QWL, OC and JP in this research. The

inter effects of QWL, OC and JP is assessed using Simple path Analysis and MANCOVA. The path model suggests that QWL not only impacts OC but also JP even without an intervening variable and also cause indirect effect on JP through commitment.

2.3. Organisational Trust

Vineburgh (2010) in his study focuses on organizational trust and associated variables such as empowerment, resistance to change, support for innovation, interpersonal conflict, and demographics as perceived by faculty in the work environment of Historically Black Colleges and Universities (HBCUs). The study collected the perceived responses of faculty at HBCUs to structured items included in survey measures. Secondary analyses revealed that higher levels of empowerment, higher levels of support for innovation, and lower levels of interpersonal conflict were associated with higher levels of organizational trust. The relationship between perceptions of empowerment and organizational trust was influenced significantly by levels of resistance to change and support for innovation.

Philipp, Fabian and Ursin their study unveiled the responses of non-family employees from family firms in German speaking Switzerland and Germany. The study reveals that psychological ownership mediates the relationships between distributive justice and affective commitment as well as job satisfaction.

Pucetaite and Novelskaite (2014) in their paper focuses on the mediating effect of organizational trust and its cognitive and affective components on the impact of leadership relationship on different forms of organizational innovativeness such as product, market, behaviour, process and strategy among the employees of a public organization in Lithuania. The analysis result suggests that organizational trust has partially mediating effect on the studied relationship. Leadership relationship and organizational trust have the strongest

explanative power for behaviour innovativeness. Specifically, the affective component of organizational trust influences the effect of leadership relationship on this form of innovativeness. Finally the result says that affective trust plays a more significant role than cognitive trust in increasing processes innovativeness and cognitive trust is more powerful in accounting for development of product innovativeness.

Kennedy and Parker observed the roles of organizational justice and trust in a specific type of management control system (MCS), gain-sharing. To investigate the positive perceptions of fairness lead to high trust leads to positive consequences for the organization such as lower employee turnover and higher organizational performance, the researcher conducted a survey amongst employees of a large manufacturing company. Results indicate that employee perceptions regarding the fairness of the gain sharing plan are positively related to employee trust in management. Also, trust is linked to employee turnover intentions. The results imply that organizational justice of a MCS has consequences for the attitudes and behaviors of employees and that decides the success or failure of the MCS.

Paliszkiwicz (2012) was done research among the managers (high, middle and low level) in enterprises from Mazovia Province in Poland to check the connection between managers' trust, organizational trust and organizational performance. He arrived at the result by analysing the correlation which says managers' trust and organizational trust are positively related to organizational performance. The study also implies that by building trust in organization we can enhance organizational performance. For that it is essential to set up effective rewards and distribution mechanisms, avoid harmful suspicion and hostility among members of organization. All these will lead to a great improvement in the competitiveness of an organization.

Celik, Turunc and Begenirbas (2011) studied the role of organizational trust and burn out on achieving organizational performance. It also examined the

role of interpersonal deviance. The study was done in small-scale food business enterprises at Sakarya, Turkey. They find that there is no significant relationship between employees' burnout and organizational performance. However, there is positive and significant relationship between organizational trust and organizational performance. The result also says while interpersonal deviance has not any mediating effect on burnout and organizational performance, it has a negative and partial mediator role on organizational trust and organizational performance.

Shay (2005) explored the relationship between trust, HRM practices and firm performance. The study analysed the responses HR managers from industrial, service and trade sectors of Israel. It is found that HR managers are more likely to offer training and shape the internal promotion system when trust is high. It is also found that higher organisational performance when trust is high. Thus the study implies that there exist a significant relationship between trust, HRM practices and the firm performance.

Gupta (2013) to achieve the objectives, an experimental study was conducted. The HR Head of mid-level and large IT and financial firms were requested to pass the questionnaire to the employees. The questionnaire was uploaded on surveygizmo.com and an online link was forwarded to the company representatives, which was then forwarded to the employees. Total 630 questionnaires were used in the analysis. The data collected was factor analyzed using exploratory factor analysis (EFA) to assess the uni-dimensionality of the measures. The hypotheses were formulated to see the significant difference in perceived level of trustworthiness, trust and self-performance of employees towards managers anchored in different time perspectives. These hypotheses were tested using various analytical techniques, viz. Analyses of Variance (ANOVA), Analyses of Covariance (ANCOVA), Pair wise comparison tests (Bonferroni) and Contrast Coding. One-way ANOVA was performed to examine whether level of perceived ability, integrity, benevolence, trust and

performance was significantly influenced by managers anchored in different time perspectives. It was found that time perspective of manager had an influence on perceived level of ability, integrity, benevolence and trust, but not on perceived self-performance of the employees. ANCOVA was also conducted and the results reveal that time perspective of managers have a significant influence on ability, integrity, benevolence, trust and performance even when employees' own time perspective has been controlled for.

Since, all the hypotheses were written in the form of pair wise comparison a priori, another form of tests viz. contrast coding was conducted. The results supported the hypothesis that different time perspective of managers lead to different levels of trust in the manager by the employees. As hypothesized, the results show that a balanced managerial time perspective manager will lead to higher trustworthiness, trust and self-performance as perceived by employees.

2.4. HR Practices and Commitment

Atteya (2012) conducted a study on HR practices, job performance and organizational commitment reveals that fair human resource management practices affect the organizational commitment positively. Ineffective and unfair practices and incidents occurring in such human resource practices as selection, promotion, training, career development opportunities, shifting, compensating, rewarding, and performance appraisal are expected to reduce the level of organizational commitment and performance. Adversely, effective HRM practices are expected to improve the level of job satisfaction and in turn organizational commitment.

Kaufman (1992) in his study observes that in the HR practices of compensation, the trust aspect plays a vital role over time. It creates such an atmosphere in which managers would have high level of trust if they are getting high compensation.

Allen (1991) examines from their study that the way in which HRM practices can influence the commitment of an individual employee to the aims and objectives of an organisation. High-involvement HRM practices, such as bonus and compensation schemes, training and development opportunities, can significantly enhance the organisational commitment of employees.

Alnaqbi (2011) in his thesis says that HR department participants made the point that most organisation's HR practices have no provision for compensation benefits in UAE. These omissions cause some lack of satisfaction and commitment. Good HR practice is positively linked to organisational commitment through selection, placement, development, rewards, and retention. This study shows that effective commitment is directly proportional to the emotional attachment the employee feels towards the firm, such that committed employees spread their values to colleagues. The study's findings also indicate that commitment comes as the result of the fulfilment of an employee's needs.

Yui Tim Wong (2003) in their study on job insecurity reveals that employees will withdraw their efforts and commitment as an exchange to the employers' failure in providing job security. They argue that employees' responses to job insecurity will also depend on the consequences. If some types of responses can lead to large and important enough rewards, employees will choose those responses. They labelled this as the instrumental perspective. The differential relationships among job insecurity, trust in organization, job performance and organizational behaviors in a joint venture and a SOE in China provide support to these two perspectives. Specifically, in the joint venture sample, there is no clear reward for increasing organizational citizenship behaviors as a response to the threat of job loss. Thus, for those employees who have little trust in their organization, job insecurity has a negative impact on organizational citizenship behaviors. Thus, for those employees who have little trust in their organization, they will try to improve their job performance and organizational citizenship behaviors when facing job insecurity.

Results of this study indicate that it is possible to maintain or even improve organizational outcomes even when downsizing is necessary. When downsizing is unavoidable, organizations should try to offer positive consequences (e.g., good recommendations, out placement services, monetary compensation, etc.) contingent on their job performance, organizational citizenship behaviors or other desirable outcomes. Although the findings of the study indicate that in the SOE sample, positive relationships between job insecurity and organizational outcomes were found for employees with low trust in organization, it should not be interpreted as beneficial to the organization by lowering employees' trust. Instead, this should be interpreted as the necessity to ensure employees' believe about the relationship between their improvement in desirable organizational outcomes and the positive consequences. Employees with high trust in organization did not think that it is necessary to improve their job performance and organizational citizenship behaviors in order to get better after lay-off arrangements. Thus, instead of lowering employees' trust, organizations should raise the trust level of their employees in offering better arrangements if employees can produce desirable organizational outcomes.

Laba (2004) in a study on job insecurity, burnouts and organizational commitment exposes when job insecurity prevails in the organization, the employees organizational commitment decreases. But this empirical study was focused only in financial institution from the Gauteng province of South Africa and thus the results cannot be generalised to other organisations of a similar nature.

Smeenk, Eisinga and Teelken (2006) examined factors affecting organizational commitment among Dutch university employees. They categorised employees as separatist and hegemonist faculties. The analysis reveals that decentralization, compensation, training/development, positional tenure and career mobility have significant effects on organizational commitment among separatist faculty. Age, organizational tenure, level of autonomy,

working hours, social involvement and personal importance significantly affects commitment in the hegemonist faculty. Participation, social interactions and job level are factors that are important in both faculties. The findings indicate that the set of factors affecting the organizational commitment of employees differs between the separatist and hegemonist faculties.

Kaur (2014) examines the impact of human resource practices on job satisfaction and organizational commitment on employees of manufacturing industry in Punjab. The results indicate that HR practices such as procurement & development, employee benefits, employee schemes, promotions & transfers and exit policy are perceived to be different by the employees and HR practices positively impact the level of Job Satisfaction and organizational commitment of the employees. The author suggested that management should pay attention towards enhancing motivation, job satisfaction and organizational commitment through rewards and recognition.

Majumder (2012) studied HRM practices and its impact on employee's satisfaction on the private banking sector in Bangladesh. The study reveals that all HRM dimensions exercised in the private banking sector of Bangladesh does not satisfied to the employees equally. Most of the employees are dissatisfied with compensation package followed by reward and motivation, career growth, training and development, management style, and job design and responsibilities.

Winne and Sels (2013), in the findings from their study confirm that employees who are subject to developmental and empowering HR practices are more likely to experience a general feeling of autonomy and relatedness satisfaction which is associated with higher work engagement, higher affective organizational commitment and a lower intention to leave the organization. This study also explains competence satisfaction to be negatively related to affective organizational commitment. This might subsequently frustrate employee commitment to the organization and subsequently increase their intentions to leave the organization. The study says that if employees are given the same HR

practices, they feel highly competent may generate less commitment towards the organization.

Chew (2004) examined HRM practices on the retention of employees of Australian organisations. The outcome of HRM – retention relationship was examined through organisational commitment. The findings revealed that positive significant relationships between eight factors and organisational commitment. These factors consists of person organisational fit, remuneration, reward and recognition, training and development, challenging career opportunities, leadership behaviour, company culture and policies, teamwork relationship and satisfactory work environment. The study highlights commitment act as a partial mediator of remuneration, recognition and reward, training and career development and work environment on employee retention.

Zaitouni, Sawalha and AdileSharif (2011) investigates the impact of Human Resource Management (HRM) practices on organizational commitment among employees in the private banking sector in Kuwait. The HR practices were measured with the items of recognition, competence development, fair rewards, and information sharing. The result shows that except recognition, affective commitment was positively and significantly related to competence development, fair rewards, and information sharing. Again, the relationships between continuance commitment and fair rewards and information sharing were significant whereas no significant relationships were found between continuance commitment and both recognition and competence development. Finally, the relationships between normative commitment and recognition, competence development and fair rewards were found to be negative and not significant apart from information sharing. The researchers conclude the study by stating that employees feel morally and ethically committed to stay within the same organization based on employees-management personal relationships in the work place.

Paul and Anantharaman (2004) in their research titled Influence of HRM practices on organizational commitment among software Professionals in India reveals that HRM practices such as employee-friendly work environment, career development, development oriented appraisal, and comprehensive training shows a significant positive relationship with organizational commitment.

Michel et al. (2010) look at the role of HRM practices on organizational commitment and performance of employees in Canadian Hospital. The finding reveals that relationship between HRM practices and performance HRM practices can stimulate greater in-role and extra-role. Supportive HRM policies also assist to enhance org commitment.

Meyer and Smith (2000) studied the relationship between HRM practices and employee commitment in Canada. The results shows the positive evidence of relations between HRM practices and commitment and shows that employee oriented HRM policies enhance the commitment level towards an organization.

Priyanko (2007) investigated the impact of eight human resource management practices on employees' organizational commitment and the effects of employees' commitment level on their intention to leave. The findings suggest that greater use of HRM practices would make the employees more committed to the organization. The interesting finding of this study is the significant direct effect of HRM practices on OC, but out of eight HRM practices only performance appraisal emerged as a significant predictor of OC. The effect of HRM practices in a bundle is important because an organization uses several HRM practices and not a single HRM practice. These findings suggest that HRM practices are important determinants of OC.

Shruti and Nirmala (2013) studied the impact of HRM practices on Organizational commitment of employees in various sectors in India. The researcher has taken recruitment and selection, training and development, compensation and benefits, promotion and transfers and welfare activities as the

combination of HRM practices for the study. The study found that HRM practices such as Compensation, Training & development and Employee participation play a significant role on Organization Commitment in banking sector. Whereas, it is found that HRM practices such as Compensation, Job security and Job performance has significant importance on Affective commitment but same HRM policies cannot be set for two different set of identities among private Universities across globe. In academics sector, HRM practices like, career development and job satisfaction has significant impact on Organization Commitment. In Hospital industry, supportive reward oriented HRM Practices increases employee commitment towards Organization. In contrast to this, Employees from IT software industry are influenced by HRM policies such as Training, Career development and friendly work environment. In high-tech industries, affective commitment has pivotal role. But, the research among the blue collar employees in manufacturing industries found that HRM policies such as job satisfaction and pay satisfaction has significant role in achieving organizational commitment. On the other hand, research conducted on Law firms suggested that Employee welfare and process oriented HRM policies might be the path in achieving better organizational commitment.

Anvari et al. (2011) was conducted a study among the employees from universities of medical sciences in Iran. The study considers how motivation to learn, training attitudes, and perceived support of employees to their knowledge sharing shaped by their level of affective commitment and psychological contract. Results shows a significant relationships between strategic training practices and affective organisational commitment, affective organisational commitment and turnover intentions, knowledge sharing and turnover intentions, affective organisational commitment and knowledge sharing, strategic training practices and psychological contract, psychological contract and knowledge sharing, and psychological contract and affective organisational commitment. Results also reveals whereas strategic training practices are positively related to affective organisational commitment and psychological

contract, both affective organisational commitment and knowledge sharing are negatively associated with turnover intention. Finally, the results of the research provide that affective organisational commitment and psychological contract have a significant mediating effect on the relationship between strategic training practices and knowledge sharing.

Patrick and Sebastian (2012) was conducted study among the teachers of aided, private unaided and government colleges. Findings of the study indicated that faculty in higher education were highest on affective commitment followed by continuance commitment. There was a significant relationship between HRM practices and Organizational commitment. Employee-employer relationship, recruitment, and selection significantly influenced on organizational commitment. Employee-employer relationship, compensation and benefits, and manpower planning significantly influenced the overall HRM practices of the institutions.

Raihan (2012) study was tried empirically to determine the significant human resource management practices that influence the faculty turnover intention in the private universities in Bangladesh. It had explored the mediating role of Organisational Commitment and Perceived Organizational Support on the relationship between some HRM practices and faculty turnover intention. The results of the hypotheses study revealed that gender and age were among the variables that had significantly and positively influenced the faculty turnover intention. Among the six independent variables, three, i.e., faculty job security, faculty compensation and faculty supervisory support were found to be significantly and negatively related to faculty turnover intention. In addition, they also confirmed that affective commitment, continuance commitment and perceived organizational support were significantly and negatively related to the faculty turnover intention. In addition, the results also indicated that affective commitment, continuance commitment and perceived organizational support mediate the relationship between HRM practices and faculty turnover intention.

Specifically, affective and continuance commitment partially mediate the relationship between faculty compensation, faculty supervisory support and faculty turnover intention relationship. Whereas, the affective commitment fully mediates the faculty job security and faculty turnover intention relationship. Perceived organizational support fully mediates the relationship between HRM practices and faculty turnover intention. The empirical relationships between HRM practices, organizational commitment, perceived organizational support and faculty turnover intention suggested that it would be beneficial to the management of private universities to improve faculty turnover situation.

Han, Chuang and Chiang investigated the relationship between high commitment human resource management, individual knowledge-sharing behaviours and the mediating roles of perceived organizational support, organizational trust, and organizational commitment to clarify the relationship between high-commitment human resource management and knowledge behaviors. The data was obtained from the practitioners registered in the executive MBA programs of a university in northern Taiwan. Analytical results demonstrate that employee perceptions of high-commitment human resource management were significantly related to individual knowledge sharing behaviors. Besides, analytical results show that perceived organizational support and organizational commitment mediated the relationship between high-commitment human resource management and knowledge-sharing behaviors. The study implies that the enterprises can enhance organizational performance by adopting high-commitment HRM. The exchange relationships between organization and its employees can be improved through selecting, training, appraisal, compensation.

2.5. HR practices, Organisational Trust and Organisational Commitment

Jeon (2009) in his study investigated the impact of organizational justice and job security on organizational commitment through the mediating effect of

trust in top management from among the Korean employees drawn from six Korean firms. After reliability testing, two dimensions of trust in top management were found not to be reliable. In addition, three items of quantitative job security were not appropriate because of non-linearity. Finally, the factor structure of four measurement models was examined by an overall confirmatory factor analysis (CFA). All items showed an appropriate range of factor loadings. After examining the measurement models, the hypothesized structural model was tested and revised based on modification indices. As a result, the model fit was improved in terms of theoretical relevance and parsimony.

The results says that both organizational justice and long term job security affected trust in top management and organizational commitment significantly. All hypotheses were supported; however, there was partial mediating effect via trust in top management to link two predictors with organizational commitment.

Nikrumah (2013) explored the relationship between organizational trust and organizational empowerment on employee job involvement. For the purpose, workers from Nestle Ghana Limited, Tema was selected. The study also examines the moderating effect on the relationship between organizational trust and organizational empowerment on employee job involvement. Results of the study indicated a positive relationship between organizational trust and job involvement. Organizational empowerment also had a positive relationship with employee job involvement with job insecurity as moderating effect. Though, job insecurity did not moderate the relationship between organizational trust and job involvement. Within the sub dimensions of empowerment also, information sharing was a better predictor of employee job involvement dynamic structural framework and control of work place decisions. Organizational empowerment was a better predictor of employee job involvement than organizational trust.

2.6. Organisational Trust and Organisational Commitment

Amani (2015) conducted this research among a sample of clients of a Tunisian retailer specialized in the sale of cosmetic products on free service. The results of the research show the influence of trust (credibility and benevolence) on commitment (affective commitment, continuity and normative). In addition, a positive relationship was found between affective commitment, on the one hand and complaint, short-term sacrifice and participation in the definition of products and services, on the other. However, affective commitment has a negative influence on negative word of mouth, opportunism and change to counter-persuasion. Moreover, it should be noted that continuance commitment has no significant influence on change to counter-persuasion, while a positive relationship between normative commitment and change has been demonstrated.

Ahmed, Fadel and El (2014) made a work on organizational justice, trust and commitment in three university hospitals (main, pediatric and woman reproductive health hospital) at Assuit and studied the effect of organizational justice and trust on employees' commitment. The study revealed that there was a significant positive relationship between organizational justice and trust, a positive relationship between organizational justice and commitment. Again, organizational trust was having a positive and significant relationship on employees' commitment.

Hami and Hajar (2013) conducted research on employees of Electricity Distribution Company of north Isfahan. Results of the research showed that there existed direct and indirect relationship between organizational commitment and commitment to change. The boot strap analysis of the research showed that this relationship is established through mediating role of trust in supervisor. Exchange dimension of organisational commitment and commitment to change was mediated by cognitive component of trust, identification dimension was mediated by affective component of trust and affiliation dimension was mediated by cognitive and affective components.

Anna (1999) in his study examines how the degree of person-organization fit and the perceptions of the fairness of the change processes and outcomes of those processes can help to predict employees' organizational commitment, job satisfaction, and trust towards management in an acquisition event. The data were gathered from full time employees of the Scandic Hotel Continental in Helsinki, Finland. The hypothesized result shows that the higher the person organization fit and perceptions of justice, the more the employee organizational commitment, job satisfaction and trust towards management. This study suggests that the perceptions of justice are a better predictor of employee organizational commitment, job satisfaction, and trust towards management than person-organization fit in a changing, non-fixed environment.

Dude (2012) in his study focuses on the impact of job autonomy, psychological empowerment, and distributive justice on organizational commitment. The study uses the responses of principals (public, private/parochial schools, and charter schools) in the Midwest United States of America. By using multiple regression and path analysis, hypotheses regarding the impact of job autonomy, psychological empowerment, and distributive justice on organizational commitment were tested. The result says that increase in each of these variables was found to be significantly associated with the increase in organizational commitment. In addition, there were some signs of moderating effects of distributive justice and demographic variables on the relationship between job autonomy and organizational commitment, and between psychological empowerment and organizational commitment.

Aini (2010) examines how employee trust and organisational support on both leader and co-workers will have an impact on job satisfaction and give influence to organisational commitment. The study was conducted among the managerial and non-managerial employees of several bank branches and subsidiaries of bank Mandiri, Jakarta and Bogor, Indonesia. The findings of the study imply that the employee trust and organisational support on both leader

and co-workers were applied very well in bank Mandiri. The employee trust and organisational support on both leader and co-workers influence significantly among the employees job satisfaction, as a result it affect the employees organisational commitment. The study also reveals that job satisfaction acts as a mediator between trust and social support with employee commitment.

Valérie Barraud-Didiera et al. (2012) led their study in farmer-members from French agricultural cooperatives from the cereal-supply sector in the Midi-Pyrénées region of France. They explored the links between trust, organizational commitment and members' participation in the governance of their cooperatives. It also tested the mediator effect of organizational commitment in the relationship between members trust and their participative behaviours. In addition, the study showed that members trust impacted their participation through their affective commitment and the mediator effect of affective commitment between trust and participation was complete. The results of the study shows trust is the starting point which explains a member's favourable behaviour towards his/her cooperative. Members trust in their cooperative, represented by the directors, depends on the cooperative's capacity to act competently and reliably and to take the right decisions while still showing goodwill, remaining close to members, heedful of their demands and showing strong concern for their interests. The two dimensions of trust, cognitive trust and affective trust - have an almost identical impact on organizational commitment, whether this is of an affective or continuance nature. The results of this study have shown that members participation in the governance when they are attached to it affectively. On the contrary, member's continuance commitment is not significantly linked to participation in the cooperatives governance.

Mariam (2011) studied the relationship between organizational justice, employee trust, employee commitment and service quality. The survey consisted of Revenue Officers and Customers. Results of the study revealed a significant

positive relationship between organizational justice and service quality, a positive relationship between organizational justice and employee trust, a positive relationship between organisational justice and employee commitment, a positive relationship between employee trust and service quality, employee commitment was found to have a positive and significant relationship on service quality. It also indicated that employee commitment was a better predictor of service quality. The study concluded that Organisational Justice, Employee Trust, Employee Commitment significantly affect Service Quality.

Yang (2005) by his research unveiled a full understanding of the effects of trust by collecting the data from medical centre employees. Based on this position, and with trust bases and foci being explicitly recognized, the effects of trust were examined the following variables such as organizational commitment (affective and continuance), supervisor-subordinate conflict (task-and relationship-related), citizenship behaviour directed toward co-workers (task-and person-focused), communication flow (upward and lateral), job satisfaction, task performance, and openness to organizational change.. Six combinations of trust bases and foci were found to be distinguishable, and each made a unique contribution to the predicted variance in subordinate job satisfaction. Increases in both cognitive and affective trust in one's supervisor were found to reduce task supervisory conflict and, with greater magnitude, reduce relationship supervisory conflict. Affective trust in management was found to be an important predictor of affective organizational commitment. Trust in one's supervisor, especially affective trust in one's supervisor, significantly predicted task performance. Interactions among subordinates, as indicated by open communication and helping behaviour toward one another, were found to be influenced by trust in one's supervisor. In particular, both cognitive and affective trust in one's supervisor contributed to the prediction of task- and person-focused interpersonal citizenship behaviour toward co-workers. Compared to cognitive trust, affective trust in one's supervisor was more predictive of both upward and lateral communication.

2.7. Organisational Commitment and Personal Value

Meyer, Irving and Allen (1998) carried out the study among recent university graduates who had accepted full-time employment with a number of different companies. They tested two hypothesis such as (1) Desirable work experiences will be positively related to affective and normative commitment, but not to continuance commitment and (2) Work values themselves will not be significantly related to affective commitment, but will moderate the relation between experiences and commitment. The relations between experiences and commitment will be stronger for those who place greater importance on those experiences. The results revealed that values and experiences did interact in the prediction of affective commitment and normative commitment, but that the nature of the interaction was different for different work value/experience combinations. But the findings provide some challenge that positive work experiences will have the strongest effect on commitment among those who most value such experiences.

Simons (2002) in his conceptual study observed that a manager's personality influences employees' behavior and their performance. He reasoned that a manager's personality or values mainly influences level of trust of employees which in turn leads to higher performance. The other personality traits like self-monitoring and conscientiousness may also influence trust. This study actually correlate between managers personality means their personal values on the performance of themselves and the employees working in the organization.

2.8. Research Gap and Conclusion

A review of the literature cited above reveals that many studies have been done about various aspects on HRM Practices, Organisational trust, Personal value and Organizational Commitment. But almost all of these studies were made not in an Asian or Indian perspective and very rare

studies were found in Banking Sector of India. Despite, none of the studies were done by linking all these variables especially from the Kerala perspective. So in the present study, an attempt is made to link the HR Practices, Organisational trust, Personal value and Organizational Commitment in the private sector banking context.

The next chapter gives an overview of banking industry.



Chapter **3**

BANKING INDUSTRY – AN OVERVIEW

C o n t e n t s

- 3.1. *Introduction*
 - 3.2. *Origin of Banks*
 - 3.3. *Banking in India*
 - 3.4. *Scheduled Commercial Banks*
 - 3.5. *New Generation private Sector Banks*
 - 3.6. *Old Generation Private Sector Banks*
 - 3.7. *Conclusion*
-

3.1. Introduction

Banking sector is an important component of financial sector for proper management of financial resources across the globe (Ahmad Ashfaq, 2010). Banking sector acts as an important pillar in the economic development of the country. Banking sector in India is growing with a remarkable pace since independence. They are racing with multinational banks and are touching the lives of millions of people every day. The total assets of the Indian banks contribute about 65% of the GDP of the country.

In present era, there have been significant reductions to the barriers of global expansion in the banking industry. Banks are extending their branches all over the world by the increased usage of telecommunications and other technologies enabling finance handling, as they no longer have to be near customers to manage their finances and risks. Banks in India are also performing remarkably like the banks of developed countries and this can be analyzed with an expansion of their credits, profitability, productivity etc. It is also noted that banks have expanded to rural areas and as a result, banking sector has shown a great advancement from transactional to customer-oriented services. However, there are more intricacies in private banking between employees and management. So, losing an unsatisfied employee of an organization can mean the loss of valuable customer relationship. Thus, Banks are very much keen to retain their talented employees. The choice of employees have increased tremendously due to more open economy, advent of IT and media resolution. Banks have also realized the fact and started giving an edge to the demands of employees even at the ground level. If banks will not pay much attention to the demands of employees then they may end up in losing their trust and commitment to the organisation and shifting to the competitors. So, in order to fulfil the requirement of the skilled employees, banks have started paying attention by introducing HR Practices. Thus, implementation of good HR Practices can keep employees satisfied in this competitive world. Also, banks in earlier days, gave

more preference to capital and technology but now the long term vision of banking sector is to expand their branches from domestic to international excellence. To achieve this, banks require combination of new technologies, better processes of credit and risk appraisal, treasury management, product diversification, internal control, external regulations and human resources with foremost preference. All these would lead to retain the skilled employees satisfied with their job and produce high level of commitment and trust to the organisation.

3.2. Origin of Banks

The word Bank is derived from Italian word “banco” or “banca” which means accumulation of either stock or money. A bank is a financial institution or a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly by loaning or indirectly through capital markets. Banks connect customers that have capital deficits and customers with capital surpluses. A brief review of the origination of the concept of bank is discussed below:-

The history of banks began with the prototypes of money lenders who lend money to farmers and traders. Greece and Rome are famous for money lending but later archeology from India and China also shows evidences for this activity. It is evident that the most famous bank is Medici bank and Monte dei Paschii di Siena are the oldest bank that still exists.

The real history of banks started with the availability of money. In olden days, the wealth was deposited in temples called as thesaurus. The earliest record found were for the Babylon temples, which lend gold and silver and had been left with them for safe keeping at high interest rate. Later on, the evidences of Greek temples were found. Also, for the regulation of banking activity clay tablets called as Code of Hammurabi were used.

The method of discounting of interest was started in medieval trade fairs where money changers issue documents in support of the hard money to be redeemable at other fair. These would often be redeemed by the amount with the interest rate. In the year 1156, two brothers had started the concept of foreign exchange when they borrowed 115 Genoese pounds and agreed to reimburse the banks agents in Constantinople the sum of 460 bezants one month after their arrival in the city.

The first bank was established in 1157 in Venice, provided loans on discounting exchanges and also provides receipts. Later came the concept of Goldsmith in England where London merchants deposited their gold and in return goldsmith issued those receipts for their deposits. These receipts were later used for the settlement of debts and act as forerunner of modern bank notes.

Modern banking was started in 1609, called as Bank of Amsterdam. The bank accepted deposits, lending money, money changes, transferring of fund, issuance of bank debt as a substitute of gold and silver. Later, the Bank of Amsterdam started the functioning for the Central bank and SverigesRiks bank, established in 1668 was the first Central bank. Also, Central bank was established in European country as well in Colombia, Mexico, Chile, Canada, New Zealand etc. The first mutual savings bank was introduced in 1810 in Scotland. The issuance of bank notes started in 17th century and the Bank of England was the first bank to issue bank notes in 1695. Standardized print notes from £20 to £1,000 were printed for the first time in 1745. Fully printed notes that did not require the name of the payee and the signature of the cashier were first appeared in 1855. In 18th century, different clearing securities, cheques, overdrafts etc. were introduced.

During 1929, banks also faced great depression as a result nearly 744 US banks failed and banks started built up their capital reserves by making fewer

loans. After Second World War, two organizations were created, World Bank and International Monetary Fund. World Bank is headquartered in Washington, DC and headed by President and board of director that includes President and 25 executive directors. There are two Executive Vice Presidents, three Senior Vice Presidents, and 24 Vice Presidents. World Bank provides loan to developing countries for their capital progress. The main aim of World Bank is to reduce poverty from the world. The first bank to avail the facility of loan was France beating other two applicants namely Poland and Chile. By 1968, the loans of World Bank were earmarked for the construction of income-producing infrastructure, such as seaports, highway systems, and power plants, that would generate enough income to enable a borrower country to repay the loan but later on they shifted to meet the basic needs of people. By 1989, bank has started giving loans to environmental friendly groups and NGOs. It also promoted the programmes against AIDS, Tuberculosis, malaria etc. to promote the public health. World Bank has already targeted various plans to achieve by 2015 mainly eradicating poverty, achieving universal primary education, promoting gender equality, reducing child mortality. Along with, it has taken various steps for improving the climate of earth because global warming may lead to destruction of earth and also to provide food security in developing countries of the world.

However, the investment on advanced technology started in 1959 by the banks mainly in retail banking that includes the establishment of machine readable characters for the use with cheques. ATM machines were also established in 1960s, later on in 1970, the electronic payment system was established for both international and national systems.

In early 2000, many new players entered the market and offers competition to existing players. The main services offered by the modern banks include insurances, pension, mutual, money market and hedge funds, loans and credits and securities. In the late 2000, banks suffered from financial crises. As a result,

Govt. started nationalizing their banks. Today, the 21st century banks are shifting from traditional banking and offering the customers online banking.

3.3. Banking in India

In India, from Vedic period loans were granted. The Manusmriti speaks of loans, deposits and interest rate. Later in Mayura destiny (321 BC to 185 BC), an instrument called Adesha was in use which was an order of a banker desiring him to pay the money of the note to a third person. These instruments were used during the Buddhist period. The concept of commercial banking originated in India in 19th century and 20th century when European Agency houses act as bankers. In 1770, agency houses started gaining popularity, as a result they started their own banks and Bank of Hindustan was established but it failed and closed down in 1832. In 1829, during British rule, Union Bank of Calcutta was established by the owners of Commercial Bank (1819) and the Calcutta Bank (1824). But in 1840, the Bank revealed that it had been the subject of a fraud by the bank's accountant. In 1865, Allahabad bank was established and is functioning till date. This was the oldest joint stock bank. Later on, Calcutta started becoming banking sector for various banks due to the trading port of Britishers. As a result, foreign banks started appearing in Calcutta. In 1860, the Comptoir d'Escompte de Paris opened a branch in Calcutta and another branch in Bombay in 1862; followed by branches in Madras and Pondicherry, then a French possession, followed. In 1869, HSBC was established in Bengal.

In 1881, in Faizabad, the first joint stock was established as the Oudh Commercial Bank but failed in 1958. In 1895, one of the largest banks named as Punjab National Bank was established and the bank exist till date. In the 20th century, Indian economy was stable but there were generally European banks that dominated the market, Indian joint stock banks were very few and lacked in maturity. As a result, there was Swadeshi movements from 1906- 1911 for motivating local business man and political figures to open their banks. Many banks opened and survive till date namely Bank of India, Corporation Bank,

Indian Bank, Bank of Baroda, Canara Bank and Central Bank of India. In 1921, three presidency banks amalgamated in Imperial Bank of India. Imperial Bank was working as central bank by performing all banking functions except the issuance of notes. It also functioned as banker for both Government and Banks.

By the Second World War, the condition of Indian economy was very critical and it was found that nearly 94 banks in India collapsed. The situation was same even after the Independence. The Government of India then took some measures to play an active role in the economic life of the country, and the Industrial Policy Resolution adopted by the government in 1948 envisaged a mixed economy. This resulted into greater involvement of the state in different segments of the economy including banking and finance.

The Govt. of India introduced central banking system in 1935 and established Reserve Bank of India but nationalized it in 1949. RBI has the power to regulate, control, and inspect the banks in India. Also, no new bank or branch of an existing bank could be opened without a license from RBI.

In 1955, the State Bank of India took over all the assets and liabilities of Imperial bank of India. By 1960, Indian banking industry started playing a big role in country's economy. In 1969, Govt. of India nationalized 16 Banks except State Bank of India which is continued to be owned by private persons with a stake 60% holded by RBI. All these banks contained 85 percent of bank deposits of the country (rbi.org.in, 2010). The main objective behind nationalization of banks was to break the ownership and control of banks which was owned by few families and also to prevent the concentration of wealth and economic power of the country.

In 1990's, Government was introduced the policy of liberalization and provided license to private banks. As a result, New Generation tech-savvy banks that included Global Trust Bank (the first of such new generation banks to be set up), which later on amalgamated with Oriental Bank of Commerce, UTI Bank

(renamed now as Axis Bank), ICICI Bank and HDFC Bank were opened. This move revitalized the economy and banking industry of the country. Banking industry is then divided into three sectors namely Public banks, Private Banks and Foreign banks.

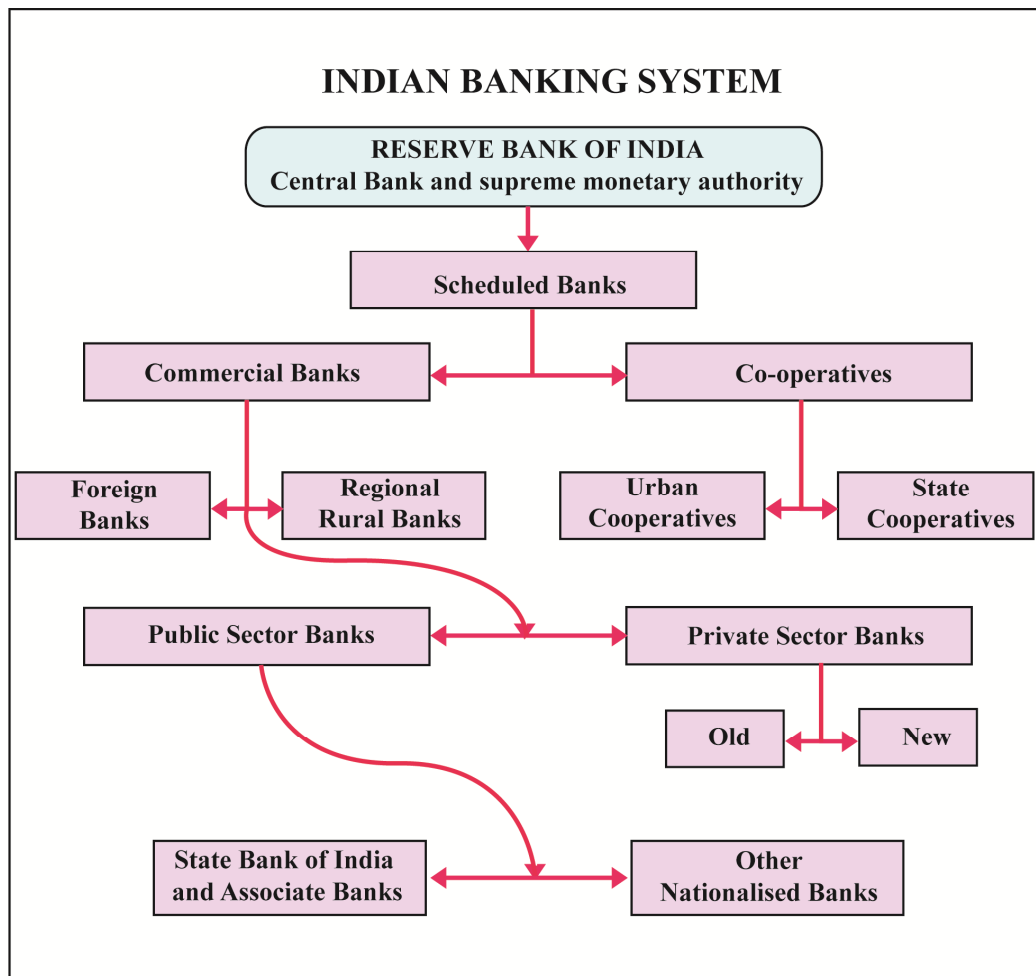


Figure 3.1. Hierarchy of Indian Banking system

The RBI plays an important part in the development strategy of the Government of India as well. India's central banking authority has also been granted with the power that no new bank or branch of an existing bank could be opened without a license from the RBI, and no two banks could have common directors. Reserve Bank of India is a member bank of the Asian Clearing Union.

RBI is entrusted, directed and superintend by the 21-members with strong Central Board of Directors, this includes the Governor, four Deputy Governors, two Finance Ministry representative, ten government-nominated directors to represent important elements from India's economy and four directors to represent local boards headquartered at Mumbai, Kolkata, Chennai and New Delhi. Each of these local boards consists of five members representing regional interests as well as the interests of co-operative and indigenous banks. RBI, under section- 22 has the whole right to issue bank note and formulates the monetary policies of the country. The Bank also denotes issues or regulates the currency coins and notes that are not fit for circulation. All these efforts are made in order to improve or maintain GDP of the country. RBI has also the power to regulate the Bank rate, CRR and SLR.

By the introduction of various committees by RBI there is advancement in banking service process namely the introduction of MICR for the use of standardized cheque forms and encoders, computerization of branches for increasing connectivity among branches, implementing the online system by introducing the EFT system (Electronic Fund Transfer). All these steps have made Banking industry more attractive for the customers as well as employees. Also, with the amendments in the Banking law, it is likely that RBI may issue 3-4 licenses within next 12 months, as a result there are possibilities of price-based competition on deposits, loans etc. in the market.

The banking system of India comprises commercial and co-operative banks, of which the commercial bank accounts for more than 90 per cent of banking system's assets. Commercial Banks refer to both scheduled and non-scheduled commercial banks which are regulated under Banking Regulation Act 1949. Scheduled Commercial Banks are grouped under following categories:

- a) State Bank of India and its Associates
- b) Nationalised Banks

- c) Foreign Banks
- d) Regional Rural Banks and
- e) Other Scheduled Commercial Banks.

State Bank of India and its Associates and Nationalised Banks constitute the public sector banks whereas, other scheduled commercial banks are known as private sector banks. Among the commercial banks, old generation private sector banks and new generation private banks were considered for this study which is briefed below;

3.4. Scheduled Commercial Banks

3.4.1. Private Sector Banks

In private sector banks, most of the capital is in private hands. There are two types of private sector banks in India viz. Old Private Sector Banks and New Private Sector Banks.

3.4.1.1. Old Private Banks

There are 13 old private sector banks as follows: Catholic Syrian Bank, City Union Bank, Dhanlaxmi Bank, Federal Bank, ING Vysya Bank, Jammu and Kashmir Bank, Karnataka Bank, KarurVysya Bank, Lakshmi Vilas Bank, Nainital Bank, Ratnakar Bank, South Indian Bank, and Tamilnad Mercantile Bank. Out of the above banks, the Nainital Bank is a subsidiary of the Bank of Baroda, which has 98.57% stake in it. Some other old generation private sector banks in India have merged with other banks. For example, Lord Krishna Bank merged with Centurion Bank of Punjab in 2007; Sangli Bank merged with ICICI Bank in 2006; Centurion Bank of Punjab merged with HDFC in 2008.

3.4.1.2. New private banks

The new private sector banks were incorporated as per the revised guidelines issued by the RBI regarding the entry of private sector banks in 1993. At present, there are seven new private sector banks as follows: Axis Bank,

Development Credit Bank (DCB Bank Ltd.), HDFC Bank, ICICI Bank, IndusInd Bank, Kotak Mahindra Bank and Yes Bank.

Private Banks are growing at a fast speed due to their advanced technology and better plans than public banks, also they are trying to provide all the facilities to their customers under one roof. They have already signalled Public banks that they will have to face tough time in future. Along with automation, modern banks should also concentrate on internal premises, furniture and other amenities for employees as well as customers.

There are certain criteria to be followed by Private Banks, which is mentioned under:

- a) The bank should have a minimum net worth of ₹200 crore.
- b) The promoters holding should be a minimum of 25% of the paid-up capital.
- c) Within 3 years of the starting of the operations, the bank should offer shares to public and their net worth must be increased to 300 crore. Indian Banks are performing better than Asian counterparts. As on 31st March 2012, the total assets of the bank are ₹ 8,299,500 crore, most of which is dominated by Public sector banks (73%), followed by Private Sector banks (20%) and then Foreign banks (7%). Also, Public sector banks show the strongest deposit funding which accounts in comparison to Private sector banks and foreign banks.

The Indian banking industry is a very important tool to facilitate the development of the Indian economy. At the same time, banking sector has also emerged as a large employer. The introduction of IT had a great impact in the Indian banking system as well because the use of Computers has led the invention to Online Banking, Mobile banking, SMS alerts which has made the banking services of employers to the customers very easy. The demand of retail

banking service in India is very strong as compared to wholesale banking and treasury banking. In India, various banks have launched their services of ATM, which is the major innovation of IT sector. Till date the total no. of ATMS's in the country were 99,218 (Chronology of Events) The New Private Sector Banks in India are showing the largest numbers of ATMs off-site followed by the ATMs belonging to SBI and its subsidiaries and then it is followed by Nationalized banks and Foreign banks. While on site, Nationalised banks show the highest number of ATM's.

In this study, the researcher has selected 6 Private sector Banks of which 3 from the old generation banks and 3 from the new generation banks respectively. They are as follows;

3.5. New Generation Private Sector Banks

3.5.1. AXIS Bank

Axis Bank is an Indian financial service firm headquartered in Mumbai, Maharashtra and opened its registered office in Ahmedabad. It began its operations in 1994. Axis Bank owes operating revenue of 13,437 crore and a net profit of 4,242 crore. The Bank is a SEBI registered category I merchant banker and advise Indian companies to raise equity through IPOs, QIPs, and Rights Issues etc. It is first Indian Bank to have TCDC cards in 11 currencies.

The Axis Bank was promoted by the joint efforts of Administrator of the Specified Undertaking of the Unit Trust of India (UTI-I), Life Insurance Corporation of India (LIC), General Insurance Corporation Ltd., National Insurance Company Ltd., The New India Assurance Company, The Oriental Insurance Corporation and United India Insurance Company. UTI-I have promoted many leading financial institutions in the country and hold a special position in the Indian capital markets. Axis Bank has a vision of 'To be the preferred financial solutions provider excelling in customer delivery through insight, empowered employees and smart use of technology'. Axis Bank

business has a mission of: Customer Centricity, Ethics, Transparency, Team work and Ownership.

Axis Bank has the largest ATM branches among Private sector banks. The Bank has a network of more than 11,245 ATM branches and the bank also operates the world's highest ATM sites at Thegu in Sikkim. The Bank shows an extensive network of about 1947 branches in India. Axis Bank also shows their network in overseas with a major hub in Asia. The overseas branches are in Singapore, Hong Kong, Dubai, Shanghai, Abu-Dhabi, Colombo and London.

Axis Bank operates in the following segments: treasury operation, retail banking and corporate /wholesale banking. Treasury operation services include investments in sovereign and corporate debt, equity and mutual funds, trading operations, derivative trading and foreign exchange operations on the account for customers and central funding. Retail Banking deals with lending the money to small scale firms/ individuals, issue of credit cards, facility of net banking, ATM's etc. The bank is one of the largest debit card issuer and sixth largest credit card issuer in the country. Banks also offer corporate related services including project appraisals, capital market related services, cash management related services etc. Saving accounts deposits of Axis bank has grown to 23.44% and Retail loan grew to 43.62% as on 31st March. Axis Bank is not only providing agriculture loan to farmers but has also extended its branches in the foreign country as well. Axis Bank also provides services related to NRIs. For this, bank has opened 49 authorized branches for the NRI's interested to invest in secondary market of India. The bank has also issued a toll-free 24 × 7 helpdesk for NRI's. Bank issue foreign currency notes, travel currency cards, traveller's cheque etc. The banks also offers third party products like mutual funds, online trading, gold coins, life and general insurances etc. Corporate Wholesale Banking ensures loans for working capital and draw down sanctions of the projects to be implemented. The portfolio is comprised of large and medium corporates.

The bank has offered a wide range of lending solutions to the farmers or task related to agriculture and has found it as an area of potential growth. Axis bank has also coordinated with NABARD and participates in awareness campaigns. Economically active weaker sections of the society are offered with Micro Loans with a name of Axis Sahyog.

3.5.2. ICICI Bank

ICICI Bank Limited is an Indian multinational bank with its presence in 19 countries. It is a financial services company headquartered in Mumbai, Maharashtra. It stands as the second largest bank in India by assets and was allotted as third largest by market capitalization. ICICI was founded by Industrial Credit and Investment Corporation of India, an Indian financial Institution with a joint venture of World Bank to provide parent financing to Indian Banking Industry. ICICI proves its ranking in big four banks of India including SBI, PNB and Canara Bank. ICICI Bank works with a vision of ‘To be the leading provider of financial services in India and a major global bank’ and has a mission of:

- Be the banker of first choice for our customers by delivering high quality, world- class products and services.
- Expand the frontiers of our business globally.
- Play a proactive role in the full realisation of India’s potential.
- Maintain a healthy financial profile and diversify our earnings across businesses and geographies.
- Maintain high standards of governance and ethics.
- Contribute positively to the various countries and markets in which we operate.
- Create value for our stakeholders.

The Bank has a wide network of 3514 branches and 11063 ATM's in India. ICICI Bank's equity shares are listed in India on Bombay Stock Exchange and the National Stock Exchange of India Limited. ICICI Bank was the first Indian Bank to be listed in New York Stock exchange. ICICI Bank has acquired Bank of Madura Limited in 2001 and Bank of Rajasthan in 2010 as well.

It offers a wide range of banking products and financial services in the areas of investment banking, life and non-life insurance, venture capital and asset management. Products like 'My saving rewards' and 'i-wish' are the famous products of ICICI bank. 'My saving rewards' include the reward point being allotted to every customer for the transaction done online or online shopping done from saving account. 'i-wish' is the recurring account mainly for youths. This account can be opened anytime with a minimum balance of ₹500. In this scheme, the flexibility is given to youth as they are not charged for missing of any monthly instalment till six months. Along with the contribution of UTI, ICICI opened a credit rating agency CRISIL. It was opened for the first time in India and offers different forms of products including credit rating, industry analysis and capital market information. ICICI has also contributed efforts in opening of EDII, NEDFI etc. EDII is an autonomous and non-profit society which is fulfilling the task of entrepreneurship development, education, training etc. NEFDI is opened for the promotion of the development of industries, infrastructure, animal husbandry, agri-horticulture plantation, medicinal plants, sericulture, aquaculture and poultry. ICICI has also established efforts for CIBIL and provided information to its members in the form of credit information reports. ARCIL was also established to recover the non-performing assets for the maximization of the recovery.

ICICI is offering its subsidiaries to foreign countries as well like United Kingdom, Russia, and Canada; branches in United States, Singapore, Bahrain, Hong Kong, Sri Lanka, Qatar and Dubai International Finance Centre; and representative offices in United Arab Emirates, China, South Africa, Bangladesh,

Thailand, Malaysia and Indonesia. ICICI Bank is also contributing to Corporate Social Responsibility by facilitating elementary education to underprivileged children in the age group of 3-14 years in about 14 States, the programme is named as Read to Lead Phase I. The bank has also established libraries for providing the books to children and comes under Read to Lead Phase II. ICICI bank is also involved in making the people of our society and nation aware about the environment.

3.5.3. HDFC Bank

HDFC is incorporated in 1994 by Housing Development Finance Corporation Limited. The Bank has its registered office in Mumbai, Maharashtra. HDFC Bank was the first bank to take an approval from Reserve Bank of India for opening Private sector bank in India. The Bank has started its scheduled commercial operations in 1995. HDFC Bank works with a vision of ‘The most successful and admired life insurance company, which means that we are the most trusted company, the easiest to deal with, offer the best value for money and set the standards in the industry’.

HDFC Bank has one important mission of ‘World Class Indian Bank’ and for incorporating the same; bank has used best technology for building a high classed infrastructure. The bank also wants to maintain all Ethical Standards. The main objective of the bank is to build sound customer franchise so as to be the preferred banks of the customers. HDFC Bank is the fifth largest bank in India by assets. It is also the largest bank in India by market capitalization. HDFC Bank operates with highly automated machines due to the introduction of Information Technology. As a result, all the branches of bank have online connectivity and they can provide fast services to their customers. As on March 2013, HDFC Bank has 3,062 branches and 10,743 ATMs in 1,845 cities in India and all branches of the bank are linked on an online real-time basis. The net revenue of the bank was INR 60.989 billion and profit of INR 18.89 billion was earned by the bank. Over the last 17 years,

bank has maintained healthy profit and asset quality by maintaining good market share.

HDFC Bank has its first merger in 2000, with Times Bank Limited, which is also quoted as first merger among private banks. In 2008, HDFC Bank also acquired Centurian Bank of Punjab. HDFC Bank deals in three business segments mainly Treasury, Retail Banking and Wholesale Banking. Treasury Bank include the following main products: Foreign Exchange and Derivatives, Local Currency Money Market & Debt Securities, and Equities. The treasury business involves managing the return and market risk on Investment Portfolio. For maintaining treasury, the bank is required to hold 25% of its deposits in government securities. HDFC Bank is growing at a very fast rate in Retail banking and is offering various products and services to its customers. HDFC Bank was the first bank in India to launch an International Debit Card in association with VISA and also offers Master card Maestro debit card. The bank has also launched its credit cards in 2001. The Bank offers various Internet Banking services like Fixed Deposits, Loans, Bill Payments, etc. The bank provides a wide range of commercial banking services to small and medium-sized corporate and agri-based business. It also provides wide range of services including working capital finance, trade services, cash management etc.

In all of its business, the Bank has succeeded in leveraging its market position, expertise and technology for creating a competitive advantage over other banks and build market share. It is also providing sophisticated product structures in the areas of foreign exchange and derivatives, money markets, debt trading and equity.

3.6. Old Generation Private Sector Banks

3.6.1. Dhanlaxmi Bank Limited

Dhanlaxmi Bank Ltd was incorporated on 14 November 1927 at Thrissur city, Kerala with a capital of ₹11,000 and 7 employees. It became a Scheduled

Commercial Bank in the year 1977. Today it has 280 branches and 396 ATMs spread over the states of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Maharashtra, Gujarat, Delhi, West Bengal, Madhya Pradesh, Punjab, Uttar Pradesh, Rajasthan, Chandigarh, Goa, and Haryana.

Dhanlaxmi Bank has reported an 11.8 per cent rise in net profit at ₹ 26.06 crore in the 12 months ended 31 March 2011, against ₹ 23.3 crore, a growth of 11.8 per cent. Total income rose to ₹ 1,053.19 crore from ₹ 625.56 crore. The financial year 2011 was a year for consolidation for the Bank. On all parameters, including important ones such as business growth, net interest margin and NPA control, it was a good year. Net interest margin for the year was around 2.7 per cent. The bank's loan-book witnessed a sharp growth largely on account of a greater thrust on the retail segment and diversification across regions, the release said. The bank's total income increased from ₹ 182.4 crore in the quarter ended 31 March 2010 to ₹ 342.2 crore, recording a growth of 87.6 per cent. Non-interest income rose from ₹ 31.9 to ₹ 46.1 crore as a result of a focused thrust on fee-based business.

Dhanlaxmi Bank has deployed Centralised Banking Solution (CBS) on the Flexcube platform at all its branches for extending anywhere/anytime/anyhow banking to its clientele through multiple delivery channels. The bank has set up a data centre in Bangalore, to keep the networked system operational round the clock. A disaster recovery centre is also operational at Thrissur for meeting various contingencies. The bank has changed its name from Dhanalakshmi Bank to Dhanlaxmi Bank on 10 August 2010.

The bank is a depository participant of NSDL (National Security Depository Limited) offering Demat services through select branches. Bank is offering online trading in association with Destimoney securities. It has partnered AGS InfoTech for installation of ATMs. It offers VISA-branded debit and credit cards to customers. It is also offering insurance services through Bajaj

Allianz Life Insurance Company as their bancassurance partner. In March, 2010, the bank launched Dhanlaxmi Bank Platinum and Gold Credit cards.

3.6.2. Federal Bank Limited

Federal Bank Limited is a major Indian commercial bank in the private sector, headquartered at Aluva, Kochi, Kerala. It is the fourth largest bank in India in terms of capital base. As of 29 October 2014, Federal Bank has 1216 branches spread across 24 states and 1449 ATMs across the country. Its balance-sheet stood at ₹ 1.03 trillion as of end March 2014 and its net profit stood at ₹ 839 crore for the full fiscal year.

In 1931, Travancore Federal Bank began operations at Pattamukkil Varattisseril house near Nedumpuram, near Thiruvalla, Kerala. The home functioned as the bank office for nearly 15 years. The 14 founders included Pattamukkil Varattisseril Oommen Varghese, his brothers Oommen Chacko, Oommen Kurian, and Oommen George, and Kavumbhagam Mundapallil Lukose. Oommen Varghese was the chairman and Oommen Chacko was the manager. After the bank had functioned for nearly 10 years, the bank's day-to-day operations had to be stopped due to Oomen Chacko's ill-health. A lawyer from Perumbavoor named K. P. Hormis, and his acquaintances, bought the bank and took over the management. In 1945 they moved the bank's registered office to Aluva and Hormis became the Managing Director. In 1947, the bank's name was shortened from Travancore Federal Bank to Federal Bank.

Between 1963 and 1970, Federal Bank took over Chalakudy Public Bank (est. 20 July 1929 in Chalakudy), Cochin Union Bank (est. 1963) in Trichur, Alleppey Bank (est. 1964, Alappuzha), St. George Union Bank (est. 1965) in Puthenpally, and Marthandam Commercial Bank (est. 1968) in Thiruvananthapuram. In 1970, Federal Bank became a scheduled commercial bank and came out with its initial public offering in 1994.

In January 2008, Federal Bank opened its first overseas representative office in Abu Dhabi. In August 2013, Federal Bank introduced FedBook, the first electronic passbook launched by any bank in India. FedBook is a mobile app through which customers can view their passbook details.

3.6.3. South Indian Bank

South Indian Bank was registered as a private Limited Company under the companies Act of 1913 and commenced business on 29-01-1929 at Round South, Thrissur. The South Indian Bank Ltd., was formed by a group of 44 enterprising men of Thrissur who contributed ₹500/- each to the initial paid up capital of ₹22,000/-. Their main objective was to serve the merchant community of Thrissur by freeing them from the clutches of the money lenders who charged exorbitant rates of interest. The bank received very good support from the public at large. Initially the growth was slow but steady. The number of branches opened each year testified its stability and popularity. It was included in the second schedule of the Reserve Bank of India and became a scheduled Bank on 07-08-1946. SIB was the first scheduled Bank in the private sector in Kerala to get the licence under section 22 of the Banking Regulation Act 1949 from RBI on 17-06-1957. In the 85 years of its service the Bank had survived many crises. It could survive the Kerala Banking crisis of 1960 when the Palai Central Bank was closed down. A turbulent environment was experienced by banks in Kerala. It was a period of merger, amalgamations and takeovers. South Indian Bank ventured to extend its helping hand to take over the assets and liabilities of 15 small banks in Kerala in 1964. It was based on the general policy of consolidation formulated by RBI.

ING Life has a tie-up with SIB to collect insurance policy renewal payments for ING Life customers. SIB also has bancassurance arrangements with both Bajaj Allianz General Insurance Company Ltd for distribution of non-life insurance products and the Export Credit Guarantee Corporation of India for distribution of export risk cover. It has also tied up with ICICI Prudential AMC,

Franklin Templeton, TATA Mutual Fund, Sundaram BNP Paribas, UTI Mutual Funds, Reliance Mutual Fund, HSBC Investments, HDFC Mutual Fund, Fidelity Fund Management Pvt. Ltd., Principal Mutual Funds, Fortis Investments, Birla Sun Life Asset Management Company Ltd. and DSP BlackRock Mutual Funds, all mutual fund houses, for distribution of their mutual fund products. In March, 2010, the bank signed an agreement with Sri Lanka's Hatton National Bank (HNB) for exchange of services and expertise between them. The MoU set out a framework between the two banks to enter into mutually beneficial arrangements to offer banking services to their respective customers. The tie-up was expected to foster trade-related cross border business like advising and confirming Letter of credit, negotiating and discounting of export-import bills and providing credit report of customers between the two countries. It would also enable the customers of HNB to utilise the services of Hadi Express Exchange, for which management support is provided by SIB. The Kerala Government had given permission to SIB to accept commercial taxes. The bank has been appointed as the largest service provider (point of sale) for the New Pension Scheme (India) launched by the Government of India.

Milestones

- First among the private sector banks in Kerala to become a scheduled bank in 1946.
- First bank in the private sector in India to open a Currency Chest in April 1992.
- First private sector bank to open a NRI branch in November 1992.
- First bank in the private sector to start an Industrial Finance Branch in March 1993.
- First among the private sector banks in Kerala to open an overseas branch in June 1993.

- First bank in Kerala to develop in-house, fully integrated branch automation software.
- First Kerala based bank to implement Core Banking System.
- Third largest branch network among private sector banks in India.

3.7. Conclusion

Liberalisation, privatization and globalization have resulted in increased competition, introduction of new technology and downsizing of employees of banking sector of the country. This has significantly led to undergo rapid changes including policy changes of the banking industry. To have a competitive edge to cope with multinational environment, the banking sector and their conventional pattern were compelled to change. Due to these changes, the employees in the banking sector are experiencing a high level of volatility in their trust and commitment. The HR practices in the banking sector are also one of the factors that influence the social and psychological domain of the employees working in banking sector. The existing literature also reveals the same. It is in this context, the study of linkage between HR practices, organizational trust, and personal value on organizational commitment among bank employees is relevant.

The next chapter discusses the conceptual frame work of the study.



Chapter **4**

CONCEPTUAL FRAMEWORK OF THE STUDY

- C o n t e n t s*
- 4.1. *Introduction*
 - 4.2. *Organisational Commitment*
 - 4.3. *Human Resource Practices*
 - 4.4. *Organisational Trust*
 - 4.5. *Personal value*
 - 4.6. *Conclusion*
-

4.1. Introduction

Conceptual framework of the study gives a clear structure of the theory. A theoretical framework provides guidance in determining what things to measure, and what statistical relationships should be analyzed in a research. Theories are constructed in order to explain, predict and analyze relationships between variables of interest in the study. The theoretical framework provides a general representation of relationships between variables under study. The conceptual framework, on the other hand, embodies the specific direction by which the research will have to be undertaken. Statistically speaking, the conceptual framework describes the relationship between specific variables identified in the study. While the theoretical framework is the theory on which the study is based, the conceptual framework is the operationalization of the theory. This chapter discusses all the concepts and variables used for the study in detail.

4.2. Organisational Commitment

The literary concept of the term “commitment” refers to a feeling of obligation to follow a particular course of action or to seek a particular goal (Theodorson, 1970). It is attitudinal in nature. It reflects that how much closeness an individual feels with his organization or relationship. As a sense, organisational commitment is a spontaneous process, which develops through the orientation of individuals to the organisation. It means loyalty towards ones profession. One imbibes it when one fulfils his responsibilities towards that concerned profession. It requires acquisition of the special knowledge that characterizes a particular profession and application of that knowledge to achieve certain ends. This provides better job security, satisfaction, increases self-esteem and thereby contributes to improve the commitment. Organisational commitment involves some important elements such as willingness to put in a great deal of effort beyond that is normally expected, willingness to claim and tell friends that the organisation the employee is working for is the best, being loyal to the organisation, acceptance of almost any job assignment, having a

bright future with the firm and believing that work policies in the firm are the best. It has been viewed as an intermediate outcome, on the way to improvements in business performance.

Thus, organisational commitment has been conceived as an individual's cognitive, affective and behavioural characteristics related to his act related either to his close relationships or to his sense of durable affiliation to his organization/profession. In other words, it is a positive feeling or attitude that one entertain towards someone or something or some principle one loves, adores or respects. It involves assessing the value of alternative organization related behaviours. The clearly defined beliefs from which these evaluations were derived consist of loyalty value and duty towards organization. It is evident from many studies that commitment has close relationship with one's beliefs and values.

Organizational commitment has emerged as an important construct in organizational research owing to its relationship with work-related constructs such as absenteeism, turnover, job satisfaction, job-involvement and leader-subordinate relations. According to Mowday, Porter and Steers (1982) people who are committed are more likely to stay in an organization and work towards the organization's goals.

Meyer and Allen (1997) in their study say organizational commitment is a multidimensional construct that has the potential to predict outcomes such as performance, turnover, absenteeism, tenure and organizational goals. Interpreted in a particular way as an individual's identification and involvement with a particular organization, organizational commitment is denoted by (a) a strong belief in and acceptance of the organization's goals and values; (b) a willingness to exert considerable effort on behalf of the organization; and (c) a strong desire to maintain membership in the organization" (Hart, 2001).

4.2.1. Types and Forms of Commitment

Allen (1990) found that there is a multidimensional nature of organizational commitment and proposed a three-component model. They are;

Affective Commitment

This involves the employees' emotional attachment to, identification with and involvement in the organization.

Continuance Commitment

This involves commitment based on the costs that the employee associates with leaving the organization.

Normative commitment

This involves the employee's feeling of obligation.

4.2.1.1. Affective Commitment

Affective organizational commitment is conceptualized as "an individual's attitude towards the organization, consisting of a strong belief in, and acceptance of, an organization's goals, willingness to exert considerable effort on behalf of the organization and a strong desire to maintain membership in the organization" (Mowday, Porter and Steers, 1982).

Meyer(1984) has defined affective commitment as the employees positive feelings of identification with attachment and involvement in the work organization. According to Bagrain, affective commitment develops if employees are able to meet their expectations and fulfil their needs within the organization. Affective commitment results in employees staying within an organization because they want to, and these employees will generally act in the organization's best interest and are less likely to leave the company. Eisenberger et al. (1986) concludes that individuals will expend different degrees of effort and maintain differing affective responses to an organization depending upon perceived commitment of an organization to an employee within the

organization. Therefore, employees will exhibit organizational commitment in exchange for organizational support and rewards.

4.2.1.2. Continuance Commitment

Continuance commitment can be conceptualized as the propensity for employees to feel committed to their organization based on their perceptions of the associated costs of leaving the organization. Meyer (1984) maintain that continuance commitment can be used to refer to anything of value that an individual may have invested (e.g. time, effort, money) that would be lost to be deemed worthless at some perceived cost to the individual if he or she were to leave the organization. Such investments might include contributions to non-vested pension plans, development of organization specific skills or status, use of organizational benefits such as reduced mortgage rates and so on. The perceived cost of leaving may be exacerbated by a perceived lack of alternatives to replace or make up for the foregone investments.

4.2.1.3. Normative Commitment

Normative commitment can be conceptualized as the belief that employees have a responsibility to their organization. Bagram and Wiener define commitment as the totality of internalized normative pressures to act in a way which meets organizational goals. According to Bagram (2003), employees experience normative commitment due to their internal belief that it is their duty to do so. Sparrow (2003) suggests that normative commitment encompasses an employee's felt obligation and responsibility towards an organization and is based on feelings of loyalty and obligation.

But, the researcher has not taken the normative commitment for the study. Instead of it, the personal value was chosen as a moderating variable since it serves the feeling of loyalty and obligation to stay within the organisation because of employee's morale and values.

Organisational Commitment of managers and other employees are essential for the survival and effectiveness of large work organisations because the fundamental responsibility of management is to maintain the organisation in a state of health necessary to carry on its work. Effective management thus presupposes a proprietary concern, a sense of responsibility for and dedication to sustaining the well-being of the organisation. Organisational commitment may be viewed as a global attitude which can influence an individual's reaction towards organisations. Following a study by Mowday, Porter and Steers (1982), Organisational Commitment constitutes (a) belief in and acceptance of an organisation's goals and values, (b) willingness to strive harder to develop an organisation by being part of the organisation, (c) willingness to continue working and be loyal to the organisation. Organisational commitment has got popularity in the literature on industrial and organisational psychology. Early studies on Organisational commitment viewed the concept as a single dimension, based on an attitudinal perspective, embracing identification, involvement and loyalty (Porter et al., 1974). According to Porter et al. (1974) an attitudinal perspective refers to the psychological attachment or Affective commitment formed by an employee in relation to his identification and involvement with the respective organisation. Porter et al. (1974) further describes Organisational commitment as "an attachment to the organisation, characterised by an intention to remain in it; an identification with the values and goals of the organisation; and a willingness to exert extra effort on its behalf". Individuals consider the extent to which their own values and goals relate to that of the organisation as part of organisational commitment. Therefore, it is considered to be the linkage between the individual employee and the organisation.

4.2.2. Factors Influencing Organizational Commitment

Research studies have listed so many factors that may influence employees organisational commitment to their organization. The following are some of the important ones;

Job characteristics: Organizational commitment tends to be high among the employees whose jobs are highly enriched. Since these job characteristics are present in abundance in self-employed job, he is therefore not surprised to find that the levels of organizational commitment are quite higher among self-employed people than those who are employed by organizations.

Job rewards: Organizational Commitment is influenced much by the type of reward that employees receive from the organization.

Availability of alternative job opportunities: Expectedly, the greater possibilities for finding alternative job, tends the employees to be less committed to the organization and vice versa.

Personal characteristics of employees: The employees who have longer tenure with the organization have greater organizational commitment than those with shorter stay with the organization. The reason behind of it is, the longer one serves in an organization the more one is likely to have invested in it.

Conceptually, organizational commitment has certain causes and effects. The antecedents of organizational commitment can be broadly classified as variable related to the organization and those related to the person. Organizational commitment has several consequences to the organization as well as to the employees. Related studies have discovered several antecedents and consequences of organizational commitment or these studies have identified two sets of variables namely;

Organisational and Personal

Organizational variables: This study focuses attention on discovering the relationship between organizational commitment and organization related variables. The identified organization related variables includes task identity, job challenges, feedback, task autonomy, job involvement and skill variety (Buchanan, 1974, Steers, 1977). Organizational structure characteristics like size

span of control, centralization, formalization and functional dependence (Stevens, Beyer and Trice, 1978). Role conflict, role ambiguity, role overload, role stress, and power (Morris and Slerman, 1981, Welsach and La van, 1981), Interpersonal variables such as team work and group attitudes (Steers, 1977), organizational climate characteristics such as decision making, communication, leadership, motivation and goal setting (Welch La van, 1981), Organizational process like participation in decision making (Rhodes and Steers, 1981) and Rewards (Gusky 1966, Welsach La van, 1981).

Personal variables: There exists the relationship between personal variables and commitment to the employing organization. Adequate person related variables have been found to be related to organizational commitment.

4.3. Human Resource Practices

Success in today's competitive market depends less on advantages associated with economies of scale, technology, patents but are more derived from organizational human resources and high involvement of human resource management practices (Quresh, 2010). For an organization to be more effective it should have skilful and innovative employees to work and organizations should also try to retain them. For this, companies have to implement effective combinations of HR Practices with greater involvement of employees. The HR Practices of the company should be flexible that can be coped with changing and dynamic environment. HR Managers and the management should try to introduce innovative HR Practices to improve internal organizational process, to retain the existing employees and also to attract and hire other candidates in the organization. Organizations have to implement innovative technologies, effective marketing strategies and hire skilled workforce in order to survive in competitive world. Many organizations have started realizing the importance of HR Practices. HR Practices designed by the organization should meet the objectives, strategies, plans of the organization as well as the career objectives

of the employees. Progressive and flexible HR Practices foster a positive work climate in the organizations.

A company cannot aspire from a single HR Practice but there are different HR Practices which a company combines to manage its HR system. A company should always combine “Number of Best HR Practices” that should be implemented for the survival and sustainability of the organization and also for the betterment of the employees. HR Practice which is best for one company may not be best for another. "Best practice" is not a set of discrete actions but rather a cohesive and holistic approach to organizational management. Over the years, researchers have suggested many HR practices that have the potential to sustain and improve organizational performance. Good HR practices also boost and energize people working in the organization. The commitment and motivation built through good HR practices can also lead to hard work from employees. The culture built due to all these practices can help to create a sustainable and lasting capability of the organization to manage itself and also to cope with the external turbulence (Aneet, 2006).

A number of researchers have analyzed and deducted from the result that HR practices are positively linked with organizational commitment and employee performance. Good employees are supposed to have such characteristics like high satisfaction with their jobs, high commitment towards the organization, high motivation to serve the public and strong intentions to work for the organization willingly and devotedly (Sangmook, 2004). It is well known that for generating all these characteristics among employees, good HRM Practices should be implemented in the organizations.

4.3.1. Human Resources Practices and Banking Industry

In this modern era, where world has become a global village, firms are considered to be competitive on the basis of competence of their human resources only (Fatima Bushra et al., 2011). Well-qualified and capable

personnel are important in context of achieving goals and objectives of an organization. The success of an organization depends on the hard work, loyalty and involvement of the staff members.

Earlier, with the concept of personnel management, humans were treated as a tool, the behavior of which could be manipulated for the benefit of the organization and replaced when it was worn out. Also the policies of the organization were less flexible and organizations were centralized. But after the emergence of the concept of HRM, which is more compatible with the organic system and has cross cultural and cross hierarchical system. Organizations are more flexible and decentralized. HRM takes the entire organization as a focal point for analysis (Juyal, 2006).

Human resource management is a set of policies, practices and programs designed to maximize both personal and organizational goals. It binds people and organization together. HRM is planning, organizing, directing, controlling of the procurement, development, compensation, integration, maintenance and reproduction of human resources to the end that individual, organizational and social objectives are accomplished (Flipppo, 1980). Human resource management is linked with various functions involved in planning for recruiting, selecting, developing, utilizing, rewarding and maximizing the potential of the human resources in an organization. HRM takes care of employees and acts as a link between individuals, jobs, organization and environment. The solution of human resource problems stresses to achieve both organizational and personal goals. It is a challenging function to handle the sentiments and emotions of people who are dynamic in nature. Through HRM, organization can achieve its objectives in future by fulfilling needs for competent and well-motivated employees.

Guest(1987) recognizes three broad categories of general-level theory on HRM: strategic theories, descriptive theories and normative theories. Strategic theories are primarily concerned with the relationship between a range of external contingencies and HRM policy and practice. The work of Miles and

Snow (1984), Schuler and Jackson (1987) are examples of this type of HRM theory. Guest (1997) concludes that strategic theories are simplistic in characterizing HRM and are weak in specifying the process which links HRM to performance and adopt a limited view of performance (concentrating too heavily on measures like and sales). Descriptive theories of HRM set out to describe in a comprehensive way. Researchers try to capture and address some of the relationships. They essentially seek to map and classify inputs and outcomes, with an emphasis on an open systems approach. The perspective can be labelled as realistic but, Guest (1997), fails to provide a clear focus for any test of the relationship between HRM and performance. Normative theories of HRM are more prescriptive in their approach, taking the view either that a sufficient body of knowledge exists to provide a basis for prescribed best practices or that a set of values indicates best practice (Guest., 1997). Walton (1985) and Pfeffer (1998) represent this approach. According to Guest (1997), normative theories are predominantly focused on the internal characteristics of HRM at the expense of broader strategic issues, while leaving unclear the basis for specifying the list of HRM practices.

It is the firm's current and potential employees who are responsible for planning, development and implementation of strategic business plans in the organization.

In a world increasingly characterized by globalization of product markets, the importance of human capital as a resource that can potentially provide competitive advantage has become more important and also managing them well helps create unique competencies that differentiate as products and services and drive competitiveness. Because a firm's people are integral to its success, researchers interested in managing human capital have increasingly focused on HR practices as the levers through which firms might build the human capital that makes up resources and capabilities. Most of the organizations profess that employees are their greatest asset and treat them as an organizational overhead.

The root cause of failure of strategic plans or process could be attributed to the way they managed the human resources working in organizations. It is not the technology or process that makes things happen but people and the way people interact with technology, process or any other resource that contributes for happening of the things. Severe global competition and the survival instinct have helped organizations shed their traditional mind set and look for new competitive advantage in human capital.

Change is very important and constant feature in this dynamic world and banking is not an exception. Change, adjust and adapt should be the key mantra of survival of the organizations. The changes staring in the face of bankers relates to the fundamental way of banking which is going through rapid transformation in today's world. Thus, unlike the traditional peripheral function of many personnel managers, the newer style of human resource managers attempts to: 'relate personnel practices to beliefs, to link each and every process of the recruitment, induction, training, appraisal rewarding of individuals to an overall set of articulated beliefs of organization' (Hunt, 1984).

Over the last three decades, there has been a remarkable increase in the size and scope of activities of banks in India. The business profile of banks has transformed dramatically from traditional to non-traditional activities like merchant banking, mutual funds, new financial services and products and the human resource development. Within retail operations, banks rate product development and differentiation; innovation and customization; cost reduction; cross selling and technological upgradation as important factor for the growth of their retail operations. Additionally a few respondents also found pro-active financial inclusion, credit discipline and income growth of individuals and customer orientation to be significant factors for their retail growth (FICCI, 2010). As a result, banks have started realizing the importance of Human Resources to deal with customers.

In a world, that is increasingly characterized by globalization of banks in product and service markets, the importance of human capital as a resource that can potentially provide competitive advantage has become more important, because firm's people are integral to its success. Human resource management practices are viewed as investments in human capital management (Snell and Dean, 1992) that ultimately becomes a valuable resource for any organization. All effective organizations usually look for three things: (a) they want their employees to carry out the assigned role requirements (b) they want to retain efficient employees within their system and also (c) they want their employees to exhibit innovative and spontaneous activities that are beyond the role requirements of employees. For this, every organization wants less attrition rate of their existing employees.

In order to attract and retain skilled human resources, banks have started realizing the importance of HRM Practices. Many researchers have suggested that HRM Practices increase the performance of organization (Qureshi, 2006). So, in order to retain skilled and talented employees, banks have started looking towards committed employees and through many researches it has been proved by the researchers that HRM Practices increase the commitment level of employees. Banks have increasingly recognized the potential of their existing employees. They have realized that, a firm's employees can be a unique pool of talent and can take the organization to greater heights. HRM practices affect such efforts of the employees by influencing their skills and motivating them. It is well known that even proper designing of organizational structures can empower employees to control how well they perform their roles. This changed mind set of corporate decision makers has prompted the researcher to look for a relationship between firms Human Resource Management Practices and its impact on the dependent variables like Organizational Commitment of Employees. Organizational commitment is an attitude reflecting employee's loyalty towards their organization and expresses their concern, continued success and wellbeing of organization.

For this, all the banks are undertaking exclusive HR Practices for their most valuable human assets. These HR practices pivot not only in inculcating empowerment amongst the employees but also help in shaping a healthy organizational culture, which leads to higher growth and performance of banks. Banks have different Management imperatives and may follow different HR Practices. Good HR Practices help in attracting, retaining talent, train people for challenging roles, develop their skills and competencies, increase productivity and profits and enhance standard of living. The study tried to find out the truth behind it by analyzing the appropriateness of HR Practices perceived by employees of banks and their commitment thereof. For that, the researcher has taken following combination of Human Resource Practices in the study:-

- 1) Training and Development
- 2) Employee Participation
- 3) Information Sharing
- 4) Professional and personal advancement
- 5) Interpersonal harmony
- 6) Job security
- 7) Payment system
- 8) Working conditions

1. Training and development

After recruiting the outstanding human talent, an organization needs to ensure that these people remain at the forefront of their field in terms of professional expertise and product knowledge but also by working in teams or in interpersonal relations. For this, training plays a very important role. Training is the process of increasing the knowledge and skills of an employee for doing a particular job. The purpose of training is basically to bridge the gap between requirements of the job and present competence of an employee. Training is aimed at improving the behaviour and

performance of employees. Training is allotted and given according to the requirement of the job. Employees selected for the job might lack qualifications required to perform the job or when the person is new and inexperienced employees require the detailed instructions for effective performance of the job. Increasing use of fast changing technology also requires training to be given to the employees. Also, to survive and grow in changing environment, an organization must adapt to provide training to its employees. It is also necessary when employees move from one job to another due to promotion or transfer. There are different types of training like Orientation training, Job training, Safety training, Promotional training, Refresher training, Remedial training etc. In Orientation training, newly appointed employees are made familiar with rules and regulations of the organization. It helps in creating self confidence among the employees. Job training is provided with a view to increase the knowledge and skills of an employee for improving performances on the job. Safety training is provided to minimize the accidents and damage. Promotional training is given to the selected employees before they are promoted to higher rank, to enable them to perform higher level jobs. When existing techniques become obsolete due to the development of better techniques, employees have to be trained in the use of new methods and techniques, Refresher training is given to employees at that time. In Remedial training, shortcomings in the behaviour and performances of old employees are overcome. Introduction of training programs, a practice that often improves productivity, is likely also to have a positive influence on employee perceptions of supporting the task. For imparting training, HR Department should select and motivate the target group where training is required. The type and method to be used in imparting training will depend upon the type of persons to be trained. For all these purposes, trainer should be appointed and prepared and should be aware of both the job to be taught and how to teach it to the persons selected for training.

Appropriate training package and training methods should be chosen according to the targeted group. Training can be provided on-the job work place or it can be provided at a place where actual work conditions can be duplicated. Trainer then demonstrates and instructs in order to put over new knowledge and operations. Trainee is asked to do the job several times, his mistakes are then corrected and if required complicated steps are explained again by the trainer. Follow up is then taken to assess the effectiveness of training programme.

Development includes the process by which managers and executives acquire not only skills and competency in their present job but also make them capable to handle complexities and challenges for future. However, the main objective of development is to improve the performance of managers at all levels in their present jobs and to maintain good performance throughout their careers. It is also required to replace the elderly executives by highly competent and academically qualified professionals who have risen from the lower ranks. In addition to this, Development also gives the executives various opportunities to fulfil their career aspirations which will empower them to use maximally utilize managerial resources.

In order to impart development related skills to executives, first of all the development needs of organization has to be ascertained. Although, it is necessary to determine how many and what type of executives are required to determine present and future needs of the Organization and such persons should be imparted with all the skills required to perform the job for which they are capable. Thus, imparting fair training and development programmes to the desired employees shall increase their trust and commitment level towards the organization.

2. Employee Participation

From as early as the late 1970s organizational researchers were interested in the relationship between participation in organizational decision-making and outcomes such as satisfaction with the organization (Driscoll, 1978). Driscoll (1978) showed that increasing levels of participation are associated with greater overall satisfaction with the organization as well as with specific satisfaction with participation itself. He argued that participation in decision-making might satisfy the employee's psychological needs for responsibility and autonomy. Employee participation is the process whereby employees are involved in decision making processes, rather than simply acting on orders. Employee participation is part of a process of empowerment in the workplace. According to Meyer (1997) changing from a system of hierarchical control to one in which employees are encouraged to demonstrate initiative clearly shows that the organization is supportive of its employees and values their contributions. In agreement with this are Veiga (1999) who believe that allowing employees the opportunity to make and take responsibility for decisions that affect their work should increase their sense of responsibility and stimulate more initiative and effort on the part of employees. McElroy (2001) claim that participation can increase affective commitment when employees are involved in decision-making and the organization is decentralized. He maintains that organizations that give their employees more responsibility and autonomy indicate trust in their employees. This indication of trust in the employee might create a sense of obligation on the part of the employee (McElroy, 2001). Consequently, this might lead to an increase in the level of normative commitment. This especially happens when the employee perceives that he/she may have to give up his/her self-determination should they leave the organization.

3. Information Sharing

The researchers are interested in studying the relationship between information sharing and organizational commitment for many years. The effects of information sharing, participation in decision-making, employee age, length of service, job position work shift and job satisfaction on organizational commitment. Trombetta (1988) strengthen the view. The researcher has defined Information sharing as “the process through which the employee get well informed about the organisational policies, plans and strategies as it generates a feeling of trust and confidence among employees and help the organisation to achieve the competitive advantage”. Social information processing theory suggests that practices of good information sharing promotes open communication within an organization and open access to information, and free information sharing, can increase affective organizational commitment (Thornhill et al., 1996). Information sharing is suggested to have direct influence on the variables associated with affective commitment by enhancing trust and building employee self-worth and perceptions of importance (Meyer, 1997). This means that information sharing should promote increased perceptions of fairness on the nature of decisions and the processes by which decisions are made. According to Meyer (1997), both these factors have been associated with the development of affective commitment. In the study, information sharing and communication are interchangeably used, because it communicates the same meaning. Thornhill et al. (1996) regard communication with employees as one of those organizational strategies that can be employed to encourage employee involvement and commitment. They assert that employers can use communication strategies such as “increased information flow down the organization” to involve employees.

Mayfield (2002) state that organizational loyalty and attachment are best nurtured when communication practices take place in an organization that

places high value on employees and engenders trust. They also add that leader communication skills and practices help to generate organizational loyalty. Managerial communication practices that have been shown to encourage organizational commitment include managers explaining why decisions are made, communication occurring in a timely manner, important information flowing continuously, direct supervisors and other leaders explaining the specific implications of environmental and organizational changes to each level of employees and validating employee responses to leader communications (Mayfield, 2002). A well informed work force is more participative and possesses high degree of commitment. However, this trust is built when management has the credibility which is a factor of integrity. Better communication and information sharing help building a strong relationship between employer and the employee and make a company better place to work (Madhurima Lall, 2008).

4. Professional and personal advancement

Professional and personal advancement are the integral part of every individual's career. It is that development programme which ensures continuous updating and upgrading of employees personal and professional knowledge, skills, attitudes and competence in their career. Investing in the advancement of the careers of employees is central in the maintenance and development of skills, knowledge and abilities of both individual employees and the organization as a whole. If employees cannot foresee their path of Professional and personal advancement in their current organization, there are chances that they will leave the organization as soon as they get an opportunity (Bratton, 2003). The important factors in employee growth that an employee looks for himself are work profile, personal growth and dreams, and training and development. Professional and personal advancement is vital for both the

employees and employers. It is a mutual beneficial process because it gives imperative outcomes to employer and employees. To gain and maintain competitive advantage organizations required talented and productive employees and these employees need professional and personal advancement to enhance and cultivate their competencies. Price (2007) indicates professional and personal advancement programmes are important in ensuring continuous updating and upgrading of employees knowledge, skills, attitudes and competence. It ensures that employees are well developed before they move up the next higher ladder in the hierarchy. Investing in the development of the careers of employees is central in the maintenance and development of skills, knowledge and abilities of both individual employees and the organization as a whole.

Professional and personal advancement aims at making employees use fullest potential, face expanded challenges, and have greater responsibilities and increased autonomy. The availability of career development opportunities illustrates the willingness and effort of the organization to cherish employees. Generally, organizations that provide relevant quantity and quality advancement schemes are signalling to employees their likeliness to develop a cadre of skilful employees to grow together with the business. Huselid (1995) suggested that progressive human resource practices that embrace career-related practices could improve knowledge, skills and the abilities of an organization's current and potential employees, and enhance the retention of quality employees.

Organizations were able to improve their employees' retention rate by adopting job enrichment programs and enhancing their advancement opportunities. Besides promotion and transfer opportunities, the evaluation criteria used in the promotion and reward system also had significant effects on employees' turnover intentions (Quarles, 1994). Effective advancement programs enhance individual work performance by

continuously learning and adapting, while the organization offers favourable developmental relationships with their employees. It is a complex process that shapes the career of any given individuals over their lifespan. By offering professional and personal advancement opportunities, employers help employees to develop their own personal competitive advantage and ensure their long-term employability. When they receive such opportunities, employees are likely to commit to the organization.

5. Interpersonal Harmony

Interpersonal Harmony is usually identified as a human value, referring to compatibility and accord in feelings, actions, relationships, opinions, interests, etc. From the organisational point of view, it is an important personal growth oriented HR Practices. Interpersonal harmony is not only the need but also the precondition to construct harmonious atmosphere in the organisation. Interpersonal harmony reasonable extension should contains the harmonious relationship of individual and personal, individual and group, group and group, group and organisation and organisation and society. The basic meaning of interpersonal harmony is that certain historical condition, people who engaged in practice activities while they communicate by the material or spirit present good condition and order and it is beneficial to the stable development of individual, organisation as well as society. It may be regarded as essential to task success of individual as well as organisation.

6. Job Security

Bansal (2001) has defined job security as providing employees with a reasonable assurance that they will not be laid off, even during tough economic times. A number of studies have shown that perceived job security has a positive correlation with commitment and trust. Ashford (1989) reported that perceptions of low levels of job security could result in reduced employee commitment. Hallier (1996) suggest that if

employees perceive a threat to their employment, their organizational commitment will decline. They assert that employees who are not assured of their place in the organizational structure tend to look for security outside the organization. This perception is based on the notion that organizations that provide employment security are committed to their workforce. Veiga (1999) argue that providing employment security is fundamental to a philosophy of putting people first in order to attain organizational success. Their argument is based on Pfeffer (1994) assertion that the provision of job security is deemed an important exhibition of the organization's commitment to its employees. Organizations that put people first would tend to have a corporate philosophy to provide employment security. This would enable the organization to take deliberate actions in implementing the other HRM policies associated with organizational commitment (ELroy, 2001). An organization would not be prepared to invest in employees who will not be staying with the organization for long. Continued employment therefore is essential as it affects an organization's willingness and ability to implement other practices and the employee's willingness to engage in or benefit from organizational activities.

The provision of employment security, particularly in this day and age of downsizing, outsourcing and rationalization, characterizes a commitment by the employer to its employees (Pfeffer, 1994). Norms of reciprocity and social exchange theory dictate that employees should return the commitment (Tsui, 1997). This characterizes the exchange nature of the psychological contract between the employer and the employee. That is, in exchange for the employee's commitment to the organization, the employer provided employment security (Hallier, 1996). Thus, it can be assumed that organizational commitment would be difficult to sustain in an environment where job security was not ensured. That is, perceptions of job insecurity might tend to diminish attachments to work and

organization. An employee is considered to enjoy job security when an individual remains employed with the same organization without a reduction of seniority, pay, pension benefits, and other benefits (Yousef, 1998). It also refers to the extent to which an organization provides stable employment. Job security is important because of the fact that it is critical for influencing work-related outcomes. According to McElroy (2001), employment security may induce several forms of commitment. Continued employment may enhance affective levels of commitment by virtue of the fact that an employee can get to like his/her work environment after a while. In addition, it might happen that as an employee continues membership of an organization, his/her belief in organizational values might increase and so might his/her willingness to exert effort on behalf of the organization. Alternatively, the employee might feel obliged to return the loyalty exhibited by the organization. Finally, the provision of secure employment might induce continuance commitment due to the fact that an employee might continue employment because the employee might face unemployment due to the lack of alternatives elsewhere. In the study, the items in job security were taken as negative items so that the term may interchangeably used as job insecurity at different parts of the research work.

7. Payment System

Payment system can be defined as the system of rewards, which an employee receives in return for his performance for the organization. Organizations design their payment structure on the basis of various objectives. Firstly, organizations try to acquire qualified personnel and retain present employees. In the next step, the organizations aim to ensure internal and external equity of wages that employees earn. The third objective is to reward desired employees of good performance and loyalty of employees. Another objective of a rational payment system is to control

costs of obtaining and retaining the organization's present and future workforce. Finally, payment system considers legal constraints and also compliance with all government regulations related with employee compensation.

In payment system, it is very important to determine appropriate pay level for each job; job profile and this can be acquired through several phases. The first phase includes information collection about jobs by conducting job analysis in order to determine the profile of the job, position descriptions and job standards. The second phase involves the evaluation of jobs, in order to obtain internal equity in terms of pay within the organization. There are different methods to designate the relative worth of jobs, such as job ranking, job grading, factor comparison and point system. The next phase aims to ensure external equity in terms of pay systems by conducting wage and salary surveys. These surveys find out what other employers or organizations in the same sector are paying for specific or similar jobs (Seray, 2004). As an effective measure, jobs should be evaluated a little high for comparable workers as compared to other organizations so as to attract and retain high-quality labour. In some organizations, employee's compensation package is restricted with not only to basic pay but also to performance of the individual and organization. There is uncertainty whether individual practices such as performance related pay are associated with positive or negative effects because such practice may motivate or de-motivate an employee.

Salaries and wages constitute a very large component of operating costs of the organization. Any organization can expect to attract and retain qualified and motivated employees unless it pays them fair compensation. It is one of the biggest factor affecting industrial relations which ultimately affects the commitment of employees towards their organization. It provides a sense of recognition and determines the social status of employees.

Employee compensation may be classified into two categories Primary or Base compensation and Secondary compensation. Base pay is fixed and does not contain any incentive. On the other hand, supplementary or secondary compensation consists of incentives or variable payments. Timely administration of employee compensation is done by the organizations to provide fair and equitable remuneration to employees. Wage differentials between jobs in an organization should be in proportion to differences in the worth of jobs. Paying fair and equitable wages also improve the public image of the company. Also, it has been concluded by various authors that the organization which provides retirement benefits to their employees, there the employees are more committed to their organization. Competency-based (or skill-based) pay has grown more popular in recent years. Through competency-based pay, employer reward employees not only for mastering job-relevant knowledge and skills but also for using those abilities to produce results valued by the organization. This type of pay can increase engagement by fostering employees' pride in their new mastery. And it can enhance commitment because workers learn that the company is willing to help them burnish their employability (Vance, 2006). Compensation should be given to employees keeping in view the interest of employer as well as employee and should be flexible, as it should be linked to the productivity or performance of the organization or individual and also according to external environmental conditions.

8. **Working conditions**

Working conditions are one of the factors or variables in HR practices that influences employee's commitment and decision to stay with the organization. Productivity and efficiency are directly affected by how people work, and this equally is affected by their working conditions. This may include issues such as office space, technological equipments, air

conditioning, comfortable chairs just to mention but a few. According to George and Jones (1999), many people are dissatisfied if working conditions are poor. Working conditions that are comfortable, relatively low in physical psychological stress, facilities and attainment of work goals will tend to produce high levels of satisfaction, trust and commitment among employees. In contrast, bad working conditions and environment result to low level of organizational commitment. Increased workload is the most stressful aspects of employee careers. Daly (2006) observes that heavy workloads may generate hostility toward the organization and diminish levels of commitment to the organisation.

More than ever technology is redirecting all facets of banking. So, managers are expected to use appropriate technology in delivering their services. It is observed that only few banks are providing adequate support for the employees in the managers cadre to integrate technology into their work. The extent to which adequate and favourable working facilities including technology is critically important to the overall quality of employees work life and may easily influence their intention to stay or leave, organizational trust and commitment.

4.4. Organisational Trust

The literature on trust is extensive and challenging to organize around themes and topics. In approximately 50 years of research, scholars have not agreed on a definition of trust. The common elements of these definitions are positive expectations, vulnerability, risk, interdependence, subjective psychological state of mind and the changing nature of the definition according to context (situation) and/or discipline (Lewicki, 2006). Trust reduces social complexity by going beyond available information and generalizing expectation of behaviour in that it replaces missing information with an internally guaranteed security. It thus remains dependent on other reduction mechanisms developed in parallel with it for example those of law, of organization and, of course, those of

language, but cannot, however, be reduced to them. Trust is not the sole foundation of the world; but a highly complex but nevertheless structured conception of the world could not be established without a fairly complex society, which in turn could not be established without trust (Luhmann, 1979). Trust is developed by gaining familiarity with the past, present and future. The action of trust takes place in the present while contemplating past experiences and expecting or gambling on the certainty of future outcomes. The decision to trust is the subjective blending of knowledge and ignorance and anyone who abuses trust will be burdened with more complexity (Luhmann, 1979).

“Trust is a solution for specific problems of risk. But trust has to be achieved within a familiar world”. Luhmann continued with a comparison of the subtle differences between confidence and trust. In a state of confidence, individuals refrain from considering alternatives and react to a disappointment with an external attribution. In a state of trust, an individual chooses a course of action despite possible consequences and attributes failures internally. Trust and confidence can affect one another and can act as antecedents for one another. “Trust is an internal calculation of external conditions which creates risk. Trust is based in a circular relation between risk and action, both being complementary requirements.”

Trusting a person means believing that when offered the chance he or she is not likely to behave in a way that is damaging to us, and trust will typically be relevant when at least one party is free to disappoint the other, free enough to avoid a risky relationship and constrained enough to consider that relationship as an attractive option. (Gambetta, 1988).

Trust Within and Between Organizations, focused on trust within and between organizations in a global business environment. Jones (1998) focused on the emotional elements of trust in organizations. Trust was described as a psychological construct based on the interplay of people’s values, attitude and

moods and emotions. The simultaneous interaction of values, attitudes and moods and emotions determined the evolving and changing states of trust and distrust in organizations and teams.

Values created an experience of trust by forming trust disposition and the criteria for evaluating the trust relationship. Values determined what was preferred and not preferred (Jones, 1998). Psychologically, the multidimensional experience of trust evolves from the interactions among people values, attitudes, moods and emotions. Values provide standards of trust that people strive to achieve in their relationships with others, attitudes provide knowledge of another person's trustworthiness, and current moods and emotions are signals or indicators of the presence and quality of trusting a relationship. When aligned and working together these factors transformed conditional trust to unconditional trust. Trust evolved when trusting parties were assured in each other values, attitudes and emotions and moods (Jones, 1998).

4.4.1. Trust within Organizations

Although organizations require trust to operate effectively, trust within organizations take many forms, which are both apparent and non-apparent to the members of organization. For instance, creating predictability is the predominant function of trust in organizations. However, as the desired level of predictability is obtained, the role of trust becomes less apparent to the organizational members and fades into the background. The conscious awareness of trust appears again when the once predictable organizational environment changes or threatens its current structure or form. For example, bureaucracies were effective at creating trust amongst managers until its form was threatened and the predictability of its structure was lost. All forms of trust are fragile and have to be reaffirmed consistently. Specifically, trust needs to be reaffirmed more with lower level employees than higher level employee because of the lower levels of trust (Grey, 2001).

In the recent times of the “continual change” mantra, trust and predictability was found in the common language and values of organizational restructuring rather than the once predictable hierarchical and bureaucratic structures of organizations. This included the predictability surrounding the goals of flexibility, customer service, professionalism, profit and quality.

Organizational scholars believed that trust has a number of important benefits for organizations and their members. It provides a basis for security and confidence in the intentions and actions of supervisors, managers and organizational leaders. This idea is reflected in most theoretical treatments of trust and its effects on workplace attitudes, behaviour and performance (Kramer, 1999, Dirks, 2001). Although organizational researchers have devoted a significant amount of attention in examining the numerous potential benefits of trust, they have devoted less attention to examining the different factors that contributes to trust as well as ways in which trust elicits the benefits. It is therefore important that the study of trust within organizations tries to be understood the factors of variables and their links with other organizational outcomes, like commitment, employee retention, performance etc. In this study, it says about the different dimensions of trust within organizations, the organizational bases of trust and then look at the relationship of trust and organizational commitment.

4.4.2. Dimensions of Trust within Organizations

The conceptualization of the construct and its dimensions is certainly one of the most controversial issues in the studies about trust. The conceptualisation of the concept of trust in the literature has in the beginning been one-dimensional. Among the authors who have proposed a multidimensional definition of trust, Moorman (1992) identified cognitive and behavioural dimensions of trust. The cognitive dimension consists of the belief in the partner’s reliability or credibility, which comes from his motivation and knowledge. These dimensions are similar to those described by Ganesan (1994).

Ganesan (1994) proposes two dimensions of trust: credibility, which depend on the trustor's belief that the trusted has the required expertise to carry out his/her role effectively and reliably and benevolence, which is based on the trustor's belief that the supplier acts on the basis of intentions that are beneficial to the trustor. The behavioural dimension of trust is concerned with the act of placing trust in another and implies vulnerability and uncertainty on the part of the trustor (Moorman, 1992). Researchers who make a distinction on the cognitive and affective aspects of trust suggest that trust is based on both knowledge (cognitive-based trust) and feelings or emotions (affect-based trust) that the trustor has in dealing with the trustee (McAllister, 1995). That is, the organizational trust has two fundamental bases—cognitive and affective. A cognitive base contains elements that are more instrumental and calculative in nature. By contrast, an affective base subsumes elements that are more emotional and relational in nature. The utilitarian concerns, cost-benefit calculus, and personal characteristics are dominant in engendering cognitive trust, whereas relational concerns and emotional attachment are dominant in establishing affective trust.

The distinction between the two trust dimensions relates to how trust originates. One may cognitively trust another because of objective reasons such as personal characteristics, whereas one may affectively trust another due to their relationship. Information needed to make judgments with respect to each dimension may differ in content and magnitude. Cognitive trust draws from a trustee's ability, fairness, and consistency, whereas affective trust comes from one's bonds with a trustee.

Those researchers who approach trust in terms of trustworthiness or the degree to which a subject perceives his partner as trustworthy, hold that perceived trustworthiness and trusting behaviour are respectively a determinant and a consequence of trust (Mayer, 1995).

Three factors are assumed to lead a subject to consider a partner trustworthy. These are: ability, which relates to the partner's competence to supply what the trustor expects; integrity, which relates to the fact that the partner is guided by principles accepted to the trustor; benevolence, which relates to the intention of the trustee to do his best for the trustor.

Rousseau (1998) proposes a cross-disciplinary conceptual definition of trust that defines trust as a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour of another. When conceptualised as a psychological state, trust has been defined in terms of several dimensions (Mccauley et al., 1992). Mccauley et al. (1992) describe trust as a multidimensional variable. They also distinguish between lateral and vertical trust. Lateral trust is trust relations among peers who share a similar work situation while vertical trust refers to trust relations between individuals and their immediate supervisor, top management or the organization as a whole. Mcallister (1995) suggests that interpersonal trust can be categorized into two different dimensions: affective and cognitive. Cognitive forms of trust reflect issues such as the integrity or capability of another party. Affective forms of trust reflect a special relationship with the party that may cause the referent to demonstrate concern about one's welfare and a feeling of benevolence. In addition, to the affective and cognitive aspects of trust, researchers have described the rational and the relational aspects of trust (Kramer, 1999). The rational approach posits that the choice to trust depends on a conscious calculation of advantages. This approach includes two central elements: the knowledge that enables a person to trust another and the incentives for the trusted person to honour or fulfil that trust. The relational approach of trust suggests that trust has both a calculative orientation toward risk and a social orientation toward other people and society as a whole.

This approach implicates a variety of organizational structures such as networks and governance systems in the emergence and diffusion of trust within organizations. Researchers have spent considerable effort in identifying the bases of trust within organizations (Mccauley et al., 1992, Mayeret al., 1995, Kramer, 1999). In a survey conducted at a large federal government training organization, Mccauley et al. (1992) found that job/relational variables such as participation in decision-making, autonomy, feedback, supportive supervisor behaviour and communication can significantly explain trust in management. They also showed that system wide variables such as professional development, job security, and performance appraisal, do add a significant explanation beyond that provided by relational variables. Antecedent conditions that promote the emergence of trust include psychological, social and organizational factors that influence individual expectations about others trustworthiness and their willingness to engage in trusting behaviour when interacting with them. The organizational factors that have been associated with the development of trust include the HR practices in the organization and the leadership within the organization (Whitener, 1998).

4.5. Personal Value

Personal value has been a central concept in the social sciences since their inception. It was crucial for explaining social and personal organization and change and plays an important role not only in sociology, but in psychology, anthropology, commerce and related disciplines as well. It's used to characterize societies and individuals, to trace change over time, and to explain the motivational bases of attitudes and behaviour. Values are those characteristics of human society which set norms, exert control and influence the thinking, willing, feeling and actions of individuals. From a philosophical point of view, values are those standards or codes for moral behaviour conditioned by one's cultural trends and guarded by conscience, according to which a human being is supposed to conduct himself and shape the life patterns

by integrating his ideas, beliefs and attitudes to realise cherished ideals and aims of life.

The good of many or all should be taken as the sole criterion for values. Thus from philosophical point of view, value is directly related to what one believes in or thinks. From the historical context, a value may be defined as a thing which is good. Operationally, the concept of values may be defined as factors, which affect human behaviour. Values refer to objects that human beings consider desirable and worthy of pursuits in their thoughts, feelings and actions (Seshadri, 1992). Diageo argues that our values are not just words on a page but they are in our DNA. They underpin everything we do and are reflected in the day-to-day behaviour of the company.

Personal value is all about the character of the individual. It is those characteristics of an individual that are consistently considerate, compassionate, transparent, honest, ethical etc. It is obvious that the characteristic of trust and commitment is closely associated with personal value. That is, the employee who possesses personal values could have an influence on their organizational commitment and organizational trust.

The theory concerns the basic values that people in all cultures recognize. It identifies number of motivationally distinct value orientations and specifies the dynamics of conflict and congruence among these values. Some values contradict one another whereas others are compatible. The literature has clear evidence that the personal values are one of the important influencing factors of organisational commitment. But, the study examines some sources of individual differences in value priorities and some of the behavioural and attitudinal consequences that follow from holding particular value priorities. In doing so, it considers the processes through which employee personal values are influenced on organisational commitment and its varying effect is also measured in the study.

4.5.1. Nature of Personal Value

When we hold values, we think of what is important to us in life. Each of us holds numerous values with varying degrees of importance. A particular value may be very important to one person but unimportant to another. The value theory adopts a conception of values that specifies six main features;

Values are beliefs. Values are belief linked inextricably to affect. When values are activated, they become infused with feeling. People for whom independence is an important value become aroused if their independence is threatened, despair when they are helpless to protect it, and are happy when they can enjoy it.

Values refer to desirable goals. Value that motivates action. People for whom social order, justice, and helpfulness are important values are motivated to pursue these goals.

Values transcend specific actions and situations. Obedience and honesty, for example, are values that may be relevant at work or in school, in sports, business, and politics, with family, friends, or strangers. This feature distinguishes values from narrower concepts like norms and attitudes that usually refer to specific actions, objects, or situations.

Values serve as standards or criteria. Values guide the selection or evaluation of actions, policies, people, and events. People decide what is good or bad, justified or illegitimate, worth doing or avoiding, based on possible consequences for their cherished values. But the impact of values in everyday decisions is rarely conscious. Values enter awareness when the actions or judgments one is considering have conflicting implications for different values one cherishes.

Values are ordered by importance. People's values form an ordered system of value priorities that characterize them as individuals. Do they attribute more importance to achievement or justice, to novelty or tradition? This hierarchical feature also distinguishes values from norms and attitudes.

The relative importance of multiple values guides action. Any attitude or behaviour typically has implications for more than one value. For example, attending church might express and promote tradition, conformity, and security values at the expense of hedonism and stimulation values. The trade-off among relevant, competing values is what guides attitudes and behaviours (Schwartz, 1992, 1996). Values contribute to action to the extent that they are relevant in the context important to the actor.

The above are features of values. What distinguishes one value from another is the type of goal or motivation that the value expresses. According to the theory, values are likely to be universal because they are grounded in one or more of three universal requirements of human existence with which they help to cope. These requirements are: needs of individuals as biological organisms, requisites of coordinated social interaction, and survival and welfare needs of groups.

4.6. Conclusion

The researcher is intended towards finding the relationship of Human Resource Practices and its impact on organisational commitment of employees in Banking Sector. As it has been taken into consideration that Public and Private Banks have different management imperatives, so both may follow different HR Practices. But there are still very few researches that support this argument. Hence, the present study aims to determine the relationship between the HR practices, organisational trust, personal value and organisational commitment. To put into a nutshell, this study focuses on the selected human resource practices, organizational trust and personal value factor that influences on organizational commitment of managers from the Indian private sector banking perspective. The study also tries to analyse the appropriateness of HR Practices as perceived by managers of banks and their commitment thereof along with the mediation effect of organisational trust and moderation effect of personal value under the study.

The next chapter explains the demographic profile of the respondents of the study.

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Chapter **5**

DEMOGRAPHIC PROFILE OF RESPONDENTS

Contents

5.1. *Personal Profile of Respondents*

5.2. *Conclusion*

5.1. Personal Profile of Respondents

Organisational commitment has usually been studied as an individual level variable. There are number of studies conducted to identify individual factors involved in the development of organizational commitment (Jena, 2015). Researches has shown that organizational commitment has been related to most common demographic characteristics such as age, gender, educational qualification, marital status, number of children in family, years of experience, number of companies worked prior to the this organisation etc. (Amangala, 2013, Iqbal, 2010, Kanchana and Panchanatham, 2012). The data were collected from 343 managers of old and new generation private sector banks in four districts of Kerala. The researcher selected the personal and demographic variables of respondents such as age, gender, educational qualification, marital status, number of children in family, years of experience and number of companies worked prior to the this organisation. The chapter explains the socio-demographic profile of the managers under the study. The following tables depict the same.

5.1.1. Age

Managers of old and new generation private sector banks coming under this study are drawn from all castes and communities and they are classified in to five categories based on their age to which they belong. The age group which they belongs to below 26, 26-32, 32-38, 38-42 and above 42. The Table 5.1 shows the age wise classification of the respondents.

Table 5.1. Age wise classification of managers

Age	Banks				Total	
	Old Generation		New Generation			
Below 26	3	(.9)	12	(3.5)	15	(4)
26 – 32	18	(5.2)	40	(11.7)	58	(17)
32 – 38	65	(19)	46	(13.4)	111	(32)
38 – 42	118	(34.4)	23	(6.7)	141	(41)
Above 42	15	(4.4)	3	(.9)	18	(6)
Total	219	(64)	124	(36)	343	(100)

Source: Field Survey

Figures in brackets denote percentage to total

The table 5.1 depict that the 3 managers belong to the group below 26 are from old generation banks and 12 are from new generation banks. Just like, in 26-32 age group 18 managers are coming under the old generation banks and 40 from new generation banks. In the third age group 32-38, 65 managers are from old generation and 46 from new generation banks. At the same time, 38-42 age group, the situation is not quite different i.e., 118 managers from old generation banks and 23 from new generation banks. In the last age group, from the total, 15 managers come under the old generation banks and 3 are from new generation banks. It is concluded that, majority, i.e., 41 per cent of the total managers come under the 38-42 age group and only 4 per cent come under the age group of below 26.

5.1.2. Gender

Gender of managers is another personal factor which has influence on organisational commitment. The manager's attitude on organisational commitment may vary on the basis of gender due to the treatment they receives from their organisation. The gender wise classification of managers is given in Table 5.2

Table 5.2. Gender wise classification of managers

Gender	Banks				Total	
	Old Generation		New Generation			
Male	119	(34.7)	72	(21)	191	(56)
Female	100	(29.2)	52	(15.2)	152	(44)
Total	219	(64)	124	(36)	343	(100)

Source: Field Survey

Figures in brackets denote percentage to total

It is very clear from the above table that out of the total 343 managers, 191 managers are male and 152 are female. Among the total male managers, 119 are from the old generation banks and 72 from the new generation banks. From the

total female managers, 100 come under the old generation banks and 74 are belonging to the new generation bank category. It is certain from the table that there is no disparity in deploying the employees as managers in gender wise.

5.1.3. Marital Status

Marital status of the managers given in the table 5.3. This table reveals that, there is 199, i.e.; 58 per cent of the managers are married and out of them 40 per cent are from old generation banks and 18 per cent are from new generation banks. Of the total managers interviewed, 144 i.e.; 42 per cent are unmarried and out of which 24 per cent are belong to the old generation banks and 18 from new generation banks. From this analysis, it is certain that majority of the respondents under this study got married.

Table 5.3. Marital status wise classification

Marital Status	Banks				Total	
	Old Generation		New Generation			
Married	136	(39.7)	63	(18.4)	199	(58)
Unmarried	83	(24.2)	61	(17.8)	144	(42)
Total	219	(64)	124	(36)	343	(100)

Source: Field Survey

Figures in brackets denote percentage to total

5.1.4. Educational Qualification

For the managers, it is very essential to have high educational qualifications. But their educational qualification itself has its own influence on organisational commitment. Hence, on the basis of the educational background, managers are classified in to 3 groups. The groups they belong are graduate, post graduate and professional degree. Table 5.4 depicts the same.

Table 5.4. Managers Educational Qualification

Educational Qualification	Banks				Total	
	Old Generation		New Generation			
Graduate	106	(30.9)	59	(17.2)	165	(48)
Post Graduate	79	(23)	47	(13.7)	126	(37)
Professional Degree	34	(9.9)	18	(5.3)	52	(15)
Total	219	(64)	124	(36)	343	(100)

Source: Field Survey

Figures in brackets denote percentage to total

Table 5.4 indicate that, majority, i.e., 48 per cent of the surveyed managers are graduate, out of which 30.9 per cent are included in the old generation banks and 17.2 per cent are from the new generation banks. 37 per cent of managers had completed post graduate degree. Among this, old generation and new generation managers are 23 per cent and 13.7 per cent respectively. But only 15 per cent of managers had finished professional degree qualification. There is no difference in percentage among the managers, i.e.; 9.9 per cent managers are belongs to old generation and 5.3 per cent come under new generation banks. It was observed that the majority of managers are graduates.

5.1.5. Number of Children of Managers

The number of children or size of the family may become the influencing factor of organisational commitment of the managers. Because the high family tie up may have a partial influence on organisational commitment. Hence, in this study the researcher included the number of children. The classification of managers on the basis of number of children involves four categories. The table 5.5 indicate the clear picture of number of children of managers.

Table 5.5. Number of children of managers

No. of Children	Banks				Total	
	Old Generation		New Generation			
0	103	(30)	69	(20)	172	(50)
1	45	(13.1)	22	(6.4)	67	(20)
2	51	(14.9)	29	(8.5)	80	(23)
3 & Above	20	(5.9)	4	(1.2)	24	(7)
Total	219	(64)	171	(36)	343	(100)

Source: Field Survey

Figures in brackets denote percentage to total

The table 5.5 indicate the clear picture of number of children of managers. It shows that out of the total managers interviewed, 50 percent of them have no children. That includes 30 percent from the old generation category and rest are from the new generation category. In the second group, there are 20 percent managers who have one child and among them 6.4 percent from the new generation banks and 13.1 percent are representing in the old generation banks category. In the third classification, there are 23 percent of the managers having 2 children. And in the last group, i.e.; 3&above category, only 7 per cent are included. From this table, it is certain that majority of managers have no child and hence they would more attach to their job.

5.1.6. Years of Experience of Managers

Managers years of experience in the banking service is an important criterion to be taken into consideration while studying the organisational commitment. As it is a most influencing factor, the researcher incorporated manager's years of experience in the banking sector service. The table 5.6 depict that, out of the total managers surveyed, majority, i.e.; 45 percent of them are belong to below 3 years' experience group. 31 percent are in the 3-6 years category. Out of which 12.5 percent are from the new generation banks and rest are from the old generation banks. 13 per cent of the surveyed managers are coming under the category of 6-9 years and only a meagre portion, are represented in the 9- 12 years and above 12

years category. This table clarifies that most of the managers are belong to the below three years experience category.

Table 5.6. Years of experience of managers

Years of Experience	Banks				Total	
	Old Generation		New Generation			
Below 3 Yrs	95	(27.7)	74	(17.2)	154	(45)
3 – 6 Yrs	63	(18.4)	60	(12.5)	106	(31)
6 – 9 Yrs	31	(9)	23	(4.1)	45	(13)
9 – 12 Yrs	9	(2.6)	8	(1.7)	15	(4.4)
Above 12 Yrs	21	(6.1)	6	(.6)	23	(6.6)
Total	219	(64)	124	(36)	343	(100)

Source: Field Survey

Figures in brackets denote percentage to total

5.1.7. Number of companies worked prior to the current organisation

In the globalisation era, we cannot ensure the full-fledged job security. Hence the employees are compelled to move or switch over from one company to other one. Hence there is a relation between the employees organisational commitment with that of number of companies worked prior to this organisation. Here the researcher categorised this head in to 5 groups. The table 5.7 gives the same.

Table 5.7. Number of companies worked prior to the current organisation

No. of Companies worked	Banks				Total	
	Old Generation		New Generation			
0	71	(20.7)	34	(9.9)	105	(30.5)
1	86	(25.1)	41	(12)	127	(37)
2	39	(11.4)	31	(9)	70	(20)
3	16	(4.7)	9	(2.6)	25	(7)
4 & Above	7	(2.1)	9	(2.6)	16	(5.5)
Total	219	(64)	124	(36)	343	(100)

Source: Field Survey

Figures in brackets denote percentage to total

The above table 5.7 shows that out of the total managers studied, 30.5 per cent are not having any sort of previous experience in other companies. But majority, i.e., 37 per cent of the managers had experience in one company prior to getting employed in the present organisation. 20 per cent of the total respondents are belongs to the category of 2 companies group. A little portion, i.e.; 7 per cent had worked in 3 companies prior to the present job. But only 5.5 per cent of the managers are belong to the last category. They had experience in 4 and more than 4 companies. So it is very clear that majority of the managers had worked in one company prior to the present banking company.

5.2. Conclusion

The chapter dealt with analysis of respondent's socio-demographic profile. It discusses the most common socio-demographic factors of managers of old and new generation private sector banks which relates organisational commitment. The chapter gives managers age, gender, educational qualification, marital status, number of children in family, years of experience and number of companies worked prior to the this organisation from old and new generation bank wise. The next chapter deals with the analysis of data and results of data analysis. The chapter also explains the validation of scales used for the study by satisfying the reliability and validity criteria.

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Chapter **6**

DATA ANALYSIS

Contents

- 6.1. *Introduction*
 - 6.2. *Data Cleaning*
 - 6.3. *Analysis of Normality*
 - 6.4. *Reliability Analysis*
 - 6.5. *Factor Analysis (FA)*
 - 6.6. *Conclusion*
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6.1. Introduction

This chapter presents the results obtained from data analysis. All analysis for the study was done by using SPSS 20, AMOS 5.0 and WARP PLS 4.0. SPSS 20 was used for descriptive analysis, exploring distributions, excluding outliers, regression, analysis of variance (ANOVA) and Exploratory Factor Analysis (EFA). AMOS 5.0 was used for Structural Equation Modelling (SEM) which includes Confirmatory Factor Analysis (CFA). WARP PLS 4.0 was used for fitting the research model and testing the hypotheses of the study.

6.2. Data Cleaning

As discussed in the methodology, a total of 400 questionnaires were collected from the four districts. The collected questionnaires were checked for quality of responses before the data analysis was done. At last, 343 (219 from old generation banks and 124 from new generation banks) filled questionnaires were selected after scrutiny and 57 questionnaires were rejected due to incomplete, unfilled and invalid responses. Then, Mahalanobis D^2 was verified to identify the multivariate outliers by using the SPSS 2.0 and 25 outliers were removed.

6.3. Analysis of Normality

To assess the normality of distribution of the data, skewness and kurtosis are commonly used techniques. Skewness refers to the symmetry of a distribution whereas kurtosis relates to the peakedness of a distribution. A distribution is said to be normal when the values of skewness and kurtosis are equal to zero (Tabachnick, 2007). To analyse the perfect normality in the data distribution (which is seldom achieved), ± 2.58 indicates rejecting the normality assumption at the 0.01 probability level, and ± 1.96 signifies a 0.05 error level (Hair, 1998). Therefore the researcher examined the normality by using the SPSS Software Package. In this study, by applying the skewness, all the outcomes of construct seems to be normal (See appendix 2).

6.4. Reliability Analysis

In the present study the reliability was tested by computing Cronbach's alpha (α) for each of the factors as well as for the entire set. The values of Cronbach's alpha for various factors are given in the table 6.1. As seen from the table, all the factors had the Cronbach's alpha value above 0.7, which testified the reliability of the entire set.

Table 6.1. Reliability analysis of different variables of the study

SL. No.	Factors	No. of items	Cronbach alpha (α)
1.	Human Resource Practices (HRP)	33	.890
	Employee participation	3	.709
	Training & development	3	.839
	Information sharing	5	.829
	Professional and personal advancement	3	.710
	Interpersonal harmony	4	.731
	Job insecurity	3	.898
	Payment system	7	.856
	Working conditions	5	.803
2.	Employee Trust(ET)	10	.856
	Cognitive trust	4	.736
	Affective trust	6	.851
3.	Personal Value (PV)	7	.862
4.	Organisational Commitment (OC)	9	.806
	Affective Commitment	6	.810
	Continuance Commitment	3	.653

6.5. Factor Analysis (FA)

For validating an instrument, it is essential to determine the construct validity of measures. Determination of the construct validity of the measures would always portrait the ability of the researcher. Factor analysis is the most popular method for determining the construct validity. Factor analysis is used as

a method to revalidate the structure and internal validity of the measures. While determining the construct validity, factor analysis has two step process; Exploratory Factor Analysis and Confirmatory Factor Analysis.

6.5.1. Exploratory Factor Analysis

Exploratory Factor Analysis is used to determine the underlying factor structure of a set of data or a construct when one has obtained measures on a number of variables and wants to identify the number and nature of the underlying factors. EFA with a principal component method was conducted for each construct and the sub-constructs to determine the scale dimensionality. In order to identify the minimum number of factors associated with the maximum explanation of the variance, Varimax rotation was performed (Hair, 1998). The items that load .5 are retained while low loading (below .32) items are dropped (Tabachnick, p. 2007).

The Kaiser-Meyer-Olkin measure of sampling adequacy and the Bartlett's test of sphericity were examined to determine the appropriateness of factor analysis. The KMO statistic indicates the proportion of variance in the variables that might be caused by underlying factors. Kaiser-Meyer-Olkin measure of sampling adequacy are: 0.90's (marvelous), 0.80's (meritorious), 0.70's (middling), 0.60's (mediocre), 0.50's (miserable), and below 0.50 (unacceptable) (Gaskin, 2014). The Bartlett's test of Sphericity is a statistical test for the presence of correlations among the variables and tests the hypothesis that the correlation matrix is an identity matrix. That is, all diagonal elements are 1 and off diagonal elements 0, implying that all the variables are uncorrelated and therefore unsuitable for structure detection. The Bartlett's Test of Sphericity was significant ($p < 0.001$).

6.5.1.1. Factor structure of Employee Trust Scale

In order to determine the psychometric properties of Ferres (2002) Organisational Trust scale, total of 10 items were used. It is found that in the

two factor structure with an Eigen value greater than 1, which together explained over 57.623% of the variance indicated a good fit and hence it was assumed that the model represented the data. The KMO measure of sample adequacy was .859 and the Bartlett's test of Sphericity was significant ($p < 0.001$) with a Chi Square value of 1276.052 with 45 degree of freedom which was considered as meritorious for further analysis.

The Table 6.2 depicts the details of each factor along with items contributing it with component loadings for each item. In the result, factor one structure support all 6 items of affective trust and in the two factor structure, all the 4 items of cognitive trust are retained as its factor loadings is greater than 0.6.

Table 6.2. Two factor structure of Employee trust Scale

Organizational Trust Items	Factors	
	1	2
Affective Trust 1	.691	
Affective Trust 2	.751	
Affective Trust 3	.780	
Affective Trust 4	.744	
Affective Trust 5	.754	
Affective Trust 6	.689	
Cognitive Trust 1		.688
Cognitive Trust 2		.834
Cognitive Trust 3		.675
Cognitive Trust 4		.678

6.5.1.2. Factor Structure of Organisational Commitment Scale

In order to determine the psychometric properties of Organisational commitment scale of Allen (1990), factor analysis of the total 12 items were used. Three factor structure were found with an Eigen value greater than 1, which together explained over 55.196% of the variance indicated a good fit and hence it was assumed that the model represent the data. The KMO measure of

sample adequacy was .845 and the Bartlett's test of Sphericity was significant ($p < 0.001$) with a Chi Square value of 1557.088 with 91 degree of freedom which was considered as meritorious for further analysis.

Table 6.3. Three factor structure of Organisational commitment scale

Organisational commitment Items	Factors		
	1	2	3
Affective Commitment1	.733		
Affective Commitment2	.727		
Affective Commitment3	.689		
Affective Commitment4		.636	
Affective Commitment5		.743	
Affective Commitment6		.687	
Continuance Commitment2			.622
Continuance Commitment3			.731
Continuance Commitment4			.693

It is clear from table 6.3 that, in the one factor structure of Organisational commitment scale, three items of affective commitment of managers involvement in the organization were retained and the remaining three items affective commitment of emotional attachment to the organisation were retained in factor two. In the three factor loading, three items of continuance commitment was found loaded and three items of continuance commitment was eliminated since the factor loadings less than .50.

6.5.1.3. Factor Structure of HR Practices Scale

The HR Practices scale was made up of eight constructs measured by using a questionnaire developed by Boselie (2001). They are Employee participation, training & development, information sharing, job insecurity and modified form of Professional and personal advancement, Interpersonal Harmony, Payment system and working conditions constructs were used for the study. The total items in all the eight constructs are 41.

Table 6.4. Eight Factor Rotated Structure of HR Practices scale

HR Practices Items	Factors							
	1	2	3	4	5	6	7	8
Payment System3	.681							
Payment System4	.700							
Payment System5	.683							
Payment System7	.680							
Payment System8	.737							
Payment System9	.744							
Payment System10	.636							
Information Sharing1		.703						
Information Sharing3		.781						
Information Sharing4		.837						
Information Sharing5		.694						
Information Sharing6		.776						
Working Conditions1			.695					
Working Conditions2			.626					
Working Conditions3			.744					
Working Conditions4			.708					
Working Conditions5			.654					
Job Insecurity1				.896				
Job Insecurity2				.922				
Job Insecurity3				.877				
Employee Participation1					.714			
Employee Participation2					.746			
Employee Participation3					.674			
Interpersonal Harmony1						.628		
Interpersonal Harmony2						.764		
Interpersonal Harmony3						.782		
Interpersonal Harmony4						.730		
Training and Development1							.726	
Training and Development2							.805	
Training and Development3							.762	
Professional and Personal Advancemant1								.760
Professional and Personal Advancemant2								.719
Professional and Personal Advancemant3								.656

An EFA analysis of total 41 items of HR Practices scale was extracted eight factors with Eigen value of greater than 1 which together explained over 64.86% of the total variance. The KMO measure of sample adequacy was .850 and the Bartlett's test of Sphericity was significant ($p < 0.001$) with a Chi Square value of 5541.909 with 630 degree of freedom which was considered as good one for further analysis.

From the one factor structure related to payment system, four items were eliminated and the rest seven items were retained. In the Factor two, all the items except one was retained while from the three factor analysis, the total of all the five items were found loaded. Three items were found fit and two items were excluded in the four factor structure. In the five factors, it seems to be fit with three items and only one item was found eliminated. From the factor six, all the four items was retained. All the three items from the factor seven and eight structures each were found loaded satisfactorily.

6.5.1.4. Factor Structure of Personal Value Scale

In order to determine the psychometric properties of the personal values of the managers, the PV Questionnaire developed by (Ciarrochiet al. (2006) was used. It has 7 items. The researcher has chosen this personal value scale for the purpose of the study. In EFA, it was identified all seven items were found significant and retained in one factor structure with an Eigen value greater than 1, which explained over 54.7% of the variance indicated a good fit. Hence it was certain that the model represent the data. The KMO measure of sample adequacy was .889 and the Bartlett's test of Sphericity was significant ($p < 0.001$) with a Chi Square value of 855.320 with 21 degree of freedom which was considered as marvellous for further analysis.

Table 6.5. Factor Rotated Structure of Personal value scale

Personal value	Factor
Value1	.649
Value 2	.626
Value 3	.770
Value 4	.772
Value 5	.776
Value 6	.760
Value 7	.804

6.5.2. Confirmatory Factor Analysis

Confirmatory Factor Analysis was done to confirm the structure construct developed with the study. The general paradigm suggested by Gerbing(1988) was to confirm the measurement scale properties. Being the constructs consisted of sub-dimension, before testing the measurement model properties of the proposed measurement model, a separate confirmatory factor analysis was followed in the present study in order to test a model of HR Practices, organisational trust, personal values and organisational commitment. The observed variables were grouped together in the Exploratory Factor Analysis (EFA) were utilized to perform the Confirmatory Factor Analysis. To perform Confirmatory Factor Analysis (CFA), the second group of the splitted data were used. The measurement models of each of all outcomes were first analysed and then a structural model linking all the outcomes was tested. Software package AMOS 4.0 was used to do the Confirmatory Factor Analysis. The following Table 6.6 shows the commonly used fit indices which help to assess the fit between a model and a data set which in turn proves its validity.

Table 6.6. Confirmatory Factor Analysis (CFA): Key Terms and Model fit Indices

<p>Standardized root mean square residual, Standardized RMR (SRMR): SRMR is the average difference between the predicted and observed variances and covariance in the model, based on standardized residuals. Standardized residuals are fitted residuals (see above) divided by the standard error of the residual (this assumes a large enough sample to assume stability of the standard error).</p>
<p>The comparative fit index, CFI: Also known as the Bentler Comparative Fit Index. CFI compares the existing model fit with a null model which assumes the indicator variables (and hence also the latent variables) in the model are uncorrelated (the "independence model"). CFI and RMSEA are among the measures least affected by sample size (Fanx et al., 1999).</p>
<p>PCLOSE tests the null hypothesis that RMSEA is not greater than .05. If PCLOSE is less than .05, we reject the null hypothesis and conclude that the computed RMSEA is greater than .05, indicating lack of a close fit. Root mean square error of approximation, RMSEA, is also called RMS or RMSE or discrepancy per degree of freedom.</p>
<p>Hoelter's critical N issued to judge if sample size is adequate. By convention, sample size is adequate if Hoelter's $N > 200$.</p>
<p>Average Variance Extracted (AVE) is the variance extracted estimate, which assesses the amount of variance that is captured by an underlying factor in relation to the amount of variance due to measurement error and it is desirable that constructs exhibit estimates of .50 or larger, because estimates less than .50 indicate that variance due to measurement error is larger than variance captured by the factor (Fornell, 1981).</p>

The table 6.7 shows the accepted values for each of the above indices as considered for the study.

Table 6.7. Accepted Value for Model fit Indices used for the study

Sl.No.	Fit Index	Acceptable Value
1	Normed chi-square (CMIN/df)	< 3
2	Standardized RMR (SRMR)	< 0.08
3	Comparative fit index (CFI)	> 0.9
4	Root mean square error of approximation (RMSEA)	< 0.08
5	PCLOSE	> 0.05
6	Hoelter's critical N	> 200

6.5.2.1. Measurement Model fit of Organisational trust Scale

The results of CFA of the measurement model Organisational trust have two dimensions such as affective and cognitive trust. The resulting model was found to be good fitting model with recommended indices such as CMIN, SRMR, RMSEA, CFI, RMSEA, PCLOSE and Hoelter's Critical N are illustrated in Table 6.8. All the paths are shown in the model are significant with critical ratios were above 1.96 confirming the theoretical fitness of the model. The Figure 6.1 depicts the same.

Table 6.8. Confirmatory Factor Analysis values for Organisational trust

Sl. No	Achieved Fit Indices	
1	Normed Chi-square (CMIN/df)	2.084
2	Standardized RMR (SRMR)	0.061
3	Comparative Fit Index (CFI)	.967
4	Root Mean Square Error of Approximation (RMSEA)	.058
5	PCLOSE	.221
6	Hoelter's Critical N	253

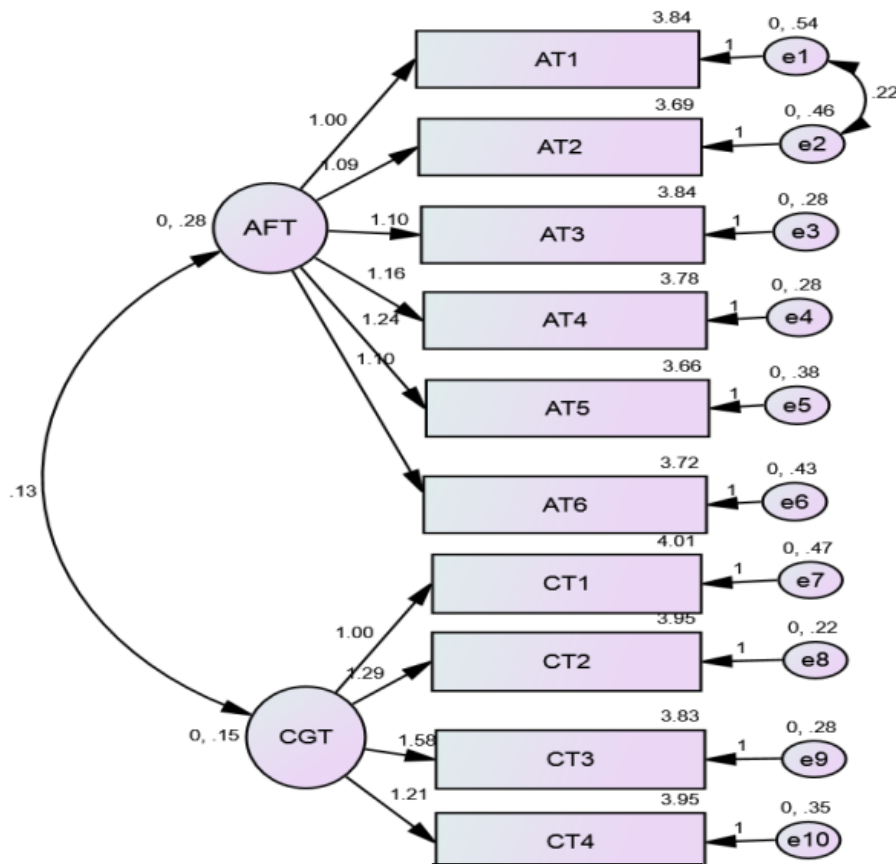


Figure 6.1. Measurement model for Organisational trust

6.5.2.2. Confirmatory Factor Analysis on HR Practices Scale

Confirmatory Factor Analysis was done on Innovative HR Practices consisting of eight dimensions i.e., employee participation, training & development, information sharing, Professional and personal advancement, Interpersonal Harmony, Job insecurity, Payment system and working conditions. The normed Chi square, SRMR, RMSEA and CFI were above the permissible level. The resulting models were found to be good fitting model with the recommended indices as illustrated in table 6.9. All the paths shown in the model are significant as critical ratios were above 1.96. The measurement model fit of the HR practices are shown in the Figure 6.2.

Table 6.9. Confirmatory Factor Analysis values for HR Practices

Sl. No	Achieved Fit Indices	
1	Normed Chi-square (CMIN/df)	1.975
2	Standardized RMR (SRMR)	0.057
3	Comparative Fit Index (CFI)	.890
4	Root Mean Square Error of Approximation (RMSEA)	.055
5	PCLOSE	.050
6	Hoelter's Critical N	213

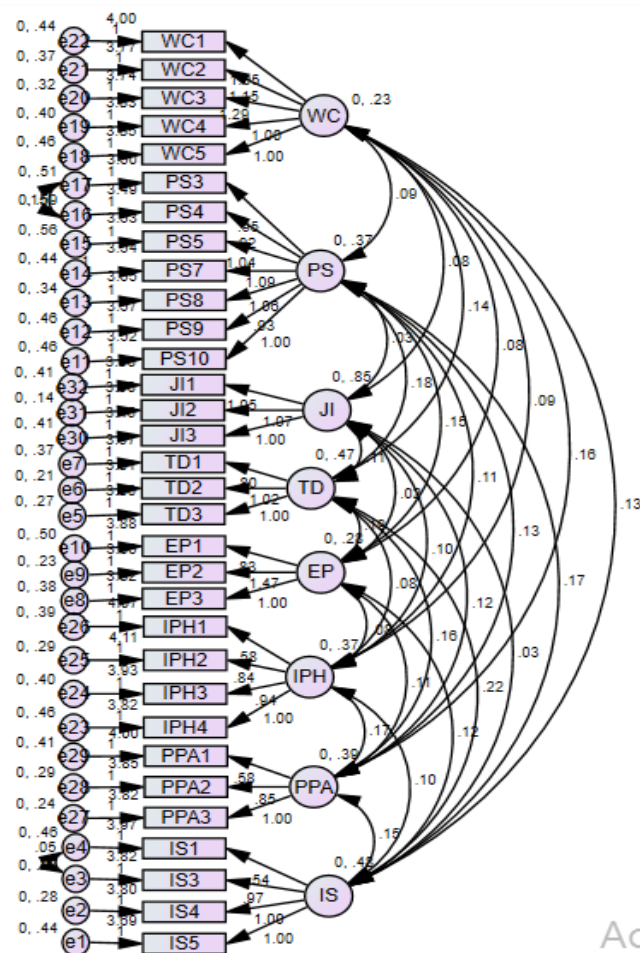


Figure 6.2. Measurement model for HR Practices.

6.5.2.3. Confirmatory Factor Analysis on Organisational Commitment Scale

Confirmatory Factor Analysis was done on Organisational Commitment scale consisting of three factors i.e. Continuance Commitment, Affective

Commitment related with managers attachment in organisation and involvement in the organisation. The CMIN, SRMR, RMSEA, CFI, RMSEA, PCLOSE and Hoelter's Critical N were above the permissible level. The resulting models were found to be good fitting model with the recommended indices as illustrated in table 6.10. All the paths shown in the model are significant as critical ratios were above 1.96 and the same are represented in Figure 6.3.

Table 6.10. Confirmatory Factor Analysis values for Organisational Commitment

Sl. No	Achieved Fit Indices	
1	Normed Chi-square (CMIN/df)	2.338
2	Standardized RMR (SRMR)	0.043
3	Comparative Fit Index (CFI)	.959
4	Root Mean Square Error of Approximation (RMSEA)	.065
5	PCLOSE	.123
6	Hoelter's Critical N	243

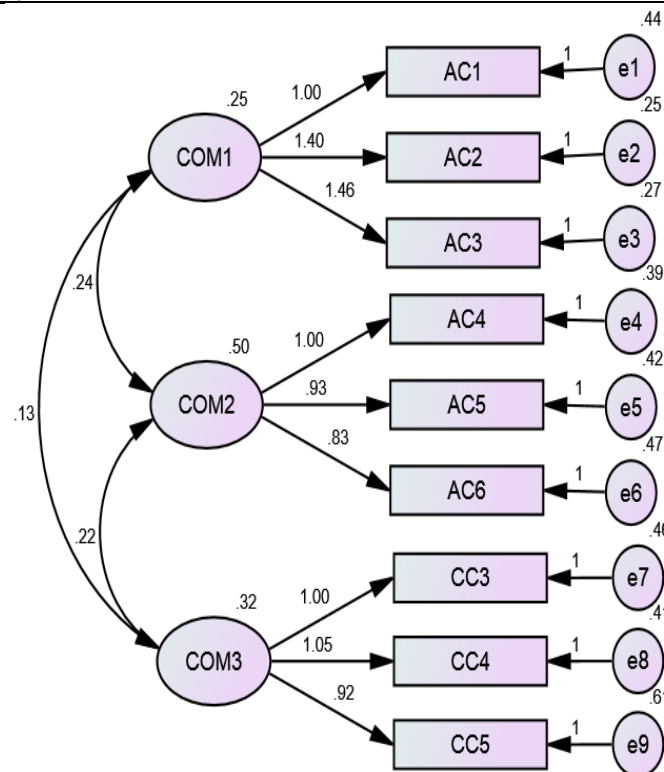


Figure 6.3. Measurement model for Organisational Commitment.

6.5.2.4. Confirmatory Factor Analysis on Personal Value Scale

Confirmatory Factor Analysis was done on personal value scale consisting of one factor construct. The resulting models of personal value were found to be good fitting model with the recommended indices, i.e., CMIN, SRMR, RMSEA, CFI, RMSEA, PCLOSE and Hoelter's Critical N which is explained in table 6.11. All the paths shown in the model are significant as critical ratios were above 1.96. The significant model fit for personal value is shown in Figure 6.4.

Table 6.11. Confirmatory Factor Analysis values for Personal value

Sl. No	Achieved Fit Indices	Responsibility
1	Normed Chi-square (CMIN/df)	1.938
2	Standardized RMR (SRMR)	0.036
3	Comparative Fit Index (CFI)	.986
4	Root Mean Square Error of Approximation (RMSEA)	.054
5	PCLOSE	.370
6	Hoelter's Critical N	349

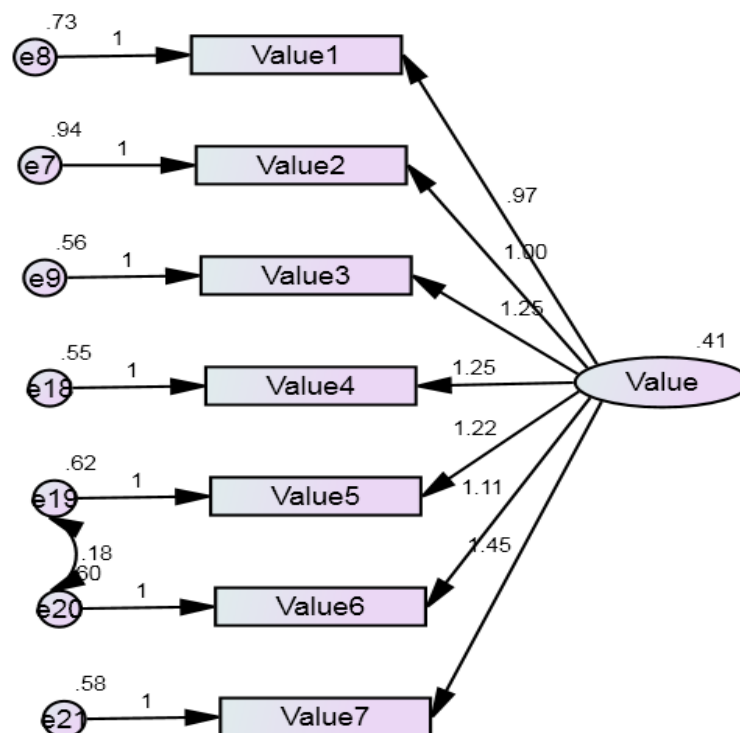


Figure 6.4. Measurement model for Personal value.

6.6. Conclusion

The chapter dealt with data analysis and validation of the various scales used in the study. The scale of HR practices, organisational trust, personal value and organisational commitment were validated by satisfying the reliability and validity criteria. Results of validation of conceptual research model are discussed in the next chapter.

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VALIDATION OF CONCEPTUAL MODEL

<i>C</i> <i>o</i> <i>n</i> <i>t</i> <i>e</i> <i>n</i> <i>t</i> <i>s</i>	7.1. <i>Introduction</i>
	7.2. <i>Structural Equation Modelling</i>
	7.3. <i>Structural Equation Modelling WARP PLS</i>
	7.4. <i>Effect Sizes for Path Coefficients – Research Model</i>
	7.5. <i>Conclusion</i>

7.1. Introduction

This chapter deals with validation of a conceptual model that explains the linkage between HR practices, organisational trust, personal value and organisational commitment. It offers a path analysis of the data resulting in a theoretical confirmation that was conceived as the conceptual framework of the study by employing the structural equation model using the partial least square technique. But none of research has been done in Kerala on linkage between HR practices, organisational trust, personal value and organisational commitment. Therefore, this research aimed at building and validating theoretical models related to the linkage between HR practices, organisational trust, personal value and organisational commitment in the private sector banks.

7.2. Structural Equation Modelling

Structural Equation Modeling (SEM) is a confirmatory technique used to determine whether the research model developed is valid for data. SEM includes a number of statistical methodologies meant to estimate a network of causal relationships, defined according to a theoretical model, linking two or more latent variables, each measured through a number of observable indicators. SEM estimates both the structural and measurement model together. In a structural model, it describes the relationships between the latent variables considered in the model by using R^2 and path co-efficient. The measurement model describes the relationships between the latent variables and their indicators by using loadings, composite reliability, average variance extracted and cross loadings.

In the present study, variance based approach or Partial Least Squares (PLS) was used to validate the research model. Unlike covariance based approach, the PLS approach, introduced by Wold (1975), focuses on maximizing the variance of the dependent variables explained by the independent ones instead of reproducing the empirical covariance matrix (Haenlein, 2004). PLS is considered a very general and flexible technique for predictive inferences and it

involves testing a measurement model and a structural model. For the purpose of measuring the research model, WarpPLS 4.0 was used in the study, as it is a powerful PLS based SEM Software. It tries to identify nonlinear or warped relationships among latent variables and estimates the path co-efficient in the model.

7.3. Structural Equation Modelling WARP PLS

Warp PLS 4.0 (current version) was used for analysis of relationships among latent variables. PLS yields a solution, even in complex models and does not require variables to meet parametric analysis criteria, such as multivariate normality and large sample sizes; as it pre-process the data before SEM analysis and make it easy to correct problems with the data, such as identical column names, columns with zero variance, and missing values. The Path coefficients (β) and corresponding p-values are obtained by running Warp PLS with a bootstrapping procedure. It is a method of re-sampling to generate more stable path coefficients with samples sizes more than 100 (Nevitt, 2001).

7.3.1. Model Validation-Verifying the Model Fit

To assess the model fit, it is recommended that the p-values for both the average r-squared (ARS) and the average path coefficient should (APC) be lower than .05. Additionally, it is suggested that the average variance inflation factor (AVIF) be equal to or lower than 3 (Ned Kock, 2009). Table 7.1 gives the model fit indices with p values of the estimated model. Analysis shown that, all the three fit criteria were met and can reasonably assume that the model has acceptable predictive and explanatory quality as the data is well represented by the model.

Table 7.1. Model fit indices and P values of the Research Model

Model fit indices and P values		
Average path coefficient (APC)	0.352	P<0.001
Average R-squared (ARS)	0.388	P<0.001
Average block VIF (AVIF)	1.427	Good if ≤ 5

The literature on PLS modelling discussed several criteria for validating a measurement model. Through a critical review on the literature, the researchers decided to consider four basic criteria for validating the proposed model (Churchill, 1979, Peter, 1981). They are internal consistency, average variance extracted, Discriminant Validity and factor loadings. Brief explanations of these four basic criteria are listed below:

7.3.2. Measurement Criteria under PLS-SEM

7.3.2.1. The Internal Consistency

The Composite reliability and Cronbach's alpha shows the internal consistency of the constructs used in the model. Nunnally(1994) suggested that the benchmark for the decision rule of internal consistency of both the composite reliability and Cronbach's alpha is 0.7 and above. Therefore the researcher considered both Cronbach's alpha and Composite reliability for deciding the internal consistency of the test result.

7.3.2.2. Average Variance Extracted (AVE)

For convergent validity assessment, the AVE threshold frequently recommended for acceptable validity is 0.5 (Fornell et al., 1981), and applies only to reflective latent variables. AVE is an attempt to measure the amount of variance that a latent variable component captures from its indicators.

7.3.2.3. Discriminant Validity

If the AVEs of each of the latent variable is greater than the square of the correlations between the two latent variables, together considered as discriminant validity and reliability of the construct (Barclay et al., 1995, Chin et al., 2003). In order to get discriminant validity, the shared variance between the latent variable and its indicators should be larger than the variance shared with other latent variables (Hulland, 1999).

7.3.3. Latent variable Coefficients of the Variables in the Model

Latent variable coefficients of the variables in the research model are shown in Table 7.2. The formative constructs used in this model were organisational trust, HR practices, personal value and organisational commitment.

Table 7.2. Latent Variable Coefficients of the variables in the model

Items	Composite Reliability	Cronbach's Alpha	Average Variances Extracted
HR Practices	0.803	0.720	0.627
Organizational Commitment	0.819	0.668	0.602
Organizational Trust	0.855	0.662	0.747
Value	0.893	0.860	0.547
Value * Organizational Trust	0.908	0.890	0.416

All the variables in the research model was found reliable since the indicators like composite reliability co-efficient, Cronbach alpha, and the average variance extracted obtained after the estimation of the model were above the threshold limits.

7.3.4. Correlation among Latent Variables

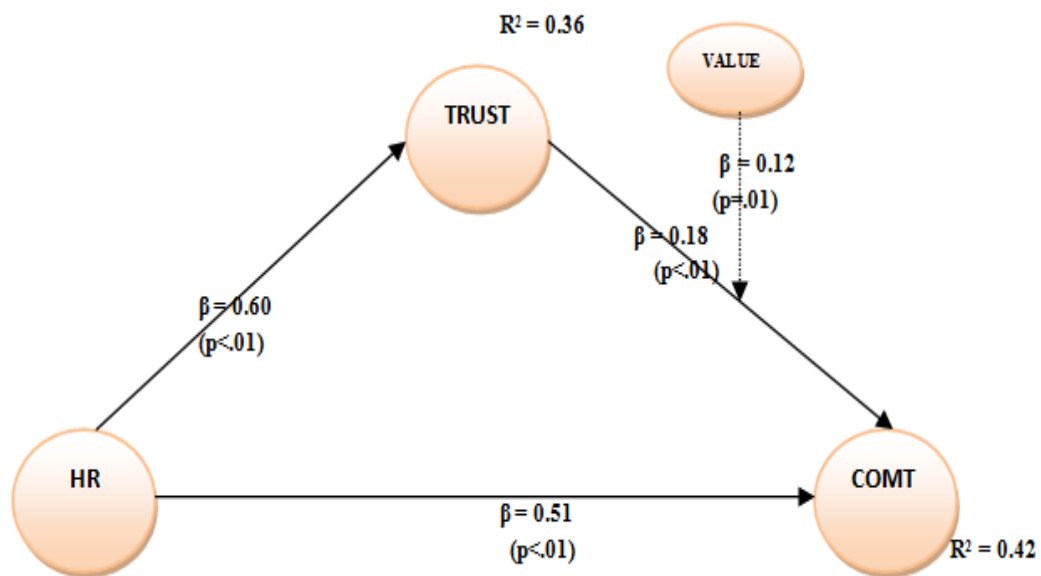
The latent variable correlations in the model are considered as the determinant of discriminant validity of constructs. If the square roots of the average variance extracted to be higher than any of the correlations involving that latent variable, the values on the diagonal latent variable correlation table should be higher than any of the value above or below them, in the same column. Table 7.3 shows the correlation among latent variables with square roots of average variance extracted.

Table 7.3. Correlation among latent variables with square roots of average variance extracted

	HR Practices	Value	Trust	Commitment	Value * Trust
HR Practices	(0.591)	0.197	0.595	0.623	0.097
Value	0.197	(0.740)	0.085	0.170	0.188
Trust	0.595	0.085	(0.864)	0.453	-0.075
Commitment	0.623	0.170	0.453	(0.776)	0.150
Value * Trust	0.097	0.188	-0.075	0.150	(0.645)

7.3.5. Path Coefficients and P Values

The estimated model with path co-efficient and corresponding p values is provided in Figure 7.1. The detailed results of analysis are provided in Appendix-3.

**Figure 7.1. Estimated Research Model**

In PLS based SEM analysis, path coefficients are referred to as beta (β) coefficients. The explanatory power of the structural model is evaluated by examining the squared multiple correlation (R^2) value of the dependent

constructs. The R squared coefficient measures the percentage of variation that is explained by the model.

7.3.6. Analysis of linkage between HR Practices, organisational trust, personal value and organisational commitment

In order to find out linkage of HR practices, organisational trust, personal value and organizational commitment, a model was developed as illustrated in figure 7.1 and was estimated using WarpPLS4.0. The model developed was a valid model with regard to fit indices.

The eight dimensions of HR practices together explained 42 percentage of the variation in organisational commitment. HR practices were found to have a significant influence on organisational commitment ($p < 0.01$). It has a positive relationship ($\beta = 0.51$) with organisational commitment which indicates that as the HR practices increases, the organisational commitment of managers also increases. It also indicates that one unit change in the HR practices would change organisational commitment by 0.51 units. With regard to organisational trust, 36 percentage of the variation explained by HR practices. The relation between HR practices and organisational trust was significant at 0.01 level ($p < 0.01$) and the path coefficient was positive ($\beta = 0.60$), indicating that higher the HR practices, increases the organisational trust of bank managers. The research of (Mathebula, 2004) shows the linkage between organisational commitment, leadership style, HR practices and Organisational trust.

The relation between organisational trust and organisational commitment with moderating influence of personal value was significant at 0.01 level and the path coefficient was ($\beta = 0.18$), indicating that higher organisational trust would increase organisational commitment. The moderating influence of personal value was found to be significant at 0.01 level of significance ($p < 0.01$) and the path coefficient was positive ($\beta = 0.12$). Since, it is a significant path coefficient of an effect that moderates in a direct relationship, the relationship between

organisational trust and organisational commitment will go up as personal value increases. This implies that the interaction between personal value and organisational trust have influence on organisational commitment. That is, more will be the organisational commitment if employees who possess high personal value.

7.4. Effect Sizes for Path Coefficients – Research Model

The effect sizes are calculated as the absolute values of the individual contributions of the corresponding predictor latent variables to the R-square coefficients of the criterion latent variable in each latent variable block. The effect sizes help to ascertain whether the effects indicated by path coefficients are small, medium, or large and the respective recommended values are 0.02, 0.15, and 0.35 (Cohen, 1988). Values below 0.02 suggest effects that are too weak to be considered relevant from a practical point of view, even when the corresponding P values are statistically significant. As seen in Table 4, effects size of all the paths in the model are considered to be relevant from a practical point of view.

Table 7.4. Effect Sizes for Path Coefficients

Sl. No	Path	Path effect
1.	HR → OT	0.358
2.	OT → OC	0.083
3.	HR → OC	0.315
4.	Value*OT → OC	0.020

7.5. Conclusion

The chapter dealt with validation of conceptual research model of the study. Validation and standardisation of data and linkage of variables such as HR practices, organisational trust, personal value and organizational commitment,

was estimated by using WarpPLS4.0. The model developed was a valid model with regard to fit indices. The next chapter eight investigates the development of hypothesised research model.

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ORGANISATIONAL COMMITMENT-DEVELOPMENT OF HYPOTHESISED MODEL

<i>C o n t e n t s</i>	8.1. <i>Hypotheses</i>
	8.2. <i>Perceived HR Practices Among the Managers of Old and New Generation Private Sector Banks</i>
	8.3. <i>Organisational Commitment in Old and New Generation Private Sector Banks</i>
	8.4. <i>Inter-relationship between HR Practices, Organisational Trust and Organisational Commitment.</i>
	8.5. <i>Mediation Role of Organisational Trust</i>
	8.6. <i>Moderation Effect of Personal Value</i>
	8.7. <i>Demographic Factors and Organisational Commitment</i>
	8.8. <i>Validation of Conceptual Model of Linkage of HR Practices, Organisational Trust, Personal Value and Organisational Commitment</i>
	8.9. <i>Conclusion</i>

This chapter aims to investigate a model that gives an influential relationship between HR practices, trust, personal values and organisational commitment along with the subsidiary objectives to study the relationship between demographic factors and organisational commitment. These relationships are based on the theoretical and empirical evidences of the available literatures. In order to accomplish these objectives, the researcher developed the following research questions;

- 1) How far the perceived HR practices differ among the managers of old and new generation private sector banks?
- 2) How far the manager's organisational commitment varies between old and new generation private sector banks?
- 3) What is the inter-relationship between HR Practices, organisational trust and organisational commitment?
- 4) To what degree manager's organisational trust mediates in HR Practices and organisational commitment?
- 5) Do managers personal value moderates in organisational trust and organisational commitment positively?
- 6) To what extend the demographic factors related with organisational trust and organisational commitment?
- 7) Can a conceptual model be built to signify the influences of HR Practices, organizational trust, personal value on organisational commitment?

8.1. Hypotheses

For the purpose of exploring the above mentioned first six questions, the researcher proposed 30 hypotheses for the study. Besides, the mediation effect of organisational trust and moderation effect personal values towards managers' organisational commitment was also hypothesised in the study. This chapter

summarises the hypothesised research model and its results. The following are the hypotheses used for the study;

- H₁** There exist significant differences in HR practices perceived by managers of old and new generation private sector banks.
- H₂** There is significant difference in managers organisational commitment among old and new generation private sector banks.
- H₃** HR practices positively related to managers organisational commitment in old and new generation private sector banks.
- H_{3a}** There exist significant relation between employee participation and organisational commitment.
- H_{3b}** There exist significant relation between training & development and organisational commitment.
- H_{3c}** There exist significant relation between information sharing and organisational commitment.
- H_{3d}** There exist significant relation between professional & personal advancement and organisational commitment.
- H_{3e}** There exist significant relation between interpersonal harmony and organisational commitment.
- H_{3f}** There exist significant relation between job insecurity and organisational commitment.
- H_{3g}** There exist significant relation between payment system and organisational commitment.
- H_{3h}** There exist significant relation between working conditions and organisational commitment.
- H₄** HR practices are positively related to managers' organisational trust.
- H_{4a}** There exist significant relation between employee participation and organisational trust.

- H_{4b}** There exist significant relation between training & development and organisational trust.
- H_{4c}** There exist significant relation between information sharing and organisational trust.
- H_{4d}** There exist significant relation between professional & personal advancement and organisational trust.
- H_{4e}** There exist significant relation between interpersonal harmony and organisational trust.
- H_{4f}** There exist significant relation between job insecurity and organisational trust.
- H_{4g}** There exist significant relation between payment system and organisational trust.
- H_{4h}** There exist significant relation between working conditions and organisational trust.
- H₅** There exist significant relationship between organisational trust and organisational commitment.
- H₆** Manager's organisational trust has a mediating role between HR practices and organisational commitment.
- H₇** Manager's personal value moderates the relation between organisational trust and organisational commitment.
- H₈** There exist a significant relationship between demographic factors and organisational commitment.
- H_{8a}** There exist a significant relationship between age and organisational commitment.
- H_{8b}** There exist a significant relationship between gender and organisational commitment.

- H_{8c}** There exist a significant relationship between marital status and organisational commitment.
- H_{8d}** There exist a significant relationship between manager's experience and organisational commitment.
- H_{8e}** There exist a significant relationship between manager's education and organisational commitment.
- H_{8f}** There exist a significant relationship between numbers of companies worked and that of organisational commitment.
- H_{8g}** There exist a significant relationship between manager's number of children and organisational commitment.

The figure 8.1 shows the hypothesised research model of the study.

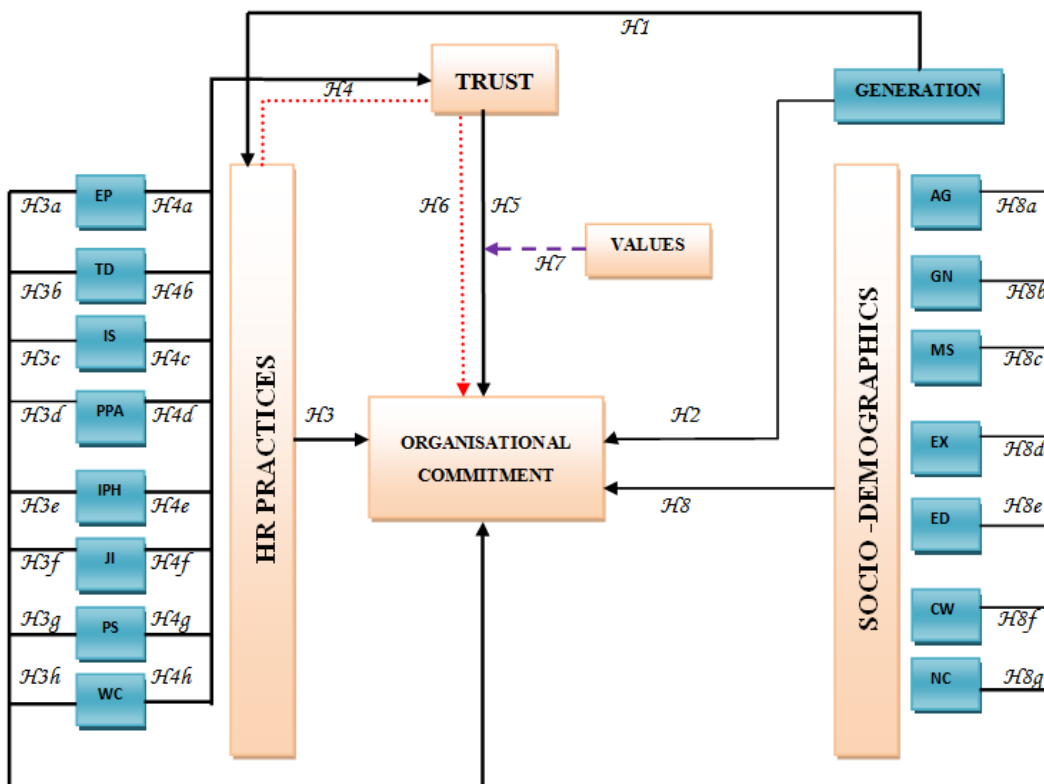


Figure 8.1. Hypothesised research model for the study

The figure 8.1 depicts the path and predictive relationships between each construct that used in this study. This model represents the consistency of the existing model and along with the researcher used personal value as a construct that moderates between the organisational trust and organisational commitment.

There are 30 hypotheses to be tested in the research model to know the influencing relationship between various constructs used in the study. With the support of research questions and the related hypothesis, the tested results are explained below in detail;

8.2. Perceived HR Practices among the Managers of old and new Generation Private Sector Banks

Research Question 1: How far the perceived HR practices differ among the managers of old and new generation private sector banks?

8.2.1. Managers Perception on HR Practices

The study is based on dimensions of job related personal growth oriented HR practices such as Training and Development, Employee Participation, Information Sharing, Professional and personal advancement, Interpersonal harmony, Job security, Payment system and Working conditions. Its perceived importance, extent of introduction and satisfaction is a needed analysis. The table 8.1 depicts the mean score of each item of HR practices with standard deviation included in the study.

Table 8.1. Mean score of item wise HR practices

Descriptive Statistics		
HR practices	Mean	Std. Deviation
Employee participation	3.7862	.67894
Training & development	3.8826	.71599
Information sharing	3.8113	.67464
Professional and personal advancement	3.8920	.60133
Interpersonal harmony	3.9827	.59746
Job insecurity	3.5010	1.01263
Payment system	3.5301	.66936
Working conditions	3.8371	.60095

The table 8.1 shows the mean scores given by the respondents for each of the variables out of the possible maximum score of 5. It shows each item in the HR practices of private sector banks have above the average mean score 3.00, which indicates that managers perception on HR practices is high. That is, HR practice interpersonal harmony has got the maximum mean score, i.e., 3.98. Professional and personal advancement, the other HR practice which have scored 3.89. Next highest mean score is for training and development. But the least mean score is the job insecurity, i.e., 3.50 and 3.53 is for payment system.

To study the first research question, how far the perceived HR practices differ among the managers of old and new generation private sector banks, the researcher has formulated a hypothesis as;

H₁ There exist significant differences in HR practices perceived by managers of old and new generation private sector banks.

Table 8.2.Result of hypothesis

No.	Hypotheses	Test statistic	p value	Inference	Test used
H ₁	Generation of Banks →HR	1.293	.197	Not significant	t-test

T test was used to examine whether manager's perception on HR practices differs in old and new generation private sector banks. In the Table 8.2, the result of t-test at 5% level shows perception on HR practices does not varies among the managers of old and new generation private banks.

8.3. Organisational Commitment in Old and New Generation Private Sector Banks

Research Question 2: How far the degree of organisational commitment varies between old and new generation private sector banks?

In order to investigate the second research question, researcher has developed a hypothesis to test manager's organisational commitment among the old and new generation private sector banks as stated below;

H₂. There is significant difference in managers' organisational commitment among old and new generation private sector banks.

T test was used to study the difference in manager's organisational commitment in old and new generation private sector banks. Table 8.3 shows the result of t-test at 5% level that the organisational commitment does not varies among the managers of old and new generation private banks.

Table 8.3. Result of hypothesis

No.	Hypotheses	Test statistic	p value	Inference	Test used
H ₂	Generation of Banks → OC	.871	.385	Not significant	t-test

8.4. Inter-relationship between HR Practices, Organisational Trust and Organisational Commitment.

Research Question 3: What is the inter-relationship between HR Practices, organisational trust and organisational commitment?

In order to find out the inter-relationship between HR Practices, organisational trust on organisational commitment, the researcher divided the third research question into three;

- 1) Relationship between HR practices and organizational commitment

- 2) Relationship between HR practices and organizational trust
- 3) Relationship between organizational trust and organizational commitment

The relationship between HR practices and organizational commitment was tested by a hypothesis with eight other item wise hypotheses, stated as;

H₃. HR practices positively related to managers organisational commitment in old and new generation private sector banks.

H_{3a}. There exist significant relation between employee participation and organisational commitment.

H_{3b}. There exist significant relation between training & development and organisational commitment.

H_{3c}. There exist significant relation between information sharing and organisational commitment.

H_{3d}. There exist significant relation between professional & personal advancement and organisational commitment.

H_{3e}. There exist significant relation between interpersonal harmony and organisational commitment.

H_{3f}. There exist significant relation between job insecurity and organisational commitment.

H_{3g}. There exist significant relation between payment system and organisational commitment.

H_{3h}. There exist significant relation between working conditions and organisational commitment.

Relationship between HR Practices and organisational trust was tested through one hypothesis with eight related hypotheses. The hypotheses and its results are given below in detail;

- H₄**. HR practices are positively related to managers organisational trust.
- H_{4a}**. There exist significant relation between employee participation and organisational trust.
- H_{4b}**. There exist significant relation between training & development and organisational trust.
- H_{4c}**. There exist significant relation between information sharing and organisational trust.
- H_{4d}**. There exist significant relation between professional & personal advancement and organisational trust.
- H_{4e}**. There exist significant relation between interpersonal harmony and organisational trust.
- H_{4f}**. There exist significant relation between job insecurity and organisational trust.
- H_{4g}**. There exist significant relation between payment system and organisational trust.
- H_{4h}**. There exist significant relation between working conditions and organisational trust

Relationship between organisational trust and organisational commitment was tested by proposing a hypothesis;

- H₅**. There exist significant relationship between organisational trust and organisational commitment.

The above stated hypotheses in connection with third research question were tested. The correlation matrix in table 8.4 shows the inter correlation among HR practices, organisational trust and organisational commitment.

Table 8.4. Correlations Matrix

	TRUST	HR	OC	EP	TD	IS	PPA	IPH	JI	PS	WC
TRUST	1										
HR	.578**	1									
OC	.460**	.622**	1								
EP	.517**	.561**	.374**	1							
TD	.443**	.630**	.344**	.395**	1						
IS	.358**	.658**	.442**	.287**	.402**	1					
PPA	.283**	.561**	.329**	.239**	.281**	.308**	1				
IPH	.221**	.502**	.284**	.241**	.159**	.207**	.306**	1			
JI	.110*	.375**	.153**	.058	.157**	.079	.130*	.120*	1		
PS	.403**	.679**	.392**	.325**	.353**	.315**	.232**	.221**	.040	1	
WC	.374**	.628**	.536**	.271**	.317**	.349**	.407**	.238**	.151**	.229**	1

* Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

The correlation matrix revealed significant correlation among HR practices, OT and OC. The correlation matrix indicates a positive relationship between all HR practices and OC ($r = .622$, $p < .05$). Therefore, hypothesis 3 was supported. The findings suggest that greater use of HR practices would make the employees more committed to the organization. The result is consistent with the studies of (Meyer, 1997, Smith, 2000, McElroy, 2001). These researchers suggest that particular HR practices will elicit various forms of commitment towards specific targets within the organization.

The relationship between a variety of HR practices and organizational commitment has been investigated (Meyer, 2001, Whitener, 1997). They argue that it is natural that HR practices would influence organizational commitment, as they are concerned with the management of people. Therefore, in order to test the item wise relationship between HR practices and organizational commitment, the researcher developed 8 hypotheses as mentioned above. The table 8.5 shows the

test result of multiple regression analysis which describe the relationship between item wise Human Resource practices and OC which gives that what are the variables in the HR practices mostly influence on employees organizational commitment.

Table 8.5. Results of Regression Analysis of item wise HR practices on OC

Variable	Beta	T	Sig.
Constant		2.240	.026*
Employee participation	.135	2.757	.006*
Training & development	.012	.227	.821
Information sharing	.194	3.894	.000*
Professional and personal advancement	.019	.392	.696
Interpersonal harmony	.073	1.568	.118
Job insecurity	.056	1.275	.203
Payment system	.180	3.748	.000*
Working conditions	.353	7.112	.000*
R = 0.660			
R ² = 0.435			
Adjusted R ² = 0.421			
F = 29.776*			
*Significant @ 5% level			

The table shows that the linear combination of the HR practices explained about 43.5% of the variance in OC, $F= 29.776$; $p < .05$. However, out of eight HR practices, employee participation ($\beta = .135$, $t = 2.757$, $p < 0.05$), information sharing ($\beta = .194$, $t = 3.894$, $p < 0.05$), payment system ($\beta = .180$, $t = 3.748$, $p < 0.05$) and working condition ($\beta = .353$, $t = 7.112$, $p < 0.05$) were found to be a significant predictor of organizational commitment. Therefore, the study supported the hypotheses H_{3a}, H_{3c}, H_{3g} and H_{3h}. The findings indicate that managers have high organisational commitment based on their good payment system, assured employee participation, effective information sharing and

favourable working condition. The finding is consistent with a study by Edgar(2005) which found to be a significant effect of four HR practices on OC.

The table also shows that Training& development ($\beta = .012$, $t = .227$, $p > 0.05$), professional & personal advancement ($\beta = .019$, $t = .392$, $p > 0.05$), interpersonal harmony ($\beta = .073$, $t = 1.568$, $p > 0.05$) and job insecurity ($\beta = .056$, $t = .1275$, $p > 0.05$) were found not significant relation on organisational commitment. Therefore, the study was not supported the hypotheses H_{3b} , H_{3d} , H_{3e} , and H_{3f} .

The correlation matrix also indicated a positive relationship between all HR practices and organisational trust ($r = .578$, $p < .05$), which supported hypothesis 4. It reveals that effective HR practices leads to employee's organisational trust. To test the item wise influence of HR practices on organizational trust, the researcher developed 8 hypotheses as mentioned above. The Table 8.6 depicts the test result of multiple regression analysis which describes the relationship between item wise Human Resource practices and OT.

Table 8.6. Results of Regression Analysis of item wise HR practices on OT

Variables	Beta	T	Sig.
Constant		4.492	.000*
Employee participation	.323	6.451	.000*
Training & development	.161	3.070	.002*
Information sharing	.081	1.592	.112
Professional and personal advancement	.028	.545	.586
Interpersonal harmony	.016	.334	.738
Job insecurity	.025	.556	.579
Payment system	.171	3.462	.001*
Working conditions	.149	2.924	.004*
R = 0.637			
R ² = 0.406			
Adjusted R ² = 0.391			
F = 26.411*			
*Significant @ 5% level			

A simultaneous multiple linear regression analysis was used to describe the relationship between item wise HR practices and organisational trust. The result of this analysis was shown in the table above. The linear combination of HR practices explained approximately 41% of the variance in organisational trust, $F= 26.411$; $p < .05$. Of eight HRM practices, employee participation ($\beta = .323$, $t = 6.451$, $p < 0.05$), training and development ($\beta = .161$, $t = 3.070$, $p < 0.05$), payment system ($\beta = .171$, $t = 3.462$, $p < 0.05$), and working condition ($\beta = .149$, $t = 2.924$, $p < 0.05$) were found to have significantly contributed to organisational trust. Therefore, the study supported the hypotheses H_{4a} , H_{4b} , H_{4g} and H_{4h} . Thus, the results of the study indicates that managers have high organisational trust based on their payment system, encouraged employee participation, more space to training and development and good working conditions.

The table also shows that information sharing ($\beta = .081$, $t = 1.592$, $p > 0.05$), professional & personal advancement ($\beta = .028$, $t = .545$, $p > 0.05$), interpersonal harmony ($\beta = .016$, $t = .334$, $p > 0.05$) and job insecurity ($\beta = .025$, $t = .556$, $p > 0.05$) were found to have no significant effect on organisational trust. Therefore, the study was not supported the hypotheses H_{4c} , H_{4d} , H_{4e} and H_{4f} .

Hypothesis 5 was supported as a positive relationship between OT and OC ($r = .46$, $p < .05$) in the study (Table 8.4). Hence, it is concluded that if any positive change is made towards the existing HR Practices then the level of organisational trust and organisational commitment will increase among the employees (Lamba, 2014) and there is positive relationship between OT and OC.

8.5. Mediation Role of Organisational Trust

Research Question 4: To what degree employee trust mediates in HR Practices and organisational commitment?

The researcher hypothesized that organizational trust mediates between HR practices and organizational commitment. It means organizational trust transmitted the relation between the independent and dependent variable, i.e., explains its role as significant mediator (Mathebula, 2004). For the purpose of the study, the researcher tested the mediation role of organizational trust between HR practices and Organisational commitment among the managers in the selected old and new generation private sector banks in Kerala.

8.5.1. Mediation

Mediation is a theoretical concept states that an intervening variable is an indicative measure of the process through which an independent variable is thought to have an impact on a dependent variable (Iacobucci, 2007). In this study, the researcher attempt to assess the degree of employee trust that mediates HR Practices and organisational commitment. The mediation role of organizational trust has checked with individual antecedents and consequences separately.

A third variable is said to function as a mediator to the extent that it accounts the relation between predictor and the criterion. A variable functions as a mediator when it meets the conditions such as variation in levels of the independent variable significantly account for variation in the presumed mediator, variations in the mediator significantly accounts for variations in the dependent variable, and when the mediation path is controlled, a previously significant relation between the independent and dependent variation is no longer significant. If the direct path (independent variable to dependent variable) is zero, we can say that the mediator variable fully mediates the relation and if the direct path shows an incremental change and not zero, the

conclusion would be the partial mediation of the mediator variable (Baron, 1986).

Sobel (1982) gives an approximate test of significance for the indirect effect of the independent variable on the dependent variable through the mediator. This test is based on ‘t’ statistic that provides a method to determine whether the changes in the effect of the independent variable, after including the mediator in the model, is shows a significant change and therefore whether the mediation effect is statistically significant between the independent and dependent variable. It can be calculated as follows:

The following formulae are involved in the calculation of values for a Sobel test for the significance of meditation:

Error Function:

$$\text{erf}(I) = \frac{2}{\sqrt{\pi}} \int_0^I e^{-t^2} dt.$$

Normal distribution cumulative distribution function (CDF):

$$F(I; \mu, \sigma^2) = \frac{1}{2} \left[1 + \text{erf} \left(\frac{I - \mu}{\sigma \sqrt{2}} \right) \right]$$

where μ is the mean, σ is the standard deviation, and *erf* is the error function.

Sobel test statistic:

$$z = \frac{ab}{\sqrt{(b^2 SE_a^2) + (a^2 SE_b^2)}}$$

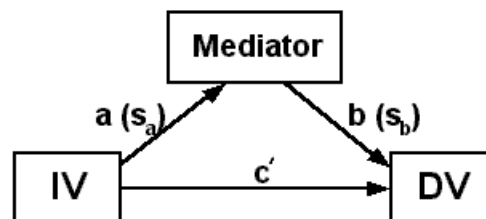
Where a is the regression coefficient for the relationship between the independent variable and the mediator, b is the regression coefficient for the relationship between the mediator and the dependent variable, SE_a is the standard error of the relationship between the independent variable and the

mediator, and SE_b is the standard error of the relationship between the mediator variable and the dependent variable.

Now days, numbers of online calculators are available to check the Sobel test. This calculator uses the Sobel test to identify whether a mediator variable significantly carries the influence of an independent variable to a dependent variable. The users can supply the necessary parameter value to get the Sobel test result. For the study, researchers used ‘Statistics Calculators’ from www.danielsoper.com.

8.5.2. Parameter Values Required to Conduct Sobel Test

Following parameters are required to run the Sobel test. These parameters are to be generated through ‘PLS Algorithm’ and ‘Bootstrapping’ from smartPLS package. They are as follows:



The above mentioned conceptual model shows various paths such as $IV \rightarrow DV$, $IV \rightarrow \text{Mediator}$ and $\text{Mediator} \rightarrow DV$. Here, ‘c’ is the direct effect between independent variable and dependent variable, ‘a’ is the path between independent variable to mediator and ‘b’ is the path between the mediator to dependent variable. The standard error of IV to Mediator is denoted as (S_a) and Mediator to DV as (S_b) . The effect of ‘c’ has to be checked without the presents of mediation in the model. After this, the mediation variable is introduced and the change in the path ‘c’ has to be noted. Then the mediated model is tested through bootstrapping to know the standard error and path coefficient of IV to Mediator and Mediator to DV. In order to calculate the Sobel statistic, we need to get these values as the parameters of the test and can easily generate through

PLS. These parameters are used with ‘statistics calculators’ to test the significance of the mediation effect.

Hence, the researcher hypothesised the question to check the mediating role of organisational trust as follows;

H₆: Manager’s Organisational trust has a mediating role between HR practices and organisational commitment

Table 8.7. Result of hypotheses test

Items	Coefficients	t Statistic
HR →COMT	0.624	14.139
HR →COMT (M)	0.541	10.036
HR →TRUST	0.604	
TRUST → COMT	0.462	
HR →TRUST (SE)	0.051	
TRUST → COMT (SE)	0.052	

Sobel test statistic : **7.10704056**

One-tailed probability : **0.0**

Two-tailed probability : **0.0**

The result shown in the table 8.7 and the Sobel test shows that coefficient is greater than 1.96, and the probability value is significant. So, it can be concluded that the changes in the ‘t’ statistic (HR →COMT, t = 14.139) between the independent variable to dependent variable after introducing the mediation variable (HR →COMT (M) t= 10.036) is significant and the researcher concluded that there is a mediation in the model. Before introducing the mediation in the model, the direct path coefficient between independent variable to dependent variable is 0.624. Even though, after introducing the mediation variable in the model, the direct path coefficient has reduced to 0.541

but the 't' statistic of the path is still significant as 't' = 10.036, which is greater than 1.96. So the researcher concluded that organisational trust partially mediates HR practices to organizational commitment.

8.6. Moderation Effect of Personal Value

Research Question 5: Do manager's personal value moderates in organisational trust and organisational commitment positively?

Personal value moderates the relation between organizational trust and organizational commitment. The researcher tested the moderation role of the personal value in order to identify the significant changes in the strength of the relationship between organizational trust and organizational commitment. A detailed review on the literatures reveals that there is no acceptable study reported to know the moderating effect of personal value between organizational trust and organizational commitment. Hence it can be expected that personal value moderates the relation if there is significant independent variable in the research model that was not considered for the study. With this, the researcher tested the moderating role of personal value between organizational trust and organizational commitment among the managers in the old and new generation private banks in Kerala.

8.6.1. Moderation

The moderator variable affects the direction and strength of the relationship between a dependent variable and an independent variable (Judd, 2010). It explains the condition in which a particular effect of a variable would increase, decrease or change the strength and direction of a relationship (Mohr et al., 2005).

Baron (1986) has suggested the conceptual and analytical framework for testing the moderation effect in the model. The exogenous and endogenous variable would be connected with a causal path. The impact of the exogenous or predictor variable, the influences of the moderator variable, and the impact of

the interaction or product of both predictor and moderator would be modelled together towards the endogenous or outcome variable. If the test result shows a significant path between the interaction variable and endogenous, it can be concluded that there is a moderation effect between these two variables and vice versa.

In order to interpret the moderating effects in the model, the direct relations of the exogenous and the moderator variable as well as the relation of the interaction term with the endogenous variable are to be examined. The hypothesis on the moderating effect would be supported if the interaction path coefficient is significant. The path coefficient of the interaction term shows the extent which the exogenous variable's influence on the endogenous variable changes based on the moderating variable (Henseler, 2010, Homburg, 2001, Chin, 2010).

There are contradictory views regarding the testing of moderation effect when the mediation effect has proved (MacKinnon et al., 2002, Frazier et al., 2004, Rose et al., 2004). The earlier notion was that if a hypothesised mediation effect is disconfirmed, then the same variable is tested for the moderation effect and vice versa. The recent studies states that even though the mediation effect was proved, the moderation effect of the hypothesised path can also be tested and depends on the researchers' substantive theory and appropriate operationalization (Kraemer, 2002).

In the present study, researcher decided to test the moderation role of Manager's personal value between organisational trust and organisational commitment. The hypothesis developed for testing the moderating role of Manager's personal value between organisational trust and organisational commitment is as follows;

H7. Manager's personal value moderates the relation between organisational trust and organisational commitment

The figure 8.2 shows the moderation effect of managers' personal value.

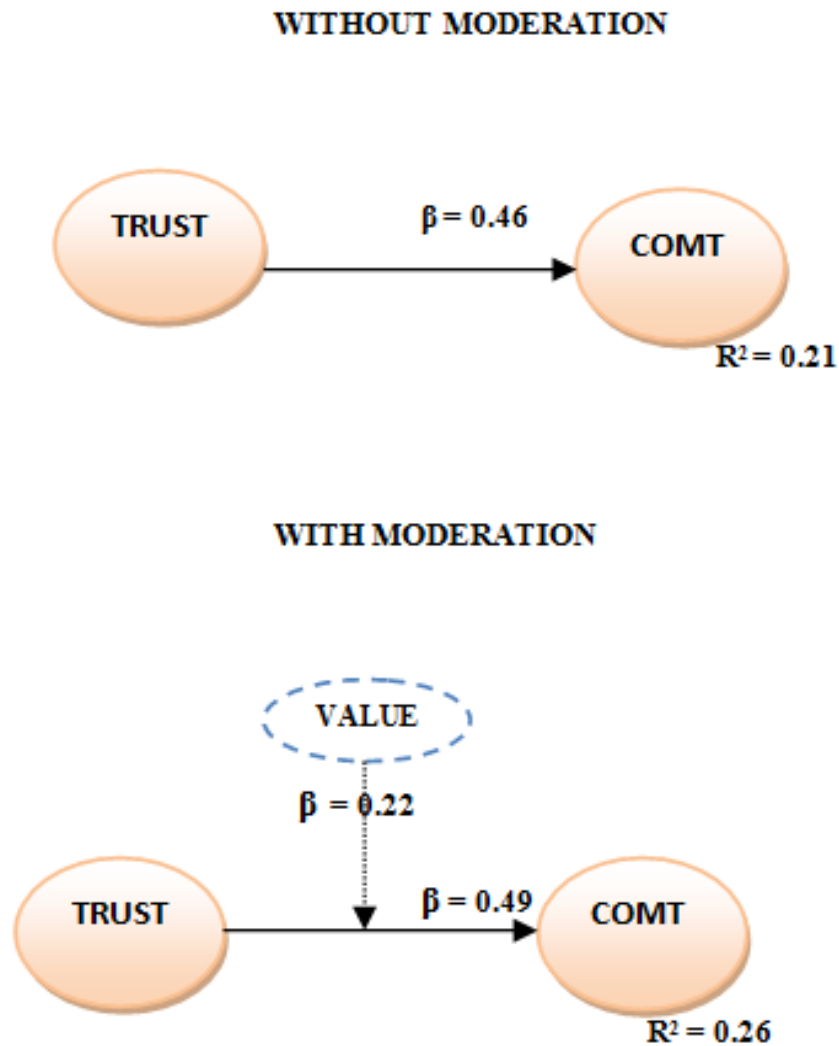


Figure 8.2. Moderation effect of managers personal value

The moderating effect of personal value can be assessed by comparing the determination coefficient R^2 of the model without moderating effect with the R^2 of the model including the moderating effect. In the first model, the

coefficient of determination is 21% while in the model with personal value, the R^2 value is 26%. That is the interaction effect between personal value and organisational trust explains 26% ($R^2 = 0.26$) of the variation in organisational commitment. The relation between organisational trust and organisational commitment under the moderating influence of personal value was significant at 0.01 level and the path coefficient was positive ($\beta = 0.49$), indicating that as the higher influence of organisational trust will increase the organisational commitment. The moderating influence of personal value was found to be significant at 0.01 level of significance ($p < 0.01$) and the path coefficient was positive ($\beta = 0.22$). Since, it is a positive path coefficient of an effect that moderates the direct relationship of organisational trust and organisational commitment. This implies that the interaction between personal value and organisational trust will move organisational commitment more towards the positive side as personal value increases. Hence, it is concluded that manager's personal value has a significant moderating influence on the organisational trust and organisational commitment.

8.7. Demographic Factors and Organisational Commitment

Research Question 6: To what extent the demographic factors related with organisational commitment?

Many researches have shown that organizational commitment has been related to most common demographic characteristics such as age, gender, educational qualification, marital status, number of children in family, years of experience, number of companies worked prior to this organisation etc. (Jena, 2015, Iqbal, 2010, Amangala, 2013, Kanchana and Panchanatham, 2012). So, for the study, the researcher selected the personal and demographic variables of managers such as age, gender, educational qualification, marital status, number of children in family, years of experience and number of companies worked prior to the organisation.

For the purpose of exploring the above mentioned question to establish the relationship between demographic factors and organisational commitment, the researcher proposed 8 hypotheses including seven sub hypotheses for the study. They are the following;

H₈. There exist a significant relationship between demographic factors and organisational commitment.

H_{8a}. There exist a significant relationship between age and organisational commitment.

H_{8b}. There exist a significant relationship between gender and organisational commitment.

H_{8c}. There exist a significant relationship between marital status and organisational commitment.

H_{8d}. There exist a significant relationship between manager's experience and organisational commitment.

H_{8e}. There exist a significant relationship between manager's education and organisational commitment.

H_{8f}. There exists a significant relationship between numbers of companies worked with that of organisational commitment.

H_{8g}. There exist a significant relationship between manager's number of children and organisational commitment.

8.7.1 Hypothesis Testing Results

The researcher used t-test and one way ANOVA to test the differences between the various demographic variables and managers' organisational commitment. The results of the same are depicted in Table 8.8.

Table 8.8. Results of t-test and ANOVA

Sl. No.	No.	Hypotheses	Test statistic	P value	Inference	Test used
1	H _{8a}	Age → OC	1.813	.110	Not significant	F-test
2	H _{8b}	Gender → OC	1.477	.141	Not significant	t-test
3	H _{8c}	Marital Status → OC	.380	.704	Not significant	t-test
4	H _{8d}	Experience → OC	.274	.895	Not significant	F-test
5	H _{8e}	Education → OC	4.387	.013*	Significant	F-test
6	H _{8f}	No. of Companies worked → OC	.761	.578	Not significant	F-test
7	H _{8g}	Number of Children → OC	1.891	.112	Not significant	F-test

*Significant at 5% level

One – way ANOVA is used to test whether there is a significant difference between organizational commitment and age of managers. In the result, no significant difference is found between commitment and age factor (p value - .110). Hence, H_{8a} is rejected. The researcher failed to confirm the findings by Meyer (1993), the correlation between age and the three dimensions of organizational commitment was found to be significant.

With regard to gender of bank managers, t-test result in the table 8.8 shows that there is no significant difference in organizational commitment (p value - .141). Thus, it confirmed gender disparity has no effect on organizational commitment among bank managers. Both female and male managers are committed to the organization alike. In the light of this study, it is possible to say that female managers have organizational commitment in order to maintain and save their gains with the feelings of necessity.

Another influential demographic variable that might have bearing on organizational commitment is marital status. According to the above result, marital status has no significant difference in organizational commitment among bank managers (p value - 0.704 > 0.05). Thus, it contrasts the findings of Hrebiniak (1972), John (1999) and Tsui et al.(1994) indicated that married people are more committed to the organization than unmarried people.

Educational qualification is another demographic factor that has been related to organizational commitment. Education plays a leading role in the development of the organizational commitment. In this sense, the result of one way ANOVA reveals that there is a significant difference between the educational level of bank managers and organizational commitment (p value-.002<.05). Hence H8e is accepted. It confirms the findings of Steers(1977) that level of education was negatively related to organizational commitment. Further, Post Hoc test is applied to verify which group has significant difference. It shows that the mean score for graduates is significantly different from professional degree holders (mean difference is 2.02). While post graduates do not differ significantly from either graduates or professional degree holders. It reveals that managers who had low levels of education have high organisational commitment. This finding may be due to the fact that the highly educated people may have developed higher expectations from their serving organizations that it may not be able to adequately meet (Mowday, Porter and Steers, 1982).

Table 8.9. Post Hoc Test (Tukey HSD)

Dependent Variable: Organisational Commitment				
(I) Education Level	(J) Education Level	Mean Difference (I-J)	Std. Error	Sig.
Graduate	Post Graduate	1.40346	.60566	.055
	Professional Degree	2.02984*	.81414	.035
Post Graduate	Graduate	-1.40346	.60566	.055
	Professional Degree	.62637	.84379	.738
Professional Degree	Graduate	-2.02984*	.81414	.035
	Post Graduate	-.62637	.84379	.738

*Significant at the 5% level

As length of service is a vital factor in determining the organizational commitment of workers, it is decided to compare the organisational commitment of the bank managers based on their experience in the present organisation. For this purpose, one way ANOVA is used to know whether there is significant difference between organisational commitment and manager's length of service. As results given in the Table.8.8, it is not significant at any level of experience (p value - $0.895 > 0.05$). This indicates that the mean difference seen based on experience is not significant. Thus, it can be concluded that experience in the present organisation does not have much influence on the organisational commitment of managers. But this finding is in contrast with that of (Meyer (1997). They found that the length of service has a significant impact on organisational commitment.

In the Indian working scenario, it is difficult to ensure the full-fledged job security. This may compel the employees to move or switch over from one company to another one. Hence, one way ANOVA is used to analyse whether there exists any significant difference between the employees organisational commitment with respect to their previous experience in other companies. From Table 8.8, it is clear that the obtained p -value is 0.578, which is not significant at any level. That is, irrespective of number of companies worked, manager's organisational commitment is more or less same. At last, by using one way ANOVA, researcher tested the relationship between managers number of children and their organisational commitment. From Table 8.8, it is certain that the obtained p -value is 0.112, which is not significant at any level. That means managers organisational commitment is not influenced by their number of children.

8.8. Validation of Conceptual Model of Linkage of HR Practices, Organisational Trust, Personal Value and Organisational Commitment

In order to find out the linkage of HR practices, organisational trust, personal values and organizational commitment, a model was developed as

illustrated in Figure 8.3 and was estimated using WarpPLS4.0. The model developed was valid model with regard to fit indices.

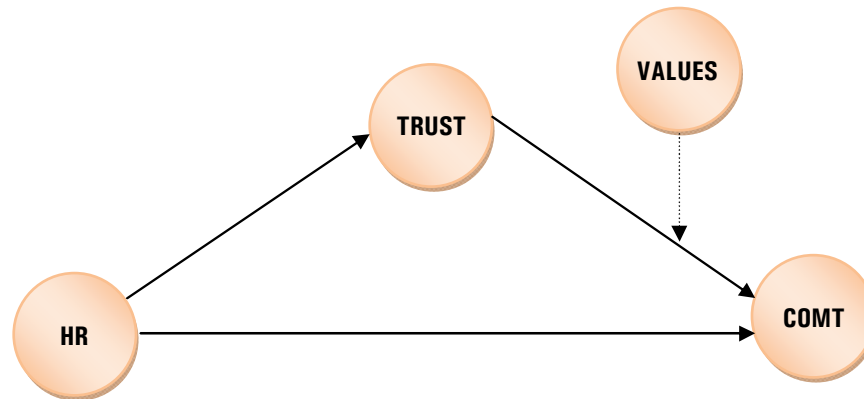


Figure 8.3. Research model

The above shown figure of research model is validated and it illustrated in Figure 8.4 with path co-efficient at ‘p’ value <.001. It was described in the Chapter Seven in detail.

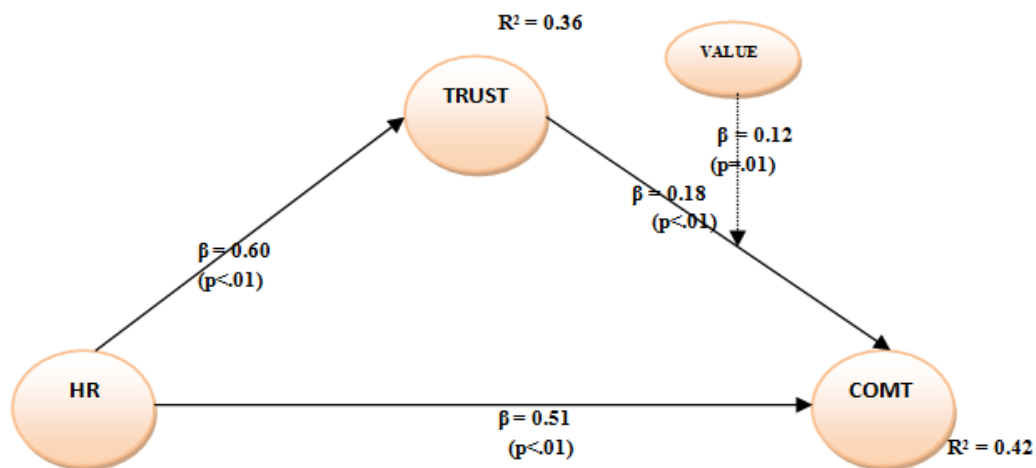


Figure 8.4. Validated research model

The chapter ends with Table 8.10 which clearly depicts the result of total 30 hypotheses used for the study. The significant and not significant relationships between the hypothesised variables are viewed at a glance from the Table 8.10.

Table 8.10. Result of Hypotheses-at a glance

Sl. No	Hypotheses		Inference
1.	H ₁	Generation → HR	Not Supported
2.	H ₂	Generation → OC	Not Supported
3.	H ₃	HR → OC	Supported
4.	H _{3a}	EP → OC	Supported
5.	H _{3b}	TD → OC	Not Supported
6.	H _{3c}	IS → OC	Supported
7.	H _{3d}	PPA → OC	Not Supported
8.	H _{3e}	IPH → OC	Not Supported
9.	H _{3f}	JI → OC	Not Supported
10.	H _{3g}	PS → OC	Supported
11.	H _{3h}	WC → OC	Supported
12.	H ₄	HR → OT	Supported
13.	H _{4a}	EP → OT	Supported
14.	H _{4b}	TD → OT	Supported
15.	H _{4c}	IS → OT	Not Supported
16.	H _{4d}	PPA → OT	Not Supported
17.	H _{4e}	IPH → OT	Not Supported
18.	H _{4f}	JI → OT	Not Supported
19.	H _{4g}	PS → OT	Supported
20.	H _{4h}	WC → OT	Supported
21.	H ₅	OT → OC	Supported
22.	H ₆	HR → OT → OC	Partially Supported
23.	H ₇	Value*OT → OC	Supported
24.	H ₈	Demographics → OC	
25.	H _{8a}	Age → OC	Not Supported
26.	H _{8b}	Gender → OC	Not Supported
27.	H _{8c}	Marital Status → OC	Not Supported
28.	H _{8d}	Experience → OC	Not Supported
29.	H _{8e}	Education → OC	Supported
30.	H _{8f}	Number of Companies worked → OC	Not Supported
31.	H _{8g}	Number of Children → OC	Not Supported

8.9 Conclusion

The chapter dealt with development of hypothesised research model for addressing the six research questions of the study. 30 hypotheses were formulated to answer these research questions and the results were discussed in the chapter. The hypothesis, i.e., perception of HR practices among the managers of old and new generation private sector banks were not supported. The hypothesis stating that there is significant difference in Managers Organisational commitment among old and new generation private sector banks were also not supported. But, HR practices to OC, HR practices to OT and OT to OC were supported. Among the socio-demographic variables, only the educational qualification of managers to organisational commitment was supported. The mediation effect of organisational trust was examined by using Sobel Test and the result gives a partial mediation between HR practices and organisational commitment. The chapter also gives the result of moderation effect of managers personal value. The before and after effect of moderation result shows the moderating effect of personal value.

The next chapter deals with discussions of the study, the major findings of the study and the suggestions, contributions and conclusion drawn from the discussions and findings.



SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

<i>C o n t e n t s</i>	9.1. <i>Introduction</i>
	9.2. <i>Framing of Objectives of the Study</i>
	9.3. <i>Research Questions</i>
	9.4. <i>Objectives of the Study</i>
	9.5. <i>Hypotheses</i>
	9.6. <i>Findings</i>
	9.7. <i>Suggestions of the Study</i>
	9.8. <i>Implications of the Study</i>
	9.9. <i>Academic Contribution of the Study</i>
	9.10. <i>Scope for Further Research</i>
	9.11. <i>Conclusion</i>

9.1. Introduction

The present research work unveils the linkage between HR Practices, organisational trust, personal values and organizational commitment of banks managers. It validates the same with banking industry that includes the warp and weft of private sector banks, specifically, the old and new generation private sector banks. This chapter discusses the major findings, conclusions and suggestions. The researcher has succeeded to draw certain logical findings of the present study on the strength of analysis and interpretation. The major findings which emerged from the study are presented in the light of various objectives and subsequently appropriate suggestions are made.

9.2. Framing of Objectives of the Study

The overall objective of the study was to adding knowledge to the existing area of discipline i.e., linkage of HR practices, organizational trust, personal value and organizational commitment in the private sector banking industry. The focus was to study how far the organizational commitment is being influenced by managers perceptions of HR practices, organizational trust and their personal value. In detail, the study was focused on how organizational trust plays a mediating role in the relation between the selected HR practices and managers organizational commitment, the moderating role of managers personal value in between organizational trust and organizational commitment. In banking sector too, for a relationship to exist between employees and the bank only when the bank provides good HR practices including job security, good payment system, training and development, professional and personal advancement, employee participation etc. to the former. Banks must try to retain the employees by providing outstanding working atmosphere to the employees than that of its competitors otherwise they would try to switch from the working company. Banking sector has emerged as one of the major drivers of the Indian economy as is evident from the phenomenal growth in the size, spread and activities undertaken by the banks especially in the midst of globalisation. The sector is in

the grip of profound changes because of the dynamism of the social and economic environment. In the economic environment context, there are a lot of structural and regulatory changes taking place in banking sector, in addition to all the rapid technological changes being made. The regulatory changes have resulted in the creation of a more integrated global banking market. The structural changes have made banks more competitive by allowing them a greater range of activities. The technological changes have resulted in making banks to re think their strategies regarding their services. But it is also true that when compared with the past, bank employees today are more knowledgeable, expect job security, good payment system, training and development, professional and personal advancement, employee participation, interpersonal harmony and good working conditions . The maturing markets and global competition are forcing banks to explore the trust and commitment of employees to the organization and their retention.

Under increasing competitive pressures, banks are directing their strategies towards increasing employee satisfaction and loyalty through improved HR practices. HR practices plays a significant role in banks and the importance of HR practices in the development of relationships between the banker and its employees has been recognized in the related literature, as employees organisational commitment is significantly influenced by the quality of HR practices. In the study, managers of private banks observe and evaluate the process as they experience the different employee oriented practices they receive and form perceptions about HR practices. The private banking sector is large enough to capture and represent all the critical aspects of HR practices that banks may consider as indicators of managers organizational trust and organisational commitment.

However, there appears to be no consensus among researchers regarding the measurement of quality of various HR practices, organizational trust and employee personal value and their influence on organizational commitment.

Managers often experience certain situations that sensitize them to some negative aspect in their relationship with their banks. These situations could arise from changes in the HR practices, attitude towards them and from their own personal values. Above all, changes in the market or some incident of the bank having dealt poorly with a manager. In the today's competitive environment, managers no longer tolerate poor behaviour from the banks and they expect good from their banks.

Banking is an industry where banks traditionally have long term relationships with employees. The strength of relationship is affected by the degree of commitment between the employee and the bank. In the private banking sector, relational, contractual and psychological bonds exist between the bank and employees due to various reasons. These bonds bind the employees to the banks. It was in the light of this background this study was undertaken with the following research questions:

9.3. Research Questions

- 1) How far the perceived HR practices differs among the managers of old and new generation private sector banks?
- 2) How far the managers organisational commitment varies between old and new generation private sector banks?
- 3) What is the inter-relationship between HR Practices, organisational trust and organisational commitment?
- 4) To what degree managers organisational trust mediates in HR Practices and organisational commitment?
- 5) Do managers personal value moderates in organisational trust and organisational commitment positively?
- 6) To what extend the demographic factors related with organisational trust and organisational commitment?

- 7) Can a conceptual model be built to signify the influences of HR Practices, organizational trust, personal value on organisational commitment?

For addressing the questions of the study, the researcher was put forwarded the following objectives;

9.4. Objectives of the Study

9.4.1. Major Objective

To study the linkage of HR practices, organizational trust, personal value on organizational commitment among the managers of old and new generation private sector banks in Kerala.

9.4.2. Specific Objectives

- 1) To study the selected HR practices of old and new generation private sector banks.
- 2) To study the managers organisational commitment of selected old and new private sector banks.
- 3) To examine the inter relationship between HR practices, organisational trust and organisational commitment among the managers of private sector banks.
- 4) To assess the influence of managers organisational trust in the relationship between HR practices and organisational commitment.
- 5) To assess the effect of managers personal value in the relationship between organizational trust and organizational commitment.
- 6) To study the relationship between managers demographic factors and organisational commitment.
- 7) To develop and statistically validate a model linking HR practices, organisational trust, personal value and organizational commitment.

9.5. Hypotheses

For the purpose of exploring the above mentioned objectives, the researcher proposed 30 hypotheses for the study. The mediation effect of organisational trust and moderation effect personal values towards managers organisational commitment was also hypothesised in the study. The following are the hypotheses used for the study;

- H₁** There exist significant differences in HR practices perceived by managers of old and new generation private sector banks.
- H₂** There is significant difference in managers organisational commitment among old and new generation private sector banks.
- H₃**. HR practices positively related to managers organisational commitment in old and new generation private sector banks.
- H_{3a}** There exist significant relation between employee participation and organisational commitment.
- H_{3b}** There exist significant relation between training & development and organisational commitment.
- H_{3c}** There exist significant relation between information sharing and organisational commitment.
- H_{3d}** There exist significant relation between professional & personal advancement and organisational commitment.
- H_{3e}** There exist significant relation between interpersonal harmony and organisational commitment.
- H_{3f}** There exist significant relation between job insecurity and organisational commitment.
- H_{3g}** There exist significant relation between payment system and organisational commitment.

- H_{3h}** There exist significant relation between working conditions and organisational commitment.
- H₄** HR practices positively related to managers organisational trust.
- H_{4a}** There exist significant relation between employee participation and organisational trust.
- H_{4b}** There exist significant relation between training & development and organisational trust.
- H_{4c}** There exist significant relation between information sharing and organisational trust.
- H_{4d}** There exist significant relation between professional & personal advancement and organisational trust.
- H_{4e}** There exist significant relation between interpersonal harmony and organisational trust.
- H_{4f}** There exist significant relation between job insecurity and organisational trust.
- H_{4g}** There exist significant relation between payment system and organisational trust.
- H_{4h}** There exist significant relation between working conditions and organisational trust.
- H₅** There exist significant relationship between organisational trust and organisational commitment.
- H₆** Manager's organisational trust has a mediating role between HR practices and organisational commitment.
- H₇** Manager's personal value moderates the relation between organisational trust and organisational commitment.

- H₈** There exist a significant relationship between demographic factors and organisational commitment.
- H_{8a}** There exist a significant relationship between age and organisational commitment.
- H_{8b}** There exist a significant relationship between gender and organisational commitment.
- H_{8c}** There exist a significant relationship between marital status and organisational commitment.
- H_{8d}** There exist a significant relationship between manager's experience and organisational commitment.
- H_{8e}** There exist a significant relationship between manager's education and organisational commitment.
- H_{8f}** There exists a significant relationship between number of companies worked with that of organisational commitment.
- H_{8g}** There exist a significant relationship between manager's number of children and organisational commitment.

By focusing on the private banking sector and making use of this study as a reference, the results and findings can be extended to other service organizations as well. From a theoretical perspective, the study will help in understanding and managing the managers behavior on the basis of the managers perception of HR practices. From psychological perspective, it would help to know the managers personal value which influences organizational commitment. From a practical perspective, this study would propose and statistically validate a model linking HR practices, organisational trust, personal value and organizational commitment which can be adopted as an effective model in understanding employees commitment behaviour. The following are the significant findings of the study;

9.6. Findings

➤ **Personal Profile**

The demographics of the respondents reveal that 64 percent of the managers are representing the old generation private sector banks and the rest 36 percent are taken from the new generation private sector banks. The chunk of respondents representation are males than females i.e.; out of the 343 respondents 191 managers were male and 152 were female. The majority of the managers i.e.; 41 percent are belonging to the age group of 38-42 and 32 percent come under the category of 32-38. Majority, i.e., 41 percent of the total managers come under the 38-42 age group. As compared to old generation banks, it is found that young managers are more in the new generation banks and majority (58%) of the managers are married. It was observed that the majority of managers are graduates. Out of the total managers interviewed, majority, i.e., 50 percent have no child and hence they would be more attached to their job. Most of the managers have total professional experience of less than six years. Majority of the managers has had prior working experience in service companies.

➤ **Research Objective 1**

To study the selected HR practices of old and new generation private sector banks

- The first subsidiary research objective, i.e., to study the selected HR practices of old and new generation private sector banks, was studied through the mean score of each item of HR practices. Each item in the HR practices of private sector banks has above the average mean score 3.00. That is, HR practice interpersonal harmony has got the maximum mean score (3.98). Professional and personal advancement, the other HR practice which has scored 3.89. Next highest mean score is for training and development. But the least mean score was

got to the job insecurity, i.e., 3.50 and 3.53 is for payment system. Since it is found that the managers' perception is high on HR practices.

- T test was used to examine whether manager's perception on HR practices differs in old and new generation private sector banks. The result of t-test at 5% level shows perception on HR practices does not varies among the managers of old and new generation private banks which mean that there is no generation wise disparity among the managers in perception on HR practices followed by the banks.

➤ **Research Objective 2**

To study the managers organisational commitment of selected old and new private sector banks

- In order to investigate the second subsidiary research objective, i.e., to study the managers organisational commitment of selected old and new private sector banks, the researcher has developed a hypothesis to test manager's organisational commitment among the old and new generation private sector banks. The result of t-test at 5% level shows that the organisational commitment not varies among the managers of old and new generation private banks. That is, we cannot say that managers organisational commitment is high in old generation private banks or low in new generation banks and vice-versa.

➤ **Research Objective 3**

To examine the inter relationship between HR practices, organisational trust and organisational commitment among the managers of private sector banks

- The third research objective was concerned with the relationship between the HR practices, organisational trust and organisational commitment. In order to investigate the relationship between the HR

practices and organisational commitment, correlation analysis was used. The correlation matrix indicates a positive relationship between all HR practices and OC ($r = .622, p < .05$). The findings suggest that greater use of HR practices would make the employees more committed to the organization.

- To test the item wise relationship between HR practices and organizational commitment, multiple regression analysis was used. It is found that the linear combination of the HR practices explained about 43.5% of the variance in OC, $F = 29.776; p < .05$. However, out of eight HR practices, employee participation ($\beta = .135, t = 2.757, p < 0.05$), information sharing ($\beta = .194, t = 3.894, p < 0.05$), payment system ($\beta = .180, t = 3.748, p < 0.05$) and working condition ($\beta = .353, t = 7.112, p < 0.05$) were found to significant predictor of organizational commitment. The findings indicate that managers have high organisational commitment based on their good payment system, assured employee participation, effective information sharing and favourable working condition.
- The multiple regression result shows that training & development ($\beta = .012, t = .227, p > 0.05$), professional & personal advancement ($\beta = .019, t = .392, p > 0.05$), interpersonal harmony ($\beta = .073, t = 1.568, p > 0.05$) and job insecurity ($\beta = .056, t = .1275, p > 0.05$) were found no significant effect on organisational commitment.
- The correlation matrix was used to study the relationship between HR practices and organisational trust. The finding shows a positive relationship between HR practices and organisational trust ($r = .578, p < .05$). It indicates that effective HR practices leads to employee's organisational trust.

- To test the item wise relationship between HR practices and organizational trust, multiple regression analysis was used. It was found from the analysis that the linear combination of HR practices explained approximately 41% of the variance in organisational trust, $F= 26.411$; $p < .05$. Of eight HR practices, employee participation ($\beta = .323$, $t = 6.451$, $p < 0.05$), training and development ($\beta = .161$, $t = 3.070$, $p < 0.05$), payment system ($\beta = .171$, $t = 3.462$, $p < 0.05$), and working condition ($\beta = .149$, $t = 2.924$, $p < 0.05$) were found to significantly contributed to organisational trust. The results of the study point out that manager's have high organisational trust based on their payment system, encouraged employee participation, more space to training and development and good working conditions.
- The multiple regression shows that information sharing ($\beta = .081$, $t = 1.592$, $p > 0.05$), professional & personal advancement ($\beta = .028$, $t = .545$, $p > 0.05$), interpersonal harmony ($\beta = .016$, $t = .334$, $p > 0.05$) and job insecurity ($\beta = .025$, $t = .556$, $p > 0.05$) were found no significant effect on organisational trust.
- Correlation analysis result shows a positive relationship between OT and OC. The finding shows there is high correlation between OT and OC.

➤ **Research Objective 4**

To assess the influence of managers organisational trust in the relationship between HR practices and organisational commitment

- The fourth objective was looked at the mediation role of organizational trust between HR practices and organisational commitment among the managers in the selected old and new generation private sector banks in Kerala. For the purpose of testing the mediation role of organisational trust, Sobel test was used. This test is based on 't' statistic that provides a method to determine

whether the changes in the effect of the independent variable, after including the mediator in the model, is shows a significant change and therefore whether the mediation effect is statistically significant between the independent and dependent variable. The Sobel test result shows that the coefficient is greater than 1.96, and the probability value is significant. So, it is concluded that the changes in the 't' statistic (HR →COMT, $t = 14.139$) between the independent variable to dependent variable after introducing the mediation variable (HR →COMT (M) $t = 10.036$) is significant which means that there is a mediation in the model. Before introducing the mediation in the model, the direct path coefficient between independent variable to dependent variable is 0.624. Even though, after introducing the mediation variable in the model, the direct path coefficient has reduced to 0.541, but the 't' statistic of the path is still significant as 't' = 10.036, which is greater than 1.96. So it is found that organisational trust partially mediates in HR practices and organizational commitment.

➤ **Research Objective 5**

To assess the effect of managers personal value in the relationship between organizational trust and organizational commitment

- Research objective five was aimed at to test the moderation role of the personal value in order to identify the significant changes in the strength of the relationship between organizational trust and organizational commitment. WARPPLS.4.0 was used to test the same. The moderating effect of personal value was assessed by comparing the determination coefficient R^2 of the model without moderating effect with the R^2 of the model including the moderating effect. In the first model, the coefficient of determination is 21% while in the model with personal value, the R^2 value is 26%. It is found that the

path coefficient of organisational trust to organisational commitment without moderation is 0.46 and with moderation is 0.49, which indicating the relation between organisational trust and organisational commitment under the moderating influence of personal value was significant at 0.01 level. The moderating influence of personal value was found to be significant at 0.01 level of significance ($p < 0.01$) and the path coefficient was positive ($\beta = 0.22$). Therefore, it is convinced that the moderation effect of manager's personal value is significant between organizational trust and organizational commitment. It indicates that managers with high personal value will definitely influences on organisational commitment.

➤ **Research Objective 6**

To study the relationship between manager's demographic factors and organisational commitment.

- The sixth objective of the study was concerned with relationship between the demographic variables such as age, gender, marital status, number of companies worked prior to the present organisation, manager's education, experience, number of children and organisational commitment. T test and one way ANOVA was used to investigate the relationship between the demographic variables and organisational commitment. One – way ANOVA is used to test whether there is a significant difference between organizational commitment and age of managers. No significant difference is found between commitment and age factor (p value - .110).
- It is found from the t-test that there is no significant difference between bank managers gender and organizational commitment (p value - .141). Thus, it confirmed gender disparity has no effect on organizational commitment among bank managers. Both female and male managers are committed to the organization alike.

- It is found that managers marital status, the demographic variable is not related to organizational commitment (p value - $0.704 > 0.05$). It indicates that marriage is not a criteria which influence the employee organizational commitment.
- The result of one way ANOVA reveals that there is a significant difference between the educational level of bank managers and organizational commitment (p value- $.002 < .05$). Further, Post Hoc test was applied to verify which group has significant difference. It shows that the mean score for graduates is significantly different from professional degree holders (mean difference is 2.02). While, post graduates do not differ significantly from either graduates or professional degree holders. It is inferred from the result that managers who had low levels of education have organisational commitment.
- For this purpose testing the relationship between managers length of service and organizational commitment one way ANOVA was used. It is found that there is no significant relationship between managers length of service and organizational commitment at any level of experience (p value - $0.895 > 0.05$). Thus, it is inferred from the study that experience in the present organisation does not have much influence on managers organisational commitment.
- One way ANOVA was used to analyse whether there exists any significant difference between the employees organisational commitment with respect to their previous experience in other companies. It is clear that the obtained p-value is 0.578, which is not significant at any level, which indicates that irrespective of number of companies worked, manager's organisational commitment is more or less same.

- By using one way ANOVA, it was tested the relationship between managers number of children and their organisational commitment. From the result, it is found that the obtained p-value is 0.112, which is not significant at any level. This result indicates that managers number of children is not an influencing variable of organisational commitment.

To put into nutshell, despite of all other demographic variables taken for the study, only one demographic variable, i.e., educational qualification proves a significant relationship with organisational commitment. This indicates that managers educational qualification influences organisational commitment. The result of different demographic variables and organisational commitment is contrast with the findings of (Amangala, 2013, Iqbal, 2010, Jena, 2015, Mathebula, 2004, Kanchana & Panchanatham, 2012).

➤ **Research Objective 7**

To develop and statistically validate a model linking HR practices, organisational trust, personal values and organizational commitment.

In order to find out the linkage of HR practices, organisational trust, personal value on organizational commitment, a research model was developed and the result of analysis shows that the entire path in the model were significant. A detailed analysis was done by using WARPPLS 4.0 to statistically validate the conceptual model. The linkages between HR practices, organisational trust, personal value and organisational commitment were explored through testing of various sub models.

The eight dimensions of HR practices together explained 42 percentage of the variation in organisational commitment. HR practices were found to have a significant influence on organisational commitment ($p < 0.01$). It has a positive relationship ($\beta = 0.51$) with organisational commitment which indicates that as the HR practices increases, the organisational commitment of managers also

increases. It also indicates that one unit change in the HR practices would change organisational commitment by 0.51 units. With regard to organisational trust, 36 percentage of the variation explained by HR practices. The relation between HR practices and organisational trust was significant at 0.01 level ($p < 0.01$) and the path coefficient was positive ($\beta = 0.60$), indicating that higher the HR practices, increases the managers organisational trust.

The relation between organisational trust and organisational commitment with moderating influence of personal value was significant at 0.01 level and the path coefficient was ($\beta = 0.18$), indicating that higher organisational trust would increases the organisational commitment. The moderating influence of personal value was found to be significant at 0.01 level of significance ($p < 0.01$) and the path coefficient was positive ($\beta = 0.12$). Since it is a significant path coefficient of an effect that moderates in a direct relationship, the relationship between organisational trust and organisational commitment will go up as personal value increases. This implies that the interaction between personal value and organisational trust have influence on organisational commitment. That is, more will be the organisational commitment if employees who possess high personal value.

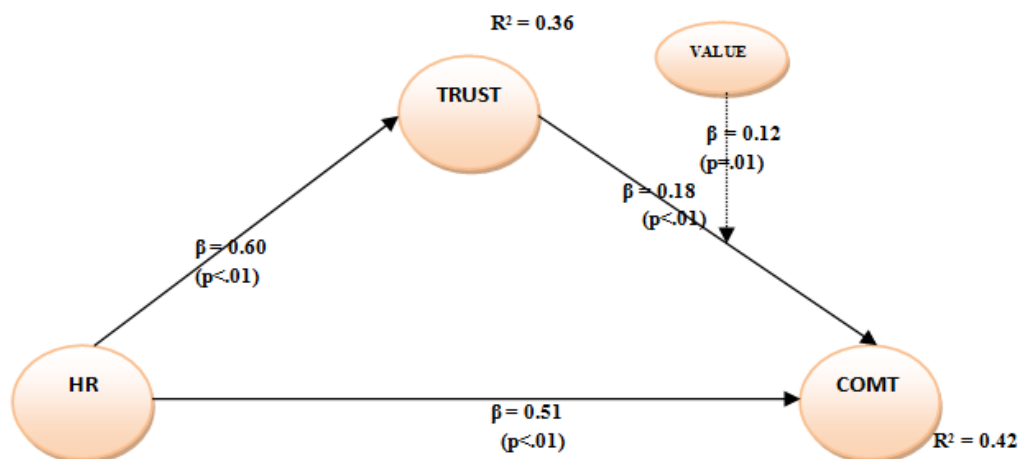


Figure 9.1. Validated research model

The figure 9.2 shows the hypothesised research model with significant relationship between variables.

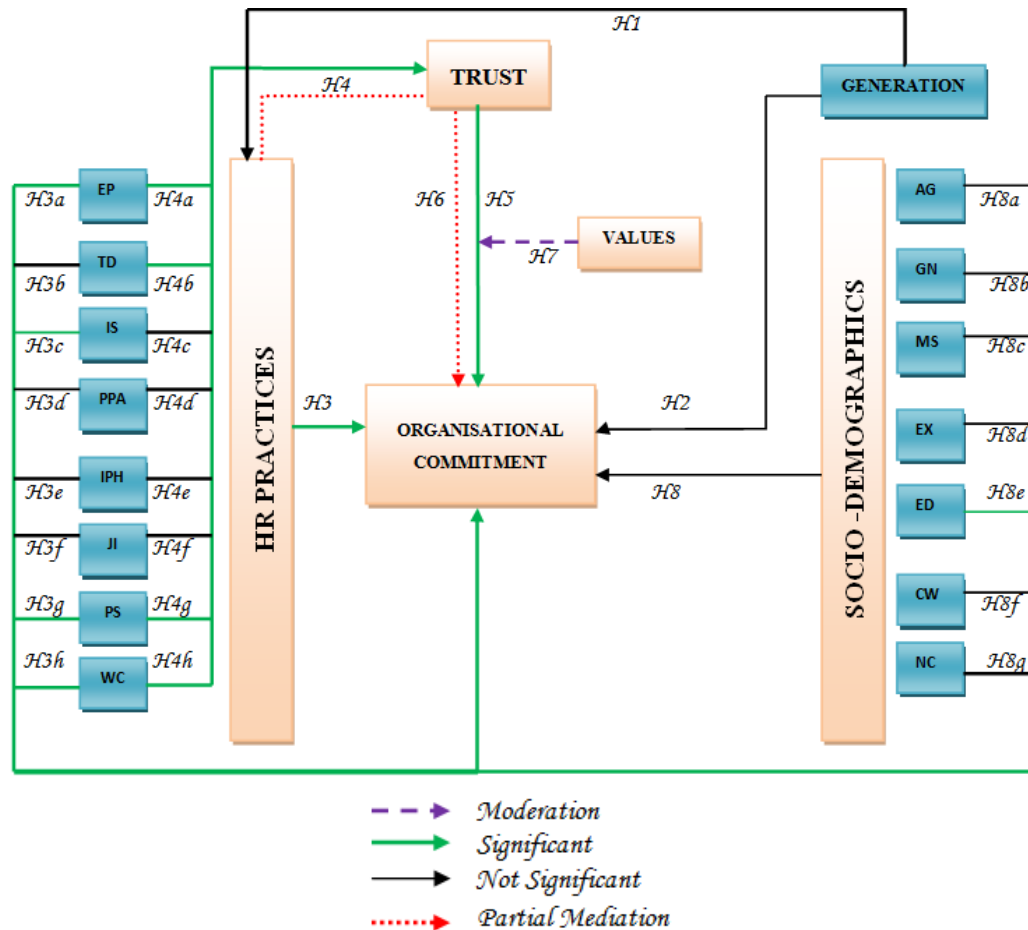


Figure 9.2. Hypothesised research model

9.7. Suggestions of the Study

To meet the challenges of globalization in the banking sector especially, in the private sector banks and to remain competitive throughout, the banks needs to constantly update its HR practices that demand the changing global environment. That is, an appropriate and effective HR practices in the private sector banking industry can make that difference. The present study was aimed to analyze these HR practices, to find out how it can help the private sector banking industry to combat the future challenges including the organizational

trust and organizational commitment of the employees. Hence the present study makes following suggestions

- It has been observed from the study that HR practices are given due consideration in all the private banks under study. The managers perception on HR practices is high as the mean scores of each item in the HR practices were observed to be above average. This is a healthy sign. From the prevalent eight HR Practices which received a good response from the managers such as Training and Development, Employee Participation, Information Sharing, Professional and personal advancement, interpersonal harmony and Working conditions. If these practices are continued and enhanced keeping in pace with the changing global banking environment, better results could be achieved. That is, managers commitment towards the organization can be improved with the improved HR management practices in pace with the changes in the business environment and the same would be helpful to reduce employee turnover.
- Even though the mean score is above average for HR practices, job insecurity (3.50) and payment system (3.53), which are the least scored items in the HR practices. Hence the banks can take necessary steps to re-engineer and focus these two HR practices, which would be helpful to improve manager level organisational commitment towards the organizations.
- In today's global competitive environment, the management can't leave the nature of the HR system, i.e., the actual HR policies and practices through which they usually try to create a high performance work system with high level of trust and commitment among the employees. The high performance work system is a set of HR policies and practices that maximize the employee's competencies, trust, commitment, abilities, performance etc. In practice, this means each

HR practice produces measurable superior results. But the study reveals that Training & development, Professional & personal advancement, interpersonal harmony and job security was not makes significant relation with organisational commitment. Hence it is suggested that good training & development practice, more space to professional & personal advancement, promising interpersonal harmony, least job insecurity issues and effective information sharing system combined with new technology will produce more satisfied, trustworthy and committed employees.

- While measuring the Managers Organizational Commitment through the scale developed by Allen & Meyer, it was observed that the overall Organizational Commitment in the private sector banks under study were not at all very high. Therefore, a better working climate should be created by being honest to employees, treating them fairly, protecting their job, helping in their professional & personal development and ensuring good working conditions through a process of re- engineered HR practices, regular consultation, participation in management etc. The HR Practices must emphasize on employee organizational commitment. Employees cannot be expected to be committed unless the management demonstrates that it is committed to them. It was observed from some studies that the managers did not feel like a part of the family in their respective organization and did not feel emotionally attached or belonged. They did not feel unethical to switch from one organization to other. These factors are, henceforth alarming the organization from organizational commitment point of view. Hence, the contribution of HR department to develop organizational trust and organizational commitment becomes very important. In short, the banking organizations must try to re-engineer the process of HR practices from time to time to keep on employees committed and trustworthy.

- The finding of the study shows that the organisational commitment does not vary among the managers of old and new generation private banks. In particular, the HR practices of these generation banks do not make much difference on organisational commitment or we cannot say that managers' organisational commitment is high in old generation private banks or low in new generation banks and vice-versa. So the banks, especially in the privatized global competitive environment, should implement generation wise attractive working environment policy, job involvement activities and HR practices to improve the employee's organizational commitment.
- The effect of mediation of organizational trust was tested in the study. It is found that there exists a partial mediation of organizational trust between HR practices and organizational commitment. It is evident that employee trust is an important and essential variable in the development of organizational commitment. Specifically, if employees are more trustworthy, they will be more committed. So the private sector banks should treat the employees in such a way that would inculcate trustworthy behavior among the employees to increase their level of commitment.
- Personal value, another independent variable that influences employee's organizational commitment. In the study, personal value was taken as a moderating variable and its effect was tested. The study identified that there exists a significant moderation effect of personal value on organizational commitment. That means, irrespective of the HR practices followed by the private sector banks, employee personal value is another influencing factor of organizational commitment. More clearly, not only the HR practices, but also the personal value influences employee's organizational commitment. Hence, the private sector banks should bear in mind that an employee with high personal

value would be more committed to the organisation. They can also take initiatives to instill personal values among the managers during their working career.

9.8. Implications of the Study

The study on linkage between human resource practices, organizational trust, personal value and organizational commitment in private sector banking context appends researcher efforts to understand the relationship between organizational commitment and organizational factors such as HR practices, personal factor, organizational trust and behavioral factor, i.e., personal value. This study contributes a new direction in the research on organizational commitment by opening up a debate on the importance of HR practices in the development of organizational commitment. The fact that, significant correlations were found between organizational commitment and HR practices can assist with the understanding of how HR practices can be utilized in managing desirable types of organizational commitment. The study also contributes to our understanding of the importance of HR practices in building organizational trust and organisational commitment.

HR practices, actually concerned with the professional and personal development of the employee, training and development opportunities, payment system, information sharing, participation in management, job security, interpersonal harmony and good working conditions are very essential in the development of employee's organizational trust and organizational commitment in banking context.

From this study, it appears that demographic factors, both personal factors and organizational factors do not have a statistically significant role in the development of organizational commitment in private sector banking setting. So the human resources management department of the banks should rather focus on HR practices, an attempt is to be made to build the right type of

organizational commitment based on employee's personal and demographic factors.

Empirical evidence appears to support the view that HR practices, organisational trust and personal value of employees can influence the development of organizational commitment. Organizations that require their employees to develop organizational commitment should provide a supportive work environment, which creates a mutually beneficial environment. This has practical implications for employers. That means, organizations should demonstrate their commitment to the employees. For that, they should however, select and adopt HR practices that would contribute employee's perceived organizational commitment. Employee's personal value is an important factor which also influences employee's organizational commitment. Over time, this piece of information would be a very valuable resource for identifying the appropriate methods to be applied to gain employee's organizational trust and organizational commitment in any organizational set up.

9.9. Academic Contribution of the Study

The study provides valuable insights to researchers and academics on the intricacies of manager's organizational commitment in the private banking service industry. A contribution of this work to literature is that it has developed and statistically validated a research model, linking the HR practices, organisational trust and personal value on organizational commitment. The earlier related literature gives the linkage model except the variable personal value. But this model is one which measure managers perceived HR practices incorporating the organizational trust in private sector banking context and considers personal value as a moderator of organizational trust and organizational commitment. The study uncovered the selected personal and growth oriented HR practices that include those variables which are addressed by extent literature and also those that are overlooked by literature and perceived as important by managers under study. The study provides empirical

evidence about the organizational commitment or the factors which influence or lead to the organizational commitment. However, the model developed has help to simplify the process. There is little research that deals with a relationship perspective by incorporating HR practices, organisational trust (as mediator), and personal value (as moderator) on organizational commitment. The job providers, here the banks are usually caught in the narrow belief that good HR practices, good working atmosphere and other employee personal value are the only practices available to them to retain the employees with organizational trust and commitment. Empirical evidence to demonstrate how the different HR practices that mitigate managers intention to switch or in other sense, what are HR, other related practices and factors that influence the employees to retain in the banks with organizational trust and commitment also a contribution of the work.

9.10. Scope for Further Research

While conducting the research, the researcher could not able to touch with some aspects of the area due to many reasons. So that, while considering various factors and other aspects of the area of discussion, there is a great scope for further research. The following are the suggestions for future research:-

- 1) A comparative study of the linkage between HR practices, organizational trust, personal value and Organisational Commitment of employees in old and new generation private and public sector banks in Kerala can be conducted.
- 2) The present study considered only six Private Banks (SIB, Federal bank, Dhanlakshmi bank, ICICI, HDFC, and AXIS). Other Public, Private and Foreign banks can also be considered for future research.
- 3) An extension of this study can be conducted by incorporating other variables such as employee integrity, employee retention and turnover, quality of work life, job satisfaction, organizational citizenship behavior performance etc.

- 4) A comparative study of employees of banking sector and other sectors can be conducted.
- 5) More HR Practices that affects Organizational Commitment of employees can be studied individually as a complete research work to get more accurate results.
- 6) In depth study on Organizational Commitment of all cadres of employees can be studied in banking as well as other sectors.
- 7) The various dimensions of organizational trust and organizational commitment wise study were not done in the research paving the way for future research.
- 8) The researcher also felt that a need exists to study the behavioural and psychological aspects which motivate employees on organizational commitment.

9.11. Conclusion

The study on linkage between HR practices, organizational trust, personal value and organizational commitment has a great significance in private sector banking context as it provides valuable information on HR Practices in present privatized global competitive environment. The study highlights the appropriateness of HR Practices and their relationship with Organizational Commitment among the managers of private banks. The study was also compared the commitment level of managers in both old and new generation private sector banks. The study also tried to analyse the mediation effect of organizational trust between HR practices and organisational commitment and moderation effect of personal value in between the organisational trust and organizational commitment. Again, it was developed and statistically validated a conceptual model linking HR practices, organisational trust, personal value and organizational commitment. The study suggests that both the banks can implement the good HR Practices followed by other banks and can try to

improve the level of organizational commitment. This will have far reaching implications for private banks in terms of specific areas being identified for further development. To put into nutshell, if the services as well as industrial organizations give more attention to those aspects of their HR Practices, which had been ignored earlier, with a re-engineered way and considers the personal values can generate better results on employee's organizational trust and organizational commitment.

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APPENDICES

<i>C</i>	Appendix I: QUESTIONNAIRE
<i>o</i>	Appendix II: DESCRIPTIVE STATISTICS FOR EACH ITEM
<i>n</i>	Appendix III: OUTPUT OF ANALYSIS USING AMOS
<i>t</i>	Appendix VI: OUTPUT OF ANALYSIS USING WARP PLS 4.0
<i>s</i>	Appendix V: ANOVA TEST – AGE* COMMITMENT

APPENDIX I

QUESTIONNAIRE

Dear Sir/Madam,

The following questionnaire is a part of my Doctoral Research in the area of Human Resource Management. There is no right or wrong answer. Please give your spontaneous and frank opinion. The honesty of your answer will determine the reliability of the research outcome. The researcher assures you that your response will be kept strictly confidential.

With Thanks

P.C. Santhosh Babu

(Asst Professor in Commerce, MES College Ponnani)

Research Scholar, DCMS University of Calicut

QUESTIONNAIRE

Personal Details

1. Age: Below 20 20-25 26-32 32-38 38-42 Above 42
2. Gender: Male Female
3. Education Level: Graduate Post Graduate Professional Degree
 Any other (Specify.....)
4. Marital status: Married Unmarried
5. No of children: 1 2 3 4
6. Monthly Income:
7. Years of experience: Below 3 yrs 3-6yrs 6-9 9-12
 Above 12yrs
8. Number of companies worked for, prior to this organization
 1 2 3 4 5

9. Please indicate the extent to which you agree with the following statements;

(*SA-Strongly Agree, A-Agree, N-Neither agree or disagree, D-Disagree, SD-Strongly Disagree*)

Statements	SA	A	N	D	SD
Category I					
I can depend on management to meet its 1. responsibilities					
I can rely on management to do what is best at 2. work					
I could be able to feel safe about management 3. because of its consistency					
I'm confident in management because it 4. approaches work with professionalism					
Category II					
I'm confident that management will always care 1. about my personal needs at work					
I have faith in management because I feel it 2. would make sacrifices for me if I were in need					
If I shared my problems with management, I 3. know they would respond with care					
I'm confident that I could share my work 4. difficulties with management					
I'm sure I could openly communicate my 5. feelings to management					
I feel secure with management because of its 6. sincerity					
Category III					
There is a lot of effort done to get to know the 1. opinions					
Management is willing to do something 2. with my					
Employees are encouraged to bring forward 3. new solutions					
I am satisfied with my participation with 4. decision making related to my function					

Statements	SA	A	N	D	SD
Category IV					
1. I am well prepared for my work because of the training I got from my company					
2. I get enough opportunities to attend skills training for improvement of my current function					
3. I get enough opportunities to attend skills training for improvement of my opportunities to a better function					
Category V					
1. I am well informed on the vision and mission of the company					
2. I am well informed on the future plans of the company					
3. I am well informed on the business results of the company					
4. I am well informed on the full service package of the company					
5. I am well informed on the activities of other establishments and units of the company					
6. I am well informed on the service standards of the company					
Category VI					
1. Company makes good use of my skills and abilities					
2. Company offers career paths in my job					
3. Company offers real opportunities to improve my skills					
Category VII					
1. I am clear about my scope and responsibility in the Company					
2. I am trying to make friends and to keep their relationship strong					
3. I am often socialise outside the office					
4. I am keep in touch even with those persons who have left the group					
Category VIII					
1. I am worried a lot that I will loose my job					
2. I am worried a lot that I can not make a career					

Statements	SA	A	N	D	SD
3. I am worried a lot about the future of my professional Advancement					
4. I am worried a lot about the future of my branch/unit					
5. I am worried about the future of the company					
Category IX					
1. I am not getting underpaid for my work					
2. In comparison to my colleagues I get well paid					
3. As far as I know our salary is as high or even better than the salaries of comparable companies					
4. We are being paid adequately for the work we do					
5. Pay increments offered by our company are satisfactory					
6. Our company makes all payments due to us in time					
7. Our company follows the policy of matching pay with Performance					
8. The pay we receive is competitive compared to that of employees doing similar work in other companies					
9. We are satisfied with the benefits we receive					
10. The benefits we receive in our company are similar to what most of the other companies in the industry provide to their employees					
11. Rewards and incentives are fairly distributed in our Company					
Category X					
1. My company's working conditions are good					
2. Management would not knowingly do anything to hurt me					
3. I think that processes within my company are fair					
4. There is an atmosphere of sincere cooperation in the Company					
5. Company is implementing new ideas and improving work Conditions					

Statements	SA	A	N	D	SD
Category XI					
1. I feel a strong sense of belonging to my company					
2. My company has a great deal of personal meaning for me					
3. I really enjoy telling people what a wonderful place my company is					
4. I feel lot of emotional attachment to my company					
5. I always feel as if this company's problem are my own					
6. I feel people like me are important to this company					
7. Right now staying with my company is a matter of necessity					
8. Leaving this company would require considerable personal sacrifice because another company may not match the overall benefits i have here					
9. I feel that i have too few options to consider leaving my job in this company					
10. It would be very hard for me to leave my company even if i wanted to					
11. One of the few serious consequences of leaving this company would be the scarcity of available alternatives.					
12. Too much in my life would be disrupted if i wanted to leave my company now					

10. Rate your opinion on the following 7 statements of personal value by **circling** the number on the right that is right for you:
(5-Strongly Agree, 4-Agree, 3-Neither agree nor disagree, 2-Disagree, 1-Strongly Disagree)

Statements	1	2	3	4	5
I value this because someone else will like or praise me if I do.	1	2	3	4	5
I value this because I would feel ashamed, guilty, or anxious if I didn't.	1	2	3	4	5
I value this because I view it as important, whether or not others agree. Although this value may have been taught to me by others, now it is my own heartfelt value.	1	2	3	4	5
I value this because following these values makes my life better, more meaningful, and/or more vital.	1	2	3	4	5
I have been successful in living this value or to acting consistently with this value	1	2	3	4	5
I am committed to living this value or to acting consistently with this value	1	2	3	4	5
I would like to improve my career progress on this value	1	2	3	4	5

Thanking You

APPENDIX II

DESCRIPTIVE STATISTICS FOR EACH ITEM

Items	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
I can depend on management to meet its responsibilities	4.01	.787	-1.106	.132	2.586	.263
I can rely on management to do what is best at work	3.95	.686	-.479	.132	.574	.263
I could be able to feel safe about management because of its consistency	3.83	.808	-.724	.132	.828	.263
I'm confident in management because it approaches work with professionalism	3.95	.756	-.700	.132	.865	.263
I'm confident that management will always care about my personal needs at work	3.84	.908	-.855	.132	.591	.263
I have faith in management because I feel it would make sacrifices for me if I were in need	3.69	.892	-.781	.132	.698	.263
If I shared my problems with management, I know they would respond with care	3.84	.789	-.529	.132	.277	.263
I'm confident that I could share my work difficulties with management	3.78	.814	-.659	.132	.631	.263
I'm sure I could openly communicate my feelings to management	3.66	.902	-.633	.132	.138	.263

I feel secure with management because of its sincerity	3.72	.881	-.756	.132	.825	.263
There is a lot of effort done to get to know the opinions and ideas of employees in my business unit	3.88	.859	-.799	.132	.769	.263
Management is willing to do something with my recommendations	3.65	.933	-.530	.132	-.037	.263
Employees are encouraged to bring forward new solutions for problems	3.78	.874	-.770	.132	.880	.263
I am satisfied with my participation with decision making related to my function	3.88	.871	-.867	.132	1.051	.263
I am well prepared for my work because of the training I got from my company	3.96	.868	-.948	.132	1.160	.263
I get enough opportunities to attend skills training for improvement of my current function	3.80	.886	-.819	.132	.877	.263
I get enough opportunities to attend skills training for improvement of my opportunities to a better function	3.83	.915	-.857	.132	.848	.263
I am well informed on the vision and mission of the company	3.99	.769	-.573	.132	.214	.263
I am well informed on the future plans of the company	3.86	.825	-.653	.132	.451	.263

I am well informed on the business results of the company	3.85	.854	-.645	.132	.121	.263
I am well informed on the full service package of the company	3.83	.872	-.755	.132	.438	.263
I am well informed on the activities of other establishments and units of the company	3.69	.997	-.609	.132	-.275	.263
I am well informed on the service standards of the company	3.80	.877	-.799	.132	.678	.263
Company makes good use of my skills and abilities	3.99	.774	-.926	.132	1.683	.263
Company offers career paths in my job	3.85	.784	-.826	.132	1.221	.263
Company offers real opportunities to improve my skills	3.78	.852	-.772	.132	1.082	.263
I am clear about my scope and responsibility in the organisation	4.10	.713	-.483	.132	.132	.263
I am trying to make friends and to keep their relationship strong	4.11	.751	-.637	.132	.292	.263
I am often socialise outside the office	3.96	.866	-.731	.132	.585	.263
I am keep in touch even with those persons who have left the group	3.83	.917	-.740	.132	.359	.263
I am worried a lot that I will lose my job	3.49	1.194	-.444	.132	-.728	.263
I am worried a lot that I cannot make a career	3.51	1.070	-.301	.132	-.793	.263
I am worried a lot about the future of my professional advancement	3.44	1.135	-.351	.132	-.584	.263

I am worried a lot about the future of my branch	3.37	1.150	-.232	.132	-.769	.263
I am worried about the future of the company	3.34	1.232	-.317	.132	-.882	.263
I am not getting underpaid for my work	3.54	.987	-.752	.132	.300	.263
In comparison to my colleagues I get well paid	3.48	.933	-.640	.132	.311	.263
As far as I know our salary is as high or even better than the salaries of comparable organizations	3.47	.990	-.568	.132	.017	.263
We are being paid adequately for the work we do	3.48	.991	-.563	.132	-.178	.263
Pay increments offered by our organization are satisfactory	3.52	1.008	-.810	.132	.216	.263
Our organization makes all payments due to us in time	3.83	.858	-.719	.132	.867	.263
Our organization follows the policy of matching pay with performance	3.53	.984	-.650	.132	.207	.263
The pay we receive is competitive compared to that of employees doing similar work in other organizations	3.54	.923	-.702	.132	.458	.263
We are satisfied with the benefits we receive	3.57	.937	-.694	.132	.150	.263
The benefits we receive in our organization are similar to what most of the other organizations in the industry provide to their employees	3.49	.976	-.552	.132	.084	.263

Rewards and incentives are fairly distributed in our organization	3.69	.914	-1.007	.132	1.133	.263
My company's working conditions are good	4.01	.885	-1.131	.132	1.675	.263
Management would not knowingly do anything to hurt me	3.73	.897	-.692	.132	.432	.263
I think that processes within my company are fair	3.73	.878	-.771	.132	.886	.263
There is an atmosphere of sincere cooperation in the company	3.83	.831	-1.028	.132	1.600	.263
Company is implementing new ideas and improving work Conditions	3.85	.888	-1.017	.132	1.468	.263
I feel a strong sense of belonging to my company	3.94	.830	-.872	.132	1.172	.263
My company has a great deal of personal meaning for me	3.72	.861	-.747	.132	.729	.263
I really enjoy telling people what a wonderful place my company is	3.76	.897	-.729	.132	.512	.263
I feel lot of emotional attachment to my company	3.74	.934	-.841	.132	.729	.263
I always feel as if this company's problem are my own	3.76	.943	-.725	.132	.386	.263
I feel people like me are important to this company	3.72	.923	-.665	.132	.313	.263
Right now staying with my company is a matter of necessity	3.75	.902	-.709	.132	.547	.263

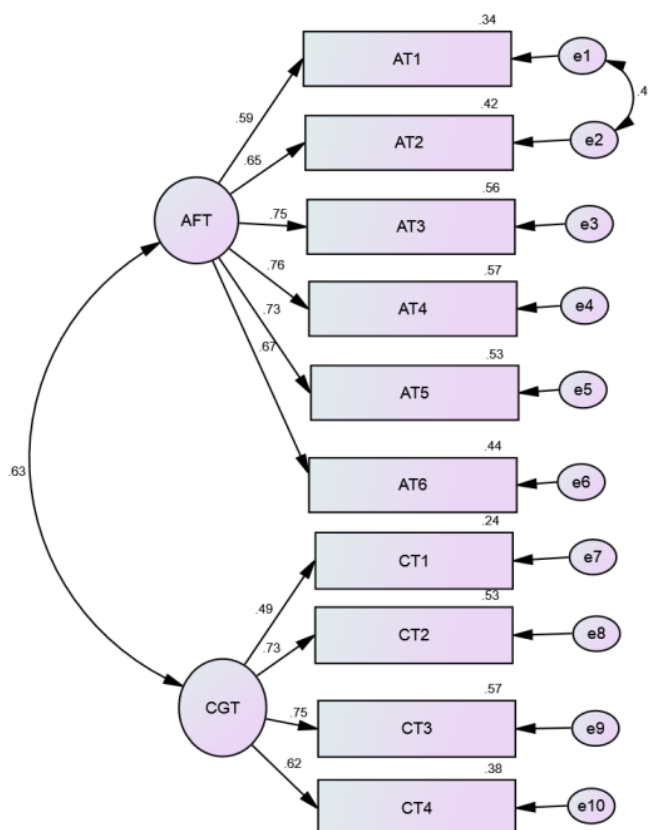
Leaving this company would require considerable personal sacrifice because another company may not match the overall benefits I have here	3.50	.868	-.229	.132	-.154	.263
I feel that I have too few options to consider leaving my job in this company	3.25	1.109	-.308	.132	-.732	.263
It would be very hard for me to leave my company even if I wanted to	3.66	.899	-.648	.132	.388	.263
One of the few serious consequences of leaving this company would be the scarcity of available alternatives.	3.57	.885	-.431	.132	.111	.263
Too much in my life would be disrupted if I wanted to leave my company now	3.56	.876	-.555	.132	.174	.263
CC5	3.46	.939	-.534	.132	.045	.263
CC6	3.73	.861	-.671	.132	.676	.263
I value this because someone else will like or praise me if I do.	3.34	1.109	-.174	.132	-.728	.263
I value this because I would feel ashamed, guilty, or anxious if I didn't.	3.37	1.195	-.204	.132	-.927	.263
I value this because I view it as important, whether or not others agree. Although this value may have been taught to me by others, now it is my own heartfelt value	3.40	1.130	-.263	.132	-.807	.263

I value this because following these values makes my life better, more meaningful, and/or more vital	3.38	1.140	-.306	.132	-.827	.263
I have been successful in living this value or to acting consistently with this value	3.38	1.143	-.112	.132	-.968	.263
I am committed to living this value or to acting consistently with this value	3.48	1.078	-.231	.132	-.758	.263
I would like to improve my career progress on this value	3.50	1.228	-.347	.132	-.937	.263

APPENDIX III

OUTPUT OF ANALYSIS USING AMOS

Model Fit Summary - Organisational trust Scale



CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	32	82.112	33	.000	2.488
Saturated model	65	.000	0		
Independence model	20	1291.791	45	.000	28.706

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.936	.913	.961	.946	.961
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.733	.687	.704
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	49.112	26.221	79.690
Saturated model	.000	.000	.000
Independence model	1246.791	1133.244	1367.729

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.240	.144	.077	.233
Saturated model	.000	.000	.000	.000
Independence model	3.777	3.646	3.314	3.999

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.066	.048	.084	.068
Independence model	.285	.271	.298	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	146.112	148.239		
Saturated model	130.000	134.320		
Independence model	1331.791	1333.120		

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	.427	.360	.517	.433
Saturated model	.380	.380	.380	.393
Independence model	3.894	3.562	4.248	3.898

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	198	229
Independence model	17	19

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
CT1	<---	CGT	1.000				
CT2	<---	CGT	1.292	.164	7.886	***	par_1
CT3	<---	CGT	1.578	.198	7.968	***	par_2
CT4	<---	CGT	1.209	.164	7.358	***	par_3
AT1	<---	AFT	1.000				
AT2	<---	AFT	1.088	.087	12.541	***	par_4
AT3	<---	AFT	1.103	.109	10.081	***	par_5
AT4	<---	AFT	1.157	.114	10.173	***	par_6
AT5	<---	AFT	1.236	.124	9.958	***	par_7
AT6	<---	AFT	1.102	.117	9.398	***	par_8

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
CT1	<---	CGT	.491
CT2	<---	CGT	.728
CT3	<---	CGT	.755
CT4	<---	CGT	.619
AT1	<---	AFT	.587
AT2	<---	AFT	.650
AT3	<---	AFT	.746
AT4	<---	AFT	.758
AT5	<---	AFT	.731
AT6	<---	AFT	.667

Covariances: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
AFT	<-->	CGT	.130	.023	5.640	***	par_9
e1	<-->	e2	.224	.034	6.582	***	par_10

Correlations: (Group number 1 - Default model)

			Estimate
AFT	<-->	CGT	.630
e1	<-->	e2	.451

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
CGT	.149	.035	4.323	***	par_21
AFT	.284	.051	5.517	***	par_22
e7	.469	.039	11.991	***	par_23
e8	.220	.024	9.050	***	par_24
e9	.280	.033	8.388	***	par_25
e10	.351	.032	10.919	***	par_26
e1	.539	.046	11.814	***	par_27
e2	.457	.040	11.374	***	par_28
e3	.275	.027	10.213	***	par_29
e4	.281	.028	9.994	***	par_30
e5	.379	.036	10.466	***	par_31
e6	.430	.038	11.261	***	par_32

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
AT6	.445
AT5	.534
AT4	.574
AT3	.556
AT2	.423
AT1	.345
CT4	.383
CT3	.570
CT2	.531
CT1	.241

Model Fit Summary - HR Practices scale

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	126	856.739	434	.000	1.974
Saturated model	560	.000	0		
Independence model	64	4291.891	496	.000	8.653

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.800	.772	.890	.873	.889
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.875	.700	.778
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	422.739	343.392	509.869
Saturated model	.000	.000	.000
Independence model	3795.891	3590.280	4008.831

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	2.703	1.334	1.083	1.608
Saturated model	.000	.000	.000	.000
Independence model	13.539	11.974	11.326	12.646

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.055	.050	.061	.051
Independence model	.155	.151	.160	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	1108.739	1138.020		
Saturated model	1120.000	1250.141		
Independence model	4419.891	4434.764		

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	3.498	3.247	3.772	3.590
Saturated model	3.533	3.533	3.533	3.944
Independence model	13.943	13.294	14.615	13.990

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	179	188
Independence model	41	43

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
IS5	<---	IS	1.000				
IS4	<---	IS	.998	.083	12.083	***	par_1
IS3	<---	IS	.966	.081	11.937	***	par_2
IS1	<---	IS	.536	.073	7.379	***	par_3
TD2	<---	TD	1.024	.075	13.716	***	par_4
TD1	<---	TD	.803	.069	11.585	***	par_5
EP3	<---	EP	1.000				
EP2	<---	EP	1.472	.157	9.358	***	par_6
EP1	<---	EP	.831	.107	7.762	***	par_7
PS10	<---	PS	1.000				
PS9	<---	PS	.932	.095	9.777	***	par_8
PS8	<---	PS	1.065	.097	11.030	***	par_9
PS5	<---	PS	1.037	.105	9.841	***	par_10
PS4	<---	PS	.918	.102	9.037	***	par_11
PS3	<---	PS	.952	.099	9.607	***	par_12
WC5	<---	WC	1.000				
WC4	<---	WC	1.001	.124	8.043	***	par_13
WC3	<---	WC	1.289	.142	9.068	***	par_14
WC2	<---	WC	1.151	.133	8.634	***	par_15
WC1	<---	WC	1.047	.130	8.044	***	par_16
IPH4	<---	IPH	1.000				
IPH3	<---	IPH	.937	.107	8.717	***	par_17
IPH2	<---	IPH	.838	.095	8.805	***	par_18
IPH1	<---	IPH	.582	.083	7.031	***	par_19
PPA3	<---	PPA	1.000				
PPA2	<---	PPA	.848	.089	9.480	***	par_20
PPA1	<---	PPA	.575	.078	7.334	***	par_21
JI3	<---	JI	1.000				
JI1	<---	JI	1.054	.061	17.311	***	par_22
PS7	<---	PS	1.089	.103	10.605	***	par_23
TD3	<---	TD	1.000				
JI2	<---	JI	1.070	.057	18.781	***	par_52

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
IS5	<---	IS	.724
IS4	<---	IS	.795
IS3	<---	IS	.788
IS1	<---	IS	.479
TD2	<---	TD	.837
TD1	<---	TD	.672
EP3	<---	EP	.649
EP2	<---	EP	.852
EP1	<---	EP	.525
PS10	<---	PS	.667
PS9	<---	PS	.640
PS8	<---	PS	.743
PS5	<---	PS	.645
PS4	<---	PS	.588
PS3	<---	PS	.630
WC5	<---	WC	.580
WC4	<---	WC	.604
WC3	<---	WC	.741
WC2	<---	WC	.676
WC1	<---	WC	.605
IPH4	<---	IPH	.668
IPH3	<---	IPH	.670
IPH2	<---	IPH	.685
IPH1	<---	IPH	.495
PPA3	<---	PPA	.787
PPA2	<---	PPA	.699
PPA1	<---	PPA	.487
JI3	<---	JI	.821
JI1	<---	JI	.834
PS7	<---	PS	.706
TD3	<---	TD	.799
JI2	<---	JI	.933

Covariances: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
IS	<-->	TD	.219	.038	5.776	***	par_24
IS	<-->	EP	.123	.029	4.254	***	par_25
IS	<-->	PS	.167	.033	5.040	***	par_26
IS	<-->	WC	.133	.028	4.762	***	par_27
IS	<-->	IPH	.099	.032	3.069	.002	par_28
IS	<-->	PPA	.150	.034	4.446	***	par_29
JI	<-->	IS	.035	.041	.842	.400	par_30
TD	<-->	EP	.187	.032	5.812	***	par_31
TD	<-->	PS	.178	.033	5.422	***	par_32
TD	<-->	WC	.137	.027	4.971	***	par_33
TD	<-->	IPH	.076	.031	2.475	.013	par_34
TD	<-->	PPA	.162	.033	4.866	***	par_35
JI	<-->	TD	.107	.042	2.580	.010	par_36
EP	<-->	PS	.147	.028	5.239	***	par_37
EP	<-->	WC	.084	.021	3.982	***	par_38
EP	<-->	IPH	.081	.025	3.190	.001	par_39
EP	<-->	PPA	.110	.027	4.120	***	par_40
JI	<-->	EP	.024	.032	.746	.456	par_41
PS	<-->	WC	.090	.023	3.904	***	par_42
PS	<-->	IPH	.105	.029	3.657	***	par_43
PS	<-->	PPA	.130	.030	4.398	***	par_44
JI	<-->	PS	.032	.036	.902	.367	par_45
WC	<-->	IPH	.088	.024	3.643	***	par_46
WC	<-->	PPA	.161	.028	5.691	***	par_47
JI	<-->	WC	.081	.031	2.640	.008	par_48
IPH	<-->	PPA	.166	.033	5.022	***	par_49
JI	<-->	IPH	.097	.039	2.477	.013	par_50
JI	<-->	PPA	.118	.040	2.957	.003	par_51
e17	<-->	e16	.152	.037	4.124	***	par_53
e3	<-->	e4	.048	.027	1.778	.075	par_54

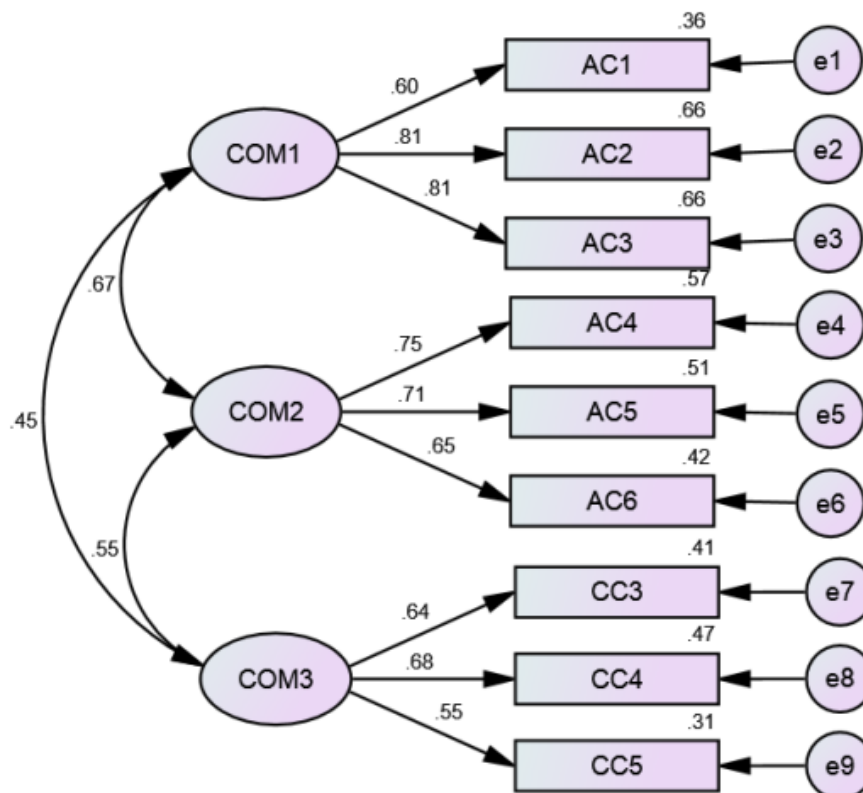
Correlations: (Group number 1 - Default model)

			Estimate
IS	<-->	TD	.459
IS	<-->	EP	.339
IS	<-->	PS	.397
IS	<-->	WC	.398
IS	<-->	IPH	.234
IS	<-->	PPA	.349
JI	<-->	IS	.055
TD	<-->	EP	.518
TD	<-->	PS	.426
TD	<-->	WC	.412
TD	<-->	IPH	.183
TD	<-->	PPA	.380
JI	<-->	TD	.170
EP	<-->	PS	.460
EP	<-->	WC	.332
EP	<-->	IPH	.254
EP	<-->	PPA	.337
JI	<-->	EP	.049
PS	<-->	WC	.305
PS	<-->	IPH	.284
PS	<-->	PPA	.344
JI	<-->	PS	.058
WC	<-->	IPH	.300
WC	<-->	PPA	.536
JI	<-->	WC	.182
IPH	<-->	PPA	.438
JI	<-->	IPH	.174
JI	<-->	PPA	.207
e17	<-->	e16	.277
e3	<-->	e4	.136

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
IS	.480	.070	6.825	***	par_87
TD	.471	.060	7.813	***	par_88
EP	.276	.049	5.631	***	par_89
PS	.371	.059	6.257	***	par_90
WC	.233	.046	5.092	***	par_91
IPH	.370	.065	5.702	***	par_92
PPA	.386	.057	6.806	***	par_93
JI	.845	.098	8.612	***	par_94
e14	.443	.043	10.383	***	par_95
e18	.459	.042	11.044	***	par_96
e19	.405	.037	10.829	***	par_97
e20	.317	.036	8.830	***	par_98
e21	.367	.037	9.997	***	par_99
e32	.412	.045	9.180	***	par_100
e22	.443	.041	10.828	***	par_101
e3	.274	.034	7.958	***	par_102
e2	.278	.035	7.840	***	par_103
e1	.436	.045	9.629	***	par_104
e17	.511	.046	11.063	***	par_105
e16	.591	.052	11.335	***	par_106
e15	.560	.051	11.014	***	par_107
e13	.343	.035	9.859	***	par_108
e12	.464	.042	11.055	***	par_109
e11	.463	.043	10.816	***	par_110
e5	.267	.033	8.036	***	par_111
e7	.369	.035	10.619	***	par_112
e8	.379	.039	9.761	***	par_113
e24	.400	.044	9.097	***	par_114
e30	.409	.043	9.576	***	par_115
e31	.143	.033	4.284	***	par_116
e6	.211	.031	6.754	***	par_117
e10	.502	.044	11.294	***	par_118
e9	.225	.053	4.256	***	par_119
e25	.295	.033	8.796	***	par_120
e26	.386	.034	11.232	***	par_121
e23	.460	.050	9.137	***	par_122
e29	.410	.036	11.413	***	par_123
e28	.291	.034	8.582	***	par_124
e27	.237	.038	6.182	***	par_125
e4	.462	.040	11.484	***	par_126

Model Fit Summary - Organisational Commitment Scale



CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	21	62.797	24	.000	2.617
Saturated model	45	.000	0		
Independence model	9	930.132	36	.000	25.837

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.038	.960	.926	.512
Saturated model	.000	1.000		
Independence model	.246	.515	.394	.412

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.932	.899	.957	.935	.957
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.667	.622	.638
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	38.797	19.083	66.177
Saturated model	.000	.000	.000
Independence model	894.132	798.439	997.227

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.184	.113	.056	.194
Saturated model	.000	.000	.000	.000
Independence model	2.720	2.614	2.335	2.916

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.069	.048	.090	.065
Independence model	.269	.255	.285	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	104.797	106.062	185.389	206.389
Saturated model	90.000	92.711	262.698	307.698
Independence model	948.132	948.674	982.671	991.671

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	.306	.249	.386	.310
Saturated model	.263	.263	.263	.271
Independence model	2.772	2.493	3.074	2.774

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	199	235
Independence model	19	22

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
AC4	<---	COM2	1.000				
AC5	<---	COM2	.926	.085	10.837	***	par_1
AC6	<---	COM2	.825	.081	10.164	***	par_2
CC3	<---	COM3	1.000				
CC4	<---	COM3	1.053	.137	7.686	***	par_3
CC5	<---	COM3	.916	.128	7.175	***	par_4
AC1	<---	COM1	1.000				
AC2	<---	COM1	1.397	.132	10.548	***	par_5
AC3	<---	COM1	1.456	.138	10.550	***	par_6

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
AC4	<---	COM2	.752
AC5	<---	COM2	.711
AC6	<---	COM2	.649
CC3	<---	COM3	.642
CC4	<---	COM3	.682
CC5	<---	COM3	.554
AC1	<---	COM1	.604
AC2	<---	COM1	.813
AC3	<---	COM1	.814

Covariances: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
COM2	<-->	COM3	.222	.038	5.788	***	par_7
COM2	<-->	COM1	.236	.035	6.812	***	par_8
COM3	<-->	COM1	.127	.026	4.932	***	par_9

Correlations: (Group number 1 - Default model)

			Estimate
COM2	<-->	COM3	.553
COM2	<-->	COM1	.666
COM3	<-->	COM1	.448

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
COM2	.502	.071	7.100	***	par_10
COM3	.322	.061	5.245	***	par_11
COM1	.250	.044	5.650	***	par_12
e4	.386	.046	8.366	***	par_13
e5	.420	.045	9.360	***	par_14
e6	.470	.045	10.476	***	par_15
e7	.459	.052	8.908	***	par_16
e8	.409	.052	7.942	***	par_17
e9	.609	.058	10.511	***	par_18
e1	.437	.038	11.534	***	par_19
e2	.251	.034	7.318	***	par_20
e3	.271	.037	7.293	***	par_21

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
AC3	.662
AC2	.661
AC1	.364
CC5	.307
CC4	.466
CC3	.412
AC6	.421
AC5	.506
AC4	.565

Model Fit Summary - Personal value Scale**CMIN**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	15	31.413	13	.003	2.416
Saturated model	28	.000	0		
Independence model	7	949.459	21	.000	45.212

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.044	.974	.944	.452
Saturated model	.000	1.000		
Independence model	.545	.420	.226	.315

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.967	.947	.980	.968	.980
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.619	.599	.607
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	18.413	5.691	38.817
Saturated model	.000	.000	.000
Independence model	928.459	831.314	1033.000

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.092	.054	.017	.114
Saturated model	.000	.000	.000	.000
Independence model	2.776	2.715	2.431	3.020

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.064	.036	.093	.184
Independence model	.360	.340	.379	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	61.413	62.132	118.979	133.979
Saturated model	56.000	57.341	163.456	191.456
Independence model	963.459	963.795	990.323	997.323

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	.180	.142	.239	.182
Saturated model	.164	.164	.164	.168
Independence model	2.817	2.533	3.123	2.818

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	244	302
Independence model	12	15

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Value1 <--- PV	1.000				
Value 2 <--- PV	1.020	.125	8.146	***	par_1
Value 3 <--- PV	1.272	.129	9.856	***	par_2
Value 4 <--- PV	1.343	.133	10.122	***	par_3
Value 5 <--- PV	1.297	.132	9.857	***	par_4
Value 6 <--- PV	1.162	.122	9.520	***	par_5
Value 7 <--- PV	1.491	.145	10.297	***	par_6

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
Value 1 <--- PV	.577
Value 2 <--- PV	.546
Value 3 <--- PV	.720
Value 4 <--- PV	.753
Value 5 <--- PV	.726
Value 6 <--- PV	.689
Value 7 <--- PV	.776

Covariances: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
e5 <-->	e6	.143	.043	3.328	***	par_7

Correlations: (Group number 1 - Default model)

	Estimate
e5 <--> e6	.234

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
PV	.407	.075	5.464	***	par_8
e1	.818	.068	12.057	***	par_9
e2	.999	.082	12.210	***	par_10
e3	.613	.057	10.845	***	par_11
e4	.562	.054	10.354	***	par_12
e5	.616	.058	10.560	***	par_13
e6	.609	.056	10.968	***	par_14
e7	.598	.060	9.916	***	par_15

APPENDIX IV

OUTPUT OF ANALYSIS USING WARP PLS 4.0

Model fit and quality indices

Average path coefficient (APC) = 0.594, $P < 0.001$

Average R-squared (ARS) = 0.461, $P < 0.001$

Average adjusted R-squared (AARS) = 0.459, $P < 0.001$

Average block VIF (AVIF) = 1.444, acceptable if ≤ 5 , ideally ≤ 3.3

Tenenhaus GoF (GoF) = 0.524, small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36

Simpson's paradox ratio (SPR) = 1, acceptable if ≥ 0.7 , ideally = 1

R-squared contribution ratio (RSCR) = 1, acceptable if ≥ 0.9 , ideally = 1

Statistical suppression ratio (SSR) = 1, acceptable if ≥ 0.7

Nonlinear bivariate causality direction ratio (NLBCDR) = 0.941, acceptable if ≥ 0.7

General model elements

Algorithm used in the analysis: Warp3 PLS regression

Re sampling method used in the analysis: Bootstrapping

Number of data re samples used: 100

Number of cases (rows) in model data: 318

Number of latent variables in model: 17

Number of indicators used in model: 72

Number of iterations to obtain estimates: 8

Path coefficients and P values

Path coefficients

	TRUST	HR	COMT	VALUES
CT	0.866			
AT	0.866			
EP		0.635		
T&D		0.688		
IS		0.652		
PPA		0.634		
IPH		0.506		
JI		0.267		
PS		0.601		
WC		0.65		
AC1			0.77	
AC2			0.819	
CC			0.74	
TRUST		0.604		
COMT	0.174	0.507		0.125

P values

	TRUST	HR	COMT	VALUES
CT	<0.001			
AT	<0.001			
EP		<0.001		
T&D		<0.001		
IS		<0.001		
PPA		<0.001		
IPH		<0.001		
JI		<0.001		
PS		<0.001		
WC		<0.001		
AC1			<0.001	
AC2			<0.001	
CC			<0.001	
TRUST		<0.001		
COMT	<0.001	<0.001		0.012

Standard errors for path coefficients

	TRUST	HR	COMT	VALUES
CT	0.049			
AT	0.049			
EP		0.051		
T&D		0.05		
IS		0.051		
PPA		0.051		
IPH		0.052		
JI		0.054		
PS		0.051		
WC		0.051		
AC1			0.05	
AC2			0.049	
CC			0.05	
TRUST		0.051		
COMT	0.055	0.052		0.055

Effect sizes for path coefficients

	TRUST	HR	COMT	VALUES
CT	0.75			
AT	0.75			
EP		0.403		
T&D		0.473		
IS		0.426		
PPA		0.402		
IPH		0.256		
JI		0.071		
PS		0.361		
WC		0.423		
AC1			0.593	
AC2			0.67	
CC			0.548	
TRUST		0.365		
COMT	0.08	0.317		0.02

Combined loadings and cross-loadings

	CT	AT	EP	T&D	IS	PPA	IPH	JI	PS	WC	AC1	AC2	CC	VALUES	TRUST	HR	COMT	VALUES*	SE	P value
CT1	0.644	-18339	0.06	0.113	0.148	0.135	0.118	0.016	0.108	0.087	-497.09	-528.08	-475.87	-0.004	32568.4	-0.501	1165.31	0.013	0.051	<0.001
CT2	0.83	-3166.4	-0.388	-0.517	-0.481	-0.468	-0.4	-0.131	-0.434	-0.347	1685.54	1790.77	1613.73	0.012	5473.93	1.999	-3951.5	-0.048	0.049	<0.001
CT3	0.801	5335.09	0.729	0.835	0.622	0.626	0.517	0.29	0.643	0.557	-1665.2	-1769.4	-1594.4	-0.009	-9222.7	-2.994	3904.14	0.051	0.05	<0.001
CT4	0.71	14791.9	-0.424	-0.44	-0.274	-0.282	-0.223	-0.189	-0.315	-0.301	359.593	382.206	344.394	0	-25571	1.495	-843.17	-0.013	0.05	<0.001
AT1	-4373.8	0.701	-1.545	-1.894	-1.773	-1.626	-1.284	-0.821	-1.456	-1.723	-1230.5	-1307.2	-1178.2	0.053	7561.09	7.378	2884.69	0.019	0.05	<0.001
AT2	-506.22	0.77	-1.535	-1.7	-1.693	-1.544	-1.204	-0.794	-1.35	-1.503	471.125	500.641	451.028	-0.025	875.018	6.746	-1104.4	0.003	0.05	<0.001
AT3	2498.91	0.801	0.464	0.487	0.466	0.541	0.345	0.241	0.428	0.46	1002.82	1065.51	960.119	-0.073	-4319.8	-2.019	-2351	-0.03	0.05	<0.001
AT4	-289.44	0.756	0.546	0.736	0.588	0.556	0.449	0.31	0.515	0.707	-828.87	-880.65	-793.34	0.079	500.404	-2.63	1942.93	-0.06	0.05	<0.001
AT5	1926.92	0.755	0.561	0.812	0.84	0.642	0.544	0.321	0.587	0.599	1221.29	1297.29	1169.23	0.017	-3331.1	-3.004	-2862.7	0.039	0.05	<0.001
AT6	313.882	0.703	1.505	1.533	1.558	1.41	1.14	0.736	1.259	1.438	-851.29	-904.54	-815.08	-0.046	-542.52	-6.398	1995.86	0.035	0.05	<0.001
EP1	-1135.8	-1135.7	0.743	-0.521	-0.319	-0.356	-0.242	-0.15	-0.407	-0.289	1055.98	1121.74	1010.87	-0.099	1963.55	1.394	-2475.2	0.033	0.05	<0.001
EP2	-1084.4	-1084.4	0.852	0.001	-0.182	-0.095	-0.193	-0.067	0.049	-0.175	-1086.2	-1154.1	-1039.9	0.026	1874.76	0.447	2546.58	0.002	0.049	<0.001
EP3	2228.8	2228.73	0.793	0.487	0.494	0.436	0.434	0.213	0.329	0.458	177.23	188.538	169.737	0.065	-3852.9	-1.786	-415.84	-0.033	0.05	<0.001
T & D 1	-166.38	-166.42	-0.797	0.807	-0.762	-0.809	-0.594	-0.471	-0.81	-0.848	-616.36	-654.72	-590.11	0.092	287.69	3.599	1444.76	-0.047	0.05	<0.001
T & D 2	1205.77	1205.66	-0.11	0.884	-0.192	-0.138	-0.12	-0.022	-0.057	-0.02	-1011.7	-1074.9	-968.7	-0.012	-2084.4	0.523	2371.81	0.015	0.049	<0.001
T & D 3	-1081.4	-1081.3	0.859	0.862	0.911	0.899	0.679	0.463	0.817	0.814	1615.1	1715.83	1546.34	-0.074	1869.49	-3.905	-3786	0.028	0.049	<0.001
IS1	-2771.4	-2771.5	-2.181	-2.189	0.81	-2.156	-1.581	-0.957	-1.922	-2.192	-3.356	-3.542	-3.307	0.067	4791.12	9.277	7.866	-0.045	0.05	<0.001
IS2	2315.42	2315.43	-1.041	-1.04	0.851	-1.124	-0.75	-0.528	-1.01	-1.012	-1393.3	-1480.4	-1334	-0.002	-4002.7	4.413	3266.62	0.068	0.049	<0.001
IS3	-950.26	-949.97	-0.535	-0.544	0.812	-0.49	-0.449	-0.152	-0.458	-0.447	1427.28	1516.29	1366.47	-0.042	1642.43	2.232	-3345.8	-0.069	0.05	<0.001
IS4	2182.63	2182.83	0.074	0.059	0.809	0.134	0.063	0.143	0.044	0.147	658.362	699.574	630.445	0.002	-3773.3	-0.439	-1543.6	0.006	0.05	<0.001
IS5	-1242.4	-1242.9	5.228	5.271	0.579	5.169	3.856	2.129	4.756	4.978	-869.51	-923.8	-832.46	-0.033	2148.46	-21.987	2038.38	0.051	0.051	<0.001
PPA1	-1471.6	-1471.8	1.413	1.485	1.441	0.726	1.003	0.441	1.317	1.318	-3246.9	-3449.7	-3108.7	0.018	2544.36	-6.249	7611.85	0.098	0.05	<0.001
PPA2	-610.35	-610.42	0.379	0.274	0.282	0.834	0.226	0.217	0.211	0.359	1487.69	1580.68	1424.54	-0.035	1055.05	-1.191	-3487.8	-0.017	0.049	<0.001
PPA3	1946.11	1946.3	-1.655	-1.612	-1.581	0.81	-1.13	-0.618	-1.397	-1.551	1377.8	1463.84	1318.98	0.019	-3364.4	6.823	-3229.8	-0.07	0.05	<0.001
IPH1	-1863.8	-1863.8	0.119	0.194	0.128	0.189	0.64	-0.166	0.063	0.01	-312.49	-332.01	-299.21	0.095	3222.05	-0.358	732.504	0.02	0.051	<0.001
IPH2	-2493.2	-2493.3	0.383	0.452	0.389	0.408	0.792	0.335	0.363	0.424	2265.57	2406.83	2169.09	0.032	4310.11	-1.723	-5311	-0.062	0.05	<0.001
IPH3	4245.76	4245.72	-0.188	-0.247	-0.06	-0.113	0.767	-0.148	-0.085	-0.144	1292.3	1373.12	1237.27	-0.044	-7339.5	0.471	-3029.5	0.016	0.05	<0.001
IPH4	-117.65	-117.47	-0.314	-0.39	-0.458	-0.476	0.75	-0.062	-0.35	-0.31	-3446.9	-3662	-3300.1	-0.07	203.236	1.643	8080.52	0.032	0.05	<0.001
J11	1081.53	1081.54	-0.337	-0.32	-0.34	-0.377	-0.25	0.9	-0.353	-0.419	287.9	305.824	275.614	0.019	-1869.7	1.526	-674.82	-0.016	0.049	<0.001
J12	-1085.7	-1085.8	-0.178	-0.221	-0.121	-0.157	-0.094	0.935	-0.072	-0.137	-328.51	-348.99	-314.55	0	1877.09	0.612	770.129	-0.024	0.049	<0.001
J13	46.001	46.011	0.526	0.553	0.469	0.543	0.35	0.894	0.43	0.565	53.513	56.67	51.29	-0.02	-79.504	-2.177	-125.54	0.041	0.049	<0.001
PS1	-2788.6	-2788.8	-0.614	-0.699	-0.861	-0.737	-0.485	-0.34	0.721	-0.878	-2585.3	-2746.7	-2475.1	-0.057	4821.07	3.132	6060.82	0.115	0.05	<0.001

PS2	1653.91	1653.96	-0.381	-0.311	-0.417	-0.339	-0.318	-0.152	0.713	-0.393	1049.89	1115.47	1005.26	0.03	-2859.2	1.448	-2461.3	-0.054	0.05	<0.001
PS3	3605.9	3605.83	-0.005	-0.076	-0.166	-0.215	-0.112	-0.105	0.713	-0.05	2237.04	2376.75	2141.68	0.108	-6233.6	0.598	-5244.2	0.032	0.05	<0.001
PS4	3141.18	3141.17	0.597	0.605	0.575	0.532	0.376	0.152	0.743	0.506	-2229	-2368.2	2134.1	-0.105	-5430.2	-2.23	5225.52	0.13	0.05	<0.001
PS5	-4100.5	-4100.5	1.115	1.13	1.294	1.155	0.888	0.555	0.774	1.14	917.161	974.246	877.989	0.001	7088.86	-5.141	2149.7	-0.06	0.05	<0.001
PS6	83.271	83.18	-0.858	-0.755	-0.714	-0.655	-0.453	-0.191	0.704	-0.556	140.098	149.029	134.12	0.008	-143.84	2.899	-328.65	-0.056	0.05	<0.001
PS7	-1371.4	-1371.1	0.021	-0.017	0.158	0.141	0.013	0.029	0.698	0.117	526.908	559.599	504.399	0.019	2370.42	-0.177	-1234.8	-0.112	0.05	<0.001
WC1	-3454.3	-3454.2	0.304	0.404	0.328	0.381	0.203	0.144	0.293	0.707	1847.68	1962.89	1769.03	-0.08	5971.49	-1.396	-4331.4	-0.05	0.05	<0.001
WC2	580.638	580.916	-0.407	-0.28	-0.553	-0.337	-0.29	-0.104	0.415	0.737	-4317.6	-4587	-4133.5	-0.055	-1003.9	1.642	10121.6	0.04	0.05	<0.001
WC3	683.984	683.948	-0.038	-0.096	-0.051	-0.145	-0.141	-0.022	-0.044	0.793	957.935	1017.88	917.116	-0.006	-1182.3	0.367	-2245.7	-0.022	0.05	<0.001
WC4	-685.58	-685.68	-0.23	-0.227	-0.131	-0.266	0.033	-0.143	-0.22	0.712	2144.24	2277.89	2052.7	0.099	1185.3	0.699	-5026.2	0.016	0.05	<0.001
WC5	2862.57	2862.36	0.407	0.232	0.453	0.414	0.231	0.137	0.424	0.684	-598.39	-635.78	-572.95	0.047	-4948.4	-1.479	1402.71	0.018	0.051	<0.001
com1	-2736.6	-2736.7	-0.45	-0.455	-0.436	-0.465	-0.267	-0.188	-0.411	-0.374	0.782	-86.642	-78.131	-0.042	4730.99	1.937	191.008	-0.046	0.05	<0.001
com2	243.187	243.193	0.792	0.793	0.737	0.782	0.527	0.395	0.768	0.736	0.876	-492.27	-443.51	-0.001	-420.37	-3.286	1086.11	-0.009	0.049	<0.001
com3	2311.11	2311.21	-0.41	-0.406	-0.365	-0.385	-0.303	-0.238	-0.42	-0.422	0.854	598.131	538.958	0.04	-3995.3	1.634	-1319.5	0.053	0.049	<0.001
com4	2439.2	2439.4	0.582	0.508	0.673	0.667	0.483	0.295	0.44	0.577	1771.74	0.799	1696.28	-0.108	4216.8	-2.557	-4153.1	0.046	0.05	<0.001
com5	143.159	143.172	0.244	0.15	0.187	0.184	0.125	0.022	0.261	0.236	-1315.7	0.824	-1259.5	0.084	-247.44	-0.877	3084.11	-0.013	0.049	<0.001
com6	-2666.5	-2666.7	-0.859	-0.683	-0.892	-0.884	-0.631	-0.328	-0.731	-0.845	-427.82	0.776	-409.75	0.022	4609.89	3.568	1003.07	-0.033	0.05	<0.001
com7	-963.26	-963.27	-0.397	-0.422	-0.364	-0.44	-0.387	-0.137	-0.328	-0.408	7791.46	8277.61	0.793	-0.017	1665.17	1.876	-18264	0.013	0.05	<0.001
com8	404.835	404.808	0.301	0.352	0.262	0.345	0.335	0.1	0.245	0.324	4657.21	4947.98	0.833	0.016	-699.77	-1.499	-1091.7	-0.025	0.049	<0.001
com9	593.357	593.403	0.088	0.058	0.099	0.085	0.039	0.035	0.079	0.075	-13990	-14863	0.719	0.001	-1025.7	-0.332	32796.3	0.014	0.05	<0.001
value1	-2245.5	-2245.5	0.002	-0.104	-0.219	-0.156	-0.112	0.001	-0.034	0.093	1900.29	2019.01	1819.5	0.649	3882.03	0.375	-4455	0.053	0.051	<0.001
value2	473.714	473.745	-1.487	-1.354	-1.436	-1.303	-1.041	-0.556	-1.203	-1.238	-937.89	-996.1	-897.69	0.626	-819.03	6.013	2198.2	-0.032	0.051	<0.001
value3	401.453	401.474	-0.975	-0.895	-0.894	-0.797	-0.63	-0.374	-0.791	-0.952	231.376	245.873	221.429	0.77	-694.06	3.846	-542.38	-0.016	0.05	<0.001
value4	-4003.1	-4003.2	0.691	0.703	0.756	0.529	0.515	0.257	0.553	0.47	-549.88	-594.35	-526.57	0.772	6920.41	-2.705	1289.3	0.041	0.05	<0.001
value5	3124.02	3124.1	0.414	0.461	0.453	0.574	0.288	0.134	0.472	0.345	-1130.9	-1201.5	-1082.7	0.776	-5400.6	-2.002	2651.28	0.006	0.05	<0.001
value6	1027.32	1027.31	0.745	0.736	0.761	0.63	0.594	0.301	0.585	0.776	-443.69	-471.43	-424.78	0.76	-1775.9	-3.097	1040.15	-0.023	0.05	<0.001
value7	917.406	917.381	0.323	0.172	0.269	0.246	0.171	0.13	0.183	0.282	1015.14	1078.38	971.801	0.804	-1585.8	-1.212	-2379.5	-0.026	0.05	<0.001
lv CT	0.003	-0.997	0	0	0	0	0	0	0	0	0.001	0.001	0.001	0	0.864	0	-0.001	0	0.049	<0.001
lv AT	-0.003	0.997	0	0	0	0	0	0	0	0	-0.001	-0.001	-0.001	0	0.864	0	0.001	0	0.049	<0.001
lv EP	-0.051	-0.051	1	0	0	0	0	0	0	0	0.028	0.03	0.027	0	0.088	0.634	-0.066	0	0.051	<0.001
lv T&D	0	0	0	1	0	0	0	0	0	0	-0.003	-0.003	-0.003	0	0	0.682	0.006	0	0.051	<0.001
lv IS	0.293	0.293	-0.999	-1.074	0	-0.997	-0.784	-0.42	-0.943	-1.02	0.062	0.066	0.059	0	-0.506	0.635	-0.145	0	0.051	<0.001
lv PPA	-0.095	-0.095	0	0	0	1	0	0	0	0	-0.19	-0.202	-0.182	0	0.164	0.633	0.445	0	0.051	<0.001
lv IPH	-0.207	-0.207	0	0	0	0	1	0	0	0	0.104	0.111	0.1	0	0.358	0.498	-0.244	0	0.052	<0.001
lv JI	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0.267	0	0	0.054	<0.001

Pattern loadings and cross-loadings

	CT	AT	EP	T&D	IS	PPA	IPH	JI	PS	WC	AC1	AC2	CC	VALUES	TRUST	HR	COMT	VALUES*
CT1	-18838	-18839	0.06	0.113	0.148	0.135	0.118	0.016	0.108	0.087	-497.09	-528.08	-475.87	-0.004	32568.4	-0.501	1166.31	0.013
CT2	-3165.6	-3166.4	-0.388	-0.517	-0.481	-0.468	-0.4	-0.131	-0.434	-0.347	1685.54	1790.77	1613.73	0.012	5473.93	1.999	-3951.5	-0.048
CT3	5335.8	5335.09	0.729	0.835	0.622	0.625	0.517	0.29	0.643	0.557	-1665.2	-1769.4	-1594.4	-0.009	9322.7	-2.994	3904.14	0.051
CT4	14792.6	14791.9	-0.424	-0.44	-0.274	-0.282	-0.223	-0.189	-0.315	-0.301	359.593	382.206	344.394	0	-25571	1.495	-843.17	-0.013
AT1	-4373.8	-4373.1	-1.545	-1.894	-1.773	-1.626	-1.284	-0.821	-1.456	-1.723	-1230.5	-1307.2	-1178.2	0.053	7561.09	7.378	2884.69	0.019
AT2	-506.22	-505.39	-1.535	-1.7	-1.693	-1.544	-1.204	-0.794	-1.35	-1.503	471.125	500.641	451.028	-0.025	875.018	6.746	-1104.4	0.003
AT3	2498.91	2499.7	0.464	0.487	0.466	0.541	0.345	0.241	0.428	0.46	1002.82	1065.51	960.119	-0.073	-4319.8	-2.019	-2351	-0.03
AT4	-289.44	-288.71	0.546	0.736	0.588	0.553	0.449	0.31	0.515	0.707	-828.87	-880.65	-793.34	0.079	500.404	-2.63	1942.93	-0.06
AT5	1926.92	1927.71	0.561	0.812	0.84	0.642	0.544	0.321	0.587	0.599	1221.29	1297.29	1169.23	0.017	-3331.1	-3.004	-2862.7	0.039
AT6	313.882	314.526	1.505	1.533	1.558	1.41	1.14	0.736	1.259	1.438	-851.29	-904.54	-815.08	-0.046	-542.52	-6.398	1995.86	0.035
EP1	-1135.8	-1135.7	0.499	-0.521	-0.319	-0.356	-0.242	-0.15	-0.407	-0.289	1055.98	1121.74	1010.87	-0.099	1963.55	1.394	-2475.2	0.033
EP2	-1084.4	-1084.4	0.692	0.001	-0.182	-0.095	-0.193	-0.067	0.049	-0.175	-1086.2	-1154.1	-1039.9	0.026	1874.76	0.447	2546.58	0.002
EP3	2228.8	2228.73	1.194	0.487	0.494	0.435	0.434	0.213	0.329	0.458	177.23	188.538	169.737	0.065	-3852.9	-1.786	-415.84	-0.033
T & D 1	-166.38	-166.42	-0.797	-0.078	-0.762	-0.809	-0.594	-0.471	-0.81	-0.848	-616.36	-654.72	-590.11	0.092	287.69	3.599	1444.76	-0.047
T & D 2	1205.77	1205.66	-0.11	0.787	-0.192	-0.138	-0.12	-0.022	-0.057	-0.02	-1011.7	-1074.9	-988.7	-0.012	-2084.4	0.523	2371.81	0.015
T & D 3	-1081.4	-1081.3	0.859	1.791	0.911	0.899	0.679	0.463	0.817	0.814	1615.1	1715.83	1546.34	-0.074	1869.49	-3.905	-3786	0.028
IS1	-2771.4	-2771.5	-2.181	-2.189	-1.306	-2.156	-1.581	-0.957	-1.922	-2.192	-3.356	-3.542	-3.307	0.067	4791.12	9.277	7.866	-0.045
IS2	2315.42	2315.43	-1.041	-1.04	-0.139	-1.124	-0.75	-0.528	-1.01	-1.012	-1393.3	-1480.4	-1334	-0.002	-4002.7	4.413	3266.62	0.068
IS3	-950.26	-949.97	-0.535	-0.544	0.304	-0.49	-0.449	-0.152	-0.458	-0.447	1427.28	1516.29	1366.47	-0.042	1642.43	2.232	-3345.8	-0.069
IS4	2182.63	2182.83	0.074	0.059	0.961	0.134	0.063	0.143	0.044	0.147	658.362	699.574	630.445	0.002	-3773.3	-0.439	-1543.6	0.006
IS5	-1242.4	-1242.9	5.228	5.271	5.495	5.169	3.856	2.129	4.756	4.978	-869.51	-923.8	-832.46	-0.033	2148.46	-21.987	2038.38	0.051
PPA1	-1471.6	-1471.8	1.413	1.485	1.441	2.215	1.003	0.441	1.317	1.318	-3246.9	-3449.7	-3108.7	0.018	2544.36	-6.249	7611.85	0.098
PPA2	-610.35	-610.42	0.379	0.274	0.282	1.152	0.226	0.217	0.211	0.359	1487.69	1580.68	1424.54	-0.035	1055.05	-1.191	-3487.8	-0.017
PPA3	1946.11	1946.3	-1.655	-1.612	-1.581	-0.851	-1.13	-0.618	-1.397	-1.551	1377.8	1463.84	1318.98	0.019	-3364.4	6.823	-3229.8	-0.07
IPH1	-1863.8	-1863.8	0.119	0.194	0.128	0.189	0.682	-0.166	0.063	0.01	-312.49	-332.01	-299.21	0.095	3222.05	-0.358	732.504	0.02
IPH2	-2493.2	-2493.3	0.363	0.452	0.389	0.408	1.075	0.335	0.363	0.424	2265.57	2406.83	2169.09	0.032	4310.11	-1.723	-5311	-0.062
IPH3	4245.76	4245.72	-0.188	-0.247	-0.06	-0.113	0.701	-0.148	-0.085	-0.144	1292.3	1373.12	1237.27	-0.044	-7339.5	0.471	-3029.5	0.016

IPH4	-117.65	-117.47	-0.314	-0.39	-0.458	-0.473	0.482	-0.062	-0.35	-0.31	-3446.9	-3662	-3300.1	-0.07	203.236	1.643	8080.52	0.032
J1	1081.53	1081.54	-0.337	-0.32	-0.34	-0.377	-0.25	0.75	-0.353	-0.419	287.9	305.824	275.614	0.019	-1869.7	1.526	-674.82	-0.016
J2	-1085.7	-1085.8	-0.178	-0.221	-0.121	-0.157	-0.094	0.879	-0.072	-0.137	-328.51	-348.99	-314.55	0	1877.09	0.612	770.129	-0.024
J3	46.001	46.011	0.526	0.553	0.469	0.543	0.35	1.104	0.43	0.565	53.513	56.87	51.29	-0.02	-79.504	-2.177	-125.54	0.041
PS1	-2788.6	-2788.8	-0.614	-0.699	-0.861	-0.737	-0.485	-0.34	0.019	-0.878	-2585.3	-2746.7	-2475.1	-0.057	4821.07	3.132	6060.82	0.115
PS2	1653.91	1653.96	-0.381	-0.311	-0.417	-0.333	-0.318	-0.152	0.469	-0.393	1049.89	1115.47	1005.26	0.03	-2859.2	1.448	-2461.3	-0.054
PS3	3605.9	3605.83	-0.005	-0.076	-0.166	-0.215	-0.112	-0.105	0.558	-0.05	2237.04	2376.75	2141.68	0.108	-6233.6	0.598	-5244.2	0.032
PS4	3141.18	3141.17	0.597	0.605	0.575	0.532	0.376	0.152	1.141	0.506	-2229	-2368.2	-2134.1	-0.105	-5430.2	-2.23	5225.52	0.13
PS5	-4100.5	-4100.5	1.115	1.13	1.294	1.155	0.888	0.555	1.884	1.14	917.161	974.246	877.989	0.001	7088.86	-5.141	-2149.7	-0.06
PS6	83.271	83.18	-0.858	-0.755	-0.714	-0.655	-0.453	-0.191	0.176	-0.556	140.098	149.029	134.12	0.008	-143.84	2.899	-328.65	-0.056
PS7	-1371.4	-1371.1	0.021	-0.017	0.158	0.141	0.013	0.029	0.708	0.117	526.808	559.599	504.399	0.019	2370.42	-0.177	-1234.8	-0.112
WC1	-3454.3	-3454.2	0.304	0.404	0.328	0.381	0.203	0.144	0.293	1.096	1847.68	1962.89	1769.03	-0.08	5971.49	-1.396	-4331.4	-0.05
WC2	580.638	580.916	-0.407	-0.28	-0.553	-0.337	-0.29	-0.104	-0.415	0.305	-4317.6	-4587	-4133.5	-0.055	-1003.9	1.642	10121.6	0.04
WC3	683.984	683.948	-0.038	-0.096	-0.051	-0.145	-0.141	-0.022	-0.044	0.741	957.935	1017.88	917.116	-0.006	-1182.3	0.367	-2245.7	-0.022
WC4	-685.58	-685.68	-0.23	-0.227	-0.131	-0.263	0.033	-0.143	-0.22	0.515	2144.24	2277.89	2052.7	0.099	1185.3	0.699	-5026.2	0.016
WC5	2862.57	2862.36	0.407	0.232	0.453	0.414	0.231	0.137	0.424	1.013	-598.39	-635.78	-572.95	0.047	-4948.4	-1.479	1402.71	0.018
com1	-2736.6	-2736.7	-0.45	-0.455	-0.436	-0.465	-0.267	-0.188	-0.411	-0.374	-80.644	-86.642	-78.131	-0.042	4730.99	1.937	191.008	-0.046
com2	243.187	243.193	0.792	0.793	0.737	0.782	0.527	0.395	0.768	0.736	-462.46	-492.27	-443.51	-0.001	-420.37	-3.286	1086.11	-0.009
com3	2311.11	2311.21	-0.41	-0.406	-0.365	-0.385	-0.303	-0.238	-0.42	-0.422	563.698	598.131	538.958	0.04	-3995.3	1.634	-1319.5	0.063
com4	2439.2	2439.4	0.582	0.508	0.673	0.667	0.483	0.295	0.44	0.577	1771.74	1882.93	1686.28	-0.108	-4216.8	-2.557	-4153.1	0.046
com5	143.159	143.172	0.244	0.15	0.187	0.184	0.125	0.022	0.261	0.236	-1315.7	-1396.8	-1259.5	0.084	-247.44	-0.877	3084.11	-0.013
com6	-2666.5	-2666.7	-0.859	-0.683	-0.892	-0.884	-0.631	-0.328	-0.731	-0.845	-427.82	-453.78	-409.75	0.022	4609.89	3.568	1003.07	-0.033
com7	-963.26	-963.27	-0.397	-0.422	-0.364	-0.44	-0.387	-0.137	-0.328	-0.408	7791.46	8277.61	7460.13	-0.017	1665.17	1.876	-18264	0.013
com8	404.835	404.808	0.301	0.352	0.262	0.345	0.335	0.1	0.245	0.324	4657.21	4947.98	4459.71	0.016	-699.77	-1.499	-10917	-0.025
com9	593.357	593.403	0.088	0.058	0.099	0.085	0.039	0.035	0.079	0.075	-13990	-14863	-13393	0.001	-1025.7	-0.332	32796.3	0.014
value1	-2245.5	-2245.5	0.002	-0.104	-0.219	-0.156	-0.112	0.001	-0.034	0.093	1900.29	2019.01	1819.5	0.628	3682.03	0.375	-4455	0.063
value2	473.714	473.745	-1.487	-1.354	-1.436	-1.303	-1.041	-0.556	-1.203	-1.238	-937.89	-996.1	-897.69	0.599	-819.03	6.013	2198.2	-0.032
value3	401.453	401.474	-0.975	-0.885	-0.894	-0.797	-0.63	-0.374	-0.791	-0.952	231.376	245.673	221.429	0.754	-694.06	3.946	-542.38	-0.016
value4	-4003.1	-4003.2	0.681	0.703	0.756	0.529	0.515	0.257	0.553	0.47	-549.88	-584.35	-526.57	0.78	6920.41	-2.705	1289.3	0.041
value5	3124.02	3124.1	0.414	0.461	0.453	0.574	0.288	0.134	0.472	0.345	-1130.9	-1201.5	-1082.7	0.819	-5400.6	-2.002	2651.28	0.006

value6	1027.32	1027.31	0.745	0.736	0.761	0.63	0.594	0.301	0.585	0.776	-443.69	-471.43	-424.78	0.757	-1775.9	-3.097	1040.15	-0.023
value7	917.406	917.381	0.323	0.172	0.269	0.246	0.171	0.13	0.183	0.282	1015.14	1078.38	971.801	0.812	-1585.8	-1.212	-2379.5	-0.026
lv_CT	0.003	-0.997	0	0	0	0	0	0	0	0	0.001	0.001	0.001	0	1.723	0	-0.001	0
lv_AT	-0.003	0.997	0	0	0	0	0	0	0	0	-0.001	-0.001	-0.001	0	0.006	0	0.001	0
lv_EP	-0.051	-0.051	1	0	0	0	0	0	0	0	0.028	0.03	0.027	0	0.088	0	-0.066	0
lv_T&D	0	0	0	1	0	0	0	0	0	0	-0.003	-0.003	-0.003	0	0	0	0.006	0
lv_IS	0.293	0.293	-0.999	-1.074	0	-0.997	-0.784	-0.42	-0.943	-1.02	0.062	0.066	0.059	0	-0.506	4.359	-0.145	0
lv_PPA	-0.095	-0.095	0	0	0	1	0	0	0	0	-0.19	-0.202	-0.182	0	0.164	0	0.445	0
lv_IPH	-0.207	-0.207	0	0	0	0	1	0	0	0	0.104	0.111	0.1	0	0.358	0	-0.244	0
lv_JI	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
lv_PS	0.001	0.001	0	0	0	0	0	0	1	0	0	0	0	0	-0.002	0	-0.001	0
lv_WC	0.014	0.014	0	0	0	0	0	0	0	1	0.019	0.021	0.019	0	-0.023	0	-0.046	0
lv_Com1	-0.025	-0.025	0	0	0	0	0	0	0	0	0.998	-0.002	-0.002	0	0.044	0	0.004	0
lv_Com2	-0.023	-0.023	0	0	0	0	0	0	0	0	-0.003	0.997	-0.003	0	0.04	0	0.006	0
lv_Com3	0.052	0.052	0	0	0	0	0	0	0	0	-1.04	-1.105	0.005	0	-0.09	0	2.437	0
value1	1994.08	1994.15	1.48	1.412	1.49	1.263	1.164	0.599	1.19	1.213	-1545.7	-1642	-1479.7	0.031	-3447.2	-5.9	3623.35	0.623
value2	-592.9	-593.1	-0.164	0.061	0.072	-0.142	-0.076	0.068	-0.124	-0.29	-398.14	-422.85	-381.09	0.026	1025.17	0.478	933.072	0.618
value3	2359.83	2359.78	2.619	2.391	2.204	2.368	1.81	1.039	2.381	2.522	-3917.3	-4162.1	-3750.6	0.051	-4079.4	-10.636	9183.73	0.528
value4	1577.4	1577.08	0.62	0.674	0.551	0.736	0.324	0.294	0.697	0.638	97.688	103.491	93.44	0.057	-2726.6	-2.869	-228.65	0.494
value5	910.348	910.663	0.237	-0.068	-0.034	0.003	0.043	-0.036	-0.018	0.128	-2289.5	-2432.4	-2191.9	0.019	-1574	-0.175	5367.2	0.749
value6	-3224	-3224.2	0.345	0.53	0.514	0.381	0.19	0.207	0.338	0.347	1578.19	1676.71	1511.13	0.034	5573.73	-1.664	-3699.9	0.686
value7	2624.71	2625.12	-0.914	-0.941	-0.723	-0.74	-0.58	-0.429	-0.796	-0.777	-25.482	-26.808	-24.283	0.045	-4537.8	3.674	59.277	0.675
value1	-1819.5	-1819.5	-1.285	-1.118	-1.145	-1.11	-0.961	-0.403	-0.891	-1.209	1077.22	1144.46	1031.35	0.023	3145.47	4.992	-2525.3	0.668
value2	-354.3	-354.15	-0.017	-0.339	-0.229	-0.353	-0.056	-0.201	-0.327	-0.015	1357.63	1442.11	1299.63	0.071	612.394	0.747	-3182.1	0.593
value3	-5951.4	-5951.8	-0.608	-0.553	-0.514	-0.539	-0.426	-0.173	-0.491	-0.572	2240.31	2380	2144.72	-0.074	10288.6	2.412	-5251.5	0.605
value4	2192.87	2193.35	-0.647	-0.745	-0.645	-0.48	-0.4	-0.3	-0.563	-0.499	1844.35	1959.61	1765.69	-0.058	-3791.2	2.496	-4323.6	0.644
value5	46.537	46.057	-1.24	-1.181	-1.15	-1.037	-0.912	-0.497	-0.984	-1.229	1703.19	1809.43	1630.53	-0.085	-80.03	4.957	-3992.4	0.652
value6	3309.19	3309.59	0.971	0.93	0.896	0.904	0.865	0.315	0.829	1.028	-2162.6	-2297.5	-2070.5	-0.004	-5721	-4.191	5069.9	0.757
value7	-2181.7	-2182	-0.409	-0.129	-0.404	-0.363	-0.3	-0.082	-0.373	-0.364	-272.29	-289.17	-260.59	-0.101	3771.81	1.637	638.108	0.687

Structure loadings and cross-loadings

	CT	AT	EP	T&D	IS	PPA	IPH	JI	PS	WC	AC1	AC2	CC	VALUES	TRUST	HR	COMIT	VALUES*
CT1	0.644	0.269	0.2	0.209	0.223	0.218	0.165	-0.04	0.153	0.284	0.237	0.182	0.167	0.041	0.528	0.322	0.252	-0.035
CT2	0.83	0.369	0.32	0.258	0.186	0.171	0.114	0.16	0.205	0.312	0.209	0.126	0.137	0.072	0.693	0.376	0.202	-0.084
CT3	0.801	0.47	0.352	0.371	0.242	0.16	0.159	0.15	0.313	0.259	0.31	0.219	0.242	0.061	0.735	0.436	0.33	-0.04
CT4	0.71	0.361	0.236	0.205	0.268	0.159	0.168	0.173	0.294	0.257	0.231	0.252	0.265	0.057	0.619	0.377	0.321	-0.041
AT1	0.353	0.701	0.433	0.241	0.179	0.211	0.156	-0.011	0.305	0.187	0.225	0.233	0.176	0.059	0.61	0.391	0.273	-0.005
AT2	0.348	0.77	0.39	0.245	0.145	0.151	0.089	-0.061	0.328	0.21	0.246	0.239	0.283	-0.028	0.647	0.353	0.329	-0.023
AT3	0.396	0.801	0.391	0.326	0.231	0.214	0.121	0.071	0.277	0.202	0.19	0.203	0.202	0.01	0.692	0.409	0.256	-0.101
AT4	0.391	0.756	0.346	0.354	0.229	0.166	0.12	0.112	0.241	0.28	0.227	0.205	0.312	0.117	0.663	0.407	0.317	-0.098
AT5	0.359	0.755	0.326	0.354	0.326	0.185	0.145	0.086	0.288	0.217	0.285	0.223	0.289	0.082	0.644	0.426	0.341	-0.008
AT6	0.375	0.703	0.361	0.312	0.29	0.197	0.162	0.122	0.215	0.266	0.302	0.28	0.263	0.074	0.624	0.421	0.363	-0.035
EP1	0.217	0.336	0.743	0.155	0.157	0.128	0.145	-0.032	0.135	0.189	0.254	0.152	0.185	-0.043	0.32	0.375	0.253	0.023
EP2	0.356	0.47	0.852	0.41	0.237	0.204	0.127	0.026	0.399	0.216	0.306	0.219	0.322	0.029	0.478	0.562	0.362	0.025
EP3	0.317	0.381	0.793	0.371	0.288	0.246	0.304	0.147	0.227	0.246	0.242	0.248	0.161	0.145	0.403	0.569	0.281	-0.034
T & D 1	0.31	0.345	0.353	0.807	0.346	0.23	0.156	0.072	0.252	0.225	0.244	0.23	0.111	0.072	0.379	0.551	0.254	-0.065
T & D 2	0.32	0.306	0.33	0.884	0.306	0.238	0.111	0.164	0.323	0.323	0.297	0.209	0.105	0.059	0.362	0.595	0.264	0.009
T & D 3	0.27	0.395	0.336	0.862	0.369	0.249	0.135	0.159	0.322	0.263	0.325	0.286	0.233	0.052	0.384	0.595	0.363	0.022
IS1	0.297	0.233	0.223	0.339	0.81	0.225	0.185	0.05	0.282	0.222	0.262	0.261	0.202	0.026	0.307	0.527	0.313	0.028
IS2	0.224	0.243	0.228	0.311	0.851	0.161	0.139	0	0.24	0.278	0.319	0.306	0.299	-0.035	0.27	0.504	0.397	0.096
IS3	0.194	0.287	0.238	0.333	0.812	0.262	0.121	0.073	0.266	0.297	0.298	0.273	0.259	-0.021	0.278	0.536	0.357	0.011
IS4	0.189	0.264	0.208	0.293	0.809	0.243	0.143	0.157	0.22	0.269	0.23	0.289	0.26	0.048	0.262	0.508	0.335	0.056
IS5	0.307	0.172	0.228	0.281	0.579	0.312	0.221	0.022	0.226	0.291	0.273	0.259	0.177	0.04	0.277	0.467	0.306	-0.013
PPA1	0.138	0.115	0.092	0.146	0.192	0.726	0.142	-0.065	0.11	0.243	0.298	0.084	0.007	0.039	0.146	0.363	0.168	0.042
PPA2	0.142	0.122	0.215	0.199	0.234	0.834	0.261	0.169	0.137	0.334	0.288	0.152	0.09	0.143	0.153	0.51	0.228	0.036
PPA3	0.27	0.351	0.26	0.314	0.284	0.81	0.322	0.196	0.299	0.379	0.451	0.289	0.138	0.177	0.359	0.617	0.38	0.023
IPH1	0.124	0.094	0.176	0.154	0.152	0.259	0.64	-0.045	0.133	0.129	0.187	0.094	0.022	0.161	0.126	0.335	0.131	-0.012
IPH2	0.104	0.043	0.138	0.108	0.116	0.248	0.792	0.221	0.121	0.183	0.208	0.119	0.071	0.302	0.085	0.367	0.171	-0.005
IPH3	0.21	0.188	0.173	0.06	0.185	0.211	0.767	0.027	0.221	0.154	0.219	0.242	0.144	0.15	0.231	0.366	0.262	0.008

IPH4	0.149	0.192	0.226	0.151	0.145	0.203	0.75	0.144	0.172	0.228	0.261	0.223	0.119	0.19	0.197	0.404	0.261	0.026
J11	0.106	0.042	0.062	0.148	0.065	0.087	0.116	0.9	0.017	0.081	0.092	0.165	0.042	0.419	0.086	0.218	0.131	0.141
J12	0.167	0.068	0.032	0.11	0.086	0.12	0.131	0.935	0.066	0.148	0.112	0.199	0.043	0.422	0.136	0.246	0.156	0.139
J13	0.15	0.082	0.071	0.17	0.065	0.161	0.096	0.894	0.029	0.188	0.103	0.169	0.046	0.399	0.135	0.264	0.139	0.166
PS1	0.288	0.278	0.306	0.257	0.16	0.131	0.176	-0.013	0.721	0.102	0.214	0.178	0.3	-0.026	0.328	0.413	0.295	0.196
PS2	0.165	0.252	0.17	0.212	0.118	0.076	0.064	0.008	0.713	0.038	0.1	0.104	0.223	-0.004	0.242	0.312	0.181	0.092
PS3	0.221	0.235	0.296	0.296	0.201	0.137	0.166	0.078	0.713	0.18	0.218	0.198	0.204	0.109	0.264	0.451	0.266	0.184
PS4	0.245	0.305	0.295	0.317	0.311	0.194	0.132	-0.039	0.743	0.193	0.252	0.19	0.278	-0.079	0.318	0.485	0.307	0.188
PS5	0.285	0.289	0.222	0.242	0.315	0.202	0.194	0.035	0.774	0.217	0.304	0.223	0.288	0.051	0.332	0.482	0.349	0.1
PS6	0.257	0.199	0.103	0.196	0.163	0.162	0.19	0.127	0.704	0.182	0.178	0.192	0.173	0.077	0.264	0.387	0.234	0.115
PS7	0.175	0.305	0.253	0.264	0.326	0.275	0.187	0.017	0.698	0.254	0.321	0.233	0.323	0.036	0.278	0.504	0.375	0.072
WC1	0.213	0.159	0.168	0.238	0.226	0.298	0.114	0.042	0.125	0.707	0.377	0.152	0.162	0.011	0.215	0.427	0.296	0.012
WC2	0.272	0.339	0.229	0.302	0.211	0.313	0.157	0.153	0.171	0.737	0.455	0.385	0.317	0.091	0.354	0.496	0.498	0.076
WC3	0.313	0.257	0.247	0.269	0.307	0.275	0.133	0.134	0.205	0.793	0.454	0.344	0.222	0.09	0.329	0.518	0.441	0.066
WC4	0.27	0.172	0.151	0.172	0.226	0.262	0.292	0.102	0.118	0.712	0.473	0.262	0.169	0.18	0.256	0.439	0.389	0.09
WC5	0.274	0.162	0.19	0.172	0.281	0.332	0.17	0.122	0.217	0.684	0.393	0.213	0.147	0.104	0.253	0.471	0.324	0.089
com1	0.239	0.177	0.223	0.25	0.253	0.35	0.267	0.055	0.193	0.485	0.782	0.279	0.137	0.078	0.24	0.457	0.516	0.05
com2	0.322	0.324	0.329	0.329	0.322	0.409	0.248	0.151	0.335	0.527	0.876	0.403	0.33	0.156	0.374	0.574	0.691	0.106
com3	0.255	0.306	0.281	0.265	0.303	0.33	0.226	0.07	0.248	0.465	0.834	0.457	0.348	0.145	0.325	0.483	0.705	0.154
com4	0.177	0.288	0.236	0.191	0.347	0.25	0.218	0.159	0.197	0.339	0.44	0.799	0.408	0.106	0.289	0.409	0.716	0.123
com5	0.204	0.272	0.216	0.193	0.269	0.147	0.169	0.126	0.233	0.28	0.304	0.824	0.334	0.173	0.276	0.349	0.64	0.07
com6	0.235	0.172	0.172	0.301	0.237	0.142	0.169	0.187	0.193	0.285	0.36	0.776	0.248	0.155	0.236	0.356	0.606	0.068
com7	0.261	0.318	0.336	0.227	0.305	0.126	0.109	0.091	0.4	0.278	0.353	0.331	0.793	0.077	0.335	0.412	0.624	0.182
com8	0.224	0.266	0.211	0.103	0.17	0.058	0.146	0.024	0.252	0.184	0.232	0.339	0.833	0.076	0.283	0.254	0.593	0.077
com9	0.139	0.21	0.108	0.082	0.261	0.055	0.026	-0.004	0.17	0.201	0.189	0.3	0.719	-0.035	0.202	0.207	0.51	0.003
value1	0.096	0.098	0.103	0.045	-0.07	0.045	0.135	0.312	0.058	0.135	0.06	0.094	0.075	0.649	0.112	0.125	0.099	0.18
value2	0.075	0.074	0.026	0.116	0.047	0.159	0.184	0.339	0.106	0.158	0.108	0.204	0.11	0.626	0.086	0.207	0.184	0.133
value3	0.026	0.036	-0.003	0.068	0.008	0.165	0.243	0.363	0.03	0.065	0.12	0.149	-0.009	0.77	0.036	0.154	0.115	0.145
value4	0.071	0.016	0.074	0.095	0.089	0.092	0.247	0.319	0.019	0.054	0.135	0.134	0.02	0.772	0.05	0.171	0.126	0.161
value5	0.001	0.042	-0.003	0.03	-0.01	0.164	0.175	0.319	0.046	0.044	0.124	0.113	0.035	0.776	0.025	0.123	0.119	0.147

value6	0.082	0.07	0.064	0.062	0.043	0.1	0.25	0.341	-0.014	0.151	0.133	0.153	0.056	0.76	0.088	0.169	0.149	0.1
value7	0.062	0.034	0.038	-0.032	-0.047	0.079	0.18	0.363	-0.057	0.09	0.111	0.103	0.013	0.804	0.056	0.082	0.099	0.118
lv_CT	1	0.494	0.375	0.352	0.303	0.233	0.199	0.156	0.324	0.37	0.329	0.256	0.268	0.078	0.864	0.505	0.366	-0.068
lv_AT	0.494	1	0.499	0.408	0.311	0.25	0.175	0.071	0.368	0.302	0.327	0.306	0.339	0.068	0.864	0.535	0.417	-0.062
lv_EP	0.375	0.499	1	0.398	0.267	0.243	0.24	0.06	0.325	0.272	0.336	0.26	0.283	0.056	0.506	0.634	0.377	0.006
lv_T&D	0.352	0.408	0.398	1	0.399	0.28	0.157	0.156	0.352	0.319	0.34	0.284	0.176	0.071	0.44	0.682	0.345	-0.012
lv_IS	0.314	0.321	0.298	0.375	0.963	0.285	0.169	0.086	0.309	0.316	0.337	0.339	0.319	-0.001	0.367	0.635	0.427	0.061
lv_PPA	0.233	0.25	0.243	0.28	0.3	1	0.309	0.134	0.232	0.406	0.437	0.225	0.102	0.155	0.279	0.633	0.33	0.042
lv_IPH	0.199	0.175	0.24	0.157	0.201	0.309	1	0.126	0.219	0.236	0.296	0.232	0.123	0.274	0.216	0.498	0.282	0.006
lv_JI	0.156	0.071	0.06	0.156	0.079	0.134	0.126	1	0.041	0.153	0.112	0.196	0.048	0.454	0.131	0.267	0.156	0.163
lv_PS	0.324	0.368	0.325	0.352	0.316	0.232	0.219	0.041	1	0.23	0.314	0.26	0.353	0.032	0.4	0.599	0.396	0.187
lv_WC	0.37	0.302	0.272	0.319	0.344	0.406	0.236	0.153	0.23	1	0.592	0.377	0.282	0.13	0.389	0.647	0.538	0.092
lv_Com1	0.329	0.327	0.336	0.34	0.353	0.437	0.296	0.112	0.314	0.592	1	0.459	0.331	0.154	0.379	0.609	0.77	0.126
lv_Com2	0.256	0.306	0.26	0.284	0.356	0.225	0.232	0.196	0.26	0.377	0.459	1	0.413	0.181	0.325	0.464	0.818	0.109
lv_Com3	0.268	0.339	0.263	0.176	0.311	0.102	0.123	0.048	0.353	0.282	0.331	0.413	1	0.054	0.352	0.374	0.737	0.114
value1	-0.017	0.012	0.076	0.031	0.119	-0.004	0.102	0.139	0.113	0	0.051	0.143	0.101	0.163	-0.002	0.107	0.128	0.575
value2	0.012	-0.046	-0.011	0.092	0.136	-0.004	0.001	0.207	0.119	-0.026	-0.003	0.066	0.038	0.16	-0.02	0.092	0.044	0.602
value3	-0.057	-0.062	0.002	-0.106	-0.118	-0.005	-0.006	0.072	0.105	0.094	0.111	0.017	0.063	0.127	-0.069	-0.005	0.08	0.507
value4	-0.062	-0.146	-0.092	-0.06	-0.068	0.027	-0.105	0.096	0.085	0.026	0.055	-0.034	0.026	0.109	-0.12	-0.029	0.018	0.525
value5	-0.117	-0.004	0.084	-0.076	-0.028	0.011	-0.018	0.062	0.09	0.069	0.076	0.056	0.109	0.11	-0.07	0.039	0.103	0.724
value6	-0.004	-0.078	-0.021	0.041	0.087	0	-0.075	0.128	0.108	0.019	-0.011	0.002	0.059	0.13	-0.047	0.054	0.021	0.679
value7	-0.159	-0.047	-0.05	-0.052	0.076	0.053	0.022	0.088	0.089	0.017	-0.002	0.054	0.033	0.137	-0.12	0.046	0.037	0.679
value1	-0.05	-0.021	-0.044	0.027	0.016	0.012	-0.066	0.17	0.232	0.004	0.04	0.024	0.074	0.149	-0.041	0.063	0.058	0.725
value2	-0.036	0.014	0.098	-0.08	-0.014	-0.025	0.062	0.017	0.024	0.149	0.178	0.068	0.111	0.147	-0.013	0.049	0.152	0.591
value3	0.015	-0.112	-0.008	0.015	0.087	0.091	0.038	0.114	0.137	0.12	0.166	0.098	0.062	0.103	-0.056	0.12	0.14	0.648
value4	-0.076	0.076	0.009	-0.047	0.002	0.081	0.026	0.078	0.124	0.087	0.116	0.134	0.077	0.095	0	0.07	0.141	0.646
value5	0.079	-0.075	0.007	0.011	0.072	0.086	0.005	0.098	0.208	0.085	0.162	0.11	0.119	0.07	0.002	0.12	0.167	0.686
value6	-0.128	-0.008	-0.012	-0.051	0.008	0.013	0.086	0.064	0.102	0.102	0.143	0.156	0.108	0.14	-0.078	0.055	0.176	0.713
value7	-0.007	-0.063	0.015	0.121	0.043	0.028	-0.016	0.143	0.119	0.086	0.065	0.075	0.043	0.078	-0.052	0.108	0.079	0.663

Indicator weights

	CT	AT	EP	T&D	IS	PPA	IPH	Jl	PS	WC	AC1	AC2	CC	VALUES	TRUST	HR	COMT	VALUES*	SE	P value	VIF
CT1	0.287	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	1.312
CT2	0.369	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.697
CT3	0.356	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.58
CT4	0.316	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.409
AT1	0	0.209	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	1.826
AT2	0	0.229	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	2.01
AT3	0	0.238	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	1.896
AT4	0	0.225	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	1.807
AT5	0	0.225	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	1.779
AT6	0	0.209	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	1.527
EP1	0	0	0.39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.299
EP2	0	0	0.447	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.052	<0.001	1.606
EP3	0	0	0.416	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.436
T & D 1	0	0	0	0.371	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.554
T & D 2	0	0	0	0.406	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	2.088
T & D 3	0	0	0	0.396	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.928
IS1	0	0	0	0	0.267	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	2.029
IS2	0	0	0	0	0.281	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	2.342
IS3	0	0	0	0	0.268	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	2.018
IS4	0	0	0	0	0.267	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	2.146
IS5	0	0	0	0	0.191	0	0	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	1.277
PPA1	0	0	0	0	0	0.386	0	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.247
PPA2	0	0	0	0	0	0.444	0	0	0	0	0	0	0	0	0	0	0	0	0.052	<0.001	1.518
PPA3	0	0	0	0	0	0.431	0	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.456
IPH1	0	0	0	0	0	0	0.293	0	0	0	0	0	0	0	0	0	0	0	0.054	<0.001	1.289
IPH2	0	0	0	0	0	0	0.362	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.534
IPH3	0	0	0	0	0	0	0.351	0	0	0	0	0	0	0	0	0	0	0	0.053	<0.001	1.474

Latent variable coefficients

R-squared coefficients

CT	AT	EP	T&D	IS	PPA	IPH	JI	PS	WC	AC1	AC2	CC	TRUST	COMT
0.75	0.75	0.403	0.473	0.426	0.402	0.256	0.071	0.361	0.423	0.593	0.67	0.548	0.365	0.417

Adjusted R-squared coefficients

CT	AT	EP	T&D	IS	PPA	IPH	JI	PS	WC	AC1	AC2	CC	TRUST	COMT
0.749	0.749	0.401	0.472	0.424	0.401	0.253	0.068	0.359	0.421	0.592	0.669	0.546	0.363	0.411

Average variances extracted

CT	AT	EP	T&D	IS	PPA	IPH	JI	PS	WC	AC1	AC2	CC	VALUES	TRUST
0.562	0.561	0.636	0.725	0.606	0.626	0.547	0.828	0.524	0.529	0.692	0.64	0.613	0.547	0.747

APPENDIX -V

ANOVA TEST – AGE* COMMITMENT

Test of Homogeneity of Variances			
COMTMT			
Levene Statistic	df1	df2	Sig.
2.689	5	312	.021

ANOVA					
COMTMT					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	209.976	5	41.995	1.813	.110
Within Groups	7226.892	312	23.163		
Total	7436.868	317			

GENDER* COMMITMENT

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
COMTMT	Male	173	32.88	5.203	.396
	Female	145	33.68	4.356	.362

INDEPENDENT SAMPLES TEST

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig.	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
COMT	Equal variances assumed	4.145	.043	-1.454	316	.147	-.791	.544	-1.863	.280
	Equal variances not assumed			-1.477	316	.141	-.791	.536	-1.846	.263

MARITAL STATUS*COMMITMENT

Group Statistics					
	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
COMTMT	Married	186	33.16	4.512	.331
	Unmarried	132	33.37	5.291	.460

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
COMTMT	Equal variances assumed	5.218	.023	-.390	316	.697	-.215	.552	-1.301	.871
	Equal variances not assumed			-.380	253.346	.704	-.215	.567	-1.332	.901

EXPERIENCE*COMMITMENT

Test of Homogeneity of Variances			
COMTMT			
Levene Statistic	df1	df2	Sig.
1.208	4	313	.307

ANOVA					
COMTMT					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	25.959	4	6.490	.274	.895
Within Groups	7410.909	313	23.677		
Total	7436.868	317			

EDUCATION* COMMITMENT

Descriptives								
OC								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Graduate	165	34.2606	4.92120	.38312	33.5041	35.0171	17.00	45.00
Post Graduate	126	32.8571	5.00674	.44604	31.9744	33.7399	18.00	42.00
Professional Degree	52	32.2308	5.94951	.82505	30.5744	33.8871	15.00	45.00
Total	343	33.4373	5.16975	.27914	32.8883	33.9864	15.00	45.00

Test of Homogeneity of Variances			
COMTMT			
Levene Statistic	df1	df2	Sig.
.829	3	314	.479

ANOVA					
OC					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	229.949	2	114.975	4.387	.013
Within Groups	8910.453	340	26.207		
Total	9140.402	342			

COMPANIES WORKED *COMMITMENT

Test of Homogeneity of Variances			
COMTMT			
Levene Statistic	df1	df2	Sig.
.943	5	312	.454

ANOVA					
COMTMT					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	89.637	5	17.927	.761	.578
Within Groups	7347.231	312	23.549		
Total	7436.868	317			

NO. OF CHILDREN* COMMITMENT

Test of Homogeneity of Variances			
COMTMT			
Levene Statistic	df1	df2	Sig.
.973	4	313	.422

ANOVA					
COMTMT					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	175.487	4	43.872	1.891	.112
Within Groups	7261.381	313	23.199		
Total	7436.868	317			

GENERATION*COMMITMENT

Group Statistics					
	Generation	N	Mean	Std. Deviation	Std. Error Mean
COMTMT	old gen	154	33.29	4.429	.357
	new gen	164	33.21	5.216	.407

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Commitmen	Equal variances assumed	4.403	.037	.144	316	.886	.078	.544
	Equal variances not assumed			.1453	12.887	.885	.078	.542

.....*END*.....