

Antecedents of Organizational Commitment in Indian Banking Sector

(With Special Reference to Tri-City Chandigarh)

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Abstract

An employee with organizational commitment is an asset to the organization. Organizational commitment of the can be affected from a number of factors present in the working environment or influenced by the personal factors of the employee. Organizational commitment increases the loyalty of the employee towards the organization, resulting in increased productivity, job involvement, and merger of organizational and individual objective. Banking sector in India is one of the biggest sectors and livelihood of a large number of people depends on the banking system. The objective of this paper is to explore the antecedents of the organizational commitment in the banking sector with special reference to tri-city, Chandigarh. The data is collected through questionnaire method. The size of the sample is 489 employees from the bank branches in the Tri-city, Chandigarh. The data collected is analyzed with the help of the statistical tools. Descriptive analysis has been done to analyses the perception of employees regarding organizational commitment and factor analysis is conducted to explore the antecedents of the organizational commitment in the banking sector. Therefore, it is concluded that it is necessary for the organization to understand the factors that can affect the organizational commitment and also use these factors keeping in mind the benefit of the organization and individual.

Key Words: *Organizational Commitment, Antecedents, Factor Analysis etc.*

Introduction:

Organizational commitment is the relation establish between the organization and the employees due to many reasons. The need of the employees, demand of family, benefits from the organizational enables, motivates or force employee to continue with the same organization. The

employee can have both detrimental as well as propitious for the growth of organization. The organizational commitment can affect the performance of the employee. Organizational commitment have negative impact on the turnover intentions of the employees (Baley et. al, 2010). Retaining the best talent is a difficult task and enabling employees working to their best potential, organization must ensure to develop organizational commitment in the employee. Organizational commitment is the bond, employees experience with their organization. Employees who are committed to their organization generally feel a connection with their organization, feel that they fit in and feel they understand the goals of the organization. The added value of such employees is that they tend to be more determined in their work, show relatively high productivity and are more proactive in offering their support. Organizational commitment has been proved as an indicator of Work- Life balance in earlier researches. Earlier researches have shown relation between organizational commitment and job satisfaction. There are three types of organizational commitment i.e. Affective Commitment, Continuance Commitment and Normative Commitment. Affective commitment relates to how much employees want to stay at their organization. Continuance commitment relates to how much employees feel the need to stay at their organization. Normative commitment relates to how much employees feel they should stay at their organization. The importance of organizational commitment is well documented. Employees who feel more committed to their organization have the probability of performing better. Organizational commitment can be coined as situation which can lead to other factors and also can result into various consequences. Researches have shown organizational commitment as a predictor of Work- Life balance. Organizational commitment lead to job satisfaction or job satisfaction can lead to organizational commitment. Similarly, organizational commitment or the type of commitment felt by the individual in the organization can lead to Work- Life balance. The relationship between one another is affecting the overall culture of the organization.

Literature Review D. Sakthivel& Dr. J Jayakrishnan (2012)

The literature review helps us understand the various theories and application by the researchers on the concerned topic and help us develop a framework for the study. Therefore, an attempt to explore various studies regarding the topic is conducted and collects the data. Leavers had much less organizational commitment and lower job satisfaction. They reported much more pressure from relationships at work, lacked recognition, and had less personal discretion and influence. The company's human resources professionals recognized these as characteristics of the leavers (Williams & Cooper, 1998). Satisfaction with human resource practices and employee

empowerment exhibit a strong relationship with organizational commitment (Bergmann et al. 2000). Companies with Work Life Balance initiatives are not confronted by decreasing level of employee commitment, loyalty and motivation (Hobson et. al.2001). A positive correlation was established between emotional intelligence and organizational commitment, which according to ASSET model is considered as a consequence of stress, suggesting a new role of emotional intelligence as a determinant of employee loyalty to organizations(Nikolaou & Tsaousis, 2002)Overload and work life balance are major contributor to ill health of academics and four occupational stress highly contributed to the level of commitment are overload, job control, resources and communication and job characteristics (Barkhuizen & Rothman, 2008)Commitment to family responsibility and lack of gender sensitive policies by the employer are important barriers to career advancement (Sanghamitra, buddhapriya 2009). Perceived work life balance satisfaction is negatively correlated with intention to leave the organization and organizational commitment and satisfaction both is partially mediator of work life balance and intention to leave the organization (Noor 2011). Gen Y employees felt that work life balance must be presented in the job and affect their organization commitment whereas Gen Y employee looked for Loyalty, dedication and commitment for careers. There was a significant difference between Gen X and Gen Y employees(Rajput et al. 2012).Work- Life balance and organizational commitment are having positive relationship(D. Sakthivel& Dr. J Jayakrishnan 2012).The study also revealed a negative correlation between organizational commitment and employee turnover intentions (Koodamara, 2015). The major findings of the study reveals that Leader management exchange has strong impact on the organizational commitment as compared to work life balance.it is further highlighted that work life balance also helps management earn the commitment of the female employees. However, the perception of gender bias does not have any impact on the organizational commitment as revealed from the study (Memon, Nazia Zabin & Satpathy Biswajit, 2017). The major findings of the study reveal that narrow perspective was followed to analyze the antecedents of organizational commitment. The factors were limited to only individual and internal factors of the organization. The result of the study highlights that the enough focus should be made on the external factors or external environment of the organization also. It also revealed that dual approach i.e. global approach and individualistic approach should be followed to attend the problems of the work force (Bodjrenou1,Kossivi et. all. 2019).

Need of the study

Banking industry has been always an attractive job avenue for the working population. With the increasing number of employable graduates, banks are becoming a promising career option since

a long time. At the same time, it has been criticized with the fact that a lot of pressure and stress exist among the employees. One of the efforts being done is to recruit, select, train, develop and sustain the best work force in the organization. Over the last 3 year, Indian banking sector have to face strike from the employees and various unions of the banks number of times. The union has called the strike over more than 5 times in a period of last 1 year. The employees and the union are raising their voice against the outsourcing of regular and perennial nature of banking jobs, merger of special allowance with the basic pay, updation of pension, improvement in the family pension system, five-day banking, allocation of staff welfare fund and many others. It is evident that employees in the banking sector are not satisfied with the working environment and provision of the banking sector. Strike is an outcome of employees not being heard and adhered to its demand over a long period of time. Increasing number of strikes shows the need for a better working culture, environment and work benefits in the Indian banking system. It is also noted that further research can be done to study the impact of organizational commitment on Work-Life balance and its effect on the career decisions. The present research work will be an attempt to fill all these gaps which will be beneficial not only to the academicians and researchers but also to the policy makers too.

Scope of the Study

The scope of this study is confined to the banks in the tri-city Chandigarh. The study is limited to private and public sector banks in this area with maximum number of branches. The banks in the study are State Bank of India, Punjab National Bank, HDFC Bank, ICICI Bank and Axis Bank. For the purpose of this study, employee's perception and satisfaction regarding various dimension of organizational commitment is considered. The sample is limited to the branches in the Tri-City, Chandigarh and the sample size is 489 employees at various professional levels in the banking sector. Moreover, only selected facets of organizational commitment variables have been chosen for the study. Therefore, the scope of the study has been limited to the sample size and also to the selected facets of demographic factors and retention.

Objective of the Study

- To identify the Antecedents of the Organizational commitment in the banking sector.
- To explore the perception of employees and impact of organizational commitment variables.

Research Methodology

Research methodology explains the entire plan of conducting research in the desired area. The collection of data, analysis and presentation of the results. The following is the proposed research methodology for the objectives to be achieved. Secondary as well as primary data is collected for the purpose of this research. The reliability and validity of the questionnaire test will provide the best result by observing the cronbach's alpha of the different aspects of the questionnaire. The analysis of the questionnaire and applied cronbach's alpha reveals the value as .815. The variables in the questionnaire are 65. The acceptable value for cronbach's alpha is .70 for a questionnaire to be free from bias and a standard measure to collect the data. While selecting the sample for the study, various stages were involved. Firstly, the stratified sampling is used to identify the three strata under the study. Tri-city consists of Chandigarh, panchkula and Mohali. The three strata of this study are Chandigarh, Panchkula and Mohali. In the second stage, on the basis of the maximum number of branches in the tri city banks were selected. The banks with the maximum number of branches under the study are State Bank of India, Punjab National Bank, HDFC Bank, ICICI Bank and Axis Bank. Once the banks with the highest number of branches were selected, so that the maximum coverage of the area is possible. In the next stage, quota sampling is used to find the number of employees from each respective bank. The table 3.3 represents the branches and number of sample from each bank and response rate of the sample. The response rate of sample in this study is 81.5 percent.

TABLE 3.3

Sr. No.	Bank Name	No of Employees
1	State Bank of India	260
2	Punjab National Bank	129
3	INDUSTRIAL CREDIT AND INVESTMENT CORPORATION OF INDIA BANK	60
4	Axis Bank	57
5	HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED Bank	94

In the fourth stage, Proportionate Sampling shall be used. No of employees from each Bank shall be taken proportionately according to the number of branches in each Strata i.e. Chandigarh,

Mohali and Panchkula. Table 3.4 provides the number of employees form each stratum on the basis of number of branches in each stratum.

Table 3.5

Sr. No.	Bank Name	Chandigarh	Mohali	Panchkula
1	State Bank of India	135	65	60
2	Punjab National Bank	54	42	33
3	INDUSTRIAL CREDIT AND INVESTMENT CORPORATION OF INDIA BANK	31	17	12
4	Axis Bank	16	29	12
5	HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED Bank	28	44	22

In the fifth and the final stage, the number of employees from each bank in each strata shall be selected on the basis of simple random sampling. The cost factor and time limitation factors have also been considered while calculating the size of the sample. An effort has been made to select a representative sample. The data collected is statistically analyzed to meet the objectives of the study. Factor analysis has been conducted to identify the antecedents of the organizational commitment. To study the perception of employees regarding parameters of organizational commitment statements are being scaled on a three point scale i.e. large extent, small extent and not at all. To further analyses the data collected through questionnaire a number of test like standard deviation, mean , skewness, kurtosis, chi square have been conducted.

Hypothesis Formulation:

H₀: The opinion is equally distributed regarding the different impacts of organizational commitment among the bank employees in the Tri-city, Chandigarh banking region.

H₀: There are no prominent antecedents of organizational commitment among the banking sector in the Tri-city, Chandigarh banking region.

Data Analysis and Interpretation

Table 1 shows the demographic profile of the sample. The demographic profile of the sample is evaluated on the basis of the age, gender, income, organization, marital status and education. The respondents were selected on the basis of the proportion of the sample size from each bank.

Table 1

Demographic Profile of the Sample

Sr. No.	Demographic Variables	Frequency	Percentage	
1	Age	21-30	177	36.2
		31-40	183	37.4
		41-50	56	11.5
		51-60	73	14.9
2	Marital Status	Married	326	66.7
		Un-Married	150	30.7
		Widow	13	2.7
3	Education	Graduate	243	49.7
		Post Graduate	228	46.6
		Doctorate	18	3.7
4	Income	Less than 15000	27	5.5
		15000-30000	142	29
		More than 30000	320	65.4
5	Gender	Male	253	51.7
		Female	236	48.3
6	Organization	SBI	248	50.7
		PNB	102	20.9
		HDFC	44	9
		ICICI	43	8.8
		AXIS	52	10.6

Organizational Commitment and its Impact Analysis

Table 2 depicts the perception of bank employees regarding organizational commitment and its effect on their personal life. Employee perceives that late working hours have detrimental effect on the personal life of the employees. Employee do not have time to attend the social events, family life is disturbed as the mean value 2.69 is above the stand mean score i.e. 2. It indicates that maximum number of employees do not consider working late hours is beneficial for their work life balance. Moreover, the value of skewness is also negative, showing the response is on the higher side. Further, the value of chi square is significant at 5 percent level of significance and Platykurtic behavior of kurtosis, indicates that the responses are not uniformly distributed. It is interesting to observe that all the parameter has been favored by the employees in the banking sector. The spouse occupation, family obligation, organizational climate, working on holidays definitely affects the personal life of the employees. The mean value for all is above the standard mean score supported with negative skewness and Platykurtic kurtosis value. Thus, it can be concluded that bank organizational factors must be given a reform. The banks must come up with new policies, where employees are not bound to work on holidays, or effective human resource policies.

Table 2

STATEMENTS	LE	SE	NA	Total	\bar{x}	σ	Sk.	Kt.	X^2	P Value
Late Working Hours	184	69	6	259	2.69	.512	-1.326	.758	188.718	.000
Not Attending Social Events	122	130	7	259	2.44	.550	-.270	-.986	109.722	.000
Working on Holidays	153	73	33	259	2.46	.711	-.946	-.436	86.486	.000
Travelling due to official work	147	85	26	258	2.39	.704	-.726	-.692	60.633	.000
Extra Work Load	136	113	9	258	2.47	.673	-.892	-.371	85.140	.000
Organizational Climate	134	110	14	258	2.56	.542	-.692	-.666	126.163	.000
Organizational Culture	134	110	14	258	2.49	.567	-.552	-.704	106.488	.000
HR Policies	112	112	35	259	2.47	.599	-.631	-.540	93.767	.000
Family Obligation	184	69	6	259	2.47	.599	-.631	-.540	93.767	.000
Spouse Occupation	122	130	7	259	2.30	.694	-.474	-.852	45.784	.000

Antecedents of the Organizational commitment

An employee with organizational commitment is an asset to the organization. Organizational commitment of the can be affected from a number of factors present in the working environment or influenced by the personal factors of the employee. Thus, an attempt is being made to explore the factors that are antecedent to organizational commitment. Factor analysis is being used to extract the prominent factors from a large number of proposed listed factors under this study. Factor analysis have revealed 24 prominent variables among 28 variables after data reduction and clubbed together to extract 6 prominent antecedents of organizational commitment.

A principal component analysis was conducted on 28 variables of organizational commitment aiming to achieve work life balance. Kaiser-meyer-olkin measure of sampling adequacy indicates the proportion of variability in variables. The value of Kaiser-meyer=olkin measure of sampling adequacy varies from 0 to 1. The value above .50 indicates the usefulness of factor analysis. The value of Kaiser-meyer-olkin measure of sampling adequacy is depicted in the table 6.5. The value is .884 indicating the factor analysis is feasible.

Bartlett's test of sphericity is also used to find the feasibility of factor analysis. The significant value of test indicates that usefulness of factor analysis and its feasibility to the data. The bartlett's test of sphericity is depicted in table 3 revealing the significant value less than .05 at 5 percent level of significance.

Table 3

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.884
Approx. Chi-Square		3313.591
Bartlett's Test of Sphericity	df	276
	Sig.	.000

Communalities are depicted in table 4. Communalities show the correlation between the variables. Higher the communalities value higher is the correlation among the variables. It shows the variance shared by the variables. The value of communalities above .4 is considered standard or appropriate.

Table 4

Communalities

	Initial	Extraction
Responsibility of Dependent parents	1.000	.684
Dual Earners at different places	1.000	.651
Healthy relations with spouse	1.000	.635
Some kind of debt	1.000	.707
Personal space	1.000	.675
Times for hobbies	1.000	.741
Health	1.000	.539
Passionate about job	1.000	.573
Job security	1.000	.635
Retirement plans	1.000	.593
Medical plans	1.000	.653
Financial aids(like loans, HRA)	1.000	.547
Regular increment	1.000	.693
Promotion avenue	1.000	.729
Implementation of Government Policy related to DA, etc.	1.000	.569
Financial Rewards	1.000	.618
Promotions Opportunities	1.000	.606
Unbiased Promotions	1.000	.679
No Growth	1.000	.655
Friendly staff relations	1.000	.531
Parental Management Behavior	1.000	.609
Union Management Cordial Relations	1.000	.632
Flexible Decision Making	1.000	.595
Promoting Individual and Organizational Growth Simultaneously	1.000	.618

Extraction Method: Principal Component Analysis.

Table 5 shows the number of variables with shared variance and can be joined together to form a prominent factors. Eigen value indicates the relative importance of each factor in accounting for a set of variables. Eigen value greater than equal to 1 is considered for retaining the factor. 28 variables were analyzed related organizational commitment and only 9 factors can be retained. Percentage of variance indicates the proportion of variance in total factors. The cumulative variance of all the retained factors is 60.32 percent.

Table 5**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.838	32.660	32.660	7.838	32.660	32.660	2.929	12.205	12.205
2	2.268	9.452	42.112	2.268	9.452	42.112	2.882	12.007	24.212
3	1.675	6.980	49.092	1.675	6.980	49.092	2.723	11.347	35.559
4	1.216	5.065	54.157	1.216	5.065	54.157	2.627	10.946	46.506
5	1.107	4.611	58.769	1.107	4.611	58.769	2.528	10.535	57.041
6	1.061	4.420	63.189	1.061	4.420	63.189	1.475	6.148	63.189
7	.869	3.619	66.808						
8	.828	3.450	70.257						
9	.723	3.014	73.271						
10	.653	2.720	75.992						
11	.605	2.519	78.511						
12	.578	2.409	80.919						
13	.545	2.270	83.190						
14	.522	2.176	85.365						
15	.458	1.908	87.274						
16	.437	1.822	89.096						
17	.417	1.737	90.833						
18	.394	1.642	92.475						
19	.367	1.528	94.002						
20	.339	1.411	95.414						
21	.333	1.388	96.801						
22	.287	1.197	97.998						
23	.266	1.108	99.106						
24	.214	.894	100.000						

Varimax rotation is used to club the factor together. Factor loading provides the relationship between the variables and the factor. Simple component matrix can reveal the factor loading for

more than one factor for the same variable, therefore rotation is being used. The rotated component matrix enables to find the variables with high values on a single factor. The rotated component matrix in the table 6 has identified 6 factors among all the variables. The first factor consists of Responsibility of Dependent parents, Dual Earners at different places, Healthy relations with spouse and some kind of debt. These can be assigned together as family responsibility factors. The next factor loaded on variables like Personal space, times for hobbies, health, passionate about job and Job security. The second factor can be assigned to job security & comforting factors. The security in the job is of prime concern in the banking sector. An employee with security in the job is more committed to the organization and a committed employee will perform in an efficient way. The comforting factor is the perks in the job the time for personal hobbies, time for health, health benefits. Third factor consists of Retirement plans, Medical plans, Financial aids (like loans, HRA), Regular increment and Promotion avenue. This factor together represents the financial needs of the employees and fulfillment of these needs by the organization increase the organizational commitment of the employees. These factors can be assigned to financial derivative of job factors. The fourth factor consists of Implementation of Government Policy, Financial Rewards, Promotions Opportunities and Unbiased Promotions. These factors can be assigned to fair developmental factors. The next load is represented by no Growth, Friendly staff relations, Parental Management Behavior and Union Management Cordial Relations. The next factor can be assigned to cordial relations factors. The next factor consists of Flexible Decision Making and Promoting Individual and Organizational Growth Simultaneously. This can be assigned to participative management factors.

Thus, the factor analysis has identified six factors to organizational commitment. The family responsibility factor is considered as the major antecedent of the organizational commitment. The employee in order to keep the family in safe conditions aims to commit to the organization keeping the job secured. The responsibility factor is followed by the job security and comforting factors. The employees need to be secure and also have characteristics in the job as to live a comfortable life. The third factor is the financial derivatives of job. These factors are the results derive from being able to work and long commitment will provide the employee enjoy financial needs. As the employee is associated with the organization for a long period the financial benefits tends to increase. The fourth factor is fair developmental factors. The employee also feels committed to the organization, if numerous development opportunities and environment supporting development is present in the organizational. The fifth factor is cordial relations. An

employee is a social being and aims to acquire a respected and loved position in the society. As the employee establishes himself/herself in the organization, develops friendly and cordial relations with the colleagues and employees. It brings a sense of confidence and belongingness to the organization. The sixth factor is participative management factor. The employee is feeling more involved in the job if the decision in improving the performance as well as the technique suggested by the employee is considered. Thus these entire factors prominently dominate the organizational commitment of the employees.

Table 6

Rotated Component Matrix

	Component					
	1	2	3	4	5	6
Responsibility of Dependent parents	.821					
Dual Earners at different places	.758					
Healthy relations with spouse	.649					
Some kind of debt	.593					
Personal space		.705				
Times for hobbies		.684				
Health		.677				
Passionate about job		.643				
Job security		.567				
Retirement plans			.790			
Medical plans			.754			
Financial aids(like loans, HRA)			.600			
Regular increment			.531			
Promotion avenue			.464			
Implementation of Government Policy				.765		
Financial Rewards				.727		
Promotions Opportunities				.697		
Unbiased Promotions				.649		
No Growth					.752	
Friendly staff relations					.647	
Parental Management Behavior					.598	
Union Management Cordial Relations					.558	
Flexible Decision Making						.685
Promoting Individual and Organizational Growth Simultaneously						.465

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 10 iterations.

Conclusion

Thus, overall it can be concluded that organizational commitment of the employees and due to which employee feel committed to work with the organization despite affecting their personal life is detrimental to work life balance. An employee can be committed to its organization because of the passionate job, good financial packages, family obligations, supportive

management behavior. If an employee is committed than employee will consider the organizational objective in par with the individual objectives. Sometimes, achieving the objective can become a hurdle in the employee life. Therefore, it is necessary for the organization to understand the factors that can affect the organizational commitment and also use these factors keeping in mind the benefit of the organization and individual. In order to understand the organizational factors that can predict the organizational commitment. Factor analysis has been used to identify the antecedents of the organizational commitment. Factor analysis is being used to obtain the prominent factors out of the variables used under this study. Factor analysis is a technique to identify the interdependency of the variables and find out the prominent factors among the variables (on the basis of correlation among variables). A principal component analysis was conducted on 35 variables of HR Policies aiming to achieve work life balance. Kaiser-meyer-olkin measure of sampling adequacy indicates the proportion of variability in variables. The value of Kaiser-meyer-olkin measure of sampling adequacy varies between 0 to 1. The value above .50 indicates the usefulness of factor analysis. Communalities show the correlation between the variables. Higher the communalities value higher is the correlation among the variables. It shows the variance shared by the variables. Bartlett's test of sphericity is also used to find the feasibility of factor analysis. The significant value of test indicates that usefulness of factor analysis and its feasibility to the data. Communalities values are used to identify the variance in the variables. Further the rotated component matrix is used to find the single factors with maximum loading.

Limitation And Originality:

Banking employees were reluctant and have shortage of time for providing the information. Efforts were made in the lunch time, out of work time to collect the data. A lot of time is being spent to collect the data. The study is limited to tri-city, Chandigarh banking region and hence the study is being limited to this region and reference of the study results can be applied but direct implication of the result is limited.

Originality:

The data and results presented in this research paper are original. Due recognition is being provided to the references and information used from other research paper and other secondary sources.

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