

## **RELATIONSHIP BETWEEN DEMOGRAPHIC VARIABLES AND ORGANIZATIONAL COMMITMENT OF EMPLOYEES IN TEN PRIVATE BANKS IN YANGON**

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### **Abstract**

The main objective of the current study is to investigate the relationship between demographic variables (gender, position, educational level and working experience) and organizational commitment in banking sector in Yangon. The primary data was gathered through the use of self-administered questionnaire from 380 employees in ten private banks. The finding of the study showed that the employees from the private banks in Myanmar have moderate level of commitment. The results also showed that, there are significant relationships between demographic variables and organizational commitment. The study also showed that education level and working experience effect on affective commitment, gender and educational level effect on continuance commitment and working experience effect on normative commitment. Position did not have any effect on all components of commitment.

**Keywords:** Organizational Commitment; Demographic Variables, Normative Commitment

### **Introduction**

Organizational commitment has been regarded as one of the important constructs that aid employees' performance. The success of an organization depends to some extent on employee motivation and commitment. Commitment at workplace can take various forms and arguably has potential to influence organizational effectiveness and employees' well being (Meyer & Herscovitch, 2001). Organizational commitment is a linking of the individual to the organization (Mathieu & Zajac, 1990) and it makes an individual to be identified with a particular organization (Allen & Meyer, 1996). The psychological link between the employee and his or her organization makes it less likely that the employee will voluntarily leave the organization (Feldman, 1995). The role of organizational commitment plays in healthy organizational climate and high productivity. Therefore, the need for researchers is to

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investigate the role of commitment playing in maintaining good working environment for employees to ensure high performance. Research by Mowday, Porter & Steers (1982) suggested four categories of variables that affect organizational commitment which included personal characteristics, job characteristics, work characteristics and structural characteristics. In addition, some researchers have linked organizational commitment to several variables such as job satisfaction, emotional intelligence, occupational stress, achievement motivation, job performance, organizational citizenship behavior and turnover intentions (Salami, 2008; Siu, 2003; Savery & Syme, 1996). Indeed, some studies have also found a relationship between some demographic characteristics (Igbal, 2010; Elizur & Koslowsky, 2001) and organizational commitment. Thus, the current study will identify the level of organizational commitment of bank employees and also find out whether there is a significant evidence of relationship between organizational commitment and demographic variables including gender, position, educational level and working experience.

## **Literature Review**

### **Organizational Commitment**

Meyer & Allen (1991) separate organizational commitment in three sections and show that all of them are different and can be measurable. These three factors of organizational commitment are:

- Eagerness (affective commitment),
- Need (continuance commitment) and
- Obligation (normative commitment).

### **Affective Commitment**

Affective commitment is the kind of commitment that causes workers to become closer to organization emotionally and make happy feel them because of being part of organization (Wiener, 1982). According to Meyer & Allen, affective commitment reflects the worker's depictability of himself inside organization and participation to the organization. Affective commitment is workers' identification with organization's interior activities

and stickness to these activities. In other words, it means workers' acceptance of organization as a part of their family and loyalty to the organization (Bobbie, 2007).

Affective commitment is achieved when individual and organizational values concur resulting happiness of workers. Workers emotional commitment establishes when they observe personal and organizational values matching (Wiener, 1982). A worker having emotional commitment becomes very happy for being inside the organization and do not think to leave the organization as a result of feeling a part of organization (Meyer & Herscowitch, 2001).

### **Continuance Commitment**

Continuance Commitment is workers wish to continue with organization membership and commitment because of personal expectations and profits. As it is called rational continuance in literature, it is awareness of worker for the cost of leaving from organization (Chen & Francesco, 2003).

It is based on profit between worker and organization. It is the need of staying in organization after assessing/measuring of his/her investment to organization (Bergman, 2006). In other words, it is the possible material loss of that force worker to stay in organization. In that sense worker thinks that leaving the organization will cost much to him/her. Some of them prefer to stay in organization because of not to find new work or lack of qualification. And some think there's no alternative because of personal or family problems (Ölçüm, 2004).

Continuance commitment can be described as workers' belief about cost of leaving from organization will be high for them. As for the other reasons, workers stay on the organization because of some social, physiologic and economic reasons such as; fear not to be cable to find a better job, unwillingness to leave from friends, unwillingness to move in a new place, family issues, money loss etc. (Allen & Grisafe, 2001).

### **Normative Commitment**

Normative Commitment is preference to stay on the organizations because of past relations. Worker's feelings, because of the trainings or good relations are the cause of this commitment (Ünler, 2006). In other words, this commitment is different from other two since worker believes that to stay in the organization is some kind of responsibility. Normative commitment is affected by organizational culture, age, education, serving period (Dordevic, 2004).

As a conclusion, affective commitment comes out because of personal want, continuance commitment comes out because of profit requirement, and normative commitment comes out because of ethical and moral issues (Wasti, 2002).

### **Demographic Variables and Organizational Commitment**

Over the years, many researchers have associated demographic factors with organizational commitment. Previous studies have been reviewed regarding the relationship between organizational commitment and gender, position, educational level and working experience.

### **Gender and Organizational Commitment**

Some studies reported a weak relationship between gender and organizational commitment but gender may affect employees' attitude towards the organization. In a study of finding the level of commitment of family and non-family member of family businesses, Forkuoh, Affum-Osei, Osei & Addo Yaw (2014) found that female employees were highly committed compared to their male counterparts. In a related study, Kumasey, Dlle & Ofei (2014) also found that, males were found to be more committed to their respective organization compared to female and the relationship between authority and the related attitude of work commitment is positive for men but negative for women Loscocco (1989) but this low level of commitment among female employees may be attributed to high level of discrimination at work places (Channar, Zareen & Imran, 2011). In related study on demographic and psychological factors predicting organizational

commitment among industrial workers (Salami, 2008), showed that gender was not significant predictor of organizational commitment. A work by Pourghaz, Tamini & Karamad (2011) also found no difference in male and female overall commitment.

### **Position and Organizational Commitment**

Vo Van Viet (2015) found that there was a moderate correlation between position hold and affective commitment. Stevens, Beyer, & Trice (1978), and Loui (1995) revealed a significant positive relationship between organizational commitment and job involvement. Jena (2015) found that the job level has a significant impact on the affective commitment and continuance commitment.

Cohen & Gattiker (1994) found that type of position was significant predictors of organizational commitment where managers have higher levels of commitment than non-managers. Mowday, Poter & Steers (1982) however, did not find any significant differences in the commitment levels across type of position.

### **Educational Level and Organizational Commitment**

Educational level has also been found to be related to organizational commitment (Salami, 2008). According to Mathieu & Zajac (1990), there is a strong relationship between educational level and organizational commitment. It is likely that workers with high educational qualifications occupy higher ranks and therefore have more responsibilities which invariably require more commitment to the organization (Salami, 2008) and that educational level may lead to high level of commitment. On the contrary, Al-Kahtani (2012) and Igbal (2011) found that educational level is negatively related with organizational commitment and that more educated people may have high expectations which the organization may be unable to meet them. According to Igbal (2011) highly educated individuals may have less commitment since they may have other opportunities of employment. Again, Affum-Osei, Osei & Addo Yaw (2014) found that, employees who were having certificates from first degrees and below showed high committed compared to those with higher qualifications.

### **Working Experience and Organizational Commitment**

Experience or long service in a particular sector may also lead to high level of commitment. For instance, job tenure is a significant predictor of organizational commitment; Igbal (2011) research highlights the importance of work experiences that commitment that the organization is supportive of its employees treats them fairly and enhances their sense of personal importance and competence by appearing to value their contributions to the organization (Meyer & Allen, 1997).

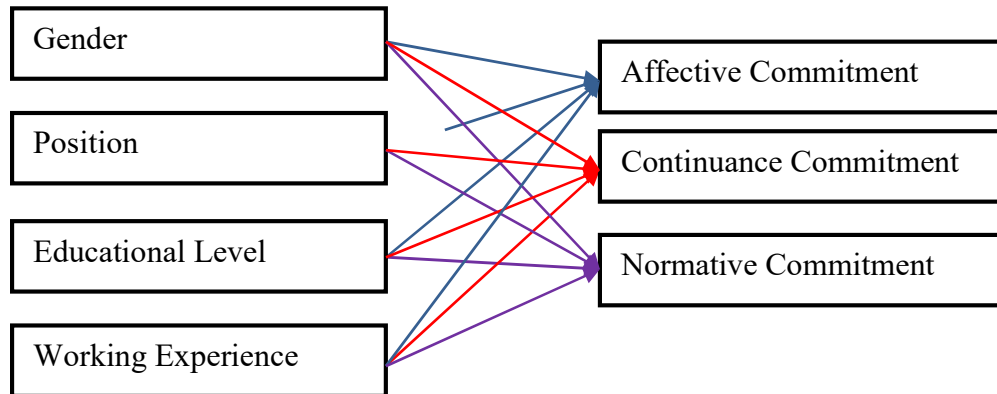
According to Amangala (2013), number of years of service (*i.e.* tenure) has an overwhelming influence on commitment. In a study to the extent, to which faculty members are committed to their University, Igbal (2011) showed that length of service is highly significant and positively associated with organizational commitment. He argues that, the longer an employee stays in the organization and the older they become the feelings of responsibilities for outcomes relevant to him also increases. In a related study, Pourghaz, Tamini & Karamad (2011) found that, employees who had 1 - 4 years job tenure obtained high mean scores on total scores of organizational commitment in comparison with those who had 9 years and upper job tenure.

### **Objectives of the Study**

Based on the previous studies, the following conceptual framework is developed for the current study

- (1) to measure employee perception on organizational commitment and
- (2) to determine the relationship between demographic variables and commitment level of employees in private banks.

The conceptual framework of the study is shown in Figure 1.



**Figure 1:** Conceptual Framework of the Study

**Research Methods**

The study is quantitative research in nature. This study uses both descriptive and casual analysis to arrive at conclusion and recommendation. The main focus of the study is domestic private banks in Yangon. Thus, the study use two-stages sampling: first stage is selecting banks and second stage is selecting employees. According to Central Bank of Myanmar Report (2015), there are 24 domestic private banks in Myanmar and the head offices of these banks are located in Yangon Area. As the first stage of the sampling, out of 24 banks, ten domestic private banks with large number of employees are only selected as the sampling unit for the study. In the study, the sampling units are head offices of the banks and the data are collected from these head offices.

As the second stage of sampling, total 380 respondents are proportionately selected from each bank. Here, the sample size is determined by Krejice & Morgan (1970). Respondents include both executive and non-executive level employee. The study mainly uses the primary data regarding organizational commitment level. Then, the data is collected through the self-administrated questionnaire. The data is collected from 2016 July to August. After that, the data is analyzed using descriptive statistics and inferential statistics.

Questionnaires consist of two parts. In first part questions for demographic factors (gender, position, educational level and working experience) are included. In the second part Meyer & Allen organizational commitment questionnaire is used. In this part questions belong to organizational commitment questionnaires with three components i.e affective commitment, continuance commitment and normative commitment are included. The question designed about commitment are in five-point Likert scale where: “1: Strongly disagree”, “2: Disagree”, “3: Neither agree nor disagree”, “4: Agree”; “5: Strongly agree”. Statistical Packages for Social Science 22 (SPSS 22) is used for data analysis after collection of all the responses. Descriptive statistical methods are used to describe demographic characteristic of the respondents such as gender and education level. Independent Simple t Test and One-Way ANOVA test are used. Findings are analyzed in 95% confidence interval and 0.05 significance level.

### **Analysis and Discussion of Findings**

The demographic profile of the respondents is reported in the following tables. Table 1 displays the demographic variables of respondents.

**Table 1:** Demographic Variables of Respondents

<b>Attribute</b>	<b>Characteristics</b>	<b>Frequency</b>	<b>Percent</b>
<b>Gender</b>	Male	104	27
	Female	276	73
<b>Position</b>	Executive Level	126	33
	Non-Executive Level	254	67
<b>Education Level</b>	Middle School	1	1
	High School	2	1
	University Graduate	332	87
	Other (Master)	45	11
<b>Working Experience</b>	1-3 years	214	56
	4-6 years	108	28
	7-9 years	10	3
	10-12 years	8	2
	More than 12 years	40	11

**Source:** Survey Data (2017)



According to Table 1, total 380 respondents from the private banks participated in the study. In terms of gender composition, male respondents represented 27 percent and female respondents constituted the majority, i.e 73 percent. Because of the job nature in banking industry, female workers are more in demand than the male workers and thus the proportion of the former is higher than the latter in a typical branch. In terms of position, 67 percent of the respondents are non-executive level including Junior Bank Assistance, Senior Bank Assistance, Junior Clerk, Senior Clerk, Supervisor, Assistant Supervisor, Officer, System Engineer and Network Engineer, and 33 percent of the respondents are from the executive level such as Manager, Assistant Manager and Deputy Manager. This reflects the hierarchy of work structure in most organizations in which there are large number of staff in the lower level of hierarchy.

In terms of working experiences, more than half of respondents have been working at their banks for 3 years or less, just over a quarter of them has between 4 and 6 years, 11 percent more than 12 years, 3 percent between 7 and 9 years and 2 percent between 10 and 12 years. The study shows the majority group of respondents with less than three years experience since the sample group consists of non-executive level. Another reason is most of the banks make new recruitments because of the growth of the banks. In terms of education level, 87 percent of the respondents have got a bachelor degree, 11 percent of the respondents are master degree holders and only a tiny 2 percent are not university graduate. This is because that university graduate is threshold qualification of the banking industry. Thus majority of the respondents in the study hold their bachelor degree due to the requirement of the banking industry.

The study firstly identified the commitment level in three types and overall level by calculating the mean score and presented the result in Table 2. Commitment is measured by five-point Likert scale. Means value less than 2.00 was categorized as low level of commitment; means value between 2.00 and less than 3.50 was moderate level of commitment, and means values of 3.50 or higher was categorized as high level of commitment.

**Table 2:** Employee Perception on Organizational Commitment

<b>Variables</b>	<b>Mean</b>	<b>Standard Deviation</b>	<b>Level of Commitment</b>
Affective Commitment	3.43	0.62	Moderate
Normative Commitment	3.18	0.52	Moderate
Continuance Commitment	3.04	0.77	Moderate
Overall Commitment	3.22	0.64	Moderate

**Source:** Survey Data (2017)

According to Table 2, respondents from private banks in Myanmar have the highest on affective commitment, followed by normative commitment, and then continuance commitment. Overall, the employees from the private banks in Myanmar have moderate level of commitment.

In this section, the effect of demographic factors on organizational commitment is analyzed using independent sample t Test and One-Way ANNOVA. The analysis results regarding the gender effect are presented in Tables 3.

**Table 3:** Gender and Organizational Commitment

	<b>Gender</b>	<b>N</b>	<b>Mean</b>	<b>F</b>	<b>Sig.</b>
<b>Affective Commitment</b>	Male	104	3.2846	2.722	0.100
	Female	276	3.4833		
<b>Continuance Commitment</b>	Male	104	2.8077	4.137	0.043
	Female	276	3.1254		
<b>Normative Commitment</b>	Male	104	2.9551	0.251	0.617
	Female	276	3.2693		
<b>Overall Commitment</b>	Male	104	3.0158	5.981	0.015
	Female	276	3.2927		

**Source:** Survey Data (2017)

Table 3 reveals the effect of gender on three components of organizational commitment. The result shows that there is significant difference in overall commitment between male and female. Female employees have higher overall commitment than male employees. The study shows the higher commitment of female employees, this suggests that the job nature of banking industry is more appropriate for females than male employees. In addition, females attach importance more to the colleagues, communication with current people and demand more job stability and security than male employees. Then, female tried to do more for their job status thus they have more commitment (Mowday, Steers & Porter, 1979). However when analyzing by components, it was found that there is no significant difference between male and female employees for affective and normative commitment. As for the continuance commitment, a significant difference is found between male and female employees ( $p=0.043$ ). It is also found that the mean score of continuance commitment of female employees is higher than that of male employee.

Regarding the position effects on organizational commitment are presented in Table 4.

**Table 4:** Position and Organizational Commitment

	<b>Position</b>	<b>N</b>	<b>Mean</b>	<b>F</b>	<b>Sig.</b>
<b>Affective Commitment</b>	Executive Level	126	3.4619	1.319	0.251
	Non-Executive Level	254	3.4126		
<b>Continuance Commitment</b>	Executive Level	126	2.9587	2.441	0.119
	Non-Executive Level	254	3.0780		
<b>Normative Commitment</b>	Executive Level	126	3.1680	1.034	0.310
	Non-Executive Level	254	3.1909		
<b>Overall Commitment</b>	Executive Level	126	3.1962	7.521	0.006
	Non-Executive Level	254	3.2272		

**Source:** Survey Data (2017)

According to Table 4, the result shows that there is significant difference in overall commitment between executive and non-executive level. It was found that non-executive employees have higher commitment than executive level employees. However, when analyzing by each component, the results reveal that there is no significant difference between executive level and non-executive level of employees for all components of organizational commitment.

Then the study conducted to analyze the relationship between educational level and organizational commitment and the result is presented in Table 5.

**Table 5:** Educational Level and Organizational Commitment

	<b>Educational Level</b>	<b>N</b>	<b>Mean</b>	<b>F</b>	<b>Sig.</b>
<b>Affective Commitment</b>	Middle School	1	3.4000	2.638	0.049
	High School	2	2.6000		
	University Graduate	332	3.4578		
	Master	45	3.2533		
<b>Continuance Commitment</b>	Middle School	1	3.2000	3.162	0.025
	High School	2	2.3000		
	University Graduate	332	3.0819		
	Master	45	2.7467		
<b>Normative Commitment</b>	Middle School	1	3.1667	0.647	0.585
	High School	2	3.0000		
	University Graduate	332	3.1973		
	Master	45	3.0889		
<b>Overall Commitment</b>	Middle School	1	3.2556	2.972	0.032
	High School	2	2.6333		
	University Graduate	332	3.2457		
	Master	45	3.0296		

**Source:** Survey Data (2017)

According to Table 5, there is significant difference in overall commitment between employees with different education level. However, when analyzing by each component, the results show that there is a significant relationship between affective, continuance commitment and educational level but there is no significant relationship between normative commitment and educational level. A significant difference is found among employees with different educational backgrounds when looking at affective commitment of

employees ( $p=0.049$ ). It reveals that university graduated employees have the higher mean score than other employees with a different background, on the other hand, high school employees have lowest mean score. As for continuance commitment, the mean score of middle school employees have the highest and that of high school employees have the lowest score. The result indicates the difference in all levels of employees education regarding continuance commitment is significant at  $p=0.025$ . Generally more educated employees have more affective commitment since their qualifications get better their sense of belongingness is improved and they have more understanding of the organization's values and attitudes. However, for continuance commitment, employees with low level of education have more costs to leave since they have no more job opportunity because of low level of education.

Regarding the relationship between working experience and organizational commitment, the analysis result is presented in Table 6.

**Table 6:** Working Experience and Organizational Commitment

	<b>Working Experience</b>	<b>N</b>	<b>Mean</b>	<b>F</b>	<b>Sig.</b>
<b>Affective Commitment</b>	1-3 years	214	3.4336	2.929	0.021
	4-6 years	108	3.3130		
	7-9 years	10	3.4000		
	10-12 years	8	3.5750		
	More than 12 years	40	3.6950		
<b>Continuance Commitment</b>	1-3 years	214	3.1028	1.898	0.110
	4-6 years	108	2.8759		
	7-9 years	10	3.0000		
	10-12 years	8	3.3250		
	More than 12 years	40	3.0850		
<b>Normative Commitment</b>	1-3 years	214	3.2313	2.474	0.044
	4-6 years	108	3.0802		
	7-9 years	10	3.3333		
	10-12 years	8	3.4583		
	More than 12 years	40	3.1125		
<b>Overall Commitment</b>	1-3 years	214	3.2559	2.4	0.046
	4-6 years	108	3.0897		
	7-9 years	10	3.2444		
	10-12 years	8	3.4528		
	More than 12 years	40	3.2975		

**Source:** Survey Data (2017)

Table 6 shows the effect of working experience on three components of organizational commitment. According to the results, there is significant difference in overall commitment between employees with different working experiences. However, when analyzing by each component, a significant difference is found between employees with different working experiences at a significant level  $p=0.021$  in affective commitment and  $p=0.044$  in normative commitment. It is found that the mean score of employees who have more than twelve years experiences is highest among the employee groups. It is also found that the mean score of employees who have ten to twelve years experiences is second level of commitment. The study suggests that the more the experience, the higher the affective commitment is among employees in private banks as they gain experience in the current banks, they have the opportunity for career upward in the hierarchy and getting other benefits like salary. For normative commitment, the employees who have ten to twelve years has the highest mean score of normative commitment. However, the study shows that there is no significant difference between employees with different working experiences in continuance commitment.

Table 7 summarizes the results of the testing. The results show that the demographic variables have a significant effect on the organizational commitment.

**Table 7:** Summary of the Results

	<b>Affective Commitment</b>	<b>Continuance Commitment</b>	<b>Normative Commitment</b>	<b>Overall Commitment</b>
Gender		**		**
Position				**
Educational Level	**	**		**
Working Experience	**		**	**

### **Conclusion, Implications and Recommendations**

This study showed that personal and demographic characteristics have an effect on different components of organizational commitment. Most of the obtained results of the present study are in conformity with earlier findings. Since the data were collected from banking sectors, replicating this study in other types of organizations would help in determining the validity and generality of present findings.

The results of the study can be useful almost in every organization to enhance the maximum level of organizational commitment of employees. It is necessary that management devotes reasonable time and effort to understanding their employees' different demographic factors.

In practical terms, the new knowledge gained from observing the relationship between specific demographic factors and the affective, continuance and normative commitment of the participants may be useful in attracting, selecting, placing, developing, rewarding and remunerating talented employees in banking sectors in Myanmar. The results of the study confirm that using only a single perspective to understand the impact of demographic characteristics on organizational commitment provides an incomplete picture of the real phenomena. The influence of each characteristic varied with the perspective examined, and the simultaneous examination of all perspectives provided a better understanding of the demographic influence on organizational commitment.

It may also be concluded that several demographic variables need to be used at the same time to be able to separate spurious effects from real effects. The results show that the impact of any one demographic characteristic is influenced by the presence of other variables. Any study that uses a limited number of demographic variables is likely to arrive at conclusions that may be at variance with real situation.

## Acknowledgements

I would like to express my sincere thank to my professor Dr. Daw Soe Thu for her guidance and encouragement in this study. I owe my deepest gratitude to those who help me in providing data and guidance in preparing this paper. I am indebted to my family, without their encouragement and understanding it would have been impossible for me to finish this study.

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