

Research Article

Job Satisfaction and Turnover Intention as Predictors of Organizational Commitment Among Commercial Bank Employees

Yadamtila Yitaye^{1*}, Koye Kassa Getahun²

¹Debreabor University, Department of Psychology, Ethiopia.

²Bahit Dar University, College of Education, Department of Psychology, Ethiopia.

***Corresponding Author:** Yadamtila Yitaye, Debreabor University, Department of Psychology, Alumni LinkedIn, Ethiopia, Tel: +91-9098663067; Fax: +91-9098663067

Citation: Yadamtila Yitaye, Koye Kassa Getahun (2024) Job Satisfaction and Turnover Intention as Predictors of Organizational Commitment Among Commercial Bank Employees. *Addict drug sensitiz* 5: 131.

Received: May 04, 2024; **Accepted:** May 28, 2024; **Published:** May 31, 2024.

Copyright: © 2024 Yadamtila Yitaye, et al. This is an open-access article distributed under the terms of the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original author and source are credited.

Abstract

The study investigated the predictive contributions of job satisfaction and turnover intention on organizational commitment. The research employed a quantitative approach with a correlational survey design. The study used multistage sampling procedure to choose the sample Woreda and CBE branches, while research participants were all employees of the selected CBE branches. The study utilized adapted forms of JSQ, TIQ, GOCQ, ACQ, NCQ, and CCQ. The mean value showed the level of job satisfaction, and organizational commitment of employees is moderate whereas turnover intention was high. Job satisfaction and organizational commitment have an inverse relationship with turnover intention as turnover intention increases job satisfaction and organizational commitment depreciates. Furthermore, the combined predictor variables result showed an explanatory power of 51% on organizational commitment. However, there was statistically significant but different level of contribution of job satisfaction, turnover intention, and work experience but not for position. The MANOVA analysis indicated that the separate and interaction effects of satisfaction and turnover intention had a significant effect on the components of organizational commitment. Managers of Commercial Bank of Ethiopia shall foster job satisfaction, reduce turnover intentions, and increase the organizational commitment of employees to be more productive and competitive.

Keywords: *Job Satisfaction Turnover Intention, Organizational Commitment.*

Introduction

Research Background

Job satisfaction is an important consideration in organizational behavior, Job satisfaction is commonly defined in organizations as employees' opinions about their working conditions and working settings (Ismail & Razak, 2016) Hoppock (1935) defined job satisfaction as any combination of psychological, physiological, and environmental circumstances that cause a person truthfully to say I am satisfied with my job, cited in (Youcef et al., 2016) Price (1997) job satisfaction is a degree to which employees have a positive affective orientation toward employment by the organization, cited in (Youcef et al., 2016).

Job satisfaction has been studied both as a concern of many individual and work environment characteristics and as an antecedent to many outcomes (Ben-Bakr et al., 1994) Employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment, and more likely to be satisfied with their lives (Crossman & Abou-Zaki, 2003) As to Taddele and Mekonnen, Employee turnover adversely affects organizational effectiveness and employee morale.

Stephens, (2004) specified that replacing workers and finding new ones can be costly and difficult for organizations, cited in (Taddele & Mekonnen, 2019) Turnover intention is an individual's desire to seek other job possibilities that have not been shown in the form of a physical act. This may also be characterized as an employee's mental decision between their attitude toward their present employment and the decision to stay or leave the job. This mental choice is considered the primary predictor of an employee's decision to leave the company (Balogun & Olowodunoye, 2012).

It has been factually established by prominent researchers that a low level of employee turnover or employee turnover intentions leads to the productivity of individuals and organizations as well (Biswakarma, 2016) Employee turnover has continually been counted as a challenge for all kinds of industries including banks. A huge employee turnover can be unfavorable to each of the banks in addition to the employees (Gebreyohannes, 2020).

Organizational commitment has been defined as the magnitude of an employee's relationship with a company (Trofimov et al., 2017) Many times, it is related to various factors such as the employee's belief in the organization's goals and values, the employee's attitude in giving effort for the company, and the desire to remain with the company. Organizational commitment is described by Meyer and Allen (1990) as: "the emotional attachment to, identification with, and involvement in, the organization", cited (Jaros, 2007).

A high rate of employee commitment is directly linked to a lower turnover rate. It has been noted that having good fabrication facilities or superior products is usually not enough to ensure an edge over contenders or rivals (Azeez et al., 1993) Organizational commitment and job satisfaction are job-related attitudes that have received considerable attention from researchers around the globe. This is because committed and satisfied employees are normally high performers who contribute to organizational productivity (Qasim Shahzad et al., 2020).

Organizational commitment is an issue of prime importance, especially to the management and owners of the organizations. Organizational commitment and job satisfaction are directly related to an organization's profitability and competitive position in the market (Abdullah & Ramay, 2012) Organizational commitment directly affects employees' performance and is therefore treated as an issue of great importance (Chahal et al., 2013).

In organizations previous research found that position, tenure, and experience could affect general organizational commitment and the three components (affective, normative, and continuance) of commitment, individuals who have been in an organization for certain years would voluntarily sacrifice their life to meet the organization's objective because the longer they stay the higher the sense of belonging they have. Meanwhile, older people would prefer staying in the organization than moving to a new place due to the requirement that a new job normally asks for a certain age limit (ASKARANY, 2011).

The banking industry in Ethiopia is growing in customer base, employee numbers, financial products, and business sophistication (Agarwal & Bhatnagar, 2016) It is becoming increasingly necessary to investigate human capital concerns, such as the factors that influence human resource performance in financial. Employee engagement is critical for every company's success in this globalizing age (Azeez et al., 1993).

Most of the time the current researchers heard informally that, CBE employees are less satisfied, and unstable than other private and government Bank employees, this leads the researchers to have a primary interest in assessing the actual job satisfaction turnover intention and organizational commitment of CBE employees. Investigating, job satisfaction turnover intentions, and organizational commitment in the context of bank employees would have a paramount advantage because these variables have multiple impacts on the overall effectiveness of the employees, mental satisfaction, and the organization as indicated by the above empirical works of literature.

Thus, the current researchers believe that if there is positive and enhancing job satisfaction and minimum turnover intention the employees could have better organizational commitment. Due to this, the productivity of employees would be high, their relationships with coworkers, family, and managers would be healthy, and the organization's productivity would be high. Moreover, when the current researchers decided to make this topic the focus of an investigation of CBE as the study area, considered that CBE is among the governmental banks in Ethiopia with low job satisfaction, high turnover rate, and intentions which is due to lack of organizational commitment.

Statement Of the Problem

Employees' dissatisfaction resulting in turnover intention and lack of commitment to work spreads continuing concerns to the workers themselves, their families and their friends, and the organization. Several employees are not satisfied and lack commitment, the reason is not that they are not competent but some factors affect the commitment of the employee towards the job, some are job title, job satisfaction, stress, benefit, and their over ambition to grow (Gebreyohannes, 2020).

Research findings suggest that certain demographic factors such as age, working position and work experience significantly related to organizational commitment. Older people would prefer staying in the organization than moving to a new place due to the requirement in a new job normally asks for a certain age limit and the attachment to an organization will grow gradually (ASKARANY, 2011). The current study endeavored to determine the predictive effects of bank staff job satisfaction and turnover on organizational commitment in CBE. Organizations are highly dependent on the employees' mental prosperity. Human needs and interests significantly influence individuals' well-being and job satisfaction (Xue et al., 2022). As a result, it is vital to consider work-related issues (e.g., turnover intention, and job dissatisfaction) to enhance the employees' perspective toward their job commitment.

Psychological instability causes several health problems, from decreasing employees' productivity to increasing the dropout rate. Employee turnover is a critical contributor to organizational commitment. The decline in job satisfaction resulted in an 85% turnover rate of bank employees Usman et al., 2015 cited in (AK, 2018). Dissatisfied employees are prone to excessive absenteeism and turnover, while satisfied ones are more likely to be committed and effective in handling daily stressors, have good employee relations, and are less likely to be absent or withdraw from their work. Studies indicate that turnover intention and job satisfaction have got negative relation.

As indicated in the above research pieces of literature the main research gap that has been observed in the following studies, (Dirks & Ferrin, 2022), on the Organizational Climate and Employees' Organizational Commitment In CBE, (Taddele & Mekonnen, 2019), on the Effects of Human Resource Management Practices on Employee Turnover Intention, (Prabakaran, 2019), on the factors that affect the job satisfaction of bank employees, (Agarwal & Bhatnagar, 2016), on the Predictors of voluntary employee turnover intention in Private Banks: (Mengistu & Worku, 2020), on the Effect of Work-Life Balance on Organizational Commitment (Abdissa, 2019), on the Impact of Psychological Empowerment on Employees' Job Satisfaction,

The above-mentioned and other studies in our country have tried to assess job satisfaction turnover intention and organizational commitment separately and with different variables. Most of them were focused on relationship aspects of those variables and they did not see the levels and predictive effects of job satisfaction, and turnover intention towards organizational commitment, rather it has been focused on productivity and they were conducted in different areas than the current study. In addition, the studies also did not show from variables like job satisfaction, turnover intention, experience and position that highly contributed to organizational commitment.

As far as the knowledge of the current researchers is concerned, there are limited empirical studies conducted on the predictive levels and relationship among these variables in any profession of the study area. The study has examined the predictive effects of job satisfaction and turnover intention on organizational commitment among Commercial Bank of Ethiopia employees in South Gondar Zone Amhara regional states of Ethiopia. So the research tried to answer the following basic research questions.

1. What is the level of job satisfaction, turnover intention, and organizational commitment of CBE employees?
2. Is there a significant correlation between job satisfaction, turnover intention, and organizational commitment of CBE employees?

3. What are the combined and separate predictive contribution of job satisfaction, turnover intention, and socio-demographic variables on the variability of organizational commitment?
4. What are the combined and separate effects of job satisfaction and turnover intention on the components of organizational commitment (affective, normative, and continuance) of CBE employees?

Methods

Research Design

The study uses a mixed approach with a cross-sectional survey research design to investigate job satisfaction, turnover intention, and organizational commitment of employees. Cross sectional survey design is chosen because the samples were drawn from a population at one time, and information was gathered from respondents through a questionnaire at a single point in time (Davison & Smith, 2018). The study gives much emphasis for quantitative approach. So, the researcher uses Triangulation to validate the quantitative results of the study and to best understand the research problem. The intent of using this design is to bring together the differing strengths and limitations of quantitative methods with those of qualitative methods, and the qualitative data will be triangulated with quantitative findings at the conclusion and interpretation stage of the study (Rayini, 2017).

Population, Samples and Sampling Techniques

The total populations of this study were Commercial Bank of Ethiopian employees of the South Gondar Zone. Based on the data gathered from Commercial Bank of Ethiopian manager Debre Tabor districts the total numbers of branches are 28 and the number of employees is around 460 respectively. Among those, the researcher selected based on the following sampling techniques.

Dejenie Tefera (2015) stated the why of sampling as “All empirical researches involve sampling as one cannot study everyone, everywhere, doing everything” cited in (Dimbore, 2018). It implies it is impractical to use all populations in all places as a sample in research. Therefore, the researcher selected six Woredas namely; Dera, Fogera, Farta, Debre Tabor, Libo Kemekem, and Lay Gayint through a multistage sampling technique. Among those Woredas, Hamusit, Arb Gebya, Woreta, Fogera, Kimir Dingay, Gassay, Debre Tabor, Guna, Gafat, Addis Zemen, Libokemkem, Nefasi Mewuicha, Fitawurari and Gogob branches of CBE was selected respectively from sample Woredas through randomization; because the researcher believes that this technique will give much chance of inclusion for all branches and the selected branches will represent the rest of South Gondar Zone CBE branches, since they all are organizational units and share same characteristics. The sample participants of the study are all selected branch employees of CBE, which is a convenient sampling technique.

This research uses the following formula to determine the sample size of the study. So to determine the sampling size of the study the researcher follows the following rules of Krejcie and Morgan (1970) cited by (McNaughton & Cowell, 2018).

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

s = required sample size.

X^2 = the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

N = the population size.

P = the population proportion (assumed to be .50 since this would provide the maximum Sample size)

d = the degree of accuracy expressed as a proportion (.05)

$$s = \frac{3.8412 \times 460 \times 0.5(1-0.5)}{(0.05)^2 (460-1) + 3.8412 \times 0.5 (1-.5)}$$

$$14.75 \times 460 \times 0.5 \div 0.0025 \times 460 + 14.75 \times 0.2$$

$S = 210$ including the contingency 10% the sample size of this study is 231.

Table1: Summary of total population and Sample employees of the study

No	Total Woredas in the South Gondar Zone with CBE Branches	Total CBE employees	Sample Woredas	Sample Branches of CBE	Sample employees
1.	Dera, (Amba Same, Arb Gebya and Hamusit)	33	Dera	Hamusit, Arbgebya	21
2.	Ebenat (Ebinat)	30	Farta	Gassay, Kimirdingay	19
3.	Farta (Gassay, kimirdingay, Andabet)	40	Fogera	Fogera, Woreta	42
	Fogera (Fogera, Alembet, Woreta)	65	DebreTabor	Debre Tabor, Guna, Begemidir	67
4.	Debre Tabor (D/Tabor, Guna, Gafat, Begemidir ,Abatatek)	110	Lay Gayint	Nefasi mewuicha, Fitawurari,	45
5.	Lay Gayint (Nefasimeuwcha, Fitawurar, Gobgob, Sali)	57			
6.	Libokemkem(Libokemkem, Addis Zemen andYifag)	47	Libokemkem	Libokemkem, Addis Zemen,	37
7.	Mirab Este(Garagedo)	11			
8.	MisraqEste(Mekaneeyesus, Esta)	33			
9.	Simada(Simada SedeMuja)	20			
10.	TachGayint (TachGayint)	14			
	Total	460		Total 231	

Data Gathering Instrument

This study uses five-point scale questionnaires and semi-structured interviews. Questionnaires were employed to assess job satisfaction turnover intention and organizational commitment among employees. A questionnaire is a type of research instrument that consists of a sequence of questions and other prompts designed to elicit information from respondents. Questionnaires enable researchers to acquire the most full and accurate data in a logical sequence (Abawi, 2017). It is a useful technique for protecting participants' privacy and obtaining respondents' internal emotional states. Three types of surveys were employed in this study: job satisfaction, turnover intentions, and organizational commitment.

Job Satisfaction

Twenty items were used to measure job satisfaction on a five-point scale. Items are rated on a 5-point Likert scale (1 “very dissatisfied”, 2 “dissatisfied”, 3 “neither”, 4 “satisfied” and 5 “very satisfied”) Item responses are summed or averaged to create a total score – the lower the score, the lower the level of job satisfaction (Hossain, 2015).

Turnover Intentions

Turnover intention data was collected using 6 items from Roodt’s Turnover Intention Scale (TIS-6) to assess the level of turnover intention and its predictive effects on the organizational commitment of CBE employees (Bothma & Roodt, 2013), Items are rated on a 5-point Likert scale (1” strongly disagree” 2 “disagree” 3 “undecided” 4 “agree” 5 “strongly agree”) Item responses were summed or averaged to create a total score – the lower the score, the lower the level of turnover intention.

Organizational Commitment

Data Collection Procedures

The researcher used adapted standardized questionnaires and semi-structured interviews which are developed by the researcher. After the instruments are adapted and constructed the researcher confirms the validity and reliability of instruments, improves on instruments to ensure their validity and reliability, selects three data collectors, and provides awareness for data collectors about the objective of the study and how the data would be collected. To collect data from employees, the researcher got a letter of permission from the university and the organization. After getting consent the English version of the questionnaire was used to obtain relevant data from the respondents.

The researcher contacted branch managers and discussed the objectives of the issue under investigation. Then, the researcher and her close friends covered the nearby branches in the data collection process while the other three data collectors collect from nearby Woreda branches. Questionnaires were given to the managers then the managers gave it to employees, after that employees filled out questionnaires during their break time and return it to the managers. During that time from 210 questionnaires only 182 or (87%) were returned to the researcher. The collected data from the participant of the study was checked; like, the items missed or filled out correctly while entering data into the software.

Methods of Data Analysis

The data were analyzed using both descriptive and inferential statistics. Mean was used to measure employees' level of job satisfaction, turnover intention, and organizational commitment. The Pearson product correlation coefficient was employed to determine the correlation between job satisfaction, turnover intention, and employee organizational commitment.

Multiple and linear regression analysis was used to compute the combined and separate/independent contribution of selected socio-demographic variables, job satisfaction, and turnover intention to the variability of employees' organizational commitment; also, multivariate analysis of variance MANOVA was used to compute the effect of job satisfaction, turnover intention on dependent variables (Affective, Normative, and Continuance commitment)

Pilot Testing

The reliability of the questionnaires was achieved through a pilot test using Cronbach's Alpha reliability test. The researcher administered the instrument to twenty participants to test the reliability of the instruments from Aba Tatak branch employees. The computation was made through SPSS, and those participants were not included in the actual study. The internal consistency of the instrument was acceptable during the pilot study and in the main study.

Table 2: Reliability of the instruments (Cronbach's alpha).

Variables	No of items	Pilot	Main study
Job satisfaction	20	.920	.938
Turnover intention	6	.821	.651
General organizational commitment	9	.818	.720

Ethical considerations

Ethics in research deals with making sure that; participants or respondents are safe from any harm and are protected from unnecessary experience (Vicars et al., 2015). The goals of research, such as knowledge, truth, and mistake avoidance, are promoted by ethics. As a result, conducting without the respondents' knowledge will be difficult, if not impossible, and harassing them to gain information from them will be illegal.

As a result, when performing this study, the researchers told the research participants if they would be participating in the study. And the researchers publicly informed and explained to the research participants the overall goals and objectives of the investigation.

Respondent information was preserved from the start of data collection to the conclusion of the research. In addition, respondents were given the option to withdraw from the survey at any time if they felt uncomfortable

Results

Demographic Characteristics of Respondents

The survey responses demographic characteristics are presented in table 3 below.

Table 3: Demographic characteristics of respondents.

Variables	Characteristics	Frequency	Percent (%)
Gender	Male	90	49.5
	Female	92	50.5
	Total	182	100
Age in years	22-30	87	47.8
	32-41	91	50.0
	42 & above	4	2.2
	Total	182	100
Working position	Manager	4	2.2
	B/manager	4	2.2
	Back officer	108	59.3
	Front officer	66	36.3
	Total	182	100
Working experience	Less than 3 year	63	34.6
	3-6 year	66	36.3
	7-8 year	31	17.7
	Above 9year	22	12.1
	Total	182	100

The percentage of female respondents was larger (50.5%) than males (49.5%) when we see their age distribution 67 % of the people are youngest with the age range of 22-30, the rest 50 % and 2.2% are 32-42 and above 42. Almost more than half the employees are back officers (59.3%) and 36.3% of them are front officers, while the rest 2.2 % are managers and business managers. 36.3% of employees are between 3-6 years of experience, 34.5% less than three, and the rest 17.7% are 7-8 and 12.1% of respondents are above 9 years of work experience.

Employees' Level of Job Satisfaction, Turnover Intention, And Organizational Commitment

The level of employees' job satisfaction, turnover intention, and organizational commitment is measured using 20 Job satisfaction items, 6 turnover intention items, and 9 general organizational commitment items. To determine the employees' level of job satisfaction, turnover intention, and organizational commitment mean were computed, and cutoff points were determined. Consequently, the results are displayed in the following table.

Table 4: employees' level of job satisfaction, turnover intention, and organizational commitment

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Job satisfaction	182	28.00	90.00	45.62	19.17
Turnover intention	182	12.00	24.00	19.5	3.15
Organizational commitment	182	9.00	39.00	21.36	5.96

N.B. The Cutoff points for each variable are the following

Variables	Very low	Low	Medium	High	Very high
Job satisfaction	20	21-40	41-60	61-80	81-100
Turnover intention	6	7-12	13-18	19-24	25-30
General organizational commitment	9	10-18	19-27	28-36	37-45

The descriptive statistics which were examined to see the level of job satisfaction, turnover intention, and organizational commitment of employees indicated that ($M=45.61$, $SD=19.17$), and ($M=21.35$, $SD=5.96$) the mean value result shows us that the level of employee's job satisfaction and organizational commitment in CBE is moderate respectively, whereas ($M=19.5$, $SD=3.15$), the level of employees turnover intention is high.

Relationship Among Job Satisfaction, Turnover Intention, And Organizational Commitment

Before running to the correlation statistics, assumptions for normality and linearity were computed through P-P plot and scattered plot, and variables are normally distributed and there were no outliers.

Table 5: Relationship between job Satisfaction turnover intention and organizational commitment.

Correlations		Sat	Turn	OC
Sat	Pearson correlation	1		
	Sig. (2-tailed)			
	N	182		
Turn	Pearson correlation		1	
	Sig. (2-tailed)	.749**		
	N	182	182	
OC	Pearson correlation	.681**	-.543**	1
	Sig. (2-tailed)	.000	.000	
	N	182	182	182
	**. Correlation is significant at the 0.01 level (2-tailed).			

Table 5 indicated that job satisfaction and organizational commitment have a strong positive correlation ($r=0.688^{**}$, $p<.001$), whereas turnover intention, ($r= -0.749^{**}$, $p<.001$), ($r= -0.551^{**}$, $p<.001$), has a strong negative correlation with

job satisfaction and organizational commitment respectively, which means that when turnover intention decrease organizational commitment and job satisfaction would increase respectively vice versa.

Combined And Separate Contribution of Job Satisfaction, Turnover Intention, And Selected Socio-Demographic Variables on Organizational Commitment

Assumptions for multiple regressions like, Multicollinearity, Outliers, normality, linearity, and homoscedasticity, were checked, a correlation between turnover intention and job satisfaction (-.749) is a strong negative, working position and working experience (-.085) no correlation, working position with job satisfaction (-.216) had weak negative correlation, working position with turnover intention (.036) no correlation, working experience with satisfaction (.645), strong positive, with turnover intention (-.648) strong negative correlation, see (annex2table12) There is no outlier in job satisfaction, turnover intention and organizational commitment variables and the normality test for Shapiro-Wilks is ($P > .05$) not significant, figures are attached on (annex1 figure2).

Table 6: Combined contributions of predictor variables on the variability of the criterion variable.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	Sig. F Change
1	.721 ^a	.520	.510	4.19325	.520	48.024	.000
a. Predictors: (Constant), Turn, working position, working experience, Sat							

Table 6 revealed that the model involving selected socio-demographic variables, turnover intention, and job satisfaction (Predictor variables) on criterion variable (employees' organizational commitment) was statistically significant ($F=48.024$, $p < .0001$), accounting for 51% of the variance in organizational commitment.

Table 7: ANOVA table of combined predictor variables on the criterion variable.

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3377.659	4	844.415	48.024	.000 ^b
	Residual	3112.254	178	17.583		
	Total	6489.912	182			

The regression model shows that the combined predictions of work experience, position, job satisfaction, and turnover intention variables in explaining the criterion variable (organizational commitment) were significant ($R^2 = .510$), which means 51% of the variability is explained by the regression model. According to (Pallant, 2010), Multicollinearity exists when the independent variables are highly correlated ($r = .9$ and above), and the correlation between predictor variables is ($r = -.749$) for more clarification T (Tolerance) and VIF (Variance inflation factor) was calculated, while

$T=1-R^2$ and $VIF=1/1-R^2$ Multicollinearity exists when $T < 0.1$, and $VIF > 10$ the result is not significant in both cases ($T > .1 = .439$ and $VIF > 10 = 2.27$) and assumptions for Multicollinearity is met.

Table 8. Independent Contribution of Predictor Variables on Criterion Variable

Predictors	R	R ²	AR ²	B	SEB	Beta	T	Sig.
Satisfaction	.680 ^a	.462	.459	.680	.038	.679	12.412	.000
Turnover intention	.542 ^a	.293	.289	-.542	.080	-.541	-8.626	.000
Experience	.489 ^a	.239	.235	.489	.043	.488	7.497	.000
Position	.78 ^a	.006	.001	.078	.080	.078	1.047	.297

Independent contribution analysis shows that job satisfaction added significantly higher to the prediction of organizational commitment explaining the largest share of (68 %) of the variance on organizational commitment for standardized coefficient β value ($\beta = .68$, $P < .001$) Similarly, turnover intention has the highest negative predictive effect ($\beta = -.542$, $P < .001$), (-54.2%) on the variance of organizational commitment, this indicates as turnover intention increases organizational commitment of employees will be decreased, since they had strong negative relationship, work experience ($\beta = .489$, $P < .001$), has contributed 48.9 % on the variance of organizational commitment, this indicates as employees work experience increases their commitment towards their organization increases, whereas working position does not account for the variance of organizational commitment ($\beta = .078$, $P > .005$).

The Combined and Separate Effects of Job Satisfaction and Turnover Intention on The Components of Organizational Commitment

This section presents a multivariate analysis of variance which was computed to observe the combined effect of independent variables (turnover intention and job satisfaction) on the components of organizational commitments (Affective, Continuance, and Normative) using MANOVA, the results are interpreted as follows. Assumptions for Multicollinearity, normality, and linearity is met, the normality test for Shapiro-Wilks is ($P > .05$) not significant. There is a moderate positive correlation between dependent variables (affective with normative commitment $r = .334$, $P < .001$, affective with continuance, $r = .315$, $P < .001$, continuance with normative, $r = .433$, $P < .001$).

Table 9: The Effect of IVs on DV (Multivariate Tests).

Effect		Value	F	Hypothesis df	Error df	Sig.
Intercept	Pillai's Trace	.993	4386.086 ^b	3.000	94.000	.000
	Wilks' Lambda	.007	4386.086 ^b	3.000	94.000	.000
	Hotelling's Trace	139.981	4386.086 ^b	3.000	94.000	.000
	Roy's Largest Root	139.981	4386.086 ^b	3.000	94.000	.000
Sat	Pillai's Trace	1.836	4.329	105.000	288.000	.000
	Wilks' Lambda	.027	6.322	105.000	282.395	.000
	Hotelling's Trace	11.212	9.895	105.000	278.000	.000

	Roy's Largest Root	9.365	25.686 ^c	35.000	96.000	.000
Tur	Pillai's Trace	.798	2.899	36.000	288.000	.000
	Wilks' Lambda	.381	2.986	36.000	278.461	.000
	Hotelling's Trace	1.190	3.062	36.000	278.000	.000
	Roy's Largest Root	.684	5.476 ^c	12.000	96.000	.000
Sat * Tur	Pillai's Trace	1.519	2.593	114.000	288.000	.000
	Wilks' Lambda	.104	2.792	114.000	282.479	.000
	Hotelling's Trace	3.676	2.988	114.000	278.000	.000
	Roy's Largest Root	2.070	5.228 ^c	38.000	96.000	.000
a. Design: Intercept + Sat + Tur + Sat * Tur						
b. Exact statistic						
c. The statistic is an upper bound on F that yields a lower bound on the significance level.						

Homogeneity of variance-covariance and Levene's Test of Equality of Error Variances assumption was not significant, ($P > .001$), none of the variables recorded significant values; therefore, we can assume equal variances (annex2 table10) The Multivariate Tests present the multivariate tests of significance for the main effects of satisfaction, turnover intention, and satisfaction*turnover intention interaction. For all three effects, the observed significance levels for the four multivariate tests (Pillai's, Wilks', Hotelling's, and Roy's) are ($p < .001$) statistically significant. This indicated that thus independent variables have a main effect on dependent variables.

As indicated in table 9 MANOVA test, employee job satisfaction did have a significant effect on the three different commitment variables (Pillai's $F(105,288) = 4.329, p < .001$) and turnover intention (multivariate Pillai $F(36,288) = 2.899, p < .001$) are statistically significant, and the interactions of job satisfaction and turnover intention also have a statistically significant effect on three components of organizational commitment, Pillai $F(114,288) = 2.593, p < .001$ When we see tests between subject effect (annex2, table 11) job satisfaction has a significant effect on affective ($M = 5.98, P < .005$), normative $M = 54.77, P < .005$, continuance $M = 12.55, P < .005$ commitment of employees with the highest effect on the normative commitment of employees. Turnover intention does not have a significant effect on the affective commitment of employees, ($M = 5.11, P > .05$), while it has a significant effect on normative, ($M = 10.52, P < .05$.) and continuance commitment of employees ($M = 8.64, P < .05$) The interaction of both job satisfaction and turnover intention have shown a significant effect on the two components of organizational commitment, affective ($M = 5.207, P < .05$) and continuance ($M = 9.65, P < .001$), while it does not show a statistically significant effect on the normative commitment of employees, ($M = 7.78, P > .05$).

Discussion

This section discusses the major results of the study comparison with other supportive or antagonistic studies based on the objectives of the study. The study tried to address the following research questions:

Employees' level of job satisfaction, turnover intention, and organizational commitment

The findings of the descriptive analysis revealed that employee's job satisfaction and organizational commitment are, ($M=45.61$, $SD=19.17$), and ($M=21.35$, $SD=5.96$) moderate, while turnover intention score is ($M=19.5$, $SD=3.15$), high. This indicates employees are not that much satisfied and committed to their organization and this increases their intention to leave their job and organization if a better job came along. A study on determinants of employee turnover intention also supports that (Mamun & Hasan, 2017) job satisfaction is the key determinant of turnover intention.

Relationship among job satisfaction turnover intention and organizational commitment

The correlation analysis result indicates ($r= -0.749^{**}$, $p<.001$), that there is a strong inverse relationship between the two variables. As job satisfaction increases, the level of turnover intention will depreciate (Medina, 2005), (Valentini, 2018). The higher the intent to leave, the lower the job satisfaction will be displayed is prominent. But this relationship has no causal effect in dealing with organizational issues. This finding is consistent with Studies involving professional and nonprofessional (Deri et al., 2022), (Gebregziabher et al., 2020), (Youcef et al., 2016) employees indicate a negative relationship between job satisfaction and turnover intention.

The correlation result indicates that job satisfaction and organizational commitment have a strong positive correlation ($r=0.688^{**}$, $p<.001$), A moderate to positive connection exists between organizational commitment and job satisfaction, in related studies (Hossain, 2015) but the current study confirms the existence of a strong positive relationship between job satisfaction and organizational commitment. Job satisfaction appears as a consequence of organizational commitment due to their strong positive connections. Related studies also supported this finding (Yucel & Bektas, 2012).

The study analyses indicate that there is ($r= -0.551^{**}$, $p<.001$), a strong negative correlation between turnover intention and organizational commitment variables. (Azeez et al., 1993) have reported a significant positive association between organizational commitment and turnover intentions. As an implication of this finding, the researcher infers that the relationship between organizational commitment and turnover intention is nonlinear, this represents a discontinuous change in withdrawal behavior, occurring only after certain levels of tension, and commitment are exceeded when employee's level of job satisfaction is increased and commitment reduced, then they will have the intention to leave.

Prediction of selected socio-demographic variables, job satisfaction, turnover intention on organizational commitment

The study revealed that the model consisting of selected socio-demographic variables (working position, working experience), job satisfaction, and turnover intention have statistically significant power to predict organizational commitment. 51% of the variability in an organizational commitment of employees in the study setting was determined by the variables included in the model. This finding is in line with many studies that infer organizational commitment is predicted by demographic, job satisfaction, and turnover intention (Azeez et al., 1993) (Yucel & Bektas, 2012). Studying commitment has continued since it is consistently related to employee behaviors such as turnover intention, job satisfaction, and personal characteristics of the employee such as the need for achievement, and job tenure (Awole, 2019) Thus, this research is expected that the demographic and the major variables should be able to predict overall

commitment approximately equal to each other. But, the highest predictor of organizational commitment remains job satisfaction and turnover intention.

When the independent contribution of selected socio-demographic variables (working position and working experience), job satisfaction, and turnover intention was examined the findings of the study portrayed that all of these variables did not contribute at the same rate to the variability of organizational commitment. Job satisfaction on its weight contributed the largest to the variance in an organizational commitment by 68%, this finding is consistent with (Nyanga et al., 2020) and (Awole, 2019). Turnover intention contributed the second highest prediction (54.2%) to the variance of organizational commitment; work experience contributed 48.9 %, to the variability of organizational commitment respectively, while working position does not account for the variance of organizational commitment.

The effects of job satisfaction and turnover intention on the components (affective, normative, continuance) of organizational commitment

From the MANOVA analysis, it was discovered that the interactions of independent variables (job satisfaction and turnover intention) have a significant effect on the two components of organizational commitment, affective ($M=5.207, P<.05$) and continuance ($M=9.65, P.001$), but not on the normative commitment of employees ($M=7.7, P<.001$).

This is because when employees are satisfied with their jobs and have a low intention to leave, they are more likely to form a strong emotional connection with their organization, and their continued commitment will be higher by weighing the costs and benefits of leaving an organization. The interaction of job satisfaction and turnover intention has little effect on normative commitment; this might be because normative commitment is not primarily driven by job satisfaction and turnover intention.

When we look at the independent effects, job satisfaction has a substantial influence on employees' affective ($M=5.98, P.005$), normative ($M=54.77, P.005$), and continuation ($M=12.55, P.005$) commitment, with the biggest effect on employees' normative commitment. Employees are more likely to feel good about their organization and have a deeper feeling of belonging when they are satisfied with their employment, which improves their normative commitment to the organization. Individuals who are unsatisfied with their jobs, on the other hand, are more prone to disengage, have fewer degrees of identification with their organization, and may be less devoted to the organization and its aims.

Turnover intention does not influence employees' affective commitment ($M=5.11, P>.05$), but it does affect employees' normative commitment ($M=10.52, P.05$) and continuance commitment ($M=8.64, P.05$) Turnover intention is more closely tied to the employee's future intents and objectives. As a result, while turnover intention may be a role in an employee's choice to quit the organization, it may not alter their emotional attachment and allegiance to the organization. Depending on the circumstances and personal preferences, the turnover intention might have varying consequences on normative and continuance commitment.

Conclusions and Recommendations

Conclusions

Commercial Banks of Ethiopia (CBE) employees have moderate job satisfaction and organizational commitment when turnover intention was high, this is may be due to they are not being promoted and rewarded, or the basic salary for once job was not reasonable.

Organizational commitment and turnover intentions have a negative correlation, indicating, discontinuous change in withdrawal behavior, occurring after certain levels of tension. Organizational commitment is exceeded when employee's level of job satisfaction is increased and organizational commitment reduced, then they will have the intention to leave.

Socio-demographic characteristics (working position, working experience,) job satisfaction, and turnover intention strongly affect organizational commitment; this may be due to that if an employee has better working position and if he/she get paid based on the a year of working experience an employee would be committed to his/her organization, same to that, when an employee has satisfied with once job there may not be any intention to leave the organization and the organizational commitment of employees would be increased. Each of independent variables did not account equal to the variability of organizational commitment; job satisfaction is the highest predictor of organizational commitment.

If an employee had good salary, get recognized for best performance and his/ her coworker and manger relationship is positive his/ her job satisfaction would be boosted and organization commitment would be increased. Turnover intention is the second highest predictor of organizational commitment, when an employee is not feeling comfortable with the job, or the working environment like coworkers, manager relationship is not positive, and if the basic salary is not based on the working experience and not rewarded based on amount of work done an employee would search for better job, turnover intention would be high and organizational commitment would be decreased.

According to the MANOVA result, job satisfaction and turnover intention have a considerable impact on the affective and continuance components of organizational commitment. Nonetheless, they do not affect normative commitment, this is because when employees are satisfied with their jobs and have a low intention to leave, they are more likely to form a strong emotional connection with their organization, and their continuance commitment will be higher by weighing the costs and benefits of leaving an organization.

The interaction of satisfaction and turnover intention has little effect on normative commitment; this might be because normative commitment is not primarily driven by the interaction between job satisfaction and turnover intention. Employees with a low turnover intention are more likely to form a strong emotional bond with their organization, resulting in stronger long-term commitment.

Job satisfaction has a considerable impact on employees affective, normative, and continuance commitment, with normative commitment having the greatest impact. Employees are more likely to feel good about their organization

and have a deeper feeling of belonging when they are satisfied with their employment, which improves their normative commitment to the organization. Individuals who are unsatisfied with their jobs, on the other hand, are more prone to disengage, have fewer degrees of identification with their organization, and may be less committed to the organization and its aims.

Turnover intention does not influence affective commitment, but it does affect normative and continuance commitment. Turnover intention is more closely tied to the employee's future intents and objectives. As a result, while the turnover intention may be a role in an employee's choice to quit the organization, it may not alter their emotional attachment and allegiance to the organization. Depending on the circumstances and personal preferences, the turnover intention might have varying consequences on normative and continuation commitment.

If an employee has a high level of normative commitment, they may feel a moral need to stay in the organization even if they are considering quitting. Turnover intention, on the other hand, might influence continuance commitment, which relates to the employee's perceived cost of leaving the organization. If an employee believes that the cost of leaving the organization would be considerable in terms of lost benefits, seniority, or professional connections, they may be committed to staying. According to this viewpoint, the current study opens up several possibilities for further investigation and visualization of the situation.

Recommendations

Based on the findings and conclusions, the following recommendations were made:

- Commercial Bank of Ethiopia shall recognize, reward and establish suitable talent strategies to retain, satisfy, and promote personnel for high job satisfaction.
- Commercial Bank of Ethiopia shall enhance job satisfaction and organizational commitment through recognition promotion and creating conducive work environment in order to reduce turnover intentions and increase organizational commitment of employees in order to be more productive and competitive.
- Employees and managers of Commercial Bank of Ethiopia shall foster pleasant co-worker and manager relationships, also the organization could provide suitable work equipment's, which are important in enhancing employee job satisfaction.
- Commercial Bank of Ethiopia shall instill enhance employees 'commitment to sustain and spread the principles and mission of its existence.
- The normative qualities are the best gateways to transform into affective values through group formation and synergy, and then the organization can change the feeling of obligation to the feeling of responsibility and service orientation to the public.

Data Availability Statement

The authors confirm that the data supporting the findings of this study are available within the article.

References

1. Abawi K (2017) Data Collection (Questionnaire and Interview). *Data Collection Methods (Questionnaire & Interview)* 16.
2. Abdissa G (2019) Pyrex Journal of Business and Finance Management Research the Impact of Psychological Empowerment on Emplo yees' Job Satisfaction: With Reference to Commercial Bank of Ethiopia, *Gedeo Zone*. July 2016.
3. Agarwal P K, Bhatnagar, M (2016) Predictors of voluntary employee turnover intention in Private Banks: A study conducted in Wolaita Sodo, Ethiopia. *Asia Pacific Journal of Research in ..., May*.
4. AK B (2018) Turnover Intention Influencing Factors of Employees: An Empirical Work Review. *Journal of Entrepreneurship & Organization Management* 07: 3–7.
5. Allen N J, Meyer J P (1990) The measurement and antecedents of affective, continuance and normative commitment to the organization. *Journal of Occupational Psychology* 63:1–18.
6. Askarany D (2011) Factors Affecting Organizational Performance. *Paradigms*, 5: 14–31.
7. Awole S M (2019) the Effect of Organizational Culture on Organizational Effectiveness: The Case of Commercial Bank of Ethiopia Addis Ababa, *Ethiopia*.
8. Azeez R O, Jayeoba F, Adeoye A O (1993) Job satisfaction, organizational commitment, turnover intention. *Personnel Psychology* 46:259–293.
9. Bothma C F C, Roodt G (2013) The validation of the turnover intention scale. *SA Journal of Human Resource Management*, 11: 1–12.
10. Davison R C R, Smith P M (2018) Quantitative data analyses. *In Rese arch Methods in Physical Activity and Health*.
11. Deri M N, Ragavan N A, Chireh T D, Zaazie P, Niber A (2022) Relationship between job satisfaction and turnover intention of hotel employees. *Research Journal in Advanced Social Sciences* 3: 32–49.
12. Dimbore B S (2018) Teachers' Job Satisfaction and Professional Commitment in Government Secondary Schools in Hadiya Zone by: Berhanu Shanko Dimbore Teachers' Job Satisfaction and Professional Commitment in Government Secondary Schools. *Thesis, Addis Ababa University*.
13. Dirks K T, Ferrin D L (2022) Organizational Climate and Employees' Organizational Commitment in Commercial Bank of Ethiopia A Thesis Submitted to school of Graduate studies of Addis Ababa University for Partial Fulfillment of the Requirements of the Degree of Master in Business Admi. *Journal of Applied Psychology*, 87: 611–628.
14. Gebregziabher D, Berhanie E, Berihu H, Belstie A, Teklay G, et al. (2020) Gebregziabher2020_Article_TheRelationshipBetweenJobSatis. 1–8.
15. Gebreyohannes M M (2020) Assessing rationales and impacts of employees' turnover in commercial bank of Ethiopia. *International Journal of Management* 11: 824–837.
16. Hossain M S (2015) Job Satisfaction of Bank Employees in Bangladesh. *SSRN Electronic Journal* 5: 1–8.
17. Mamun CAA, Hasan MN (2017) Factors affecting employee turnover and sound retention strategies in business organization: A conceptual view. *Problems and Perspectives in Management* 15:63–71.

18. McNaughton D B, Cowell J M (2018) Using methods of data collection. *Advanced Public and Community Health Nursing Practice: Population Assessment, Program Planning and Evaluation. Second Edition* 38:127–153.
19. Medina E (2005) Digital games: A motivational perspective. *Proceedings of DiGRA 2005 Conference: Changing Views - Worlds in Play, January*.
20. Mengistu AB, Worku MM (2020) Effect of Work-Life Balance on Organizational Commitment in Commercial Bank of Ethiopia. *Journal of Strategic Human Resource Management* 9: 17–29.
21. Nyanga T, Chindanya A, Carrillo C, Flores M A, Polatcan M, et al. (2020) Job Satisfaction, Organizational Commitment, and Turnover Intention of Onli...: University of Liverpool Library. *National Foundation for Educational Research* 43:26–51.
22. Pallant J (2010) *SPSS.4th.Edition_softarchive.net*. 1–360.
23. Prabakaran V (2019) Factors That Affect the Job Satisfaction of Bank Employees: A Study with Reference to Commercial Bank of Ethiopia. *International Journal of Research and Analytical Reviews* June.
24. Rayini J (2017) Library and information services to the visually impaired persons. *Library Philosophy and Practice* 58–89.
25. Taddele A, Mekonnen W (2019) Effects of Human Resource Management Practices on Employee Turnover Intention: A Case Study of Commercial Banks in Ethiopia. *OPUS: HR Journal* 10: 1–18.
26. Valentini E (2018) Psychological Factors in Job Satisfaction IN JOB SATISFACTION QUADERNI DI RICERCA n. 225 *Febbraio* 2005. October.
27. Vicars M, Steinberg S, McKenna T, Cacciattolo M (2015) The Praxis of English Language Teaching and Learning (PELT): Beyond the Binaries: researching critically in EFL classrooms. *The Praxis of English Language Teaching and Learning (PELT): Beyond the Binaries: Researching Critically in EFL Classrooms*, November 1–162.
28. Wang L, Zhou R J, Huang L Z (2011) Research of maximum capacity of grid-connected photovoltaic power station based on the “box” set robust optimization. *APAP 2011 - Proceedings: 2011 International Conference on Advanced Power System Automation and Protection* 1: 507–511.
29. Wolgemuth J R, Agosto V (2019) Narrative Research. *The Blackwell Encyclopedia of Sociology* July 1–3.
30. Xue J, Wang H, Chen M, Ding X, Zhu M (2022) Signifying the Relationship Between Psychological Factors and Turnover Intension: The Mediating Role of Work-Related Stress and Moderating Role of Job Satisfaction. *Frontiers in Psychology*, 13: 1–11.
31. Youcef S, Ahmed S S, Ahmed B (2016) The Impact of Job Satisfaction on Turnover Intention by the Existence of Organizational Commitment, and Intent to Stay as Intermediates Variables Using approach PLS in Sample Worker Department of Transport Saida. *Management*, 6: 198–202.
32. Yucel I, Bektas C (2012) Job Satisfaction, Organizational Commitment and Demographic Characteristics Among Teachers in Turkey: Younger is Better? *Procedia - Social and Behavioral Sciences*, 46:1598–1608.