



## Research Article

# The Moderating Role of Education in Determining Affective Form of Organizational Commitment in an Emerging Economy

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## ABSTRACT

Employee's organizational commitment has garnered considerable recognition in both academic and managerial fraternity due to its empirical significant correlation with favorable organizational results. This research examines the influence of four significant organizational factors, including rewards, training, communication and teamwork on employee's affective form of commitment in the banking industry of Lahore, Pakistan. Additionally, it explores the moderating role of educational levels in the association amongst affective form of commitment and organizational variables, proposing that this association is highly significant for workers with higher levels of education in comparison to workers with lower levels. 200 employees presently working in the banking industry of Pakistan were examined using convenience sampling method and regression examination was performed. Findings suggested that all four organizational variables had a significant and favorable association with affective form of commitment. For levels of education as a moderating variable, the results provided support for the hypothesized interaction between affective commitment and organizational variables, besides teamwork. The study concluded that workers with high education degrees exhibit greater responsiveness to positive organizational initiatives, as evidenced by differences in affective commitment among various education groups. The results suggest that organizations must recognize the significance of these four factors in creating a conducive work environment for their employees, thereby fostering their complete commitment for achieving organizational success. Consequently, it suggests that practitioners should tailor strategies to cultivate a strongly dedicated labor pool, considering distinctive characteristics.

## KEYWORDS

Affective Commitment, Training, Rewards, Communication, Teamwork, Education

## 1 | INTRODUCTION

Committed and satisfied employees are believed to be highly significant corporate tool in today's competitive and advanced knowledge work environment. Earlier studies recommend that several organizational variables considerably affect employees' commitment and behavior about performing their tasks (Boon & Arumugan, 2006; Ramdhani et al., 2017). Researchers and managers mutually agree that it is important to hold on to productive employees to enhance organizational performance and outcomes (Kwon et al., 2010). The executives are attempting to resolve the effect of business activities and staff management policies with the aim to enhance the level of commitment levels, since they are aware of the negative effects of employee turnover on business efficiency, notably a result of reduced commitment (Delery & Shaw, 2001). Zain et al. (2009) suggests that understanding organizational factors as an administration philosophy is key to administering an organization in increasing its

general effectiveness. Corporate culture has emerged as a significant issue in business and managerial study throughout prior couple of decades because of its prospects to influence a variety of administratively and personally anticipated results, including commitment, turnover, loyalty, and job satisfaction (Chow et al., 2001). This research suggests that using a bunch of organizational strategies will have a beneficial impact on commitment and aid in the retention of more educated workers, who are typically also the best performers in the workplace.

Currently, there exists a dearth of empirical research on corporate culture within the Pakistani banking industry, especially regarding how dimensions of organizational factors, which have garnered significant attention in organizational literature, impact employee organizational commitment. The aim of this research is on the banking industry to assess the impact of four organizational factors: on affective form of commitment of workers employed in various banks in Lahore, Pakistan. Banking industry is specially chosen because it is a vital industry that plays a big role in every culture and every nation's economy (Afroz, 2018). Moreover, past studies on organizational commitment focus on organizational commitment as an overall measure, with minimal or no emphasis on the affective form of commitment. This research is noteworthy for two rationales. Firstly, it investigates how organizational factors: communication, rewards, teamwork and training affect employees' affective form of commitment. Secondly, it inspects the moderating part of educational levels on the relationship between organizational variables and employees affective form of commitment.

## **2 | LITERATURE REVIEW**

Organisational commitment is referred to as the “the degree to which an employee identifies and participates with a particular organization” (Steers, 1977, p. 47). Allen and Meyer (1990) in their study stated, “organizational commitment is a multidimensional, a three-component model which includes: affective commitment, continuance commitment, and normative commitment”. Affective component is described “as employees’ emotional attachment to, identification with and involvement in the organization”. Continuance commitment is referred “as the costs and losses that employees may incur with exiting the organization”. The normative elements are “the feeling of commitment by employees to their superiors, colleagues, subordinates and other third parties that they will remain in an organization” (Allen and Meyer, 1990, p.1). Committed employees contribute positively to numerous anticipated results comprising of job satisfaction and higher production leading to a reduction in the workforce turnover rate. These outcomes are valid and supported in Asian and western empirical research (Cheng et al., 2003; Meyer et al., 2002).

### **2.1 | Affective Commitment**

In this research, we examine how organizational factors influence affective forms of commitment. This research concentrates exclusively on the affective commitment as it is the key component studied exceedingly due to its substantial effects on increased profitability, efficiency, productivity and decreased turnover (Meyer et al., 2002; O'Reilly & Chatman, 1986). According to Somers (1995), affective commitment is an extremely reliable indicator of organizational commitment, an only factor that may predict absence and turnover. Among the three components, affective commitment is an independent attitudinal variable that either affects or is affected by other workers, organizational conditions, or organizational culture (Nauman et al., 2021). Strong emotional commitments among workforce show that they plan to remain with the business. To put it another way, it happens when the dedicated individual feels a psychological connection to, and identification with, peers, superiors, and the employer organization. High levels of emotional commitment influence certain work behaviours that align with particular values (perseverance, innovation, and strategic growth), in addition to encouraging employees to put in more effort to accomplish organizational goals. As a result, emotional commitment is accountable for both human and organizational results including affluence, happiness, a low turnover rate, and higher productivity.

### **2.2 | Organizational Factors**

Zain et al. (2009) in their study stated that organizational commitment is substantially influenced by corporate culture. Employee dedication to the company will be fostered by a corporate culture that is based on the principles of teamwork, reward recognition, training, and communication (Ramdhani et al., 2017). Numerous past research showed that teamwork, communication, training, and rewards as measurements of organizational factors have the biggest impact on commitment of employees (Boon & Arumugan, 2006; Lau & Idris, 2001; Sola et al, 2012). Hence, this study also used these four factors to study their impact on affective commitment of employees.

### 2.2.1 | Training

Studies have indicated that training is a precursor of employee's emotional attachment (Bulut & Culha, 2010; Kooij & Boon, 2018). Worker's training and development is an important element of Human Resources development programs since it not simply maximises individual revenues but may as well draw in superior talent for the company (Bapna et al., 2013). Training improves skills and lowers absenteeism and turnover rates while also increasing productivity, morale, and lowering production costs. It also fosters employee involvement and helps them in developing the skills they need to meet predetermined goals and objectives (Elnaga & Imran, 2013; Nassazi, 2013). Training is defined as "planned and systematic activities concentrated on enhancing the level of skills, knowledge, and competency that are necessary to perform the work effectively" (Gordon, 1992, p. 27). It is the process of imparting fundamental knowledge and behaviour programming so that people understand the guidelines and processes that will help them carry out their jobs in an efficient manner. Hadziahmetovic and Dinc (2017) referred to training as the support provided by regular, scheduled educational activities to promote personal growth and provide employees with the chance to advance their professions and skill sets.

Training is an intentional, planned effort made by the company to assess each employee's suitability and improve their ability to carry out their responsibilities. Employee dedication to the company is seen to rise when they are satisfied with their capacity to perform their jobs (Ramdhani et al., 2017). Training and affective commitment are strongly correlated with each other (Bartlett, 2001). According to Alhassan (2011), employees who believe that training is easily accessible exhibit stronger affective form of commitment than employees who do not. Bashir and Long (2015) conducted their research on academic personnel in one of the public universities in Malaysia. The study concluded that training had a strong significant association with affective commitment supporting all the previous research for favorable effect of training and development on affective commitment (Hanaysha, 2016; Rawashdeh & Tamimi, 2020; Suhaimi et al., 2018). Numerous research believed that organizations that provide access to training to their employees help them by growing their proficiency and expertise, develop job satisfaction hence foster commitment towards their organizations (Costen & Salazar, 2011; Pattnaik & Sahoo, 2021; Pradhan et al., 2019). Another similar study was carried out by Nauman et al. (2021) between 219 workers employed in Pakistan's civil society companies. They also reported a strong favorable correlation between training and affective commitment. Furthermore, studies conducted in higher education have shown that offering academic staff training programs guarantees that they possess sufficient information and expertise which in turn enhances employee affective attachment with the organization (Gardner et al, 2011; Hanaysha, 2016). Thus, the hypothesis:

*H<sub>1</sub>: Training is positively related to affective commitment*

### 2.2.2 | Rewards

Reward programmes offered by employers are one technique to encourage affective commitment in workers (Hadziahmetovic & Dinc, 2017). One of the most popular HRM strategies is the rewarding system. According to Armstrong (2007), organizations feel that a rewarding system can lead to several benefits, including increased employee engagement, organizational commitment and greater organizational performance. Rewards are defined as all perks and benefits that workers obtain from their companies (Mottaz, 1988). An employee receives a reward from their employer as recognition for their efforts and services (Ramdhani et al., 2017). Organizational rewards are categorized in two groups: intrinsic and extrinsic rewards (Alderfer, 1968). On the other hand, Katz and Van Maanan (1977) divided rewards by organizations into three groups namely: "organizational, social, and task rewards". Intrinsic rewards, also known as task rewards, are essentially related to the work itself. It includes feedback, diversity of skills, autonomy, role ambiguity, training and involvement in decision making (Hackman & Oldham, 1976; Singh, 1998).

Extrinsic rewards include the benefits and perks that are not directly related to the task. Extrinsic rewards comprise of communal and organizational rewards. Extrinsic social rewards refer to the outcomes resulting from working together with colleagues in the workplace, such as having encouraged and helpful colleagues and considerate executives. Conversely, extrinsic organizational rewards, like satisfaction with pay, working conditions, chances for promotion, and benefits, are provided by the organization with the aim of fostering commitment and enhancing performance (Malhotra et al., 2007). Employee behavior can be guided and motivated with the help of rewards. As a result, incentives foster affective commitment by motivating staff members to invest their time and energy in the company (Martin-Perez & Martin-Cruz, 2015). Organizational rewards play a critical role in establishing as well as maintaining affective commitment in all organizations (Malhotra et al., 2007). Employees that are satisfied with the

rewards are more likely to emotionally connect with the organizations.

Rewards as a part of organizational factors tend to favorably influence workers dedication towards their corporations. Melancon et al. (2011) in their research highlighted the importance of social rewards and how they build positive feelings and create satisfaction in the employees. All these feelings result in higher affective commitment of workers. Ramdhani et al. (2017) in their empirical study stated that the reward and recognition system will not only enhance job satisfaction but also bolster employees' commitment to the organization. A research was conducted by Hadziahmetovic and Dinc's (2017) in the university campuses based in parts of Europe. 148 employees took part which included: universities' academic and administrative personnel. The results indicated that rewards and benefits have a considerable and favorable effect on the effective commitment of employees. Findings of a field survey undertaken by Koo et al. (2020) also depicted the eminent impact of rewards in creating the affective commitment of employees. Hence the hypothesis:

*H<sub>2</sub>: Rewards positively related to affective commitment.*

### 2.2.3 | Teamwork

Teamwork is one of the critical organizational factors that lead to higher productivity and organizational commitment in employees (Boon & Arumugam, 2006; Sola et al., 2012). Teamwork takes place when members of a group collaborate in ways that make effective use of their individual skills to achieve a goal (Schermerhorn, 2003). Interpersonal behaviours that help achieve goals are referred to as teamwork (Colquitt et al., 2009). It encourages free communication between people, and when people complement one another, the synergy that result allows them to do more. A sense of self-efficacy, dignity, affiliation, and belonging is fostered via teamwork (Rodriguez & Walters, 2017). Karia and Asaari (2006) recognized teamwork as a powerful and significant organizational factor in enhancing employee's commitment towards their organizations. Consequently, strong teamwork will increase an employee's dedication and commitment to the company. Cooperation and enthusiasm to collaborate with peers are necessary for one to become a significant member of the team and devise a strategy that benefits everyone in the organization (Ramdhani et al., 2017). A person will be more committed to their job when the organization's goals are valued and the team is confident in its ability to achieve them.

Nguyen et al. (2014) in his study indicated that worker's commitment with their organizations is influenced by their work environment, teamwork, and working relationships with management. Boon et al. (2006) conducted a study on six Malaysian semiconductor contract manufacturing organizations with a sample size of 377 employees. The study's conclusions show a high and favorable correlation between affective commitment and teamwork. Teamwork helps the employees in understanding their tasks in the organization. Collaboration and cooperation leads to higher performances. The harmonious environment that fosters teamwork immediately affects employee satisfaction, causing them to feel like a significant member of the organization's "family" concept. All this results in highly committed employees and eventually they strive well to accomplish the goals and objectives of the organization (Ramdhani et al., 2017). Farooqi et al. (2020) in his study on nurses believed women were more likely to be motivated by organizational factors and demonstrate team effectiveness. Their findings stated that a crucial and favorable correlation exists between teamwork and affective form of commitment. This leads to the hypothesis:

*H<sub>3</sub>: Teamwork is positively related to affective commitment.*

### 2.2.4 | Communication

Quirke (1992) highlighted that communication within an organization is crucial for an organization's overall success. Communication is examined "for its direct and positive impact on variables like job satisfaction, lower turnover, improved organizational climate, lower job uncertainty and higher commitment" (Nakra, 2006, p. 41). Communications are "delivery pattern ideas, instructions, directives, including complaints on the job of an organization" (Ramdhani et al., 2017, p.828). An open communication model would foster a positive work environment, which would in turn promote communication among employees inside the organization. Communications can be further divided into two types: horizontal and vertical. Horizontal communications are informal and casual communications with close coworkers with focus primarily on social and economic content. Whereas vertical communications are more formal communications with management of the company including supervisors, managers and owners with main focus on strategic information. Senior management's vertical communication best predicts organizational commitment whereas horizontal communication is less strongly related to commitment on organization and unit level (Ramdhani et al., 2017).

Furthermore, it seems that the most crucial element of communication connecting the supervisor, and the worker are the supervisor's remarks and the notion that management is paying attention towards the workers. Effective managerial communication enhances dedication and commitment by providing a perfect understanding of the ethics that matter, the objectives to be met, and the organization's historical performance (Van Vuuren et al., 2007). Various empirical research and managerial strategies recommend a favorable and significant association among organizational communication and commitment (Huff et al., 1989). Morale and confidence of the employees is boosted because of healthy communication with supervisors and co-workers. They are felt to be part of the organization. Hence, good and transparent communication enhances commitment and dedication towards their organizations (Ramdhani et al., 2017).

An earlier study by Putti et al. (1990) discovered a link connecting commitment and organizational communication satisfaction. This relationship has been further supported by studies on workers in various organizations, which show that worker's organizational commitment is significantly and positively affected by the satisfaction in the communication process (Varona, 1996). Boon et al. (2006) conducted a study on six Malaysian semiconductor contract manufacturing organizations with a sample size of 377 employees. The study demonstrates how strongly affective commitment is correlated with organizational communication, which is thought to be an influential TQM (Total Quality Management) tool. A study was conducted by Brunetto et al. (2011) on 900 nurses working in private sector hospitals in Australia. The survey concluded that apt and better communication between the supervisors and nurses resulted in a higher level of affective commitment among them. Daniel & Eze (2016) conducted a study on 3 oil and gas companies with 323 employees. The result showed a substantial and favorable association between formal and informal communication and affective commitment. Another study was conducted by Yao et al. (2020) on 868 teaching staff of elementary and high schools in different districts in China. The results stated that principal-teacher management communication positively affects the affective commitment in teachers. Farooqi et al. (2020) conducted research on 150 nurses in Lahore. Their results showed that teamwork and affective commitment were positively and significantly correlated. They highlighted that women were more likely to be motivated by organizational factors and demonstrate communication across board. Hence, this leads to the hypothesis:

*H<sub>4</sub>: Communication is positively associated with an effective form of commitment.*

### **2.2.5 | Education as a Moderator**

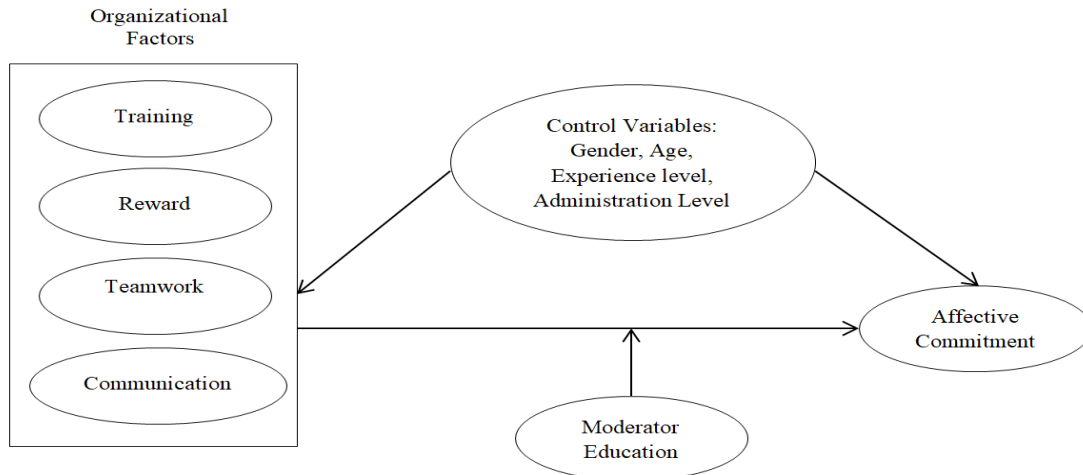
Education is defined as "part of an individual's total human capital endowments and improvising individual wisdom and evaluation process" (Agarwal & Bhargava, 2013, p. 17). Prior empirical research has indicated a strong favorable association between level of education and organizational commitment (Akintayo, 2010; Amangala, 2013). A study was conducted by Akinyooye and Osainika (2022) in Nigeria to examine how level of education impact commitment of workers in Water Corporation in Oyo State. The results depicted that workers who were less educated were more committed to their careers. These employees were more dedicated to organization because of the possibility of losing their job as they are less educated. The same results were supported by numerous studies (Abdulla & Shaw, 1999; Chughtai & Zafar, 2006; Saifuddin & Nawaz, 2012). Compared to individuals with higher educational levels, those with lower educational qualifications showed a greater commitment to organization. These studies also supported the view that highly educated employees were more satisfied because of their commitment to the organizations. This encouraged them to engage more in duties and work, especially on technical projects. On the other hand, employees' educational background and organizational commitment are linked; highly qualified workers are seen to be more dedicated than less qualified workers since they are more cognizant of the organizational attitude (Akintayo, 2010). Employees with higher education levels are able to obtain careers that provide them with prospects for advancement, independence, pleasant operational environment and a greater sense of determination (Glenn & Weaver, 1982). Employees who were more qualified and had higher degrees typically have an enhanced feeling of organizational commitment and sense of belonging (Nawaz & Kundi, 2010; Meyer & Allen, 1991). Furthermore, research conducted in employees with higher education also stated that by providing training and development facilities to academic staff confirms that they have sufficient skills and knowledge, thus enhancing employee affective commitment in the institution (Gardner et al., 2011; Hanaysha, 2016). Highly educated employees are more motivated and have significant positive association with affective commitment (Mangundjaya, 2023). Henceforth, this study hypothesizes that:

*H<sub>a</sub>: Education moderates the effect of training on affective commitment.*

*H<sub>b</sub>: Education moderates the effect of reward on affective commitment.*

*H<sub>c</sub>: Education moderates the effect of teamwork on affective commitment.*

*H<sub>d</sub>: Education moderates the effect of communication on affective commitment.*



**Figure 1:** Theoretical Framework

### 3 | METHODOLOGY

#### 3.1 | Research Design

Data for this research was gathered through the distribution of a structured questionnaire via convenience sampling. To ensure a high response rate, printed versions of research instruments were delivered to 200 employees working in different banks in Lahore, Pakistan. Measures based on self-report were employed.

#### 3.2 | Profile of the Sample

The focus of this study was on bank employees, working as permanent employee in various banking corporations in Lahore, Pakistan. A total of 200 respondents were surveyed which consisted of (149) males (74.5%) and (51) females (25.5%). The age range of our respondents ranged from 20 years to 60 years, with employees primarily belonging to the (25-30) age bracket. With regard to education levels, employees with undergraduate degree made up (20%) of overall sample, graduates were (70%) whereas; employees with postgraduate degree were (10%). Education was further subdivided into two categories to examine the moderating impact of education. Low levels of education included undergraduates only and high level of education included both graduates and postgraduates. To develop survey frame respondents were selected only if they were presently working in a bank. These employees were asked to fill the questionnaire. The inclusion criteria also included that the banking organizations chosen provided all the four organizational factors to their employees. Therefore, it was determined that a total of 200 employees were qualified to complete the research instruments. Convenience sampling was used to select participants for collecting data.

#### 3.3 | Instrument

This study used existing research scales developed by previous empirical research for calculating the instruments. Affective commitment was calculated by the constructs developed by Allen and Meyer (1990). An 8 item scale was employed to compute and evaluate affective commitment of employees. These items were modified so that they are easily understandable to banking employees. Organizational factors: teamwork, training, communication and rewards were quantified using constructs established through Lau and Iris (2001). Many studies conducted in Asian nations have used this research instrument (Boon & Arumugam, 2006; Zain et. al, 2009). Hence, it is reliable and valid to be used in Pakistan's city, Lahore. 17 items are used to quantify the four organizational variables chosen for this study. The seven point Likert scale, using 1 = "strongly disagree" and 7 = "strongly agree", was used to rate each item. Table 1 depicts all the items and constructs were determined to be sufficiently reliable and to be above recommended threshold of .70 (Nunnally, 1970). The internal consistency and reliability of the Affective commitment scale were assessed using Cronbach's Alpha, yielding a value of .76. Similarly, all the organizational factors, training (.82), reward (.87), teamwork (.70) and communication (.86) also indicated satisfactory reliability

for the scale. Age, gender, tenure, and administrative level were designated as control variables since past research have demonstrated that the factors may influence organizational commitment. A five-point scales was used to quantify the variable, level of Education. A dichotomous variable where 0 = “male” and 1 = “female” was used to code gender. A 7-point scale was used to measure age, a 6-point scale to measure level of experience. To measure administration level a 3-point scale was used (1=Top management level, 2=mid management level and 3=low management level).

### 3.4 | Procedure

This study was conducted after getting consent from the head of the banking organizations. An informed approval form was incorporated in the printed questionnaire for ethical reasons, which consisted of the title, purpose and expected results of the research summary. Furthermore, the survey form also evidently directed the participants’ apprehensions concerning their privacy and confidentiality. Their names and signatures were not taken due to privacy concerns. 220 employees that were working in different banks and had access to all four organizational factors in their corporations were handed over a printed questionnaire. After data screening and looking for missed values a total of 200 participants were found to be valid for examination. Data attained for the study represented a response rate of 91 percent. The process of distribution and collection took six months.

### 3.5 | Data Analysis

Bivariate correlations were used to evaluate the association linking organizational factors with affective commitment. To examine the moderating role of level of education the study used hierarchical multiple regression technique. Stage I involved entering age, gender, administration level and current experience as control variable, Stage II involved entering training, and education was incorporated in Stage III. Stage IV involved entering our interactive term (training x education) with affective commitment. The following models of moderation were tested according to the same protocol.

## 4 | RESULTS AND DISCUSSION

To create each construct’s aggregated scores, all the items used to measure that specific variable were averaged. Table 1 shows the descriptive analysis of the data along with the correlation analysis. Mean and standard deviation of the variables studied were calculated. The variance inflation factor (VIF) was calculated to assess multicollinearity among the independent variables. The highest VIF value observed was 3.47, which is well below the threshold of 10 typically used (Chatterjee et al., 2000). Therefore, it can be concluded that multicollinearity was not a significant issue in this study. The outcomes from Table 1 show, training has a substantial favorable association with affective commitment ( $r=.42$ ); hence,  $H_1$  is accepted. Furthermore, reward has a substantial favorable relationship with employees’ affective form of commitment ( $r=.50$ ); hence,  $H_2$  also holds true. A favorable and significant relationship is also depicted between teamwork and affective form of commitment ( $r=.46$ ); so,  $H_3$  is also supported. Lastly, a positive significant relationship is present between communication and employees affective form of commitment ( $r=.50$ ); hence, accepting  $H_4$ .

**Table 1**

*Descriptive indicators and correlations of latent constructs (N = 200)*

Variables	Mean	SD	Alpha	1	2	3	4	5	6	7	8	9	10
1. Gender	.26	0.44	-	-									
2. Age	2.75	1.26	-	-.19**	-								
3. Experience Level	2.24	1.45	-	-.14	.67**	-							
4. Admin Level	2.27	0.67	-	.15*	-.49**	-.32**	-						
5. Training	4.89	1.37	.82	.02	-.01	.15*	-.10	-					
6. Reward	4.52	1.35	.87	.10	.02	.13	-.14	.67**	-				
7. Teamwork	4.72	1.15	.70	-.01	.08	.16*	-.21**	.56**	.57**	-			
8. Communication	4.71	1.33	.86	.08	.03	.12	-.15*	.58**	.70**	.69**	-		
9. Education	3.64	0.96	-	-.12	.10	-.12	-.26**	.05	-.06	-.02	-.10	-	
10.AC	4.71	1.18	.76	-.02	.19**	.23**	-.14*	.42**	.50**	.46**	.50**	-.02	-

*Note.* To compute total scores of every variable, relevant item scores were averaged

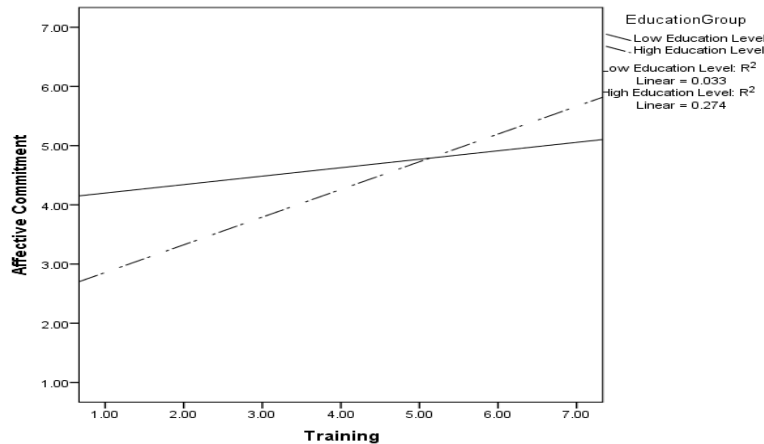
\* =  $p < .05$  and \*\* =  $p < .01$ .

The outcomes from Table 2 reveal a favorable and substantial effect of the collaborative relationship of (training x education levels) on employees affective form of commitment ( $\beta = 1.33$ ). This relationship is highly significant with a p value of ( $p < .001$ ). The hypothesized model was also highly significant ( $p < .001$ ) hence,  $H_a$  is accepted. Figure 2 shows a graphic portrayal of the moderating impact of education on training and affective commitment. The graph indicates that workers with high levels of education and degrees have a stronger and favorable impact of training on affective commitment.

**Table 2**  
 Moderating regression results predicting impact of training and education on affective commitment

		Affective Commitment			
		Stage I	Stage II	Stage III	Stage IV
1	<b>Control variables</b>				
	Gender	.03	.04	.02	.04
	Age	.05	.12	.16	.2
	Experience Level	.19	.06	.08	-.0
	Administration Level	-.08	-.02	-.03	-.02
2	Training		0.42***	0.40***	-.53
3	Education			-.05	-.91***
4	Training x Education				1.33***
	F	4.02	11.57***	9.83***	9.60***
	R <sup>2</sup> at each stage	.05	.22	.21	.27
	R <sup>2</sup> variation		.17	.10	.15

Note. Colum listings are standardized regression weights.  
 \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ .



**Figure 2:** Interaction of Education in predicting correlation of training and affective commitment

The combined relationship (reward x education) has a substantial favorable impact on affective form of commitment ( $\beta = .70$ ). This relationship is highly significant with a p value of ( $p < .001$ ) as shown in Table 3. Thus,  $H_b$  is accepted. Figure 3 shows a graphic portrayal of moderating influence of education. Employees with higher levels of education tend to have a much higher and powerful impact of rewards on employee's affective commitment.

**Table 3**  
 Moderating regression results predicting impact of reward and education on affective commitment

		Affective Commitment			
		Stage I	Stage II	Stage III	Stage IV
1	<b>Control variables</b>				
	Gender	.03	-.04	-.04	-.04
	Age	.05	.12	.13	.16
	Experience Level	.19	.10	.08	.04
	Administration Level	-.08	.03	.04	.03



2	Reward		.49***	.47***	-.02
3	Education			.03	-.46***
4	Reward * Education				.70***
	<i>F</i>	4.02	13.28***	11.14***	12.10***
	R <sup>2</sup> at each Stage	.05	.28	.28	.30
	R <sup>2</sup> variation		.21	.11	.10

Note: Colum listings are standardized regression weights.  
\* = p < .05; \*\* = p < .01; \*\*\* = p < .001.

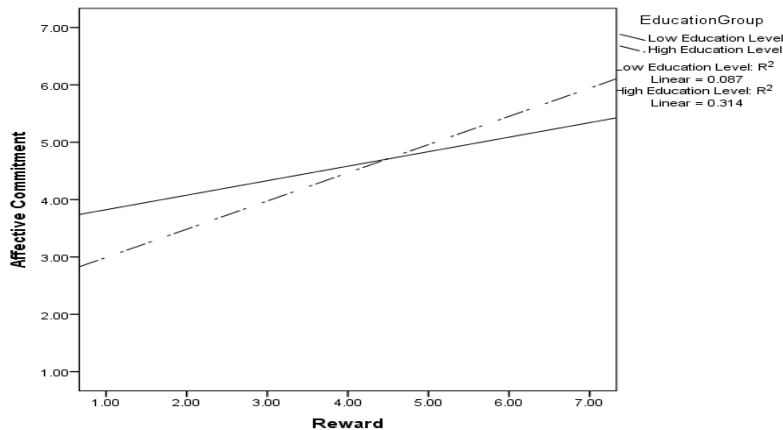


Figure 3: Interaction of education in predicting correlation of reward and affective commitment

The results of the data demonstrated in Table 4 indicate no significant association among the interactive term (education \* teamwork) and affective commitment ( $\beta = .46$ ). The relationship is insignificant with a value of ( $p > .10$ ). Hence, H<sub>c</sub> is not accepted. Figure 4 shows the graphical representation of moderating role of education on teamwork and affective commitment.

Table 4

Moderating regression results predicting impact of teamwork and education on affective commitment

		Affective Commitment			
		Stage I	Stage II	Stage III	Stage IV
1	<b>Control variables</b>				
	Gender	.03	.02	.04	.03
	Age	.05	.10	.11	.08
	Experience Level	.19	.13	.15	.13
	Administration Level	-.08	.05	.02	.05
2	Teamwork		.48***	.45***	.11
3	Education			.02	-.38
4	Teamwork * Education				.46ns
	<i>F</i>	4.02	13.20***	11.30***	9.89***
	R <sup>2</sup> at each Stage	.05	.34	.26	.30
	R <sup>2</sup> variation		.20	.10	.07

Note: Colum listings are standardized regression weights.  
ns = p < .10 \* = p < .05; \*\* = p < .01; \*\*\* = p < .001.

Lastly, Table 5 shows the collaborative term (communication \* education) is substantially and favorably associated with affective commitment ( $\beta = .68$ ,  $p < .001$ ). Therefore, it is determined that H<sub>d</sub> is also accepted. Figure 5 demonstrates that employees with higher levels of education have a bigger influence on affective commitment when there is a good flow of communication.

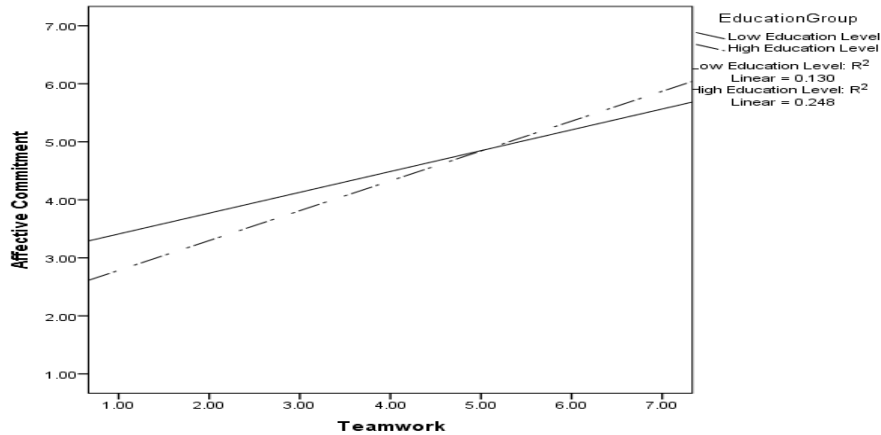


Figure 4: Interaction of education in predicting correlation of teamwork and affective commitment

Table 5

Moderating regression results predicting impact of communication and education on affective commitment

		Affective Commitment			
		Stage I	Stage II	Stage III	Stage IV
1	<b>Control variables</b>				
	Gender	.03	-.02	-.02	-.02
	Age	.05	.14	.11	.13
	Experience Level	.19	.11	.11	.1
	Administration Level	-.08	.04	.03	.03
2	Communication		.50***	.49***	.03
3	Education			.04	-.45
4	Communication * Education				.68***
	F	4.02	14.28***	13.28***	12.14***
	R <sup>2</sup> at each Stage	.05	.29	.25	.26
	R <sup>2</sup> variation		.21	.10	.15

Note: Colum listings are standardized regression weights.

\* = p < .05; \*\* = p < .01; \*\*\* = p < .001.

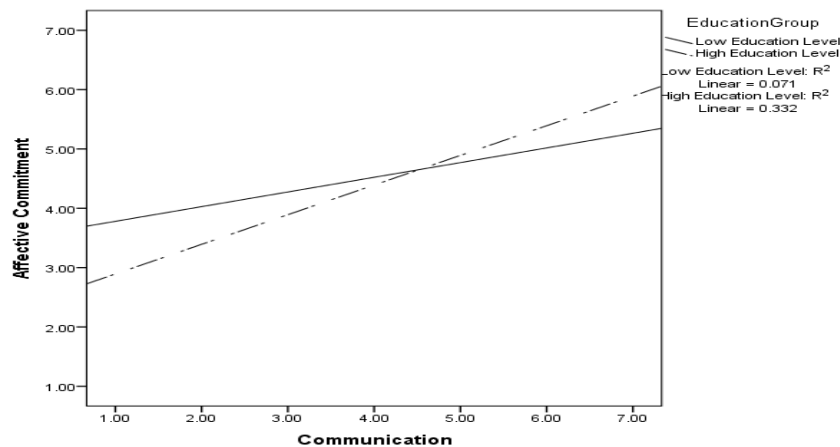


Figure 5: Interaction of education in predicting correlation of communication and affective commitment

## 5 | DISCUSSION

The purpose of this empirical research was to examine the association between affective commitment and four of the most significant and commonly used organizational factors: communication, teamwork, rewards, and training. The study found out that all four organizational variables had a significant and favorable association with affective form of commitment in the banking and commercial corporations of Lahore, Pakistan. The results of the study were

supported by numerous research done in Asian and western countries (Ramdhani et al., 2017; Sola et al, 2012). When organizations keep their promises in terms of rewards, communicate and provide support, the workers consider their bond with the corporations as more significant and valuable. Eventually, these result in a direct positive impact on workers' affective commitment. Hypotheses 1 result of the study stated that training had a strong favorable association with affective commitment of employees. Companies that give access of training and development to their workers help them by growing their knowledge and expertise; develop higher satisfaction with their jobs, lower absenteeism therefore, enhancing affective commitment towards their organizations (Hanaysha, 2016; Rawashdeh & Tamimi, 2020). The rewards in this study were also strongly and positively associated with affective commitment. Employee behavior can be guided and encouraged using rewards. Employees that are satisfied with the rewards are more likely to emotionally connect with the organizations and hence, improve employees' affective commitment. Various other research also stated that rewards play an integral role in establishing and maintaining affective commitment in all organizations (Malhotra et al., 2007; Wang, 2004; Young et al., 1998). The results of the empirical study found that teamwork had a significant positive relationship with an affective form of commitment. When employees work together as a team, they are easily able to achieve the end goals and objectives. Teamwork encourages employees to understand their task; cooperation leads to higher performance, thus leading to a healthy work environment. All this results in enhancing the commitment of workers and they strive well to accomplish the objectives of the organization. This relationship is also reinforced by prior literature (Boon et al., 2006; Farooqi et al., 2020; Ramdhani et al., 2017).

The study also revealed that communication has a strong positive association with affective commitment. This result is consisted with numerous past studies (Boon et al., 2006; Daniel & Eze, 2016; Yao et al., 2020). Communication plays a key role in building affective commitment of employees. Effective and transparent communication leads to clear understanding of the task. Employees feel an important part of the organization which boosts their confidence which leads to higher affective commitment and hence higher performance. This study also indicated a strong correlation between employee commitment levels and their education levels. The study specifies that employees with higher levels of education have a stronger positive impact of training, reward and communication on affective commitment. These findings align with previous studies in higher education, suggesting that providing training programs enhances employees' knowledge and expertise, thereby strengthening their emotional attachment to the organization (Gardner et al, 2011; Hanaysha, 2016). Highly educated employees have higher standards for themselves and their company, which makes them more sensitive to workplace infractions. As a result, their affective form of commitment is influenced more powerfully. Conversely, those with less education are more accepting of lesser levels of organizational support and resources. This could be the result of less transferable skills and fewer career options for the workers with lower levels of education. Interestingly, highly educated employees did not show a significant effect of teamwork on affective commitment. This could be because they are typically well-informed about organizational goals and prefer collaboration with managers rather than co-workers, reflecting their positions of authority within the organization.

## **6 | PRACTICAL IMPLICATIONS**

The findings recommend potential implications for top management by generating awareness and comprehending the advancement of an academic foundation for utilization of the four significant organizational factors. This can lead to improvements in employees' working environments that foster their commitment towards the organization. Key decision makers of the company i.e. HRM managers, directors and top leadership, particularly individuals interested in employment and retention programs ought to make certain the formation of employment conditions and constraints when enrolling to ensure reasonable expectations and lesser discontent. As a result, there will be fewer opportunities for pledges or expectations to be broken and more opportunities for greater commitment. It is advised that management make improvements to the present reward structure in their organizations to improve employees' level of commitment and hence, increase production. Managers should highlight and recognize the employees who perform well in their tasks to foster a greater sense of affective commitment. Working in teams and team building should be encouraged to make the employees feel part of the organization. Supervisors should enhance the employees' degree of organizational commitment by improving the training and development programs currently in place, which will help workers do their jobs more successfully and efficiently. Additionally, managers should regularly communicate the organization's priorities and goals to staff in order to foster better communication.

The results can assist HR departments in developing and implementing policies for highly educated workers, as they possess superior work knowledge and skill sets. Companies should generally aim to keep employees with higher education levels since their knowledge is essential to an organization's long-term success and their prospective

departure will hurt the company more than that of individuals with lower education levels (Rosenblatt & Sheaffer, 2001).

## 7 | LIMITATIONS

Future research on how firms might improve employees' affective form of organizational commitment has promising routes to follow from this study. However, due to following limitations, readers should take our findings with caution. Firstly, cross-sectional data examination cannot endorse the causality's inferred in our investigative framework hence, it is essential to be vigilant in assumptions as regards to causality. For instance, the cross-sectional design of this study prevents any conclusion of causality between the organizational factors and employees' affective commitment, even considering the strong correlation that has been demonstrated between these variables. Longitudinal research on organizational factors is therefore highly advised and much needed. Secondly, there may be a generalizability problem with this study because it only includes a sample of 200 employees working in the banking sector. It is also suggested that a similar methodology be used in future study undertaken in other kinds of organizations, such as manufacturing and services. Thirdly, it is imperative that the theoretical concept/structure behind this research be expanded to incorporate additional significant constructs of organizational factors, such as innovation, effective decision making, risk taking for creativity, supportiveness, and stability. Furthermore, more thorough research may include a greater type of workers' occupational results, that is job attributes, task ambiguity, job disputes, job fulfillment, and job satisfaction, as this study only focused on one sort of employee attitude. Finally, our analysis of the employees' educational level has not considered their skill set. Future research can examine skill sets that are particular to a firm or sector, as they were not included in this study.

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