

Perceptions of Organizational Commitment in Nepalese Insurance Companies and Commercial Banks

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Abstract

This study aims to examine the status of organizational commitment (affective commitment, continuance commitment, and normative commitment) in insurance companies and commercial banks of Nepal. This study is conducted utilizing a survey methodology with questionnaires serving as the primary tool. Six insurance companies and six commercial banks are covered by this study. A total of 360 questionnaires—30 in each of the 12 organizations—have been distributed, and 225 (62.5%) of those that have been fully completed and returned are used for the study. The data are analyzed by using the latest version of the statistical package for social science (SPSS). Descriptive statistical tools like mean and standard deviation are used. The one-way analysis of the variance is used for determining the statistical differences between the organizational commitment dimensions found in two samples (insurance companies and commercial banks). Based on the results, affective commitment is found at a high level, normative commitment at a moderate level, and continuance at a low level in Nepalese insurance companies and commercial banks. Insurance companies show higher affective and normative commitment than commercial banks. Significant differences in judgments of affective and normative commitment between employees of Nepalese insurance companies and commercial banks are also revealed by analysis of variance. In fact, firms that have a strong organizational commitment are better able to keep employees, which put them in a better position to gain the advantages of a more devoted, engaged, and dependable workforces. Therefore, today's businesses must design workplaces that encourage more moral and emotional commitment among their employees.

Keywords: Insurance companies, Commercial Banks, Affective commitment, Continuance commitment, Normative commitment,

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Introduction:

Organizational commitment is an essential factor that enables organizations to manage employee behavior (Narmatha & Amutha, 2023). In the

workplace of today, organizational commitment has become one of the biggest challenges. Organizational commitment is a critical issue in today's intensely competitive business environment because businesses are increasingly

depending on their workforce to achieve sustainable competitive advantages. To keep up with the rapid improvements in technology, education, workforce diversity, organizational restructuring, and new methods of conducting business, these workforce members must be able to adjust, adapt, or change (Leow & Khong, 2009 cited in Shrestha, 2016). Organizational commitment will be an issue in the future due to the complexity and many changes in today's organizations. In such a situation, organizations need to become more adaptable if they want to succeed in a market where competition has been on increasing. There is fierce competition in both the insurance companies and commercial banks. Therefore, these organizations must concentrate on how employees view organizational commitment.

Employees experience a feeling of commitment or loyalty to the firm they work for. Organizational commitment broadly refers to the degree of devotion people have to the organization they work for, the extent to which they are willing to sacrifice for the organization, and the chance that they will keep up their membership (Shrestha, 2019). It reflects the nature of the relationship that links employees to their organization (Houfah Khoufah, & Nouri, 2023). It is the commitment of the personnel to their organizations that is referred to as organizational commitment. It has to do with how employees feel about their companies. Employees feel more connected to their organization as a result and desire to stay a member. According to Gautam (2003), committed employees are those who regularly attend work, protect business property, and support the organization's goals. Committed employees are the cornerstone of any flourishing business because they stick with it and keep working there (Shrestha, 2020, 2015).

Organizational commitment makes it simpler to understand and understand employees' behavior in

regard to their jobs inside firms. It determines the level of employee effort and performance (Mowday, Steers, & Porter, 1979; Klein, 2016; Klein, Molloy, & Cooper, 2009; Houfah Khoufah & Nouri, 2023). Positive organizational commitment fosters trust and productivity in the workplace. Organizational commitment has become a strong alternative for organizational management in the Nepalese environment in this regard. Therefore, the purpose of this study is to compare insurance companies and commercial banks while examining viewpoints on organizational commitment.

Literature Review

Conceptualization of Organizational Commitment

Committed employees are essential for the success of businesses. A commitment to an organization goes beyond merely being a formal member; it also includes one's attitude toward it and readiness to work tirelessly for it (Shrestha, 2016). In this regard, organizational commitment is a circumstance in which a worker supports a certain organization's objectives and desires to continue being a member of that organization (Robbins & Judge, 2007). It involves the level of employee identification with their employer, the demonstrated commitment level, and their leave intention (Greenberg & Baron, 2008). This commitment primarily displays how devoted employees are to the organization. It describes the extent to which a company's employees feel a sense of ownership over its goals and a sense of pride in being a part of it (Akintayo & Ayodele, 2012; Shrestha, 2015). It is the desire on the part of the employee to put up significant effort for the institution's benefit, desiring to stay with it and accepting its primary goals and values is known as organizational commitment (Porter & Lawer, 1965 cited in Herrera & Heras-Rosas, 2021).

Organizational commitment is a mindset with a wide range of definitions and measures. Limitations on what constitutes such commitment include: (1) an intense desire to work for a particular company, (2) a desire to blend in with the company, and (3) acceptance of the company's values and goals and specific beliefs. It is argued that employees that are committed will work with complete dedication, giving them the ability and willingness to take on greater responsibility to support the success and welfare of their firm. The psychological connection between employees and the organization led to the emergence of organizational commitment (Allen & Meyer, 1991; 1993; 1997). In this way, the scientific literature on organizational commitment uses a variety of concepts and measures (Shrestha, 2016). In fact, organizational commitment is seen as a link between employees and their company is a common theme among all of its definitions and measures, notwithstanding differences.

Three Dimensions of Organizational Commitment

Organizational commitment has three dimensions (Robbins & Judge, 2007):

Affective Commitment

It is the first dimension of organizational commitment. This commitment is also known as emotional commitment. It is an attitudinal approach or physiological approach to organizational commitment. Strongly devoted individuals, who identify with, participate in and enjoy belonging to the organization do so because of an affective or emotional commitment to it (Allen & Meyer, 1990). Strong affective commitment among employees causes them to feel as though they want to stay on the job (Meyer, Allen, & Smith, 1993). Mowday et al. (1979) motion that employees become more readily internalize key values when they have affective

commitment, which will speed up the decision-making process. Affective commitment is a positive emotional bond that a worker has with the business. An employee who is affectively devoted will, as a result, deeply identify with the organization's goals and desire to stay there (Meyer & Allen, 1997; 1991).

High-affective-commitment employees continue to work for the company because of a desire to do so. Such employees are happy to spend the rest of their careers working for the same employer. They experience a sense of belonging in their workplace and assume responsibility for any organizational issues. They feel a deep sense of emotional tie to their company, as well as a deep sense of purpose and belonging (Gautam, 2003). Affective commitment develops as a result of factors related to the workplace, such as the difficulty of the job, the level of employee autonomy, and the diversity of talents that they can use. The advantages for employees include increased sentiments of loyalty, belonging, and stability (Dunham et al., 1994; Konovsky & Cropanzano, 1991; Kim & Mauborgne, 1993). Thus, affective commitment is a psychological viewpoint that emphasizes the link that binds individuals to organizations (Herrera & Heras-Rosas, 2021). To start an affective commitment of their employees toward the organizations, they must make sure they have the qualities of empathy and emotional intelligence (Ahmad, 2018).

Continuance Commitment

Continuance commitment is the second dimension of organizational commitment. It is a calculative approach to organizational commitment (Meyer & Allen, 1997). It is the willingness to stay with a company due to an employee's "nontransferable" investment. Retirement, relationships with coworkers, and items that are unique to the company are all nontransferable investments.

Additionally, it takes into account things like the number of years the individual has worked there or any exclusive company advantages (Reichers, 1985).

Employees with a continuing commitment find it extremely difficult to leave their employer and believe that doing so would disrupt their lives. They believe they have insufficient alternatives to consider leaving the organization, thus they must stay. Because quitting would take significant sacrifice and other organizations would not offer the same overall benefits as the current organization, staying a member of the organization is one of the main reasons. They believe that they might consider working somewhere else if they had not previously contributed so much to their organization (Gautam, 2003). Alexander et al. (2010) argue that strong continuity commitment causes employees to stick with the company out of self-interest. According to Reza et al. (2010), continuity commitment is a connection to a company that is founded on knowledge of the costs of leaving. Thus, continuance commitment involves the cost of quitting and the reward of continuing to participate, and normative commitment is connected to the employee's sense of duty to stay with the company (Ahmad, 2018).

Normative Commitment

It is the third dimension of organizational commitment, which is also known as *moral commitment*. Normative commitment is a worker's duty to remain with the business. According to Allen and Meyer (1990), normative commitment focuses on the duty and/or moral connection that employees develop as a result of being exposed to the organization's objectives and guiding principles. It emphasizes doing what is right or moral to do. This commitment is the internalized pressure or sense of duty to keep working as a result of workplace norms and other societal norms. High

normative commitment employees believe they should stick with the company (Bentein, Vandenberghe, & Stinglhamber, 2005). According to a study by Aube, Rousseau, and Morin (2007), employees who exhibit a high level of normative commitment feel obligated to stick with their current firm.

Employees who have a typical commitment attitude feel obligated to stick with their current employer. Even if leaving the group would have been advantageous, they feel better staying. They believe that their employer organization merits their devotion, and they would feel bad if they left. Due to a strong sense of duty to their fellow employees, these individuals owe a great deal to the company and do not leave. High normative commitment employees believe they should stick with the company (Bentein, Vandenberghe, & Stinglhamber, 2005). Strong normatively committed employees continue to work for the company because they believe they should (Meyer et al., 1993; Reza et al., 2010).

Research Gap

Many studies have worked to understand organizational commitment since it has been regarded as a crucial element in comprehending and explaining the behavior of employees in organizations connected to their work. A great deal of the study in this area is focused on developed countries. In Nepal, this idea is still relatively new and applicable to managing the behavior and attitude of employees. In this regard, this study highlights some of the existing status of organizational commitment based on the opinions of managers and employees working in Nepalese banking and insurance sectors.

Research Objectives

The main objectives of this study are as follows:

- To examine the status of affective commitment

- in insurance companies and commercial banks.
- To examine the status of continuance commitment in insurance companies and commercial banks.
- To examine the status of normative commitment in insurance companies and commercial banks.

Research Methodology

Employees of Nepalese insurance companies and commercial banks participated in this study to assess three dimensions of organizational commitment. It is conducted utilizing a survey methodology with questionnaires serving as the

primary tool.

There are 14 life insurance companies (NIA, 2023) and 20 commercial banks. They are considered the population of this study. Based on purposive sampling techniques, this study covers six insurance companies and six commercial banks. A total of 360 questionnaires—30 in each of the 12 organizations—have been distributed, and 225 (62.5%) of those that have been fully completed and returned are used for the study (Table 1). These replies were gathered from the head offices, corporate offices, and branch offices of the selected insurance companies and commercial banks.

Table 1
Nature of companies surveyed and response rate

Nature of companies	Number of companies	Distributed questionnaires	Total distributed questionnaires	Total received questionnaires	Response rate (%)
Insurance Companies	6	30	180	109	60.6
Commercial Banks	6	30	180	116	64.4
	Total		360	225	62.5

Employees' self-reported perceptions as determined by a six-point scale are based on a Likert style scale (1 being completely disagree, to 6 being completely agree). Employees' perception of affective commitment is assessed using seven-item scale, views of continuation commitment are assessed using a six-item scale, and perceptions of normative commitment are assessed using an Allen and Meyer (1990) four-item scale. The statements have been slightly adjusted to reflect the situation in Nepal.

The data are analyzed by using the latest version of the statistical package for social science (SPSS).

Descriptive statistical tools like mean and standard deviation are used. The one-way analysis of the variance is used for determining the statistical differences between the organizational commitment dimensions found in two samples (insurance companies and commercial banks).

Cronbach's Alpha is used in this study to assess each variable's reliability (internal consistency). Table 2 below lists the variables, their summary, the number of items used to measure each variable, and the results of the reliability test for each

Table 2
Reliability coefficients for the dimensions of organizational commitment

Dimensions of organizational commitment	Number of items	Cronbach alpha
Affective commitment	7	0.82
Continuance commitment	6	0.91
Normative commitment	4	0.84

As presented in Table 2, all of the variables' Cronbach's alpha values from this study are higher than the significance level of 0.70. All of the factors employed in this study are therefore fairly reliable.

Analysis and Research Findings

This section presents how affective, continuance, and normative commitment are perceived by

employees of insurance companies and commercial banks.

Status of Affective Commitment

This section compares the views on affective commitment perceived by employees of insurance companies and commercial banks:

Table 3
Status of affective commitment in insurance companies and commercial banks

S.N.	Items of affective commitment	Insurance companies		Commercial banks	
		Mean	S.D.	Mean	S.D.
1.	I would be delighted to work for this company for the remainder of my career.	4.61	0.78	4.57	0.83
2.	I like talking with individuals outside of my organization about it.	4.86	0.76	4.83	0.79
3.	I genuinely believe that I am responsible for the organization's troubles.	5.07	0.59	5.03	0.63
4.	I certainly feel like a member of the family at my job.	5.14	0.57	5.1	0.6
5.	I genuinely feel "emotionally attached" to this company.	5.03	0.74	4.99	0.76
6.	This organization holds a lot of personal significance for me.	5.05	0.73	5.01	0.75
7.	I certainly have a 'strong' sense of belonging to my company.	4.99	0.74	4.95	0.78
	Average	4.96	0.71	4.93	0.74

The findings reveal that insurance companies' employees (mean = 4.96, S.D. = 0.71), as compared to those of commercial banks (mean = 4.93, S.D. = 0.74), tend to express higher levels of affective commitment.

Status of Continuance Commitment

This section compares the views on continuance commitment perceived by employees of insurance companies and commercial banks:

Table 4
Status of continuance commitment in insurance companies and commercial banks

S.N.	Items of continuance commitment	Insurance companies		Commercial banks	
		Mean	S.D.	Mean	S.D.
1.	I'm worried about what would happen if I left my work without a backup plan.	4.09	1.03	4.02	1.09
2.	It would be very difficult for me to leave my employer at this time, even if I wanted to.	4.33	1.07	4.28	1.10
3.	Right now, it's more about necessity than a desire to continue with my company.	4.53	0.82	4.46	0.89
4.	I believe I have very few possibilities to think about leaving this company.	4.28	0.89	4.23	0.92
5.	Lack of access to alternatives would be one of the few negative aspects of quitting this company.	4.33	0.97	4.28	0.99
6.	The fact that quitting this company would take significant personal sacrifice and that I would not receive as many perks elsewhere is one of the main reasons I still work here.	4.66	1.06	4.59	1.13
	Average	4.37	0.97	4.31	1.02

The findings indicate that insurance companies' employees (mean = 4.37, S.D. = 0.97), as compared to those of commercial banks (mean = 4.31, S.D. = 1.02), tend to express higher levels of continuance commitment.

Status of Normative Commitment

This section compares the views on normative commitment perceived by employees of insurance companies and commercial banks:

Table 5
Status of normative commitment in insurance companies and commercial banks

S.N.	Items of normative commitment	Insurance companies		Commercial banks	
		Mean	S.D.	Mean	S.D.
1.	I do think a person needs to be committed to their company at all times.	5.28	0.54	5.23	0.6
2.	I wouldn't think it was right to leave this company even if I had a better job offer elsewhere.	4.23	0.59	4.19	0.64
3.	I was raised to think highly of remaining with a single organization.	3.94	0.87	3.92	0.91
4.	When workers spend the majority of their careers at one organization, things are better.	3.92	0.87	3.89	0.90
	Average	4.40	0.74	4.31	0.78

The findings indicate that insurance companies' employees (mean = 4.40, S.D. = 0.74), as compared to those of commercial banks (mean = 4.31, S.D. = 0.78), tend to express higher levels of normative commitment.

Another area that needs research relates to the variations in organizational commitment between

insurance companies and commercial banks. In this part, analyses of variance have been carried out to determine the statistical differences between the commitment components found in these two samples. The findings of a one-way analysis of the variance of commitment components between insurance companies and commercial banks are shown in Table 6.

Table 6
Analyses of variances of three dimensions of organizational commitment between insurance companies and commercial banks

Organizational commitment	Groups	Sum of Squares	df	Mean Square	F	Sig.
Affective commitment	Between Groups	1181.249	1	1181.25	101.3	0.00**
	Within Groups	2600.111	223	11.6597		
	Total	3781.36	224			
Continuance commitment	Between Groups	1900.848	1	1900.85	120.9	0.03*
	Within Groups	3505.935	223	15.7217		
	Total	5406.782	224			
Normative commitment	Between Groups	201.0932	1	201.093	36.47	0.00**
	Within Groups	1229.547	223	5.51366		
	Total	1430.64	224			

Significant at * $p < 0.05$, ** $p < 0.01$.

The results show that the difference between affective and normative commitment is evidently significant at the $p < 0.01$ level of significance, but the difference between continuing commitment is significant at the $p < 0.05$ level of significance. This leads to the conclusion that, in the eyes of employees from insurance companies and commercial banks, they exhibit varying degrees of affective, continuance, and normative commitment.

Discussion

Business organizations must create human resources that have a deep commitment to their strategic goals and are organized and productive (Herrera & Heras-Rosas, 2021). Understanding a worker's level of commitment to their work is crucial from a management standpoint in order to

assess their level of commitment to the daily responsibilities that are assigned to them (Bhat, n.d.). Therefore, in the modern, fiercely competitive corporate world, organizational commitment, often known as employee commitment, is a crucial issue. Organizational commitment is affected by their duty to do so, their sense of moral obligation, and their desire to be a part of it (Jaros et al., 1993). In order for companies to manage employee behavior, organizational commitment is a crucial component (Narmatha & Amutha, 2023). All three organizational commitment dimensions, such as affective commitment (the emotional attachment an employee has to the company), continuance commitment (the amount of dedication at which a worker would believe that quitting the organization would be costly), and normative commitment (the degree of dedication when an employee feels

compelled to remain with the organization because they think it is the morally correct thing to perform.), are crucial for organizational success.

Based on the results, affective commitment is found at a high level, normative commitment at a moderate level, and continuance at a low level in Nepalese insurance companies and commercial banks. Insurance companies show higher affective and normative commitment than commercial banks. Significant differences in judgments of affective and normative commitment between employees of Nepalese insurance companies and commercial banks are also revealed by analysis of variance.

Companies' top priorities should be to increase organizational commitment (Herrera & Heras-Rosas, 2021). They should inspire employees to make a considerable effort for the benefit of the business. Additionally, they must foster an atmosphere that encourages employees to want to stay with their companies. Companies can promote a sense of affective commitment by creating desire, desires, and emotions in employees' minds (Bucăța et al., 2022). Furthermore, effective affective commitment can be increased by getting employees to accept the organization's ideals and aims in exchange for specific psychological benefits like recognition or support (Herrera & Heras-Rosas, 2021; Mowday et al., 1979; Shrestha, 2016;). On the other hand, companies must focus on increasing expenses associated with employee departure in order to increase continuance commitment. Finally, in order to develop normative commitment, they must promote social norms and loyalty among employees.

Conclusion

In order to determine the degree of organizational commitment, this study considers three factors: affective commitment, continuance commitment,

and normative commitment. Affective commitment is focused on the emotional bond a person has to an organization, continuance commitment is about the perceived costs of leaving an organization, and normative commitment is about the duty to stick it out. The results show that personnel of insurance businesses have significantly higher levels of affective, continuance, and normative commitment than those of commercial banks.

In Nepal, affective commitment is the most sought-after kind of organizational commitment and it is found in both insurance companies and commercial banks. Emotionally dedicated employees see their company as their own family, wish to work harder and see organizational problems as their problems.

Since normative commitment is a required type of dedication, normatively committed workers are appreciative of their company and social network. These workers end up performing more duties, which improves organizational outcomes. Highly dedicated workers would be beneficial to their respective organizations and could increase the latter's effectiveness. Strong organizational commitment supports employee retention, which puts businesses in a better position to gain the advantages of more devoted, engaged, and dependable workforces. In order to ensure that their employees are more emotionally and morally committed, Nepalese businesses must design the right kind of environment.

Recommendations

Committed employees are an organization's greatest assets. So, organizational commitment is a very important factor to understand employees' attitudes toward their organizations. It influences employees' attendance, performance, and citizenship behavior. Committed workers

frequently have strong favorable feelings about a certain area of their employment, such as their coworkers, managers, or the specific job they execute. Therefore, managers who want to enhance employees' organizational commitment can implement appropriate human resource management (HRM) strategy.

Scope for Future Research

There is still a lot of room for further research in the field of organizational commitment. Some of the scopes include:

- Future researchers should make an effort to obtain a larger sample size because this study is focused on employees' perceptions of specific insurance companies and commercial banks. This will help them assess whether general findings hold for a larger population.
- Researchers can further investigate the reasons behind high affective and normative commitment in the future.
- Future researchers are advised to explore the effects of organizational commitment on employee work behaviors such as intention to absenteeism, leave their current position, job satisfaction, employee motivation, job performance, and effectiveness.

Limitations

This study has some limitations.

- This study covers only insurance companies and commercial banks. It uses a purposive sample technique and only considers a small number of banks and insurance companies; therefore it makes no claim to reflect the traits of other businesses or industries.
- Comparison made only on the self-reported perceptions of employees are another

limitation of this analysis.

- The time lag effects of the variables under research are not demonstrated by this study.

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