

Effect of business culture on organization commitment of banking sector employees

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Abstract

There has been a significant shift in the employment landscape in Vietnam's major cities, particularly in the banking sector after the COVID-19 outbreak. Many banks have to restructure their jobs and employees, thus impacting their cost management and operations. Banks need to take into account how to maintain the organizational commitment of employees in the long-term. This article investigates the effect of business culture on the organizational commitment of employees in the banking industry in Vietnam. A questionnaire survey is undertaken to collect information from 493 employees of the 31 top banks in order to accomplish this goal. The database was examined with the statistical program SPSS, by applying multivariate data analysis techniques to develop hypotheses. The findings showed that there are six factors that influence employees' commitment to commercial banks: (1) internal communication, (2) teamwork, (3) training and development, (4) reward and recognition, (5) consensus, and (6) core values. According to the findings of this study, organizational culture has a positive impact on employee commitment in the banking sector. The research thereby suggested some recommendations to build and adjust organizational culture to enhance the commitment of employees in commercial banks.

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Transparency: The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics. **Data Availability Statement:** The corresponding author may provide study data upon reasonable request.

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1. Introduction

Vietnam's and the rest of the world's unemployment is making it difficult for businesses to work. The year 2022 would see severe disruptions to human resources and organizations on a big scale after a two-year period that is impacted by the COVID-19 pandemic and due to changes in the commercial market. Employees are not only willing to leave their jobs but they want to change their professions. In recent years, commercial banks have faced the phenomenon of brain drain— the attraction of human resources from competitors. Statistics show that fifteen banks have recruited nearly 11,000 more employees, whereas 4,000 employees had quit their jobs from these seven banks (Vietinbank, VP Bank, A Chau Bank, Saigon Hanoi Bank, Ocean Bank, National commercial Bank, and Saigonbank) A crucial goal is to keep a solid human resource and lower the number of employees who quit their positions, especially good and skilled people. The theoretical roots have demonstrated in recent decades that organizational culture has been a significant subject in research regarding features of individual employees such as dedication, loyalty, and job satisfaction. (Chow, Harrison, McKinnon, & Wu, 2001; Jigjiddorj, Zanabazar, Jambal, & Semjid, 2021). Organizational culture is defined as the philosophy, the way the organization manages to enhance performance at work, and the ability to influence the thoughts, feelings, and communication of the organization's employees. In this context, the study of

organizational culture and its impact on the existence and development of Vietnamese enterprises in general, and particularly commercial banks in Vietnam, is critical.

The objective of this article is to extend the literature on business culture, and the effect of business culture on organizational commitment among banking sector employees. Moreover, based on the previous empirical studies and the practical experience gained in Vietnam through the COVID-19 pandemic, the research tries to investigate the influence of business culture on organizational commitment, which is addressed regarding the banking sector in Vietnam.

This paper is made up of five sections. The literature review and hypothesis development are represented in Section 2. The data and methodology are presented in Section 3. Section 4 discussed the empirical results. Section 5 concludes finally.

2. Literature Review and Hypothesis Development

Organizational culture has been studied by many scholars, and over time, the concept of organizational culture has become wider and more inclusive. However, researchers are agree that organizational culture can be defined as a set of values, beliefs, and behaviours that form an organization's key identity and help in shaping employee's behaviour (Jigjiddorj et al., 2021; Ooi & Arumugam, 2006). Organizational culture is viewed as a set of meanings, core values, perceptions, and ways of thinking that are shared by all members of an organization and have a significant impact on each member's behaviour. Organizational culture reflects the core values, strategic vision, and business philosophy of the organization. Arumi, Aldrin, and Murti (2019), and Jigjiddorj et al. (2021) have concluded that organizational culture has contributed to the organization and obtained the uniqueness of values, behaviour, and psychology needed by the organization. Additionally, it gains experience, thinking styles, trust, and organizational expectations. As a result, organizational culture influences employee behaviour alongside the level of employee commitment to the company.

In recent times, the loyalty of staff members to the company has also received considerable attention to guarantee the stability of the organization and hold qualified employees. According to Mowday, Steers, and Porter (1982), commitment to an organization entails a strong belief in it, accepting its objectives and core principles, willingness to support and work hard for it, and anticipating certain needs to keep one's membership. Thus, with this view, the authors have shown that organizational commitment includes three components: identification with the organization's goals and values, the desire to belong to the organization, and the willingness to demonstrate efforts on behalf of the organization (Ranya, 2009). Numerous studies have examined the relationship between organizational culture and employee commitment, including those by Rehman et al. (2013); Hakim, Awaluddin, and Hakim (2013); Alkahtani (2016); Soomro and Shah (2019); Aranki, Suifan, and Sweis (2019); Arumi et al. (2019); Yusuf (2020); Sarhan, Harb, Shrafat, and Alhusban (2020); Jigjiddorj et al. (2021) and Jufrizen, Mukmin, Nurmala, and Jasin (2021). Numerous models of organizational culture have been developed through research, which has demonstrated that many aspects of organizational culture have a favourable impact on employee commitment. Many scholars employed the model of Denison (1990) particularly, to explore the association between these two characteristics in a variety of fields and across national boundaries. Jufrizen et al. (2021) have shown evidence that organizational culture has a positive and significant influence on organizational commitment by applying the Partial Least Square.

This study assesses the level of commitment of employees at commercial banks in Vietnam. Therefore, this article is designed on the model of Denison (1990) which includes two factors: involvement and consistency, which affect employee commitment. The model introduces four cultural traits that has been broadly accepted, such as participation, consistency, adaptability, and mission, which collectively support an organization's capacity to integrate and coordinate internal resources as well as adapt the external environment. Besides Denision's model, this research inherits the four factors in the model of Recardo and Jolly (1997) because these four factors have been studied and confirmed by many authors. These factors are, organizational communication, teamwork, training and development, and reward and recognition. Inheriting the results of the above studies, the research hypotheses are:

2.1. The Relationship Between Communication and Employee Commitment

According to Arumi et al. (2019); Yusuf (2020) and Sarhan et al. (2020), communication is the process by which individuals and groups communicate at work in various contexts in order to accomplish organizational goals. Stuart (1999) argues that communication can affect employee's morale, thereby it affects organizational commitment. In addition, employee engagement is greatly influenced by how the goals of the organization are communicated and how the employee promote these goals. Robbins (2001) and Jufrizen et al. (2021) found that poor communication in the organization has a detrimental impact on organizational commitment, that leads to a lower level of employee recognition, commitment, and loyalty. The author also shows that the connection between the quality of communication among employees and management affects the degree of motivation and commitment of employees. Therefore, the research hypothesis is:

H1: Organizational communication has a positive effect on employee commitment.

2.2. The Relationship Between Teamwork and Employee Commitment

Teamwork is the willingness of members to participate in group interactions and cooperation, which is frequently expected in the completion of interdependent tasks (Lankau, 1996). In studies by Karia and Ahmad (2000); Karia (2006); Soomro and Shah (2019); Arumi et al. (2019); Sarhan et al. (2020) and Jufrizen et al. (2021), it is determined that teamwork and organizational commitment are closely related. Karia and Ahmad (2000) have indicated towards organizations that implement a certain level of teamwork will improve employee commitment. Tschannen-Moran and Hoy (2000) study revealed that "teamwork"-that is based on working relationships can improve cooperation among coworkers, lessen conflict, boost loyalty towards the company, and lessen employees' propensity to quit. In addition, Bélanger, Edwards, and Wright (2003); Jigjiddorj et al. (2021) and Jufrizen et al. (2021) examined the perceived social support or solidarity of colleagues in the workplace, which showed a positive association with employee commitment in the workplace. Therefore, the following hypothesis is followed:

H2: Teamwork has a positive effect on employee commitment.

2.3. The Relationship Between Training and Development and the Commitment of Employees

The process of employees specific skills and assisting them in fixing errors in their work is known as training and development (Poh, 2001). Based on the research of Karia and Ahmad (2000) and Jufrizen et al. (2021), training and development improve employees' satisfaction with their jobs and working conditions. A number of previous empirical studies (Lee, Park, & Park, 1997; Lee, Park, & Yoo, 1999; Soelton et al., 2020) have demonstrated that training and development can help employees in improving their skills, which can increase their feelings of friendliness and happiness at work, as well as commitment. Training, in the opinions of Farrell and Rusbult (1981) and Soelton et al. (2020), can be seen as an investment in the bond between a company and its workers, which can help foster organizational commitment. The availability of training possibilities is inversely connected with employee loyalty to their employer. In other words, training also plays a key role in creating a workplace that is highly motivated and effective (Aranki et al., 2019; Arumi et al., 2019; Barrett & O'Connell, 2001; Green, Felstead, Mayhew, & Pack, 2000; Jigjiddorj et al., 2021; Jufrizen et al., 2021; Sarhan et al., 2020; Yusuf, 2020). The following hypothesis is:

H3: Training and development have a positive effect on employee commitment.

2.4. The Relationship between Reward and Recognition and Employee Commitment

Rewards and recognition include incentives like pay raises, bonuses, and promotions as well as acknowledging an employee's exceptional performance in relation to organizational objectives (Juran & Gryna, 1993). Research by Zhang (2000); Lee et al. (1997) and Lee et al. (1999) investigated different variables that can enhance organizational commitment, including reward and recognition. To a certain extent, competitive rewards and recognition will ensure employees' commitment to their work. Furthermore, a well-designed reward system is capable of enhancing employee attitudes, satisfaction with work, and commitment to the company (Hartline & Ferrell, 1996). The studies of O'Driscoll and Randall (1999); Zhang (2000); Karia (2006); Arumi et al. (2019) and Jigjiddorj et al. (2021) indicated that rewards and recognition influence employee's commitment in a positive way, which ultimately leads to organizational success. The hypothesis is:

H4: Reward and recognition have a positive effect on employee commitment.

2.5. The Relationship between Consistency and Employee Commitment

Consistency refers to shared values, effective systems, and processes reflecting inner focus and stability (Denison & Mishra, 1995; Jigjiddorj et al., 2021; Jufrizen et al., 2021; Yusuf, 2020). The positive effect of consistency is leading to cooperation and integration within the organization. Consistency fosters the development of an organization's strong culture, which is based on a set of shared ideals, principles, and symbols that are well-known and that are embraced by all of its members. Control systems based on explicit rules and regulations are less effective at fostering collaboration and integration than tacit regulation systems based on internalized values. The three indicators of consistency are cooperation, integration, agreement, and core values. According to Jigjiddorj et al. (2021) the pervasiveness of a separate culture in the organization promotes solidarity, work motivation, commitment to persistence , cooperation, and integration among employees and participants . The effective cooperation and integration of independent units are necessary to improve the efficiency, quality, and speed of work that provide knowledge and skills to employees in the enterprise. The following hypothesis is:

H5: Cooperation and integration have a positive effect on employee commitment.

Consensus: In the light of desired organizational performance, individual attitudes and behaviours are carefully assessed. The establishment of agreements in the organization helps to maintain and reinforce the impact on an individual's work behaviour and attitudes. According to Fisher and Alford (2000); Sarhan et al. (2020); Yusuf (2020) and Jufrizen et al. (2021) disagreement can weaken organizational membership and it negatively affect employee's behaviour and attitudes.

H6: Consensus has a positive effect on employee commitment.

Core Values: According to Denison, Jonovics, Young, and Cho (2006), The fundamental values of an organization are the common set of ideals that provide its members a sense of self and a clear understanding of what is expected of them. There have been many studies on corporate culture using Denison's model, including examining the relationship between consistency and employee commitment in the organization. Salajeqe and Naderifar (2014); Arumi et al. (2019); Yusuf (2020); Sarhan et al. (2020); Masouleh and Allahyari (2017) and Jigjiddorj et al. (2021) research findings demonstrate a positive relationship between organizational consistency and commitment, whereby agreements, core values, teamwork, and integration all lead to improved work efficiency, which in turn increases employee engagement. Therefore, the hypothesis is: *H7: Core values have a positive effect on employee commitment*.

3. Data and Methodology

3.1. Data

This study applies the cultural measurement model of Denison (1990) to study the influence of organizational cultural factors on employee's commitment in the banking system. However, most of the studies take into account both internal and external factors. Employee commitment is a problem that needs to be solved within the enterprise. Therefore, this study considered the introversion factors in Denison (1990) model. At the same time, combined with the introspective factors of Recardo and Jolly (1997) organizational culture measurement model, which has a strong influence on employee commitment.

Surveys were conducted at 31 of Vietnam's 49 commercial banks, including both state-run and privately held commercial banks. Preliminary quantitative research was conducted with a sample size of 395 employees that work for these commercial banks. The authors verify the sampling list to make sure there are complete respondents in different divisions (operations department, sales department, service department, risk management department, support department, and other departments) in order to guarantee the representativeness of the study sample. In each division, people with diverse ages (under 26, 27–35, 36–41, 42–56, and over 56 years old) are selected according to Robinson-Wood (2016) by the end of the year 2021.

3.2. Methodology

- The Cronbach's Alpha coefficient is calculated for each collection of factors to check the scale's reliability.
- The goal of the exploratory EFA factor analysis method is to condense a larger set of variables into a smaller set while maintaining the information content of the larger set of variables (Hair, William, Barry, Rolph, & Ronald, 2009).

Confirmatory factor analysis (CFA) is one of the statistical techniques of structural equation modeling (SEM) introduced by Steenkamp and Van Trijp (1991). A CFA is used to determine how well the observed variables represent the factors.

• The SEM model is an improvement over the General Linear Model (GLM), enabling concurrent testing of a number of regression equations and defining the relationship between latent variables. Observation also provides information about the measurable attribute of the observed variable.

4. Empirical Results

The article used regression analysis, factor analysis, and reliability analysis to look at organizational culture affects on employee commitment. The results of Cronbach's Alpha coefficient are presented in Table 1.

No.	Variables	Abbreviation	Cronbach's alpha	CR	AVE
1	Communication	GTi	0.843	0.844	0.575
2	Employees' commitment	СК	0.925	0.926	0.716
3	Reward & Recognition	KT	0.917	0.920	0.697
4	Cooperation & Integration	HT	0.916	0.917	0.735
5	Training	DTa	0.926	0.928	0.764
6	Teamwork	LN	0.909	0.910	0.717
7	Core values	CL	0.930	0.931	0.773
8	Consensus	DT	0.875	0.878	0.642

Table 1. Results of assessing the reliability of the scale

As seen from Table 1, the values of Cronbach's alpha are greater than 0.8, meaning the overall reliability of the data is acceptable. According to Nunnally (1978); and Nunnally and Bernstein (1994) in the reliability test, the value of Cronbach's alpha should be greater than 0.5, or 50%.) Therefore, the scales are all qualified to perform the subsequent analysis. The employee's commitment variable has an alpha value of 0.925. The average variance extracted (AVE) must be greater than 0.5 and the composite reliability's aggregate reliability

value must be greater than 0.7 for the scale to be considered trustworthy. Thus, all variables meet the requirements of the CR and AVE indicators.

4.1. Exploratory Factor Analysis (EFA)

Exploratory factor analysis aids in assessing the convergent value and discriminant value, that are two significant categories of scale values. The results of the exploratory factor analysis of this study are as follows:

Table 2. Results of KMO and Bartlett's test						
Kaiser-Meyer-Olkin measure of sampling adequacy.	0.896	0.5 < 0.896 < 1				
Bartlett's test of sphericity approx. chi-square	0.000	0.000 < 0.05				
Total variance explained	71.190	71.190>50%				
Eigenvalue	1.246	1.246 > 1				

As can be seen from Table 2, the total variance extracted is 71.190 (>50%), the KMO coefficient is 0.896 (0.5<0.896 < 1), the Bartlett test is statistically significant (sig. 0.05) so EFA analysis is suitable.

With the Eigenvalue of 1.246 and the extracted variance of 71.190%, it means that at the stop point of 1,246; these 8 factors explain 71.190% of the variability of the data.

Variables	Factors							
v ariables	1	2	3	4	5	6	7	8
CK4	0.943							
CK5	0.908							
CK2	0.820							
CK3	0.760							
CK1	0.757							
KT2		0.926						
KT4		0.898						
KT3		0.831						
KT5		0.763						
KT1		0.696						
CL5			0.971					
CL1			0.851					
CL3			0.847					
CL4			0.839					
DTa2				0.93				
DTa3				0.876				
DTa4				0.872				
DTa1				0.818				
HT4					0.917			
HT_2					0.878			
HT1					0.861			
HT3					0.742			
LN4						0.953		
LN2						0.817		
LN3						0.785		
LN1						0.780		
DT5							0.942	
DT_2							0.836	
DT1							0.690	
DT3							0.627	
GTi4								0.877
GTi3								0.732
GTi2								0.710
GTi1								0.705

Table 3. Component matrix of variables.

Table 3 represents the results of exploratory factor analysis. Reliability assessment of the scale showed the theoretical model and initial research hypotheses have not changed. The observed variables have factor loading values higher than 0.6, ensuring the standards for the next analysis.

The study then employed confirmatory factor analysis to evaluate the data's market suitability, dependability, and scale's dimensionality. The results are shown in Table 4.

Thus, compared with the requirements, the model is considered to fit the market data. In accordance with Steenkamp and Van Trijp (1991), the above results show that the model is in line with market data. There is no relationship between the errors measured; thus, the model is unidirectional.

Table 4. The confirmatory factor analysis.					
Comparative fit index	CFA results				
CMIN ($p < 0.05$)	p-value=0.000				
$Chisquare/df \le 2$	Chisquare/df=1.749				
$CFI \ge 0.9$	CFI=0.964				
$TLI \ge 0.9$	TLI=0.959				
$0.8 \le \text{GFI} \le 0.9$	GFI=0.894				
$RMSEA \le 0.08$	RMSEA=0.043				

Note: TLI: Tucker and lewis index.

GFI: Goodness-of-fit index.

RMSEA: Root mean square error approximation.

4.2. Distinguishing Value Assessment

The discriminant value of a scale is the degree to which factors are distinct from each other and uncorrelated. The Farrell and Rusbult (1981) criterion for assessing the discriminant value between variables is to compare the square root of the AVE with the correlation coefficient of two latent variables. The results of Table 5 showed that all variables in the model gained discriminant value.

Factor	GTi	СК	KT	HT	DTa	LN	CL	CL
GTi	0.758							
СК	0.303	0.846						
KT	0.256	0.467	0.835					
HT	0.191	0.370	0.387	0.857				
DTa	0.364	0.317	0.230	0.254	0.874			
LN	0.263	0.386	0.451	0.579	0.272	0.847		
CL	-0.070	0.067	-0.051	-0.181	0.013	-0.282	0.879	
CL	0.208	0.414	0.464	0.611	0.167	0.475	-0.109	0.802

Table 5. Evaluation of the discriminant value of the scale.

4.3. Regression Analysis

This study sought to investigate the impact of organizational culture on employee commitment, which is primarily observed in Vietnam's banking sector. Table 6 describes the relationship between the dependent variables and employee commitment with their beta value, colinearity value, and significant value. The results indicate that communication, teamwork, training and development, reward and recognition, consistency, and core values have a positive effect on staff commitment. The results in Table 6 are in accordance with the empirical results of Soomro and Shah (2019); Aranki et al. (2019); Arumi et al. (2019); Yusuf (2020); Sarhan et al. (2020) and Jufrizen et al. (2021). The communication has a positive influence on the employee's commitment, with a significant level of 10 percent. This result is consistent with the findings of Alkahtani (2016); Soomro and Shah (2019); Aranki et al. (2019); Arumi et al. (2020); Sarhan et al. (2020) and Jufrizen et al. (2021). Statistically, collaboration has a 10% positive significant impact on employee commitment, which is consistent with the findings of Karia and Ahmad (2000); Karia (2006); Soomro and Shah (2019); Sarhan et al. (2020) and Jufrizen et al. (2019); Sarhan et al. (2020) and Jufrizen et al. (2019); Sarhan et al. (2020) and Jufrizen et al. (2019); Sarhan et al. (2020) and Jufrizen et al. (2019); Sarhan et al. (2020) and Jufrizen et al. (2021). The consistency variable also has a positive effect on staff commitment at the 10 percent. This empirical result is in accordance with the contributions of Jigjiddorj et al. (2021). Other variables that are observed have positive significance at the 1 percent and 5 percent, except the cooperation and integration variable.

Table 6. Regression coefficient.					
Variables	Coefficient	Prob.			
Communication	0.109	0.023*			
Teamwork	0.150	0.039*			
Training & Development	0.138	0.008**			
Reward & Recognition	0.241	0.000***			
Cooperation & Integration	0.236	0.856			
Consistency	0.230	0.012*			
Core values	0.211	0.000***			
Adj. R2 0.204	0.598				
F-stats (Prob.)	26.080				

Note: *** p<0.001; ** p<0.05; * p<0.1.

5. Discussion and Conclusion

In recent years, organizational culture has been considered and built up by managers in Vietnamese commercial banks in many forms with different purposes. Based on the empirical results above, the authors suggest several issues in developing an organizational culture in the banking system in order to increase employee commitment:

Innovating in training activities and creating conditions for employees to develop themselves: Training and development have a positive influence on employee commitment. The better-organized training and development activities are the stronger commitments of employees. In particular, the content of training shows that the two main activities are training to improve knowledge and skills for employees and training to create opportunities for employees. Banks must create a brand-new training strategy that goes beyond following instructions exactly. Banks must foster a culture of learning within their business such that staff members actively participate in non-compulsory programs. The bank must focus on career development initiatives, giving staff opportunities for promotion. The inspection, supervision, and evaluation of work efficiency must be properly organized by the bank. Employees can gain new skills and explore different subjects of study. In order to provide prospects for progression in work roles for employees, it is necessary to evaluate individuals' abilities.

5.1. Innovation through Reward and Recognition

Banks need to continue to improve the quality of rewards by properly assessing achievements, ensuring democracy, publicity, and ensuring compliance with regulations. Rewards must be consistent with accomplishments and results, and they must have the effect of spreading, motivating, and educating.

5.2. Build an Internal Communication Mechanism in Line with Common Requirements

Research results show that banks need to focus on building an information exchange mechanism within departments and between departments, while at the same time providing enough necessary information for employees to perform their jobs. Banks need to build a mechanism that would exchange information between departments through groups and meetings in order to cooperate with each other.

Improve the efficiency of teamwork: According to the results, teamwork has a positive impact on the commitment of employees in the bank. Teamwork activities need to set clear group goals, build a solid team structure, and clearly define the role of each individual. Banks need to promote teamwork, encourage members to actively work in groups, and build a working environment where everyone can complete their tasks well.

5.3. Strengthen Employee Engagement and Promote Collective Intelligence

Realize core values in employees' daily work: Currently, most of the commercial banks in Vietnam have designed a set of core values into their corporate culture. To be proud of and hopeful for the future of the bank, employees must comprehend the meaning of each of the company's core principles.

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