

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE
MASTER OF BANKING AND FINANCE PROGRAMME

**The Effect of Human Resource Management (HRM)
Practices on Employee Commitment of CHID Bank**

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December 2019

The Effect of Human Resource Management (HRM) Practices on Employee Commitment of CHID Bank

A thesis submitted as a partial fulfillment towards the requirements for the degree of
Executive Master of Banking and Finance (MBF)

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December 2019

ABSTRACT

The purpose of this study was to investigate the effectiveness of human resource management (HRM) practices on employee commitment of CHID bank. The study was conducted by the following objectives: to identify to HRM practices of Construction Housing and Infrastructure Development (CHID) and to analyze the effect of HRM practices on Employee Commitment. This study used descriptive research method. Both primary and secondary data were used in this study. Primary data were collected by using structured questionnaires with 5-point Likert scale. This study is collected from 100 employees of CHID by using simple random sampling method. The findings found that most of the respondents has satisfied in many categories about recruitment and selection of CHID bank and are satisfied current training and development of CHID Bank's practices. The findings found that HRM practices of CHID bank positively contribute to employee commitment and most of the respondents committed their jobs. CHID bank should emphasized on employee communications/ work relationship between immediate supervisors and employees.

ACKNOWLEDGEMENTS

I would like to express my sincere gratitude to Prof. Dr. Tin Win, Rector of the Yangon University of Economics, for his concern and encouragement to the participants of the Master of Banking and Finance (MBF) Programme. And I am also grateful to Prof: Dr. Nilar Myint Oo, Pro-Rector of Yangon University of Economics for his continuous support and encouragement.

My deepest gratefulness goes to Prof. Dr. DawSoe Thu, Programme Director of the Master of Banking and Finance (MBF) Programme, Department of Commerce, Yangon University of Economics, for her guidance throughout the course of the study.

My earnest thanks go to my supervisor DawHtayHtay, Associate Professor, Department of Commerce, Yangon University of Economics, for her valuable advice, guidance, assistance and support during the preparation and writing of this thesis.

I also wish to thank my respected professors and lecturers who imparted their time and valuable knowledge during the course of my study at the Yangon University of Economics, and my friends and all persons who contributed in various ways to my thesis. I would like to thank my colleagues, friends, and classmates for their encouragement, support and willingness in providing the useful data for this study.

Last but not the least, I would also like to thank my family for their continuous support and patience throughout the course of my study and my life. I thank each and every one who contributed to this study.

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LIST OF ABBREVIATIONS

ATM	-	Automatic Teller Machines
CBM	-	Central Bank of Myanmar
CUP/UIP	-	China Union Pay
E-Commerce	-	Electronic Commerce
JCB	-	Japan Credit Bureau
MBA	-	Myanmar Banks Association
MPU	-	Myanmar Payment Union
PIN	-	Personal Identification Number
POS	-	Point of Sale
PSDG	-	Payment Systems Development Group

CHAPTER 1

INTRODUCTION

The role of human capital is considered as a source of success in the operation of business organization that has already been recognized by the business entities. The hard of small and medium business is ‘how to keep people with the organization?’ In today’s dynamic business environment, increased globalization, with social, economic and technological developments has resulted with a fierce competition among companies. Talent shortage being identified as a salient issue globally; had caused competition even in the labor market. Thus, this had made it crucially important and mandatory for companies to retain their existing employees, although it is a challenging issue encountered by firms across the globe.

Human Resource Management (HRM) practices refer to organizational activities directed at managing the pool of human resources and ensuring that the resources are employed towards the fulfillment of organizational goals (Schuler & Jackso, 1987). HRM practices help the organizations to achieve competitive advantage. Employee-employer relations can be made improved if the organization implements effective HRM practices. A company should always combine “Number of Best HR Practices” which they should implement for the survival and sustainability of the organization. Best Practices in HR are subjective and transitory. Good employees are supposed to have such characteristics as high satisfaction with their jobs, high commitment towards the organization, high motivation to serve for the organization willingly and devotedly (Sangmook, 2004). These HR practices are human resource management policy, human resource planning, policy and philosophy, recruitment and selection practices, placement practices, training practices, compensation practices, employee performance evaluation practices, motivational forces and factors, employee grievances, promotion practices, empowerment and physical and social and safety security, self-esteem security and self-actualization security or pension. HRM practices may differ from one organization to another and from one country to another. The effective functioning of the banking system, dependent on the efficiency, effectiveness and commitment of employee’s in the banks. Commitment of an employee largely depends on the HRM practices followed by the banks. A core

belief in human resources is to retain and develop employees to obtain a competitive advantage.

The financial sector of Myanmar encompassed by state-owned banks, private banks, finance companies and representative of foreign banks. A new banking law allows 25 domestic private banks to operate, permits 13 foreign banks branches and 49 representative offices of foreign banks and finance companies to open in Myanmar. Competition in the banking sector rises and human assets become important to get competitive advantage and sustainability.

Construction Housing and Infrastructure Development (CHID) Bank was founded in 2014 and it has 16 branches and 300 employees. There are 52 sections at the bank. Therefore, it is very important to identify and understand the effective HRM practices of CHID bank that could affect the job performance.

1.1 Rationale of the Study

People are the most important resources of an organization and the effective management on them is the key to get the success for an organization. Especially in current tight labour market, it could be said that the ability to attract and maintain quality employees is a powerful weapon.

From past few decades until now, there are many different types of factors that are believed to have impacted towards the organizational commitment. Banks are one of the most stressed-out sectors and this is the main factors that may cause employees to be lack of commitment to their organization. Thus, it is important to study on what factors that may affect and most related to employees' organizational commitment in banking industry.

Lack of organizational commitment can affect the performance of the employees that costs a lot to the organization. Individual job performance highly impacts the organization function to meet its goals and results in negative economic and social impact. Economic impact could be seen from the cost involved for training and orientation of new employees whereas social impact from destabilization of human resource supply that led to destabilization of work-client relationship.

No organization can achieve its objectives without qualified and skilled personnel. The role of banking sector is important for market economy. As a service industry, the success of the banks is depending on the skilled and capabilities of its

people. That is why HRM has been spot lighted and is important in developed and developing countries. Systematic human resource management practices make commitments to the job and it leads to the good performance and provides to achieve the organizational goals. To achieve employee retention and competitive advantage, Construction Housing and Infrastructure Development (CHID) Bank needs to pay more attention on high performance HRM practices.

Therefore, it is essential to analyse the HRM practices of Construction Housing and Infrastructure Development (CHID) Bank in order to know better insight of perceptions of employees in order to get organizational commitments and job performance. This paper emphasizes HRM practices and organizational commitment on job performance of Construction Housing and Infrastructure Development (CHID) Bank in Myanmar. Based on the findings, the banks could greatly use these data in order to improve at the weak point of HRM practices towards in their organization. In additions, local banks could study these findings for motivating their employees in order to get commitment and better job performance of the employees.

1.2 Objectives of the Study

This study aims to achieve the following objectives:

- 1) To identify of HRM practices of Construction Housing and Infrastructure Development (CHID).
- 2) To analyze the effect of HRM practices on Employee Commitment.

1.3 Scope and Methods of the Study

This study is the effect of Human Resource Management (HRM) Practise on Employee Commitment CHID Bank. This study used descriptive research method. Both primary and secondary data were used in this study. Primary data were collected by using structured questionnaires with 5-point Likert scale. Structured questionnaires were collected from 100 employees by using random simpling method. Secondary data are obtained by HR reports of the Construction Housing and Infrastructure Development (CHID) Bank, central bank reports, text books, international research papers and other related information resources.

1.4 Organization of the Study

The study is organized by five chapters. Chapter one includes introduction, rationale of the study, objectives of the study, methodology and sources of data scope and organization of the paper. Chapter two gives theoretical background concerned with HRM practices Organizational commitment and Job Performance. Chapter three presents background and profile of banking industry, and HRM practices, Chapter four analyses the effect of HRM practices on employee organizational commitment. Chapter five consists conclusion, findings and suggestions and needs for further study.

CHAPTER 2

THEORETICAL BACKGROUND

This chapter consists of three sections: they are the concept of human resource management, human resource management process including recruitment and selection, compensation, training and development, employment security, performance appraisal, employee involvement and career planning, and three type of commitment like effective commitment, continuance commitment and normative commitment.

2.1 Concept of Human Resource Management (HRM)

Human resource management was usually called as a personal management since many years. Human resource management is generally related with the maintenance, development, understanding, integration and effective employment of the potential in the resource of people. And then, it is a coherent and integrated approach to the development, well-being and employment of the people working in the environment. According to Storey (1995) that the human resource management is a distinctive approach which seeks to get competitive through the capable workforce and strategic deployment of highly commitment by using an integrated array of structural, cultural and personal technique.

Human resource management is presented as a just set of initials or old wine in new bottles by some personal managers. It is no more and no less the other name for personal management which is the virtue of treating people as a key resource but as usually perceived. It is the direct concern of top management as part of the strategic planning process of the enterprise although there is insufficient attention and nothing new in the idea to pay in many organizations (Armstrong, 1987).

2.2 The Process of Human Resource Management

The processes of HRM are presented to initiate positive exchange relationships especially when employees are able to support evidence of consideration and concern for needs of the individual worker (Gould-Williams, 2007). According to Michael Armstrong, 2013, the practice of human resource management is concerned with all aspects of how people are employed and managed in organizations and covers

activities such as strategic human resource management, human capital management, corporate social responsibility, knowledge management, organization development, job analysis and job design, resourcing (human resource planning, recruitment and selection, and talent management), Management of performance, learning and development, management of rewards, employee relationships, health and safety of employees and the provision of employee services.

Seven of these processes are selected for this study based on their significance in the literature reviewed and measurability.

Recruitment and selection

Recruitment and selection is an important factor in shaping an organization's effectiveness and performance when an organizations are able to make an accurate prediction regarding their future skills and abilities and also able to acquire worker who already possess relevant skills, knowledge and aptitude. Bratton and Gold (2007) presented that recruitment is defined as the process of generating a pool of capable people to apply for employment to an organization and selection is defined as the process by which managers and other use specific instrument to succeed in the jobs given management goals and legal requirement goals and legal requirements to choose from a pool of applicants a person.

Compensation

Compensation is the process of structures, policies, procedures and guiding principle that are managed to support and retain appropriate level of pay skills and benefit and other form of compensation which is based on compensation strategies and philosophies. Compensation usually measures job values, maintaining and designing pay structure, competence and skill, paying for performance and supporting employee benefits. According to Hewitt, 2009, compensation has a motivating impact, suggesting that having a compensation structure in which better-performing employees are paid more than the average performing employees is essential to improving organizational performance. The awareness and agreement that pay encourages productivity is in line with Peter Drucker's early work (1956), which states "happy workers are productive workers."

Training and Development

Training and development is defined as the process to increase current and future employee by changing the employee's attitude or increasing his or her skills and knowledge and by improving an employees' skill and ability to perform through learning. According to (Armstrong 2001), training is the structured and systematic behavioral change that happens by learning as a result of instruction, training, growth and expected experience. Training plays a distinct role in achieving an organizational purpose by combining organizational and workplace priorities (Stone R J, 2002). Education has a significant role to play in achieving an organizational goal by combining organizational and workplace priorities (Stone R J, 2002).

Employment Security

Employment security leads to more cooperation and help to build trust people and their employers. According to Pfeffer (1998) benefits of employment security, aside workers' free contribution of knowledge and their efforts to enhance productivity, it also encourages people to take a longer-term perspective on their jobs and organizational performance.

Performance Appraisal

Performance appraisal is defined as the evaluation of staff performance and their development during a certain period of time by supervisors. Performance appraisal is an indispensable tool as the information provides highly useful in decision making regarding issues such as promotion, merit increases transfer, discharge, training and development. Not only is performance evaluation useful for the above problems, it can also improve the engagement and satisfaction of Wiese and Buckley (1998) employees. The increased economic competition and rapid changes in the external environment have led many companies to move from reactive performance evaluations to proactive performance management to boost productivity and improve business performance (Nayab, 2011).

Employee Involvement

So many studies have shown how much effect the presence of workers can have on the efficiency and well-being of an individual, team or company as a whole:

increased organizational decision-making ability and reduced costs by waste reduction and shortened product cycle times (Apostolou, 2000). Companies will never realize the full potential of workers if they see people as automatons or mere cogs in a machine, but in the long run the inefficiencies of such companies attract competition and they will vanish if the management approach does not shift (Apostolou, 2000).

Career planning

Career preparation is the structured process by which someone is aware of their personal skills, interests, knowledge, motivations, and other characteristics; gathers information on opportunities and choices; defines career-related priorities; and creates action plans to achieve specific goals (Dessler, 2008). According to Edgar Schein (Manolescu, 2003), career planning is an ongoing discovery process in which a person gradually creates his own business concept as a result of his own value system's skills or abilities, desires, motives and ambitions. A well-planned career development system along with merit-based internal development opportunities leads to high employee engagement that has an impact on the results of the business (Milkovich & Boudreau, 1998).

Commitment

Organizational commitment relates, according to Muthuveloo and Rose (2005), to the willingness of workers to be loyal and identify with the company in relation to their duties and responsibilities. In organizational commitment, the workers align with the goals and values of the company they operate to achieve increased performance in organizational participation (Herscovitch and Meyer, 2002). There are three types of commitment.

- (1) Effective commitment
- (2) Continuance commitment
- (3) Normative commitment

Employees' emotional bond to their organization (i.e., their affective commitment) has been considered an important determinant of dedication and loyalty. Affectively engaged workers are seen as having a sense of belonging and identity that enhances their participation in the activities of the company, their willingness to follow the aims of the organization, and their commitment to stay with the

organization (Meyer & Allen, 1991; Mowday, Porter & Steers, 1982). Normative commitment is the new phase of the organization's commitment that tells the employees' duty at workplace and their faithfulness to the organization (Bolon, 1997). Normative commitment is defined as a general worth of faithfulness and responsibility (Weiner, 1982). The underlying construct of normative commitment is that commitment is the totality of internalized normative pressures to act in a way which meets organizational goals and interests (Wiener, 1982).

Continuance commitment describes an individual's need to remain with the organization resulting from her/his recognition of the costs (tenure, pay, benefits, vesting of pensions and family commitment, etc.) associated with leaving the organization (Meyer & Allen, 1984, 1991). Continuance commitment emerges when the employee perceives the costs of leaving being high and decides to remain with the organization and normative commitment refers to an employee's obligation to stay working with the organization due to clear understanding of organizational values and goals (Meyer and Allen, 1997).

2.3 Previous Studies of Human Resource Management and Employee Commitment

Benish Hussain Janjua, Amir Gulzar (2014) study entitled "The Influence of Human Resource Practices on Employee Engagement and Employee Retention in Pakistan's Telecom Sector: Exploring Employee Loyalty Mediating Role." The study used 250 questionnaires for employees of many different companies in Rawalpindi and Islamabad, showing that different human resource management methods have a significant impact on employee engagement and retention for data interpretation and analysis Correlation, Regression and Sobel Tests. Loyalty has more impact on retention of workers compared to loyalty of employees. Employee commitment and retention of employees have a positive relationship with the system for handling grievances where the system for handling grievances has more influence on employee committee members.

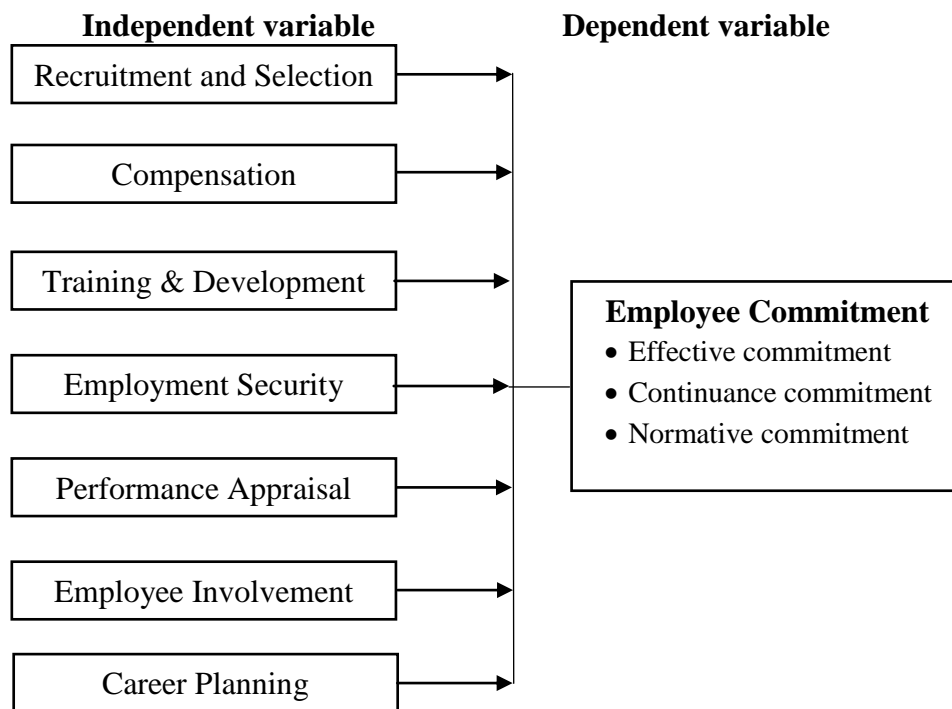
Siphenathi Fihla and Willie T Chinyamurindi (2018), study "Human Resources Management Practices on Employee Commitment: The Case of a Local Municipality in South Africa." A structured questionnaire was distributed from a sample of 137 respondents working in the selected municipality with reliable measures for human

resource management practices and employee commitment by using self-administered questionnaires. The findings show that this research is also applicable to the public sector as to how engagement, dedication and satisfaction can be improved. The research found how workers recognize the importance of performance management, reward systems, training and development when they can give their opinion on the organization's loyalty. This also represents the positive relationship between all human resource management practices aspects and employee engagement.

2.4 Conceptual Framework of the Study

The conceptual framework allows the researcher to clearly define the study variables like the relationship between independent variable and dependent variable. The framework focuses on the human resource practices that could have impact on the employee commitment in CHID Bank. The dependent variables are recruitment and selection, compensation, training and development, employment security, performance appraisal, employee involvement and career planning and whereas the dependent variable is employee commitment. So, the conceptual framework of the study is presented in figure (2.1).

Figure (2.1) Conceptual Framework of the Study



Source: Own Compilation

CHAPTER 3

Human Resource Management Practice of CHDB Bank

This chapter includes background history of CHID Bank, products and services provided by CHID bank and Human Resource Management Practice of CHID bank.

3.1 Background of Construction Housing and Infrastructure Development Bank (CHID Bank)

Construction, Housing and Infrastructure Development Bank (former Construction and Housing Development Bank) was formed as a Semi-Government Bank under the auspices of the Ministry of Construction In order to fulfil the objectives of government home ownership scheme for all citizens, especially lower middle income and low income people, it is required to introduce housing finance mechanism for financing the rental housing, low-cost housing and affordability housing This is the key reason why CHID Bank was formed as a public company limited on 8th May 2013 by joint participation of Government and Private Sector and started operation on 11th January 2014. The Authorized Capital of CHID Bank has been increased from MMK 100 billion to MMK 200 billion, and therefore the Paid-up Capital was increased to MMK 112.92 billion as at 31 March 2017.

In addition, by pooling up the resources of Ministry of Construction and local private entrepreneurs, as an only bank to render an effective housing financial management in the country. This is also to assist financing for all Regions and States Development Programmed and support to open at least one branch bank in each Region and States. CHID Bank aim to give financial support to Construction and Housing Development, CHID Bank is now fulfilling the best to construction and housing mortgage loan. On the other hand, CHID Bank is also participating in the PPP system development for provision of Government Employees Sales and Rental Housing to be constructed in all Regions and States..

The name "CHID Bank" was changed for the purpose of participating in financing inclusion not only to Construction and Housing Development, also to

Infrastructure Development projects, both Public Infrastructure (Water supply, Sanitation, Electricity, Roads and Bridges) and Social Infrastructure (Basic Infrastructure, Schools, Clinics, Recreations, etc). This is the reason of the word "I = Infrastructure included in the bank's name and changed from CHD bank to CHID Bank on June 17, 2018.

Infrastructure development is the key factor for Country's Economic Growth. Due to macroeconomic and microeconomic growth, CHID Bank will contribute the best services in the socio-economic development of the country. Apart from the original aim to provide financial support to Housing Mortgage Loan, CHID Bank is now providing construction bridge loan to Social Infrastructure projects such as Schools, Clinics, Hospitals and roads which are carried out by the Region and States.

CHID Bank is also trying to get two-steps Foreign Loans from Foreign Governments, Organizations, and Banks. CHID Bank received JICA's Housing Mortgage Loan, which is going to disburse all arrangement has been made MLIT, JHF from Japan and Kookmin Bank are also working together with CHID Bank for training in Human Resource Capacity Building, Housing Finance Training and Information Technology Training.

Vision

To facilitate the socio-economic life and upgrade the quality of living of the citizens by developing urban and housing sector to meet international standards and offer modernity and pleasantness.

Mission

To realize the potential for financial resources towards the development of construction, urban and housing sector and to enable the citizens to have a chance to own a house by increasing capital through the integration of the government's responsibility public's deposits and shares.

Value

For all people to gain and sustain to live in peace and dignity with happiness and joy.

Objectives

There are four main objectives of CHID Bank as follows:

- (1) To aggregate and facilitate potential financial (capital) investment, necessary to develop construction and housing sector, from both local and international, banks and financial institutions
- (2) To support the construction loans, housing loans and mortgage by providing short-term, midterm and long-term loans
- (3) To implement plans to increase the number of public's deposits
- (4) To support to increase the amount of financial resources to broaden the international trading.

Head Office and Branches of CHID Bank

Head Office has been opened and operated since 11 January 2014 at No.60, Shwedagon Pagoda Road, Dagon Township, Yangon. The Bank has now operated with 11 branches as shown in Table (3.1) and Figure (3.1).

Table (3.1) Number of Branches of CHID Bank

No	Opening Date	Branch Name
1.	16.1.2014	Botahtaung Branch
2.	11.2.2014	Dagon Branch
3.	26.3.2014	Naypyitaw Branch
4.	9.7.2014	Mandalay Branch
5.	29.10.2015	Pathein Branch
6.	23.2.2016	Mawlamyaing Branch
7.	16.5.2016	MingalarTaungNyunt Branch
8.	6.10.2016	ShwePaukKan Branch
9.	29.3.2017	Magway Branch
10.	22.8.2017	Monywa Branch
11.	1.11.2017	Hpa-An Branch

3.2 **Products and Services Provided by CHID Bank**

CHID Bank is conducting banking services in accordance with the rules and regulations prescribed by the Central Bank of Myanmar. CHID Bank provides commercial banking services as well as development banking services. Currently, CHID Bank is providing the following products and services:

- (1) Deposits
 - Current Account
 - Savings Account
 - Fixed Deposit Account
 - Housing Savings Account
- (2) Loans
 - Overdraft
 - Term Loan
 - Trade Financing Facility
 - Hire Purchase
 - Housing Mortgage Loan
 - Construction Loan
 - Bridge Loan
 - Staff Loan
- (3) Remittance
- (4) Performance Bank Guarantee
- (5) Payment Order
- (6) ATM Services
- (7) Money Changer
- (8) International Banking

Housing Savings Account

Housing Savings Account is a significance service rather than other deposit account. The housing savings account has been introduced since 1st August 2016 in order to assist those who face financial difficulties to own the house, to develop a habit of saving to build capacity for down payment as well as to have financial trust between the account holder and the bank. The depositors need to save down payment (at least 30% of the value) and deliver the recommendations of the household income to the Bank CHID Bank assess the applicant's household income and repayment ability and deliver to DUHD. Low cost housing has been systematically delivering to those who are eligible for down payment.

Loans

Loans service commenced on 29th May 2014. Loans are allowed in compliance with principles of lending and practice, Central Bank of Myanmar Law, Myanmar Financial Institutions Law, Rules and Regulations. Loan amount up to MMK 1000 million are approved by Credit Committee and loan amount exceeding MMK 1000 million are approved by the Board of Directors on scrutiny and recommendation of the Credit Committee. Risk Management Committee members also participate and discuss in Credit Committee Meetings.

For the purpose of housing sector development, CHID Bank is providing loans to both the housing developers (supply side) and the home buyers (demand side) of the housing sector).

Hire Purchase: Hire Purchase system is provided to Mandalay Mya Yee Nandar Housing Project with the term of 4 years.

Housing Mortgage Loan: Housing Mortgage Loan system is provided to Yangon Shwe

Lin Pan Housing Project, Yuzana Low Cost Housing Project, KaNaung Low Cost Housing Project and YadanarHnin Si Housing Project with the term of 8 years, 10 years and 15 years. The buyers need to open a Housing Savings Account to save up to 30% the purchase price for down payment and 70% can be borrowed Housing Mortgage Loan from CHID Bank.

Construction Loan: Construction Loan is provided to housing developers and landowner with the terms of one year and up to three years. Construction loan can be applied after completion 30% of Building/ Project. CHID Bank shall be provided only 50% of Building Construction Cost.

Bridge Loan: Bridge Loan is a kind of loan which is provided under the construction loan. CHID Bank is financing to Construction Companies which are getting Government Tender for national development.

Remittance

In order to expand internal remittance beyond the Bank's branches, CHID Bank has established linkage with Myanmar Citizens Bank, Asia Green Development Bank, KBZ Bank AYA Bank, Global Treasure Bank, Nay Pyi Taw Sabin Bank and SHWE Bank.

3.3 Human Resource Practices of CHID Bank

The practices of CHID includes recruitment and selection, training and development, career development, compensation and benefits, rewards and recognition, and performance appraisal.

(1) Recruitment and Selection

The HR department has responsibilities concerning recruitment and selection for three parts of the CHID bank. They are recruitment and selection for head office, for existing branches and for new branches. Regarding head office, management part is mostly recruited from employment agencies and for staff level that are from unsolicited applications. In addition, recruitment and selections sources are mostly from internal sources by promotion. For existing branches, the recruitment and selection are conducted depending on the performance of each branch past year to decide whether to fill additional employees or not.

Regarding new branches, before a new branch (i.e: C size for 25 staff to employ) is established in a division, HR department conduct preparations on recruitment for 3 months in advance. They recruit around 200 resumes by announcing in the Yangon Head office, CHID website and related division. When they recruit

around 200 resumes, then select about 120 resumes that are qualified to meet standard level. Therefore, the HR department submits the necessary information of respective employees such as the education background, family background completely and interview results of each candidate to the management team. Management team selects 25 necessary staff for the new branch, then the staff are examined by medical test. If one of the stars fails the medical test, another one is selected from the remaining 95 resumes. These resumes reserved are considered to employ when new branches open.

Moreover, the bank requires to employ managerial position, but the internal sources of existing employees are not enough to promote the managerial position, then the HR department addresses vacancy announcements for management level from external sources. As few staff that have banking experiences in Myanmar, it is important for the bank to get qualified staff.

To establish a new bank, recruitment comes after HR planning. At that time, HR apartment arranges plans when and how to advertise to know interested candidates to apply for CHID Bank. Then, application forms are collected from internal sources and external sources respectively. The staffing department carry out preliminary screening of application forms that meet requirements in vacancy announcements. Among them, the application forms that match established criteria in announcement are sent to the recruitment and selection manager, human resource manager and deputy general manager. And then, they hold the written test, conduct interview and medical check-up for the applicants. If the applicants are passed, they are assigned to the related banks temporarily. When they overcome on the job test successfully, they are selected as the new employee and the recruitment and selection manager makes orientation about the bank to them. Finally, the HR manager informs to the compensation and benefits section to arrange salary for the selected staff.

(2) Training and Development

For CHID Bank, good continuous learning and development initiatives often favor a combination of several different methods that produce effective training programs. If the objectives have been stated properly and the trainees selected carefully selecting the most appropriate training methods should readily follows:

- On-the-job training
- Off-the-Job techniques including lectures and conferences

In CHID Bank, all the new staff are provided basic banking training courses. In addition, CHID Bank offer diplomas in banking and supervisor skills development training for operational level, management and leadership training and international banking training for middle and top management level.

(3) Career Development

The staff working in bank clearly sees their career development path. Also, CHID bank communicates staff about their systematic promotion, exams to be management position level and determinants of banking courses provided by the bank. Therefore, a junior banking assistant who has two years experiences automatically promoted to senior banking assistant. And then, an assistant who is in senior position for a bear has a chance to be in assistant supervisory level. When the bank recruits the staff from internal sources for supervisory and management position level, an assistant supervisor can have opportunities to get supervisor or assistant manager position by sitting for the entrance exam provided by the bank. To be in manager position, an assistant manager must have at least five years' experience in his current position to get promotion for manager position. Then the staff in CHID bank can have the general experiences and knowledge because it describes job rotation period for three or six months or a year. Moreover, the above types training table shows that the well-trained staff are classified by different training courses such as basic level supervisory management, international banking courses that results in number of operations staffs, supervisors and managers and international banking staff clearly appeared.

(4) Compensation and Benefits

The total of all rewards provided to employees in return for their services. The overall purposes of providing compensation are to attract, retain, and motivate employees. Therefore, the management committee provides allowance is them. In addition, even the staff in the management level who often work overtime for the midnight are prepared for dinner, transportation and overtime charges. Moreover, due to the businesses requirements, the staff perform the importance tasks of the bank for the down time that results in having not to come to the office on time. At that time,

the immediate supervisor requests the approval of management decision to allow that staff to get to the office late and support overtime charges. This is the mutual benefits between the business and the employee depending each other.

(5) Rewards & Recognition

In CHID bank, the management level in each department communicates the reward programs at their meetings by informally recognizing associates for their recent efforts. In addition, the supervisors often remind employees about the different award programs they are eligible for, and associates nominate their peers for recognition and rewards when they have seen in a job done well. For example, personally congratulating employees who do a good job or make efforts to reach target by manager or supervisor, writing personal notes about good performance, using their performance as the basis for promotion by the respective manager in each department and listening to the peers' recognition that is truly appreciated because of the understanding around the particulars of the job. They implement this type of reward & recognition that can be done with minimal effort, minimal cost and with wide associate involvement.

(6) Performance Appraisal

Generally, the performance of the star is evaluated by the immediate manager depending on the staff ability without personal bias. To be promoted for the staff, the recommendation of the branch manager, regional HR coordinator, HR department are needed to report to management committee. The management committee counterchecks the person by using the various ways such as listening to other peers working with that person, the utility and performance of that person and collecting information from the around that staff etc. If the management committee agree with the qualified staff recommend getting promotion, that person is provided by advance banking for supervisory or managerial skill development.

Therefore, communicating appraisals is the part of this process, because how the appraisals is communicated will affect the extent to which it becomes learning experiences. Appraisals may be highly subjective, or they may be highly systematic and based on carefully developed criteria and specific behavior.

In CHID Bank, the performance evaluations are made in June and December annually although the promotions are conducted systematically mentioned in the career development practice, the staff who seem responsible for the tasks well and suitable for the vacancy are promoted according to the performance appraisal marks. Otherwise, the staff who get high marks are considered to increase salary or bonus. Contrary, the staff who get low marks are decided to train again to perform their tasks skillfully.

The performance appraisal and review process of CHID Bank is the ongoing evaluation of individual and group contributions to the organization, and the communication of these evaluations to the persons involved. Such evaluations are made for a variety of purposes, to determine the need for training, to make decisions about pay increases, to select people for promotion, or to make judgments about the need for discipline. As a result, the performance appraisal practice conducting systematically is a potentially important method for developing an effective workforce of CHID bank.

CHAPTER 4

ANALYSIS ON THE EFFECT OF HRM PRACTICES ON EMPLOYEE COMMITMENT OF CHID BANK

This chapter is aimed at presenting the effect of human resource management practices on employee commitment of CHID Bank and discussed brief overview of their technique source of data.

4.1 Research Design

A primary survey of respondents was undertaken from the employee of CHID Bank. The primary data from the respondents are collected with a structured questionnaire. The questionnaire was developed with the variables based on literature review. The simple random sampling method was used. The other reason for this sampling was that it is fastest and most efficient to collect the information needed. A questionnaire was used to collect the data required for the study. The survey consists of employee profiles, employee services years, rank, education level and HRM practices of employee commitment. Respondents were asked to rate their opinion using Likert's 5-point scale ranging from 1=Strongly Disagree (SD), 2=Disagree (D), 3=Neutral (N), 4=Agree (A) and 5=Strongly Agree (SA).

The total number of employees was (100)employee. The questionnaire was distributed with both English and Myanmar language in person and interviewed personally. After completion of questionnaire, then the questionnaire was collected in personally.

4.2 Demographic Profile of Respondents

The characteristic of the respondents is examined by demographic factors that are included gender, education, experience, age and monthly income of all respondent. The following are the detail output data as follow.

Figure (4.1) Demographic Profile of Respondents

No.	Particular	No. of Respondent	Percentage (%)
Gender			
1	Male	42	42
2	Female	58	58
	Total	100	100
Age			
1	18-25	10	10
2	26-35	49	49
3	36-45	17	17
4	Over 45	24	24
	Total	100	100
Position			
1	Senior Manager	3	3
2	Manager	27	27
3	Supervisor	30	30
4	Other	40	40
	Total	100	100
Service			
1	Under 1 year	4	4
2	1 year-5years	61	61
3	6years-10years	30	30
4	11years-20years	5	5
	Total	100	100
Education			
1	Graduate	88	88
2	Master	12	12
	Total	100	100

Source: Survey Data, 2019

Above figure (4.1) presents that 42 respondents are presenting 42 % are male and 45 respondents presenting are presenting 58% are female for CHID Bank's gender. This clearly cover that the CHID Bank is female dominated than male. According to age level, find that the highest 49 respondents presenting 49% are between 26 years and 35years more than other age level of respondents. The lowest 10 respondents presenting 10% are between 18 years and 25 years. 3 respondents presenting 3% are senior managers, 27 respondents presenting 27% are managers, 30

respondents presenting 30% are supervisors and 40 respondents presenting are other for CHID Bank's position level.

According to this demographic data results, 4 respondents highlighting 4% are under 1-year exercise, 61 respondents presenting 61 % are between 1 year and 5years experience, 30 respondents presenting 30 % are between 6 years and 10years experience and 5 respondents presenting 5 % are between 11 years and 20years experience. And then, 88 respondents presenting 88% are graduated staff dominated more than 12 respondents presenting 12% are master for CHID Bank.

4.3 Analyzing the Human Resource Management Practices on Employee Commitment

In this study, the relationship between the human resource management practices and employee commitment of CHID Bank are presented. Human resource management practices are divided into seven items like recruitment and selection, compensation, training and development, employment security, performance appraisal, employee involvement and career planning. The results of survey are described with the range from one to five (1- strongly disagree, 2- disagree, 3-neutral, 4- agree, 5- strongly agree).

Table (4.2) Employee Opinion towards Recruitment and Selection

No.	Items	Mean Value	Standard Deviation
1.	Appointments in this organization are based on merit.	3.65	0.71
2	Applicants are fully informed about the qualifications required to perform the job before being hired.	3.89	0.58
3	Advertisements are used by the bank to recruit.	3.04	0.88
4	Induction, orientation and familiarization process designed to help new recruits understand the organization.	3.84	0.65
5	Line managers and HR managers participate in the selection process.	3.91	0.73
6	Selection system selects those having the desired knowledge, skills and attitude.	3.55	0.86
7	Vacancies are filled from qualified employees internally.	3.29	0.74
Overall Mean Score		3.59	

Source: Survey Data, 2019

According to table (4.2), it presents the employees' opinion of recruitment and selection of CHID Bank. If the score in this table is greater than 3, respondent satisfied in many categories about recruitment and selection. But employees are neither satisfy nor dissatisfy about “advertisements are used by the bank to recruit” and “vacancies are filled from qualified employees internally with mean value 3.04 and 3.29 with the standard deviation of 0.88 and 0.74.

Table (4.3) Employee Opinion towards Compensation

No.	Items	Mean Value	Standard Deviation
1.	Pay for performance improves performance.	3.51	0.77
2	Employees are rewarded based on performance.	3.25	0.86
3	Compensation packages encourage employees to achieve organization's objectives.	3.39	0.99
4	Employees are recognized and rewarded appropriately in this organization.	3.32	1.04
5	Profit sharing/bonuses are used as a mechanism to reward higher performance.	3.52	0.52
6	Job performance is an important factor in determining the incentive compensation of employees.	3.94	0.71
Overall Mean Score		3.49	

Source: Survey Data, 2019

Table (4.3) describes the summary item statistics for compensation system of CHID Bank. The maximum mean value of 3.94 with the standard deviation of 0.71 from the question of “Job performance is an important factor in determining the incentive compensation of employees,” assumed that the respondents are satisfied about the compensation is an important factor for employees.

Table (4.4) Employee Opinion towards Training and development

No.	Items	Mean Value	Standard Deviation
1.	Training needs are discussed with employees.	3.79	0.65
2	Training incorporates the interests of the organization as well as the individual.	4.39	3.92
3	Identified training requirements are practical, efficient, and business strategy-based.	3.55	0.84
4	Every employee goes through various training programmes every year.	3.42	0.78
5	Training programmes have improved decision making and problem solving skills.	3.73	0.55
Overall Mean Score		3.78	

Source: Survey Data, 2019

According to table 4.4, the average mean value of 4.39 with the standard deviation of 3.93 from the issue of "training involves the interests of both the company and the worker" assumed that the employees were satisfied with the training and development practices.

Table (4.5) Employee Opinion towards Employment Security

No.	Items	Mean Value	Standard Deviation
1.	Employees are assured of long term future with the organization.	3.47	0.72
2	There are sanctions for employees who do not obey instructions yet achieve desired results	3.85	0.50
3	There is a formal, fair and reasonable process for handling grievances and complaints.	3.52	0.76
4	If the organization were facing economic problems, it is very difficult to dismiss an employee.	3.42	0.59
5	Employment is completely secured with this organization.	3.61	0.60
Overall Mean Score		3.57	

Source: Survey Data, 2019

Table 4.5 covers item statistics of employment security carried out by CHID Bank. All respondents are satisfied about employment security questions of CHID Bank as all mean value is more than 3. Therefore, it is assumed that the respondent agreed with employment security practices.

Table (4.6) Employee Opinion towards Performance Appraisal

No.	Items	Mean Value	Standard Deviation
1.	The appraisal data is used for decision making like promotion, job rotation, training, compensation,	3.68	0.57
2	There are corrective measures for under-performance.	3.51	0.50
3	Appraisal system is growth and development oriented.	3.46	0.50
4	Performance appraisal is fair in this organization.	3.42	0.49
5	There is regular appraisal for promotion.	3.49	0.67
Overall Mean Score		3.51	

Source: Survey Data, 2019

Table (4.6) describes the item practices of performance appraisal of CHID Bank. According to this survey results, respondents enjoy about performance appraisal system of this bank as the mean value is more than 3 or more.

Table (4.7) Employee Opinion towards Employee Involvement

No.	Items	Mean Value	Standard Deviation
1.	Employee participation is encouraged on a wide range of issues.	4.05	0.54
2	Employees can exercise independent thought and action in executing their jobs.	3.25	0.69
3	Adherence to instructions with little room for empowerment.	3.67	0.47
4	Regular staff meetings held to encourage communication with peers and supervisors.	3.15	0.70
Overall Mean Score		3.53	

Source: Survey Data, 2019

Table (4.7) represents the statistic items of employee involvement of CHID Bank. It is postulated that the maximum mean value of 4.05 with the standard deviation of 0.54 from the question of “employee participation is encouraged on a wide range of issues,” postulated that the employees agreed about employee participation.

Table (4.8) Employee Opinion towards Career Planning

No.	Items	Mean Value	Standard Deviation
1.	Employees have a clear career path.	3.17	0.73
2	Employee's career aspirations within the organization are discussed with immediate supervisor.	2.99	0.66
3	Employees are clear about promotion possibilities	3.19	0.59
4	The organization plans for the career and development of employees	3.14	0.67
5	Organization prefers an internal employee whenever a vacancy opens up	3.06	0.66
Overall Mean Score		3.11	

Source: Survey Data, 2019

Table (4.8) gives the summary item statistics for career planning of CHID Bank. According to this finding, the minimum mean value of 2.99 with the standard deviation of 0.66 from the issue of "the career ambitions of the employee within the organization are addressed with the immediate supervisor" indicates that the respondent disagreed with the immediate supervisor about the career aspirations of the employees within the organization.

Table (4.9) Analyzing the Employee Commitment

No.	Items	Mean Value	Standard Deviation
1.	Affective Commitment	3.01	0.63
2	Continuance Commitment	3.02	0.52
3	Normative Commitment	3.00	0.36

Source: Survey Data, 2019

In this figure (4.9), overall mean and standard deviation value of employee commitment is presented. Employee commitment is divided into three groups such as effective commitment, continuance commitment and normative commitment. According to this statistical result, three types of mean value are nearly 3 about employee commitment. Therefore, respondents neither agree nor disagree about employee commitment of CHID Bank.

4.4 Analyzing the Effect of Human Resource Management Practices on Employee Commitment

In this study, the seven types of the human resource management practices are used to measure the employee commitment of CHID Bank. To analyze the effect, multiple regression analysis is applied.

Table (4.10) Regression analysis of HRM practices on employee commitment

Regression Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.584	.188		8.440	.000
Recruitment and Selection	-.034	.054	-.044	-.625	.534
Compensation	.450	.034	.708	13.130	.000
Training and development	.053	.018	.128	2.987	.004
Employment Security	-.811	.074	-.822	-10.938	.000
Performance Appraisal	.195	.076	.154	2.586	.011
Employee Involvement	.392	.094	.437	4.151	.000
Career Planning	.194	.076	.243	2.556	.012
R Square	.888				
Adjusted R Square	.879				
F Value	103.759**				
P Value	0.000				

- a. Dependent Variable: Employee Commitment
- b. Predictor: (constant), Recruitment and Selection, Compensation, Training and development, Employment Security, Performance Appraisal, Employee Involvement and Career Planning
- c. ** Significant at 1% level

Source: Survey Data, 2019

Table (4.10) postulates the regression analysis of human resource management practices on employee commitment. By these results, an R Square of 0.888 reveals that 88.88 percent of the data fit between HRM practices and employee commitment. The adjusted R Square value is 0.879 which describes that 87.9 percent of variation in the effect of HRM Practices and employee commitment. The value of F and P, the overall significance of this model is highly significant at 1% level.

According to these result, human resource management practices of CHID Bank positively contribute to employee commitment at 1 % significant level. It can be concluded that employee commitment is importantly regressed on HRM Practices. This mean that the respondent will commit their job if all employee practices the human resource management practices effectively and efficiently.

CHAPTER 5

CONCLUSIONS

This chapter includes findings, suggestions and need for further studies regarding the customer attitude towards cards services.

5.1 Findings

The objective of the study was to identify of HRM practices of CHID Bank and analyze the effect of HRM practices on Employee Commitment. According to the study of the effect of HRM practices on Employee Commitment, most of the respondents are satisfied on trainings, bank's appraisal systems but employees are neither dissatisfied about job vacancy advertisement and vacancies.

The employee opinion towards recruitment and selection shows that most of the respondents are satisfied in many categories about recruitment and selection of CHID Bank. But employees are neither satisfied nor dissatisfied about "advertisements are used by the bank to recruit" and "vacancies are filled from qualified employees internally". The study of the employee opinion towards training and development shows employees are satisfied with current training and development of CHID Bank's practices. According to the study of employee opinion towards employment security, most of respondents agreed the CHID Bank has employment security for them.

The study of employee opinion towards performance appraisal shows that most employees enjoyed the practices of CHID Bank's performance appraisal. According to the employee opinion towards employee involvement, most employees are agreed about employee participation in most of issues in the CHID Bank. According to the study of employee opinion towards career planning, most of respondent disagreed with the immediate supervisor about the career aspirations of the employees within the organization.

The employee commitment is divided into three groups such as effective commitment, continuance commitment and normative commitment. After analyzing the employee commitment, the respondents neither agree nor disagree about employee commitment of CHID Bank.

According to analyzing result, human resource management practices of CHID Bank positively contribute to employee commitment. According to the study, most of the respondents committed their jobs.

5.2 Suggestions

Human resource management practices positively contribute to employee commitment. It can be concluded that employee commitment is importantly regressed on HRM Practices. This mean that the respondent will commit their job if all employee practices the human resource management practices effectively and efficiently.

It has been found from the study that respondents give much emphasis on the employee involvement. The study also has found that the respondents neither agree nor disagree about employee commitment of CHID Bank.

After analyzing the outcome of the survey result, the respondent disagreed with the immediate supervisor about the career aspirations of the employees within the organization. So CHID Bank should emphasized on employee communications/work relationship between immediate supervisors and employees.

5.3 Needs for Further Research

This study is focused only on the CHID Bank's effect of HRM practice on employee commitment and the survey data is only applicable for CHID Bank employee. And due to limitations, this study cannot cover all employees CHID Bank. For future, the research on this kind of study should do with proper sample data and try to get enough respondents' responses all over CHID Bank and should involve all branches of CHID Bank.

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SECTION TWO

1= Strongly Disagree (SD)

2= Disagree (D)

3= Neutral (N)

4= Agree (A)

5= Strongly Agree (SA)

No	Using the scale above (1-5) please tick () the levels of agreement in each of the items below with regards to the HRM Practices of Employee Commitment	SD	D	N	A	SA
		1	2	3	4	5
Recruitment and Selection						
1	Appointments in this organization are based on merit.					
2	Applicants are fully informed about the qualifications required to perform the job before being hired.					
3	Advertisements are used by the bank to recruit.					
4	There is formal induction, orientation and familiarization process designed to help new recruits understand the organization.					
5	In this organization, line managers and HR managers participate in the selection process.					
6	Selection system selects those having the desired knowledge, skills and attitude.					
7	Vacancies are filled from qualified employees internally.					
Compensation						
1	Pay for performance improves performance					
2	Employees are rewarded based on performance					
3	Compensation packages encourage employees to achieve organization's objectives					
4	Employees are recognized and rewarded appropriately in this organization					
5	Profit sharing/bonuses are used as a mechanism to reward higher performance.					
6	Job performance is an important factor in determining the incentive compensation of employees.					
Training and Development						
1	Training needs are discussed with employees					
2	Training incorporates the interests of the organization as well as the individual					
3	Training needs identified are realistic, useful and based on the business strategy of the organization					
4	Every employee goes through various training					

	programmes every year					
4	Training programmes have improved my decision making and problem solving skills.					
Employment Security						
1	Employees are assured of long term future with the organization.					
2	There are sanctions for employees who do not obey instructions yet achieve desired results					
3	There is a formal, fair and reasonable process for handling grievances and complaints.					
4	If the organization were facing economic problems, it is very difficult to dismiss an employee.					
5	My employment is completely secured with this organization.					
Performance Appraisal						
1	The appraisal data is used for decision making like promotion, job rotation, training, compensation, transfers and discharge.					
2	There are corrective measures for under-performance.					
3	Appraisal system is growth and development oriented.					
4	Performance appraisal is fair in this organization.					
5	There is regular appraisal for promotion.					
Employee Involvement						
1	Employee participation is encouraged on a wide range of issues.					
2	Employees can exercise independent thought and action in executing their jobs.					
3	Adherence to instructions with little room for empowerment.					
4	You have regular staff meetings to encourage communication with peers and supervisors.					
Career Planning						
1	Employees have a clear career path.					
2	Employee's career aspirations within the organization are discussed with immediate supervisor.					
3	Employees are clear about promotion possibilities					
4	The organization plans for the career and development of employees					
5	Our organization prefers an internal employee whenever a vacancy opens up					
Affective Commitment						
1	I enjoy discussing my organization with people outside					
2	I do not feel emotionally attached to this organization					
3	I would be very happy to spend the rest of my career with this organization					

4	I am not afraid of what might happen if I quit my job without having another one lined up.					
5	I do not feel like part of the family at my organization.					
Continuance Commitment						
1	If I got another job offer for a better job elsewhere I would not feel it was right to leave my organization					
2	Jumping form organization to organization does not seem at all unethical to me.					
3	I was taught to believe in the value of remaining loyal to one organization					
4	I think that people these days move from company to company too often.					
Normative Commitment						
1	I would feel guilty if I left my organization now					
2	I would not leave my organization right now because I have a sense of obligation to the organization.					
3	This organization deserves my loyalty.					
4	I don't believe that a person must always be loyal to his or her organization.					