

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF MANAGEMENT STUDIES
MBA PROGRAMME

**EMPLOYEE SATISFACTION AND ORGANIZATIONAL
COMMITMENT OF AYA BANK IN YANGON**

THUZAR NYEIN

MBA II - 54

23rd BATCH

NOVEMBER, 2019

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENTS OF MANAGEMENT STUDIES
MBA PRORAMME

**EMPLOYEE SATISFACTION AND ORGANIZATIONAL
COMMITMENT OF AYA BANK IN YANGON**

ACADEMIC YEAR (2017-2019)

Supervised By:

Dr Nwe Ni Aung

Lecturer

Department of Management Studies

Yangon University of Economics

Submitted By:

Thuzar Nyein

MBA II - 54

MBA 23rd Batch

2017 – 2019

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENTS OF MANAGEMENT STUDIES
MBA PROGRAMME

**EMPLOYEE SATISFACTION AND ORGANIZATIONAL
COMMITMENT OF AYA BANK IN YANGON**

A thesis submitted to the Boards of Examiners in partial fulfillment of the
Requirements for the degree of Master of Business Administration(MBA)

Supervised By:

Dr Nwe Ni Aung

Lecturer

Department of Management Studies

Yangon University of Economics

Submitted By

Thuzar Nyein

MBA II - 54

MBA23rd Batch

2017 - 2019

ACCEPTANCE

This is to certify that thesis prepared by Thuzar Nyein entitled “**Employee Satisfaction and Organizational Commitment of AYA Bank in Yangon**” has been accepted by the Examination Board for awarding Master of Business Administration (MBA) degree.

Board of Examiners

.....

(Chairperson)

Dr. Tin Win

Rector

Yangon University of Economics

(Supervisor)

(Examiner)

(Examiner)

(Examiner)

NOVEMBER, 2019

ABSTRACT

The paper aims to study the influencing factors on employee satisfaction, organizational commitment and employee performance of AYA bank in Yangon. This study is conducted based on the responses of 120 employees who are working in Head Office of AYA Bank in Yangon. This study found that (working condition, pay and benefits, promotion, supervision and relationship with co-worker) have positively effect on employee satisfaction in AYA Bank. And then, employees satisfaction also affect organizational commitment. It is also found that affective commitment and normative commitment have effect on employee performance. Based on the results, the study recommend that to get better performance of employees, AYA bank should continuously provide working condition, pay and benefits, promotion, supervision and relationship with co-worker for improvement commitment for the long term success of the business.

ACKNOWLEDGEMENTS

Firstly, I would like to express my deepest gratitude to Professor Dr. Tin Win, Rector of Yangon University of Economics, for acknowledging me to implement this study as a partial fulfillment a Master's Degree in Business Administration. Secondly, I am deeply grateful to Professor Dr. Nilar Myint Htoo, Pro-Rector of Yangon University of Economics for leading me to accomplish the study.

My deepest thanks go to Professor Dr. Nu Nu Lwin, Head of Department, Department of Management Studies of the Yangon University of Economics, who gave the permission to complete thesis research topic as a partial fulfillment of Master of Business Administration. I am grateful from bottom of my heart to Professor Dr. Myint Myint Kyi and Associate Professor Dr. Hla Hla Mon, Department of Management Studies, for their careful guidance, helpful advice, mentoring and supervising to complete this study successfully. I would like to show my heartfelt indebtedness to all of the professors, associate professors, teachers and visiting lecturers who provided supervision and fortitude to help me in achieving the goals set out for this study.

My sincere thanks to supervisor, Dr. Nwe Ni Aung, Department of Management Studies, for her kind guidance, supervising and encouragement in supporting to complete this study brilliantly. In addition, I would to extend my appreciation to the visiting faculty and all the staff in the Department of Management Studies who have provided me with any administrative support and strength during academic years.

And I would like to show my gratitude to the employees of AYA Bank and all the responsible persons in AYA Bank for providing data, enormous help that I need for my paper and sharing their valuable time in interviewing. Without their help, the research would not have carried out.

ThuzarNyein

MBA II – 54

TABLE OF CONTENTS

	Page No
ABSTRACT	i
ANKNOWLEDGEMENTS	ii
TABLE OF CONTENTS	iii
LIST OF TABLES	v
LIST OF FUGURES	vi
CHAPTER 1	
INTRODUCTION	1
1.1 Rationale of the Study	2
1.2 Objectives of the Study	4
1.3 Scope and Method of the Study	4
1.4 Organization of the Study	4
CHAPTET 2	
THEORETICAL BACKGROUND	6
2.1 Influencing Factors on Employee Satisfaction	6
2.2 Concepts of Employee Satisfaction	8
2.3 Organizational Commitment	9
2.4 Employee Performance	11
2.5 Previous Studies on Influencing Factors on Employee Satisfaction and Organizational Commitment	12
2.6 Previous Studies on Organizational Commitment and Employee Performance	13
2.7 Conceptual Framework of the Study	14
CHAPTER 3	
PROFILE AND INFLUENCING FACTORS ON EMPLOYEE SATISFACTION OF AYA BANK IN YANGON	16
3.1 Profile of AYA Bank	16

3.2	Research Design	20
3.3	Profile of Respondents in AYA Bank	21
3.4	Influencing Factors on Employee Satisfaction of AYA Bank in Yangon	23
CHAPTER 4	ANALYSIS ON EMPLOYEE SATISFACTION, ORGANIZATIONAL COMMITMENT AND EMPLOYEE PERFORMANCE IN AYA BANK	30
4.1	Analysis on Influencing Factors on Employee Satisfaction	30
4.2	Analysis on Effect of Employee Satisfaction on Organizational Commitment	34
4.3	Analysis on Effect of Organizational Commitment on Employee Performance	38
CHAPTER 5	CONCLUSION	42
5.1	Findings and Discussions	42
5.2	Suggestions and Recommendations	44
5.3	Needs for Further Research	45
REFERENCES		
APPENDIX		

LISTS OF TABLES

Table No.	Particulars	Page
Table (3.2)	Reliability Analysis	21
Table (3.3)	Profile of Respondents	22
Table (3.4)	Working Condition	24
Table (3.5)	Pay and Benefits	25
Table (3.6)	Promotion	26
Table (3.7)	Supervision	27
Table (3.8)	Relationship with co-worker	28
Table (3.9)	Summary Influencing Factors on Employee Satisfaction	29
Table (4.1)	Employee Satisfaction	31
Table (4.2)	Influencing Factors on Employee Satisfaction	32
Table (4.3)	Organizational Commitment	36
Table (4.4)	Effect of Employee Satisfaction on Organizational Commitment	37
Table (4.5)	Employee Performance	39
Table (4.6)	Effect of Organizational Commitment on Employee Performance	40

LISTS OF FIGURES

Figure No.	Particulars	
Figure (2.1)	Conceptual Framework of the Study	15
Figure (3.1)	Organization Structure of AYA Bank	19

CHAPTER 1

INTRODUCTION

Employees are the backbone of any organization. They are the foremost precious and necessary quality among all the assets of any organization. Job satisfaction could be a part of worker life satisfaction. The term 'job satisfaction' refers to the attitudes and feelings individuals have concerning their work. Employee satisfaction usually is measured at the side with commitment (Mowday & Steers, 1979) and each commitment and satisfaction have emotional parts (Meyer & Allen, 1997). The importance of employee's commitment is rising all the time in the organizations. The analysis of this study relies on the employees' satisfaction. Employee commitment to organization is additionally necessary as a result of individuals tend to vary their operating places usually. Individuals will amend their operating places to places to realize additional respect and to feel additional valued in their jobs.

Human life has become terribly advanced and completed in now-a-days. In fashionable society the wants and requirements of the individuals are ever increasing and ever dynamic. Once the individuals are ever increasing and ever dynamic and also individuals desires are not consummated they become discontented. Discontented individuals are seemingly to contribute little for any purpose. Job satisfaction is one in all foremost standard wide researched topics within the field of organizational psychological science (Spector, (1997)). (Locke, 1976) outlined job satisfaction as a pleasing or positive emotion ensuing from the appraisal of one's job or job experiences.

Employees who have higher job satisfaction are measure typically less absent, less seemingly to go away, additional productive, additional seemingly to show organizational commitment, and additional seemingly to be satisfied with their lives (Lease, 1998). Job satisfaction of commercial employees is incredibly necessary for the trade perform with the success. Employees are measure among the foremost necessary determinants and leading factors that confirm the success of an organization in an exceedingly setting. If managed properly worker will cause useful consequences like enlarged effectiveness, performance, and productivity, and cut turnover and absence at each the individual and organizational levels. Thus, it is of most importance for employers to understand the factors which will have an effect on their employees' job satisfaction level since it would have an effect on the performance of the organization as well.

According to (Medigan, Norton, & Testa, 1999) afore said that committed employees would work diligently, rigorously, give worth, promote the organizations' services or products and request continuous improvement. Committed employees provide a massive contribution to organization as a result of they perform and behave on achieving organizations' goals. What is more, employees square measure who are committed to their organization are happy to be member of it, believe and feel smart concerning the organization and what it stands for, and shall for, and shall do what is smart for the organization (George & Jones, 1996). (Fink, 1992) explained that employee commitment is simply one in all several factors have an effect on performance, but however definitely could be a key issue.

As employee commitment square measure necessary for the organizations, their performances like practiced, inventive, innovative, agile and helpful data effectively also important for the organizations. Nowadays, employee job performance step by step becomes tougher and multi-tasking in an company. According to (Mayhew, 2017), the success of any business is directly laid low with the performance of the employees inside the organization, whether or not those employees are dealing directly with customers. Businesses that clearly perceive the impact of their employees' performance are better able to manage employee output and productivity. Moreover, employee performance helps any business to extend profits and systematically meet sales goals.

The banking sector plays an important role for the economic development or country by mobilizing financing resources and allocating these money resources through their main functions of economic intersession. Therefore, the potency of banks will have an effect on the national economy and also the entire economy. Union of Burma has transited to plug market economy since 1988 and lots of reform measures were taken within the real sector to be in line with the economic system. Bank could be a money institution that uses cash deposited by customers for investment, pays it out once needed and build loans at interest exchanges currency.

1.1 Rationale of the Study

Satisfaction could be a condition that binds the people to the organization, because the economy improves regionally considerably, finding and keeping proficient employees is also major challenge attributable to weakened trust and commitment. Employees, who

are not actuated, caused a niche between employees' effort and their organizational effectiveness. This considerably affects Associate in Nursing organization's money performance (Minton-Eversole, 2009 December). Nowadays, banking business is business booming at the side of the modified of economy and political sector in Union of Burma. Since Union of Burma has modified the financial set-up, the banking sector become additional open is connecting with international banking establishments. The employee satisfaction objective acknowledges that employee morale and overall job satisfaction are currently through-about extremely necessary by most organizations. Banking industry could be a service-oriented industry and smart services provided by commitment employees are very important. The difficulty of employee satisfaction has been significant in recent times to the event and accomplishment of organizations' goals and objectives.

In commission providing organization, banking sector plays a major role within the development of a country's economy. Moreover, banking system could be a part of the state as a result of capital provided by the bank is one of the essential resources within the country. If the money sector is not provided to alternative sectors, the development of one country won't be found. So, the development of the state is dependent on the banking sector. All of the above are the explanations of selecting banking sector.

Because banking sector is effortful industry, its development depends on the performance of employees. And employee performance is incredibly necessary for each organization attributable to is increase the potency and effectiveness of the organization and it is the key component to attain the goals of an organization. It also helps the organization to achieve its goals. Employee satisfaction is importance, as the competition for high and still growing. It is not hard for a competitor to compete with individual of employment such as salaries and benefits. To get employee commitment, employees' satisfactions are essential. Banks to achieve a high level of customer satisfaction, they may need to have the customers served by satisfied employees. Therefore, this study is focus on employee satisfaction and organizational commitment, organizational performance in AYA bank which is one of the largest private banks in Yangon, Myanmar.

1.2 Objectives of the Study

The objectives of the study are specified as

1. To identify the influencing factors on employee satisfaction of AYA Bank in Yangon.
2. To examine the effect of employees satisfaction on organizational commitment of AYA Bank in Yangon.
3. To analyze the effect of organizational commitment on employee performance of AYA Bank in Yangon.

1.3 Scope and Method of the Study

This study is mean to explore the identify of influencing factors on employee satisfaction and also the effect of employee satisfaction on organizational commitment and the effect of organizational commitment (affective commitment, continuance commitment and normative commitment) of their effect on employee performance of AYA Bank in Yangon. The survey is collected based on the total population from the AYA bank in Yangon only at Head office (Kyauktadar Township). AYA bank branches in other States and Divisions area unit excluded within the survey. This study does not cover of all private banks.

In this study, are used both primary and secondary data . The primary data are collected with structural questionnaire is conducted based on the responses of 120 employees who are working in (Head office) of AYA bank in Yangon. The questionnaire is structured with 5-point likert scale. In order to achieve the above objectives and to support this study, descriptive research method and multi linear regression model are used. Secondary data are checked from related text books, articles, websites, international dissertations and other local MBA research papers from library.

1.4 Organization of the Study

This study includes five main chapters. Chapter one, is an introduction section that consists of the rationale of the study, objectives of the study, scope and methodology, and organization of the study. Chapter two is the theoretical background on influencing factors on employee satisfaction, organizational commitment and employee performance. Chapter three, profiles of AYA bank respondents and influencing factors on employee

satisfaction of AYA bank are explained. Chapter four, analyzes the employees satisfaction, organizational commitment and employee performance of AYA bank in Yangon. Finally, Chapter five is conclusion which includes findings and discussions, suggestions and recommendations and needs for further research.

CHAPTER 2

THEORETICAL BACKGROUND

This chapter includes the theories and concepts that form the theoretical framework of the study. The first part contains influencing factors on employee satisfaction, and the concept of employee satisfaction. The second part is organizational commitment. The third part is employee performance. The fourth part is the conceptual framework.

2.1 Influencing Factors on Employee Satisfaction

It is an employee's affective reaction to a work, supported on a comparison between preferred and actual outcomes. Factors affecting employees' satisfaction include the job itself and opportunities for private growth and accomplishment and extrinsic factors like pay and benefits, company policies, supervision and support, co-workers, chances for promotion job (Misener et al, 1996). The key organizational feature for explaining employee pleasure is organizational communication (a measure of the downward and upward communication in an organization).

(Spector, (1997)) has been the most popular employee satisfaction the aspects of job satisfaction, appreciation, communication, co-workers, fringe benefits, job conditions, nature of work itself, an organization's policies and procedures, pay, personal growth, promotion, recognition, supervision, employee satisfaction and its relating factors. According to (Akbar, (2011)) empowered employees who have more power and authority leads towards higher levels of employee satisfaction. This study selects Working condition, Pay and Benefit, Promotion, Supervisor, and Relationship with coworker of factors influencing on employee satisfaction.

(a) Working Condition

The work place that employees do their job is working condition or environment. According to many studies there are various factors that affect the level of employee job satisfaction with their workspaces like quality of air and temperature, style of building, lightening and noise. The most significant aspects are those that are relevant to working conditions and the nature of work. The working conditions of an organization

are considered as it infrastructure and equipment like heating and cooling, ventilation systems, controlled noise levels, workplace furnishings, safety and security, etc. These conditions will have an effect on employees and can contribute to or distract their work performance (Vischer, 2008)and(Davis, 2011).

(b) Pays and Benefits

Pay is an extrinsic reward wherever an employer parts an employee for his or her services looking on however the employers values the work effort(Mottaz, 1988). According to (Spector, (1997)), a positive relationship between job satisfaction and payment. There are three methods of valuing an employee's work effort, pay size, pay fairness and promotion. Many economists stress that the size of the payment determines a worker's job satisfaction (Vroom, 1967). The better pay, the additional the corporate values the company values the employee's contributions. The size of the pay is an external human resource management issue because the payroll size directly determines the standard of life someone will afford. Pay is considered as monetary and extrinsic reward, which include salary, bonus, and cost of living allowance etc. It is necessary that the pay should be equal to the work an individual does. If the pay is not perceived to be equal to the workload, it leads to dissatisfaction and the motivation level of employee is affected. Once the pay is given in step with the performance it tends to produce more provide results in terms of employee productivity and job satisfaction.

(c) Promotion

There is a big relationship between the likelihood of promotion for workers and their satisfaction. They additionally showed the substantive relation between the size of organization and employee's development and use of employee's talent. Promotion is that the advancement in rank or position of the firm hierarchy that is used as rewards and to motivate the company's employees, that is often supported seniority or performance valuation (Pergamit & Veum, 1999). Promotion means climbing the corporate ladder or in other words when an individual moves from one designation to a better one it is considered as promotion. For a few individuals the key for job satisfaction is promotion. They feel that their standing has improved which gives them power and satisfaction. Promoting employees to enhance job satisfaction will be difficult unless there is justification that promotions will actually resolve problem referring to job satisfaction.

(d) Supervision

Supervision is one among the principal factors which may impact employee on the extent of job satisfaction.(Vannucci, Whiteside, Saigal, Nichols, & Hileman, (2017)) expressed that supervision connect with technical data, human relation, skill and coordination of work activity. Supervisor support defines however the employees feel the supervisor values their contributions and to that degree they feel the supervisors provide concern and encouragement(Babin & Bole, 1996). Management plays an important role in employee satisfaction. By giving employees the freedom to express their ideas, managers or supervisors will build them loyal. From the worker points of view the fairness of employee is so important.

(e) Relationship with co-worker

(Hsu, (2000)) indicated that coworkers' relationship features a correlation to the link between job satisfaction and organizational commitment and "organizational commitment" what quantity an employee identifies to the present organization(Mowday, Porter, & Steers, 1982). Therefore, a manager should try to maximize the speed of employee job satisfaction as to achieve high level of identification towards coworkers' relationship (Robert & Angelo, 1995). The relations between coworkers' and job satisfaction,(Ducharme & Martin, 2000) conducted a large-scale investigation on the issues concerning satisfaction issues targeted on the workers of international service providers. The studies found that the factors of work group interactions and coworkers' support have significant positive correlation to job satisfaction.

2.2 Concepts of Employees Satisfaction

Employee satisfaction is that the individual employee's general attitude towards the work. It is also an employee's cognitive and affective evaluation of their job. This is the terminology used to describe whether employees are happy and concentrated and fulfilling their desires and needs at work. Employee satisfaction is an attitude that people have about their jobs and the organizations in which they perform these jobs. Job satisfaction is defined because the extent to which individuals like or dislike their jobs, (Spector, (1997)). Satisfied employees have a strong sense of understanding concerning what is expected of them. Management communications are clear and frequent concerning expectations and goals.

Employee satisfaction is supremely necessary in an organization as a result of its what productivity depends on. If employees were satisfied, they might turn out superior quality performance in best time and lead to growing profits. Satisfied employees also are more likely to be creative and innovative and are available up with breakthroughs that allow a corporation to grow and alter positively with time and changing market conditions.(Spector, (1997))as cognitive attitudes held by an employee about various aspects of their work. Job satisfaction is one for establishing the health of an organization.

A generation of employees who feel satisfaction has entered the workforce and a number of employees for whom never quite fulfilled their dreams, live. One should worry with job satisfaction for several reasons (Spector, (1997)). Firstly, job satisfaction can some extent reflect how employees are treated with regards to respect and fairness. Secondly, job satisfaction are often an indicator of an employee's psychological and emotional health. Thirdly, it can affect the behavior of the employee, and thus the organizational functions and productivity. Moreover, job satisfaction are often a mirrored image of the organizational performance, where differences between groups can cause future problems within the corporate. Satisfied employees are inclined to be more industrious, inspired, and dedicated to their work. Employee satisfaction may be a measure of how happy (satisfied) employees are with their job and dealing environment. Organizations should institute a culture which encourages and enforces employee satisfaction. Employees are loyal to their organizations and productive in their work when they are satisfied with their jobs. Employee satisfaction is a key antecedent to employee involvement. Interaction between managers and employees concerning supportiveness and goal setting, as well as job design are also key drivers of employee engagement.

2.3 Organizational Commitment

There is widespread agreement in the literature that organizational commitment is based on attitude(Solinger, Van, & Roe, 2008), however, it can also be based on individual behavior(Becker,, 1960)(Porter, Steers, Mowday, & Boulian, 1974) point out that organizational commitment is characterized by three factors; a strong confidence in the organization's goals and values, willingness to exert effort on behalf of the organization, and a strong desire to be a member of the organization.(Meyer & Allen, 1991) interpret organizational commitment as a psychological state that consists of three

factors called the three-component model (TCM). . All the components vary in strength over time, counting on the work situation. Organizational commitment is defined as a concept of exchange, as the reward-value model (Mottaz, 1988). Just as employers are concerned with the employees' loyalty and contribution to the company, (Eisenberger, Huntington, Htchison, & Sowa, (1986)) found evidence that employees are concerned with how the company values their contributions and look after their well-being through a reward system. A person with certain needs, desires and skills (work values) joins an organization where he or she can use his or her abilities and satisfy one's basic needs (work rewards) that the employer provides for (Kalleberg,, 1977). Rewards are often directly related to the work itself, for instance through work challenges, work responsibilities, and supportive co-workers (Katz, Van, & Maanen, 1977). However, if an organization fails to meet a person's expectations, one must expect that the job performance and the organizational commitment of the employee will weaken, and that the employee absenteeism will rise.

2.3.1 Affective Commitment

The first component of affective commitment, refers to the employee's emotional connection and involvement with the organization (Meyer & Allen, 1991). The factors of organizational commitment explained by (Porter, Steers, Mowday, & Boulian, 1974) refer to the characteristics of affective commitment. If the employee has a strong affective commitment, he or she will stay in the organization because he or she wants to. Personal characteristics and work experiences are the factors of affective commitment.

Employees' affective commitment or their emotional bond to their organization is an important determinant of dedication and loyalty. Employees high in affective commitment show emotional attachment, identification with and engagement in the work place. Furthermore, studies have found relations between affective commitment and absenteeism, performance and turnover (Mathieu & Zajac, 1990).

2.3.2 Continuance Commitment

The second component of continuance commitment, relates to the awareness of costs associated with quitting the firm (Meyer & Allen, 1991). If an employee moves to a new job, he has to spend an amount of time to acquire self-investment again. If an

employee is lacking of transferability of job skills and knowledge, the costs of leaving the organization will also increase, because it is difficult for the employee to find alternative jobs that match(Becker., 1960). It may also disrupt the social relationships the employees have built in the previous organization and increase the psychological cost of making new friends and learning to get along with new working colleagues if employees move to another organization. Thus, if the available alternative job in the environment is fewer, the employees show greater continue commitment to their current employer.

2.3.3 Normative Commitment

If the component is strong, the employee feels that he or she ought to stay within the firm. The factors of normative commitment are personal characteristics, socialization experiences and organizational investments. Correlates the strongest with the underlying factors of organizational commitment, and has the strongest validity of the three components(Ko, Price, & Mueller, 1997). Socialization and exchange have a vital role in the development of normative commitment. According to(Wiener, 1980) normative commitment develops from normative beliefs which are international through pre entry (familial and cultural) and post entry (organizational) socialization processes. If the employee finds the organization to be more supportive, a higher level of employee commitment can result and also the direct effort to induce commitment can produce long-term benefits for the organization.

2.4 Employee Performance

Performance will be defined as the achievement of specified task measured against predetermined or known standards of accuracy, completeness, price and speed. In every organization there are some expectations from the employees with relevance to their performance. And once they perform up to the set standards and meet organizational expectations they are believed to be good performers. Functioning and presentation of employees is additionally termed as employee performance.

(Osibanjo, Akunbonde, Faloa, & Oludayo, (2018)) outlined performance as the degree to which employees accomplished the tasks that created their job.(Porter M. E., 1985) outlined the worker as a key element of the organization. Success or failure of each organization depends on employee performance. Employee performance ultimately

affects the organizational performance. High performance organization is that the role model for the other organization. The high level of effort by employees with high levels of organizational commitment would lead to higher level of performance and effectiveness of each the individual and the organizational level. According to researches, committed employees give a big contribution to organizations because committed employees perform and behave on achieving organizations' goals.

2.5 Previous Studies on Influencing Factors on Employee Satisfaction and Organizational Commitment

In this study from literal review, of previous researchers are found out. The first previous research is the investigation of relationship influencing factors on employee satisfaction and organizational commitment.(Hamzeh, Hossein, & Samadi, 2014)investigated what are factor that influences the employee satisfaction. The independent variables of previous research, (Spector, (1997))defined job satisfaction as a cluster of evaluative feelings about the job and identified different factors of employee's job satisfaction as pay, promotion, supervision, benefits, contingent, rewards, and communication. Employee satisfaction and Organizational commitment and their relationships have been widely studied factors in management literature.

(Shore, & Martin, (1989))finds that organizational commitment was more strongly related than job satisfaction with intentions for the tellers, but not for the professions. Job satisfaction are more strongly related than organizational commitment with supervisory rating of performance for both samples (Shore, & Martin, (1989)). (Meyer, Stanley, Herscovitch, & Topolnytsky, 2002) found that affective and normative commitment correlated positively with job satisfaction, in which high commitment was associated with high satisfaction, but continuance commitment correlated negatively. (Wu, & Norman,, (2006))found that there was a positive relationship between job satisfaction and organizational commitment.(Lumley, Coetzee, Tladinyane, & Ferreira, 2011) reported that there were significant positive relationship between job satisfaction with affective and normative commitment and total organizational commitment, (Emhan, 2012) stated that job satisfaction had a positive effect on affective commitment in only for-profit organizations, and it had a negative effect on normative commitment in only non-profit organizations. To investigate the relationship between job satisfaction facets

and demographic variables (age and job tenure) with organizational commitment and the extent these variables can be the determinant of organizational commitment among employees selected in the sample developed by Smith et al.

2.6 Previous Studies on Organizational Commitment and Employee Performance

The second previous researchers are developed (Hafiz,, 2017). This research was designed to investigate the Relationship between Organizational Commitment and Employee's Performance Evidence from Banking Sector of Lahore. Past studies supported the relation of organizational commitment and employee performance. (Negin, Omid, & Ahmad, 2013)explain that organizational commitment influences the job performance of Malik Bank employees. The results indicate that the size of organizational commitment like continual, normative, and affective have relationship with job performance of employees.

Commitments in the workplace can take various forms and, arguably, have the potential to influence organizational effectiveness and employees' work performance. From an organizational perspectives, effective employee performance constitutes basic result and aim of commitment. Compared to uncommitted people, committed people are susceptible to be insistent on task sets and fulfill set goals. With regard to the outcome of employee performance, commitment may be expressed in; (1) persistence in completing tasks and achieving goals, (2) service quality, (3) acceptance of change and (4) assumption of extra job tasks. Organizational commitment has been linked theoretically and empirically to individual performance.

(Qasiar, Rehman, & Suffyan, 2012) demonstrate the influence of organizational commitment (continual, normative and affective) on employee's performance in the context of Pakistani police. Statistical results showed that the organizational commitment (continual, normative and affective) independently and jointly predicts the employee's performance. Furthermore, the study which is conducted on university teachers also concluded that organizational commitment (continual, normative and affective) features a positive relation with employee's performance.

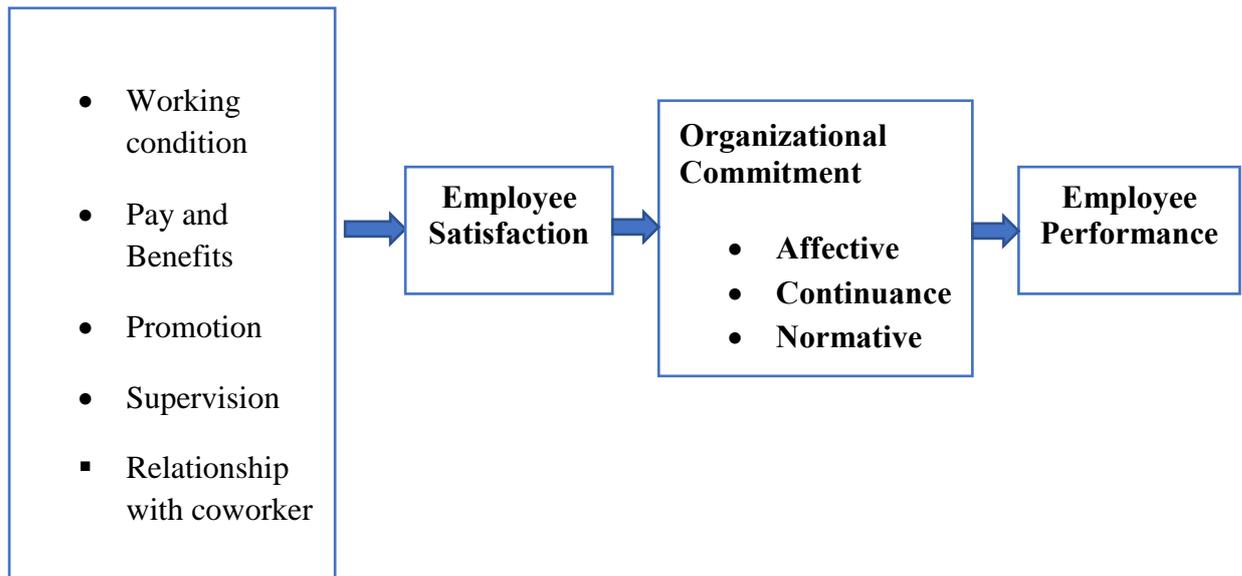
(Meyer & Allen, 1997) argued that high commitment could indeed reduce organization performance. (Cooper, (1995)) found that commitment may decrease

flexibility and inhibit creative problem solving. If commitment reduces staff turnover, it may result in few new ideas coming into the organization. Staff who would like to leave, the organization but who are committed to it in other ways, for example through high pay and benefits may stay but may not produce high levels of performance(Meyer & Allen, 1997).

2.7 Conceptual Framework of the Study

Based on the above literature review and previous studies, the conceptual model for this study is developed. This study will follow three parts: first, influencing factors on employee satisfaction, second, the effect of employee satisfaction on organizational commitment, and third, the effect of organizational commitment and employee in AYA bank. The conceptual framework of the study is shown in Figure (2.1).

Figure (2.1) Conceptual Framework of the Study



Source: Own compilation, (2019)

Figure (2.1) illustrates the conceptual framework of the study. It includes influencing factors (working condition, pay and benefits, promotion, supervision, relationship with co-worker) influences on employee satisfaction. And the employee satisfaction effect on organizational commitment, and it describes how the organizational commitment (affective commitment, continuance commitment and normative commitment) factors effect on employee performance. In above figure, influencing factors are independent variable and employee satisfaction is dependent variables. Dependent variables are organizational commitment and then, employee performance is dependent variable.

CHAPTER 3

PROFILE AND INFLUENCING FACTORS ON EMPLOYEE SATISFACTION OF AYA BANK IN YANGON

This chapter is the profile of Ayeyarwady Bank (AYA) in which include the background of AYA bank, the mission, challenge and corporate value-ethics extracted by the bank. Moreover, the organization structure of AYA bank is also including in this study. It also examines research design, reliability analysis of this paper, profile of respondent in AYA bank and influencing factors on employee satisfaction and employee satisfaction in AYA bank.

3.1 Profile of AYA Bank

Ayeyarwady (AYA Bank) is private bank, one of the largest banking and financial service organization here in Myanmar and received its banking licenses from the Central Bank of Myanmar on 2 July 2010. AYA Bank started its operations in August 2010 with the opening of Naypyitaw Head Office and paid up capital of the bank is Kyat 20 billion and has steadily expanded its network of branches to more than 165 branches as of May 2016. The expansion of the branch network, AYA Bank creates numerous job opportunities across the country, with the workforce standing at more than 4200 at the end of May 2016.

The AYA bank is authorized to operate as an investment or development bank for the domestic market and the approved banking activities include: borrowing or raising of money, lending or advancing of money either secured or unsecured, receiving securities or valuables for safe custody collecting and transmitting money and securities and provides international banking services including international remittance, payment and trade services.

AYA bank provides a full suite of retail and commercial banking products and solutions including vast of electronic banking services such as Internet and mobile banking, ATMs, and bill payment in Myanmar banking sector. AYA Bank is fast, reliable, trustworthy banking relationships at all cost and offers the full range of retail and commercial products and services. The principal activities of AYA Bank are Borrowing

and Raising of money, Lending or Advancing of Money either secured or unsecured, Receiving Securities or valuables for Safe Custody, Collecting and Transmitting money and Securities and Provides International Banking Services including International remittance, payment and trade services.

For years ahead, the bank will continue to extend its branch network throughout Myanmar. For the immediate years ahead, the Bank will continue to extend its reach throughout Myanmar, establish relationships with new customers and foreign stakeholders and strengthen the Bank's capital and risk management controls. The Bank will also emphasize on improving our human capital, and foster a corporate culture of innovation through technology. They believe that as Myanmar continues the reforms of the banking industry, the Bank will be well-placed to be the front-runner in terms of innovation and the range of products and services.

3.1.1 Mission, Objective, Challenge and Corporate Values-Ethics of AYA Bank

AYA Bank mission is recognize as the leading bank in Myanmar through the excellent and long term sustainable growth for the bank and its stakeholders. Objective is continued focus on enhancing relationships with its customers by providing fast, reliable, honest service at reasonable to all sectors of the public. Challenges are extra effort is needed for AYA Bank to convince Myanmar people about their services and offering, to create trust and healthy relationship between the people and the company. They also need a unique selling point that able to differentiate them with its competitors.

Corporate Value-Ethics are defined as follows:

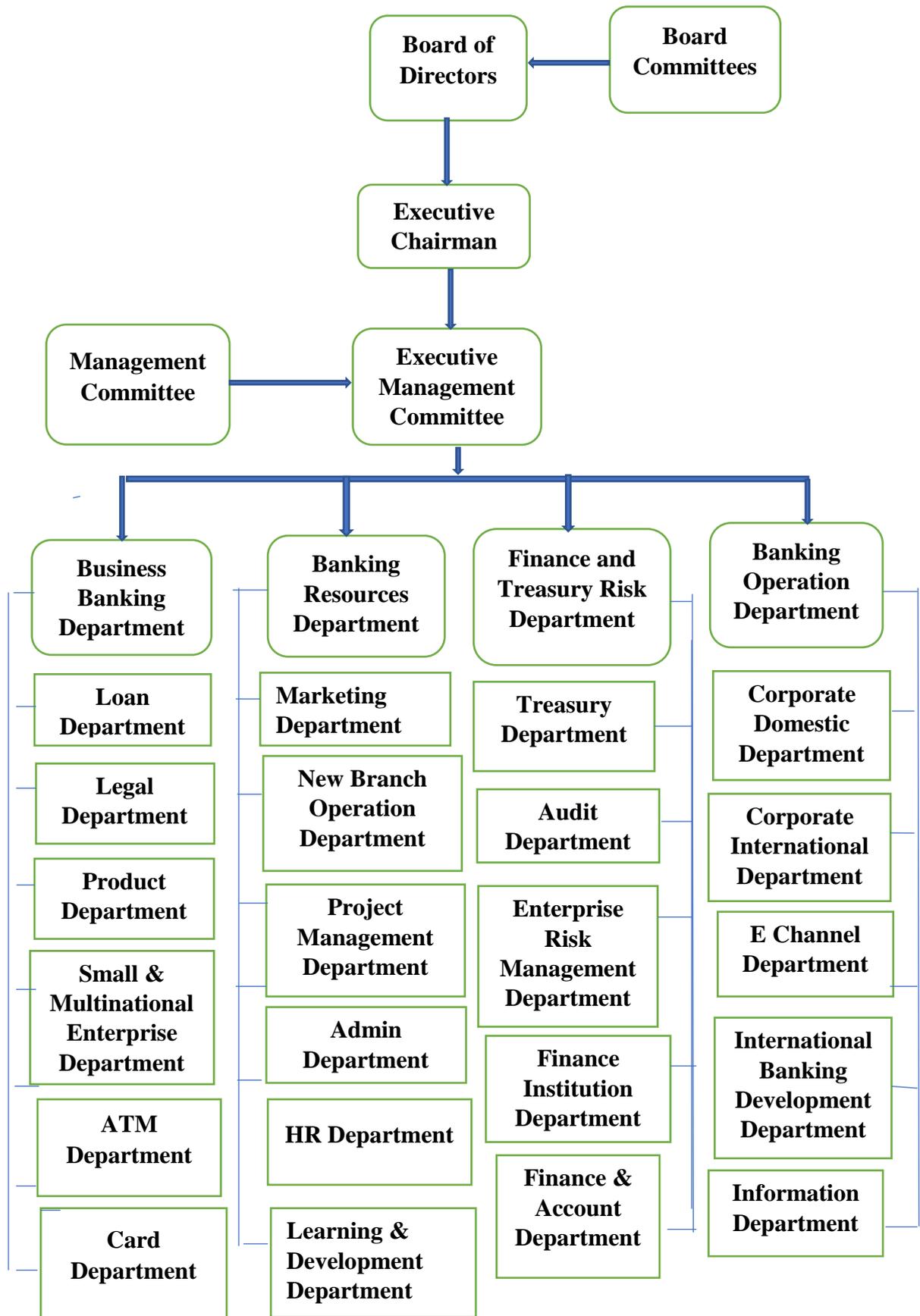
- We pursue our objectives with excellence
- We progress as a team
- We think and act in all honesty
- We always act with sincerity.

3.1.2 Organization Structure of AYA Bank

Organization of AYA Bank are structured with the Board of director (BOD), Board committees in top management, Board committees support to BOD, Executive chairman follow the order of BOD and also executive management committees go along the command of executive chairman. Management committee needs to support to executive management committee.

Executive management committee governs four departments. There are Business Banking Department, Banking Resources Department, Banking Operations Department and Finance and Treasury Risk Department. Business Banking manages Legal, Loan, Product, Small & Multinational Enterprise, ATM and Card Department. Banking Resources handles Marketing, New Branch Operation, Project Management, Admin, Learning & Development and Human Resources Department. Finance and Treasury Risk conducts Treasury, Audit, Enterprise Risk Management, Finance Institution and Finance & Account. Banking Operation Department controls Corporate Domestic, Corporate International, E Channel, International Banking Development and Information Technology.

Figure (3.1) Organizational Structure of AYA Bank



Source: AYA Bank (2019)

3.2 Research Design

This study aims to identify the influencing factors on employee satisfaction, to examine employee satisfaction on organizational commitment in AYA Bank and to analyze the effect of organizational commitment on employee performance in AYA bank. Analytical research method is used in this study to achieve the objective of the study. The primary and secondary data are used. For the collection of primary data, the sample size is calculated based on the total population of employees in Head Office of AYA bank by in Yangon. The sample size for this study was 120 employees. The respondents are surveyed with structured questionnaires by using simple random sampling method. Secondary data are obtained from relevant research paper, journal articles, reference books and internet websites.

After collecting primary data, the survey data are entered in SPSS to analyze the results and test the reliability analysis. SPSS (Statistical Package for the Social Scientists) is a data management and statistical analysis tool for researchers. In SPSS, the required data of analysis are created variables first and inputted data value into respective variables.

Descriptive and analytical research methods are used in this study. Descriptive research is aims to describe characteristics of employees in AYA Bank. The survey question used for this study consists of four main sections; section (1) demographic factors (personal) information, section (2) influencing factors on employee satisfaction, section (3) organizational commitment and section (4) employee performance. The question in section 1 is closed questions and multiple choices. The other questions of section 2,3,4 are asked with a five point Likert scale ranging from “Strongly disagree to strongly agree” (1= strongly disagree to 5= strongly agree). The Likert scale data saved as ordinal and descriptive data saved as nominal type in SPSS. The reliability analysis of questionnaire is discussed in next section.

3.2.1 Reliability Analysis

Reliability was undertaken in order to test the internal consistency of the variables in the questionnaire. Cronbach's alpha is a measure of internal reliability of the questionnaire. Cronbach's alpha was selected to conduct the reliability test as it is the most common tool for internal consistency reliability coefficient in particular

psychometric measurement. The reliability test is a process of measuring the consistency or repeatability of the scale. Cronbach's alpha test to see if multiple question Likert scale surveys are reliable. These questions measure latent variables – hidden or unobservable variables like: a person's conscientiousness, openness. Cronbach's alpha will tell if the test is accurately measuring the variable of interest. (Tavakol and Dennick,2011).

Table (3.2) Reliability Analysis

Category	Cronbach's Alpha	No.of Items	Interpretation
Working Condition	0.810	5	Good
Pay and benefits	0.780	5	Acceptable
Promotion	0.506	5	Questionable
Supervision	0.881	5	Good
Relationship with co-worker	0.933	5	Good
Employee Satisfaction	0.859	5	Acceptable
Affective Commitment	0.783	5	Acceptable
Continuance Commitment	0.640	5	Questionable
Normative Commitment	0.697	5	Questionable
Employee Performance	0.514	5	Questionable

Source: Survey Data (2019)

The Table (3.2) showed that the Cronbach's Alpha of five out of six factors were more than 0.7. Therefore, it can be interpreted that the data is considered to be reliable and valid.

3.3 Profile of Respondents in AYA Bank

In this study, demographic profile of respondents is analyzed with their gender, age group, position, marital status, education qualification, years of service, monthly salary range and working experience. This demographic profile of respondents is shown in Table (3.3).

Table (3.3) Profile of Respondents

Demographic Factor	Descriptions	Number	Percentage
	Total	120	100
Gender	Male	35	29
	Female	85	71
Age	20-25 years	64	53
	26-30 years	49	41
	30 years and above	7	6
Position	Senior Banking Assistant	49	41
	Junior Banking Assistant	71	59
Marital Status	Single	84	70
	Married	36	30
Education Qualification	Graduate	81	67
	Post Graduate(Master)	39	33
Years of Service	Less than 1 year	28	23
	1 years-3 years	50	42
	3 years-5 years	33	27
	5 years and above	9	8
Monthly Salary Rate	100000-199999 kyats	71	59
	200000-299999 kyats	49	41

Source: Survey Data (2019)

As shown in Table (3.3), the number of female population is more rather than male population because banking industry is service industry and most of the banking jobs are more suitable for female rather than male. This result also shows that females are more patient with answering survey questions rather than males.

In age group of respondents, early twenties population is more than late twenties and early thirties population. Because most of the industry especially service industry is

like fresher and younger people. Because they are active to learn new things and they are active to use their theoretical knowledge at work. And they know what is customer want from their bank because they are used more social network rather than late twenties and early thirties.

In this study, junior banking assistant position is more rather than senior banking assistant position. This means that this bank has fresher populations. Because in banking industry, most of the employees are fresher and they are entered as a junior banking assistant position. Therefore, junior banking assistant positions are more than senior banking assistant positions.

In education qualification of respondents, graduate population is more than post graduate (master) and others. Because most of the banking job is liked by fresher graduate population although post graduate (master) population is liked other job such as trading companies' job, marketing agencies' job and etc.

This study also shows that the respondents by years of service in AYA Bank. Years of service are grouped into four. The largest service group has one to three service years. The second one has three to five service years and the last one have less than one year and five years and above. This mean the people who work at this bank is like their banking job, their working nature and they are loyal to their job.

In this study, it is shown that the majority of the respondents who get salary between 100000-199999 kyats are more than the respondents who get salary between 200000-299999 kyats. This result shows the income preposition of this bank is different according to their position.

3.4 Influencing Factors on Employee Satisfaction of AYA Bank in Yangon

This part describes the influencing factors on employee satisfaction factors of AYA bank in Yangon. In this study, influencing factors on employee satisfaction are measured within the organization of employees. These factors are included working condition, pay and benefits, promotion, supervision, and relationship with-coworker.

3.4.1 Working Condition

This section presents of the employees towards working condition of the AYA bank and how well the employee satisfaction perceived the working condition of the AYA bank. Working condition is important for the employees. This section contains five statements related to working condition are shown in Table (3.4).

Table (3.4) Working Condition

No	Description	Mean	Std. Dev
1	Feeling pleasant in working condition	3.94	0.74
2	Feeling safe in working environment	3.51	0.77
3	Having flexible working hour	4.03	0.73
4	Feeling convenient with temperature	3.44	0.81
5	Having comfortable design of building	3.48	0.90
	Overall Mean	3.68	

Source: Survey Data (2019)

According to Table (3.4), the working condition mean is 3.68. It is greater than natural score of 3, shows that the most respondents agree with the five of the statement. The highest mean value is employees having flexible hour is the highest mean value. It shows that the most of the respondents are feel that about the having flexible hour because the employees have enough time for themselves compare to other job. Employees are happy in work, motivated employees those who are grateful for the chance to work flexibly may be more to perceive with their organization and make a valuable contribution. The second highest mean value of feeling pleasant in working condition, if their organization is pleasant condition as possible as for employees in order to boost innovation and also to improve the physical for their employees and ready to see the positive vibes in action well working in this bank. Feeling convenient temperature in working condition is the least mean value and it is shows that, although working under the same condition, but some employees are doesn't like the temperature too cold and other employees are like too cold because people don't have the same preference and opinion.

3.4.2 Pay and Benefits

This section explores of the employees towards pay and benefits of the AYA bank and how well the employee perceived the pay and benefits of the AYA bank. Pay and benefits are important for the employees. There are five questions statement. The mean score of pay and benefit are shown in Table (3.5).

Table (3.5) Pay and Benefits

No	Description	Mean	Std. Dev
1	Retaining employees with pay and benefits policy	3.27	0.64
2	Having fair pay based on employee's position	3.44	0.76
3	Having fair bonus system	3.41	0.73
4	Having fair overtime payment	3.36	0.67
5	Giving company of pay and benefits that enough for me	3.37	0.66
	Overall Mean	3.37	

Source: Survey Data (2019)

According to the Table (3.5), it is found that the respondents are the pay and benefits mean value is 3.37. It is greater than natural score of 3, shows that the most respondents agree with the five of the statement. The highest mean value is having the fair pay based on employees' position. It indicates that the pay and benefits are based on the position and responsibility of the job, and most employees think that they get the fair pay while according to their employees also get the fair salary related to their position. The second mean value is having fair bonus system, employees are perceived with the bonus system as AYA bank provides attractive bonus based on the service year and performance levels at the staff party. The third mean value of having fair overtime payment. It mean that employee feel pay and benefits when they receive , however employees may be either satisfied or unsatisfied with pay and benefits and overtime system. The lowest mean value is the policy can retain employees to stay. On the other hand, it is found that pay and benefits could not attract and retain employees because some foreign banks pay high salary. According to the overall mean value, employees feel moderate level with the pay and benefits system of the AYA bank.

3.4.3 Promotion

This section explores of the employees towards promotion of the AYA bank and how well the employee perceived the promotion of the AYA bank. Promotion is based on the performance could be important for the employees. The mean value and standard deviation of each questions and overall mean are shown in Table (3.6).

Table (3.6) Promotion

No	Description	Mean	Std.Dev
1	Depending on performance related promotion	3.63	0.73
2	Understanding job performance standards for promotion	3.49	0.90
3	Evaluating fair and clear performance standard	3.29	0.56
4	Getting employees equal opportunities for promotion	3.22	0.85
5	Promotion policy meets with expectation of employee	3.41	0.82
	Overall Mean	3.42	

Source: Survey Data (2019)

As show in Table (3.6), concerning with promotion, the highest mean value is promotion depend on performance, which indicates that employees knowing how the organization makes the promotion. AYA bank let employees to know that the promotion methods so that employees motivate and work hard. The second mean value is evaluated for promotion methods are understandable. It means that the bank performance appraisal system is understandable for employees. The more they work hard the more opportunities for promotion. And the hard work pay off for those who take responsibilities for jobs, handle the problem probably etc. The lowest mean value is employees get equal opportunities for promotion. However not every employees within bank do not satisfy or agree with the promotion system, who promoted employees because of their long services years.

3.4.4 Supervision

The following Table (3.7) analyzes the mean value and standard deviation of supervision and there are five questions to analyze. The mean value and standard deviation of each question and overall mean are shown as below.

Table (3.7) Supervision

No	Description	Mean	Std.Dev
1	Feeling employees careful from my supervisors	3.94	0.64
2	Taking full responsibility for employee	3.93	0.75
3	Treating fair employees	3.87	0.69
4	Considering on employees' opinion in decision making	3.90	0.73
5	Supporting and encouraging from supervisor	3.88	0.67
	Overall Mean	3.90	

Source: Survey Data (2019)

According to the survey results shown in Table (3.7), it is found that the highest mean value is 3.90, the value is above the neutral score of 3. The highest mean value is employee feel receive careful of supervisors, which indicates that supervisor has been practicing the two way communication and also can teach, coach, develop on all employees, so the employees are satisfied supervisor with supervision. The second mean value is the supervisor takes full responsibility for employees. It can be said that the supervisors stand with the employees and good to them as much as possible. The lowest mean value of supervisor fair treatment employees, the supervisor is good to employees, but not all employees, which indicates that who don't takes their responsibilities and who don't work hard, the supervisor properly.

3.4.5 Relationship with coworker

This section explores the employees towards relationship with coworker of the AYA bank and how well the employee perceived the relationship with coworker in AYA bank. There are five questions and the mean score of relationship with co-worker are shown in Table (3.8).

Table (3.8) Relationship with coworker

No	Description	Mean	Std. Dev
1	Helping colleagues with each other	3.90	0.71
2	Getting along with each and every co-worker	3.89	0.67
3	Having good current relationship with co-workers	3.83	0.65
4	Enjoying work with colleagues	3.82	0.61
5	Treating honest from colleagues	3.80	0.66
	Overall Mean	3.85	

Source: Survey Data (2019)

According to the survey results shown in Table (3.8), it is found that the highest mean value is 3.85, the value is above the neutral score of 3. The highest mean value is colleagues are helping to each other. The relationship among employees is good as each employee work friendly and helpful each other through sharing the information and knowledge as much as they have. The second mean is feeling my co-workers do they get along. Employee has friendly relationship together working in here, which indicates that the relationship with colleagues is good they tend to work for longer with good colleagues. Third and fourth mean is having good current relationship with coworkers and enjoying work with colleagues. In current relationship is enjoying with coworker. Sometimes other pressure in here, my colleagues transfer other department and new comer colleagues in arrive here. The least mean value is colleagues being honestly. However for some employees, their mind can't be known properly, and some colleagues are good in front of us but not behind.

3.4.6 In Summary Influencing Factors on Employee Satisfaction at AYA Bank

The following Tables (3.9) represents the summary of influencing factors of working condition, pay and benefits, promotion, supervision, relationship with coworker.

Table (3.9) Summary Influencing Factors on Employee Satisfaction

No	Description	Mean
1	Working Condition	3.68
2	Pay and Benefit	3.37
3	Promotion	3.42
4	Supervision	3.90
5	Relationship with coworker	3.85

Source: Survey Data (2019)

According to the result of Table (3.9), working condition that provided to employees is important factors to influence and satisfy their work. Pay and benefits are another important issue for employees' satisfaction at their workplace. Furthermore, employees are satisfied because the promotion system is that good system and, also important of supervision system in workplace. In today workplace, if employees have a good relationship with colleagues that supported to AYA bank are highly satisfied by employees. Employees satisfaction are very important for AYA bank in order to get job satisfaction and employees' commitment. Nowadays, many new banks open in Myanmar and banks have to develop their employees and create employee satisfaction in order to get their commitments.

CHAPTER 4

ANALYSIS ON EMPLOYEE SATISFACTION, ORGANIZATIONAL COMMITMENT AND EMPLOYEE PERFORMANCE IN AYA BANK

This chapter includes the three sections. The first section is to identify the influencing factors on employee satisfaction in AYA bank. The second section is to examine the effect of employee satisfaction on organizational commitment and the third section is to analyze the effect of organizational commitment on employee performance in AYA bank were analyzed by the mean value and standard deviation of each factor.

4.1 Analysis on Influencing Factors on Employee Satisfaction

This section analyses the influencing factors on employee satisfaction. In this study, influencing factors of working condition, pay and benefits, promotion, supervision, relationship with co-worker are measured on employee satisfaction within the organization.

4.1.1 Employee Satisfaction of AYA Bank

Employee satisfaction is analyzed by addressing survey to 120 respondents with five questions. The following Table (4.1) is presenting the employee satisfaction in AYA Bank in Yangon with mean value and standard deviation.

Table (4.1) Employee Satisfaction

No	Description	Mean	Standard Deviation
1	Satisfying on working at this bank	3.96	0.59
2	Satisfying that pay and benefits system	3.94	0.57
3	Satisfying fair and clear assessments for promotion	3.88	0.63
4	Satisfying on fair treatment from supervisor	3.85	0.59
5	Satisfying with co-worker appreciate on achievement	3.57	0.79
	Overall Mean	3.84	

Source: Survey Data, 2019

According to the Table (4.1), it is found that the employees are highly associated with satisfaction with the overall average mean value 3.84 because this value is above the neutral score of 3. The mean value of satisfaction on working at this bank is the highest mean score. It shows that the most of employees are satisfied when the working environment is good. The second largest mean value of satisfy pay and benefits system. It can be seemed that employees get satisfaction with pay and benefits and like doing things at work. The least mean score is co-worker appreciate on achievement, it can be concluded that coworkers should practice the organization culture in which they recognize and appreciate each other's achievement and contribution.

4.1.2 Influencing Factors on Employee Satisfaction

This section analyses the effect of influencing factors on their employee satisfaction in AYA bank. The regression to test the influencing factors on employee satisfaction in AYA bank and the result are showed in Table (4.2). The linear regression model is used to find out which influencing factors on employee satisfaction. Dependent variable is employee satisfaction and independent variable is influencing factors (working condition, pay and benefits, promotion, supervision, and relationship with co-worker). This result from this model is shown in Table (4.2).

Table (4.2) Influencing Factors on Employee Satisfaction

Model	Unstandardized Coefficient		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	.799	.216		3.692	.000	
Working Condition	.447***	.094	.381	4.748	.000	1.816
Pay and Benefits	.270***	.071	.318	3.826	.000	1.524
Promotion	.319***	.097	.290	3.293	.001	1.515
Supervision	.202**	.091	.174	2.219	.028	1.424
Relationship with-coworker	.107**	.047	.185	2.297	.024	1.260
R	.719					
R Square	.517					
Adjusted R Square	.508					
Durbin-Watson	1.681					
F Value	63.034***					

Source: Survey Data (2019)

Notes: ***Significant at 1% level, **Significant at 5% level, *Significant at 10% level

According to Table (4.2), the power of the model to explain the variables supposed to influencing factors effect on employee satisfaction of AYA bank in Yangon. The value of R square is 51.7 percent and adjusted R square is 50.8 percent. The value of F-test, the overall significant of the models, turned out highly significant at 1% level.

Working condition is significant at 1% significant level. It means that one unit of working condition factors can lead to 0.447 unit increases effect on employees who have satisfied employees. Pay and benefits and promotion factor is significant at 1% confident level. It means that one unit of pay and benefits factors can lead to 0.270 unit increases effect on employees who have satisfied employees, one unit of promotion factors can lead to increase 0.319 unit increase effect on employees who have satisfied employees. Supervision and relationship with co-worker factors are the expected positive sign at 5% significant level. The relationship reveals that one unit of supervision factors can lead to increases 0.202 unit who have satisfied employees. Among then, the relationship reveals

that one unit of relationship with co-worker factors can lead to increases 0.107 unit who have satisfied employees.

The standardize coefficient (Beta) of working condition 0.381, pay and benefits 0.318, promotion 0.290 has the largest value of among five influencing factors indicating that the greatest contribution to the effect on employees who have satisfied employees. According to the survey finding, influencing factors of working condition, pay and benefits, promotion factors could significantly raise the satisfaction of employees in AYA bank.

In this survey, all factors influences on employee satisfaction. The results show that five factors have significant value and the main determination of influencing factors on employee satisfaction of AYA bank is found to be the working condition, pay and benefits, promotion, supervision, relationship with co-worker. Working condition is positively related to employee satisfaction, employee who feels secure in their job environment and their level of satisfaction. They are also giving the positive working environment and good working materials. Most of the employees were satisfied with the working condition as everybody knows that now-a-days the interior of the banks is very lush and comfortable. Pay and benefits are influences on employee satisfaction, which mean that employee perceived with pay and benefits system. Employees believe that their attachment to the organization will provide meaningful benefits (such as overtime, bonus) that satisfy their needs. Promotion has impact on employee satisfaction, if the employee believes received that promotion based on their performance. Thus, the individual who believe their promotion was received due to performance.

Supervisor relations with employees to be significantly influence on employee satisfaction, when immediate supervisor treats employee as important person being friendly, encourage to seeks educational opportunities, aware of employee difficulties and employee satisfaction increases responsibility. This organization, look specifically at employee perceptions of co-worker support in this bank and its effect on employee satisfaction. According to the survey findings working condition, pay and benefits, promotion, supervision, relationship with co-worker could significantly raise the employee satisfaction of the AYA bank.

4.2 Analysis on Effect of Employee Satisfaction on Organizational Commitment

This section analyses the effect of employee satisfaction on organizational commitment. In this study, employees satisfaction are measured on organizational commitment within this bank.

4.2.1 Organizational Commitment of AYA Bank

This section explores and organizational commitment (Affective commitment, continuance commitment, and normative commitment) of the employees of the AYA bank. To find out which type of organizational commitment factor is dominant in the AYA bank in Yangon, respondents were asked to choose the most likely answer from three sets of organizational commitment questionnaire, affective commitment, continuance commitment and normative commitment, with 5 statements in each set. The results are shown in Table (4.3) based on survey finding.

Affective commitment occurs when the employee feel a strong emotional attachment to their organization, and to the work that they do. They are most likely identified with the organization's goals and values and they genuinely want to be this organization. According to survey, Table (4.3) shows that the affective commitment of the employees who work at AYA Bank. According to survey, the employees neutrally accept the fact that they feel a strong sense of belonging to their organization. This result shows that the employees who work at AYA Bank feel that this bank is second family of their life. And they are enjoying their work, they are likely to feel good their working environment and they are satisfied with their jobs and so on. And they accept that fact that they feel like part of their family at their organization. This result indicates that the Bank is warm as their family and they enjoy working at that bank. Although the employees do not agree the fact of they think that they could easily become as attached to another organization as they are to this one. This result shows that most of employees want to spend their carrier life at AYA bank and they believe that they get most of their work experience from this bank. Hence, they want to use their experience at this bank only. And they like their work not only working attitude but also personal attitude.

Continuance commitment has the employee neutrally agrees the fact that staying with their organization is a matter of necessity as much as desire. This result means that the employees who work at AYA Bank are really like their job and they need to work.

They consider that their current positions are suitable for themselves and they enjoyable for their career life without forcing any other command. And the respondents accept the fact that they are afraid of what might happen if they quit their job without having another one lined up. This result indicates that they are worried about they think that it would be very hard for them to leave their organization right now, if they wanted to. They fairly feel that staying with their organization is matter of necessarily rather than desire. Respondents believe it is not easy to get a new job. If it seems easy to look for another job elsewhere, respondents have their daily work load to complete. They may need to take leave, spend some time and money to find another job. Especially, they need to negotiate with their current organization if they get job offer another organization. Although the respondents did not accept the fact that they feel that they have too few options to consider leaving this organization. This means that although they have many options from other organizations, they continuance work at AYA Bank because they like the working environment and the other benefits of AYA Bank and etc. Continuance commitment occurs when employees weigh up pros and cons of leaving their organization. The employees feel that they need to stay at their company, because the benefit which might gain from another job is less than the loss such as bonus.

Normative commitment occurs when the employees feel a sense of obligation to their organization, even if they are unhappy in their role, or even if they want to pursue better opportunities. The employees feel that they should stay with their organization, because it is the right thing to do. Most of employees agree the facts that they were taught to believe in the value of remaining loyal to one's organization. This result means that the employee who work at AYA Bank believe that loyal is important for them. They are loyal to their bank because they think the bank has invested money and time for them. And they accept the fact that they believe that a person must always be loyal to their organization. This result indicates that the person must always be loyal to his or her organization when the organization provides to meet their needs and satisfaction level. The respondents did not agree the fact that jumping from organization to organization seem at all unethical to them. Because of jumping one organization to another is not ethical to them and not suitable for anyone in their career life.

Table (4.3) Organizational Commitment

No.	Affective Commitment	Mean	Std. Dev
1	Being happy to spend with this organization.	3.58	0.78
2	Feeling as "part of my family" at this company.	3.98	0.68
3	Feeling emotionally attached to this organization.	3.53	0.73
4	Feeling a strong sense of belonging to this organization.	4.05	0.70
5	Having a great deal of personal meaning.	3.52	0.74
Overall Mean		3.73	
No.	Continuance Commitment	Mean	Std. Dev
1	Being difficult to leave from this organization.	3.21	0.66
2	Being afraid of what happen after resigning the job.	3.36	0.75
3	Staying with own desire in this organization.	3.93	0.79
4	Having very few options from other organization.	2.95	0.77
5	Being difficult to leave because of scarcity.	3.33	0.71
Overall Mean		3.25	
No.	Normative Commitment	Mean	Std. Dev
1	Feeling that people move from company to company.	3.33	0.78
2	Being loyal to his or her organization.	3.78	0.77
3	Jumping from organization to another is unethical.	3.31	0.70
4	Believing that loyal is important.	3.73	0.79
5	Believing in the value of remaining loyal to one's organization.	3.81	0.66
Overall Mean		3.59	

Source: Survey Data (2019)

4.2.2 Effect of Employee Satisfaction on Organizational Commitment

This section, analyses on the effect of employee satisfaction on organizational commitment in AYA bank. The regression to test employee satisfaction on organizational commitment of AYA bank and the result are showed in Table (4.4). The linear regression model is used to find out which employee satisfaction. Dependent variable is organizational commitment and independent variable is employee satisfaction. This result from this model is shown in Table (4.4).

Table (4.4) Effect of Employee Satisfaction on Organizational Commitment

Model	Unstandardized Coefficient		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	.269	.207		1.299	.196	
Employee Satisfaction	.825***	.032	.919	25.473	.000	1.418
R	.946					
R Square	.895					
Adjusted R Square	.891					
Durbin-Watson	1.743					
F Value	194.866***					

Source: Survey Data (2019)

Notes: ***Significant at 1% level, **Significant at 5% level, *Significant at 10% level

According to the Table (4.4), the specified model could explain some extent about the variation of the organizational commitment of employee AYA bank in Yangon since the value of R square is 89 percent. Adjusted R square is 89.1. The value of F test, the overall significance of the model, is highly significant at 1 percent level. This specified model can be said valid.

Employee satisfaction factor variable has the expected positive sign and highly significant coefficient value at 1 percent level. The positive relationship indicates that the increase in satisfaction of employee leads to more organizational commitment of employees AYA bank in Yangon. An increase in employee satisfaction by 1 unit will also raise the effect on organizational commitment by 0.825 units. The standardized coefficient (Beta) of employee satisfaction has value (.919) variables indicating that

employee satisfaction have the greatest contribution to the effect on organizational commitment when the satisfied employee in this organization.

Employee satisfaction positively influences on organizational commitment. When employee perceived with satisfied in this organization which helps them to work hard for the organization to make it more competitive and successful. Employee becomes more satisfaction in workplace and work motivation to determine the employee commitment for an organization. If employee increased commitment will result in the fast accomplishment of the organizational objectives. And then, employees who have higher commitment with the organization tend to be more satisfied. It means that the higher satisfaction of employee leads to higher organizational commitment. The results show that most satisfaction of employee has significant value and the main determination of organizational commitment of employee. The increases of the employee satisfaction have significant and positive effect on organizational commitment to employee attitudes. Commitment of employees in the AYA bank is mostly effected by satisfied.

4.3 Analysis on Effect of Organizational Commitment on Employee Performance

This section analyses the effect of organizational commitment on employee performance. In this study, organizational commitment (affective commitment, continuance commitment, normative commitment) are measured on employee performance within this bank.

4.3.1 Employee Performance of AYA Bank

In this study, the combination of five survey question is used to explore the performance of employees on AYA Bank. For measuring the strength of each of the indicators, Likert-type scale was used which is composed of five value levels (from 1=strongly disagree to 5=strongly agree). The results of survey on performance of employees in AYA Bank are expressed in Table (4.5).

Table (4.5) Employee Performance

No	Description	Mean	Std. Dev
1	Arriving on time.	4.15	0.63
2	Being complete works according to dead line.	4.08	0.62
3	Performing tasks effectively.	3.99	0.75
4	Trying to make innovative and creative suggestion	3.69	0.66
5	Improving problem solving skills.	3.80	0.71
	Overall Mean	3.94	

Source: Survey Data (2019)

According to Table (4.5), most of the respondents agree the fact that they arrive work on time. This result shows that the employees of the bank follow the rules of the bank. To arrive the employee work on time, the bank arranged ferry for the employee. And they accept the fact that they always complete projects and works according to deadlines. In each department, supervisor and employees discuss their tasks to complete on daily and weekly basis. If problems and difficulties are found, solutions and appropriate actions are discussed during meeting. To perform their jobs, respondents prioritize their tasks appropriately and use their time effectively. This result indicates that they well know how to do projects and works completely because they have well received

The respondents did not accept the fact that they try to make innovative and creative suggestion to improve the company. This result shows that the employees are not try to make innovative and creative suggestion. They are always thinking about their daily work such as to service customer, account transition and so on.

Employee's performance is a fundamental foundation associated with an organization that employee the knowledge intended for better effectiveness that can be analyzed through the organization performance. According to survey, Table (4.5) shows that the performance of the employees who work at AYA Bank.

4.3.2 Effect of Organizational Commitment on Employee Performance

This section analyses the effect of organizational commitment (affective commitment, continuance commitment, normative commitment) on employee performance in AYA bank. The regression to test organizational commitment on

employee performance of AYA bank and the result are showed in Table (4.6). The linear regression model is used to find out which employee satisfaction. Dependent variable is employee performance and independent variable is organizational commitment. This result from this model is shown in Table (4.6).

Table (4.6) Effect of Organizational Commitment on Employee Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	1.520	.271		5.611	.000	
Affective Commitment Mean	.342***	.055	.474	6.275	.000	1.183
Continuance Commitment Mean	.071	.066	.091	1.077	.284	1.466
Normative Commitment Mean	.255***	.081	.262	3.143	.002	1.440
R				.663		
R Square				.440		
Adjusted R Square				.426		
Durbin-Watson				2.026		
F Value				30.390***		

Source: Survey Data (2019)

Notes: ***Significant at 1% level, **Significant at 5% level, *Significant at 10% level

As can be seen in Table (4.6), values of the R square and adjusted R square are weak since they are 44 percent and 42 percent. However, the overall significance of the models, F-value, is highly significant at 1% level.

Only one variable, affective commitment has the expected positive sign at 1% significant level. The relationship reveals that increases in affective commitment leads to more employee performance. It means one unit of affective commitment can lead to 0.342 unit increases in employee performance. This result also shows that the employees are committed on an affective level stay and they try to improve their performance because of their affective commitment.

There is no significant for continuance commitment with employee performance. It means that continuance commitment do not effect on employee performance. Employee performance will not increase or decrease because of continuance commitment.

Normative commitment factor variable has the expected positive sign at 1% significant level. The relationship reveals that increases in normative commitment leads to more employee performance. It means one unit of normative commitment can lead to 0.255 unit increases in employee performance. This result also shows that the employees are committed on a normative level stay and they try to improve their performance because of their normative commitment.

The standardize coefficient (Beta) of affective commitment value is 0.474 and it is largest than normative commitment value, 0.262. This means that affective commitment has the greatest contribution rather than normative commitment to increase performance of employee in AYA bank. In conclusion, affective commitment really has good impacts on employee performance.

Base on the results, affective commitment is the most influencing type among three types of organizational commitment of employees. Normative commitment is the second most influencing type. Therefore, most of employees in AYA bank found that their emotional bond to their organization and it has been treated as an important of determinant of dedication and loyalty. Employees with high affective commitment are having an emotional connection to an organization and identification with that increase their commitment in the organization's activities, their willingness to pursue the organization's goals and their desire to stay with the organization.

In summary, the results show that most factors have significant value and the main determination of employee's performance is found to be the affective commitment factors. Employee's performance in the AYA Bank in Yangon is mostly affected by affective commitment factors.

CHAPTER 5

CONCLUSION

This chapter is organized with findings and discussions, suggestions and recommendations from the study of the paper. This chapter also suggestions for the further study needs for the AYA bank in Yangon.

5.1 Findings and Discussions

Human power is most valuable assets of organizational. If there is employee satisfaction in this organization to achieve everyone committed in organization and also can get organizational goal. The main objectives of this study are to identify the influencing factors on employee satisfaction in AYA bank in Yangon, and to explore the employee satisfaction and organizational commitment of AYA bank and to analyze the effect of organizational commitment (affective, continuance and normative) on employee performance of AYA bank in Yangon. In order to achieve this paper, primary data, structured questionnaires are distributed and simple random sampling method is applied. The questions involved in questionnaire are with structured and self-administered questionnaires were used and likert-type scale was applied in this research. In this survey, based on the outcome of mean values, it can be assumed that respondents do not much dissatisfaction on employee satisfaction factors provided by AYA bank.

From analysis of influencing factors on employee satisfaction, employees strongly satisfy with the working environment have a significant impact on employee satisfaction. Employee whom are satisfied with their jobs, understand the type of impact that their performance will have on productivity in the organization. AYA Bank as the bank provide the employees gives pleasant working conditions of an organization are considered as it infrastructure and equipment such as heating and cooling, ventilation systems, controlled noise levels, office furnishings, safety and security, etc. Most employees somewhat satisfy with the pay and benefit policy as they get fairly pay according to their positions while comparing while local banks. Employees are also high level of satisfaction. According to the influencing factors on promotion is also effect on employee satisfaction, promotion in the private sector bank are performance based, where

promotion are only partially linked with performance appraisal and largely based on seniority. It has been shown that individuals who perceive that promotion decisions are made in a fair and just manner are likely to experience satisfaction with their jobs. Employees are moderate satisfaction as they received the promotions, incentives and appreciations based on their performance levels.

Regarding to the supervision, employees also satisfy about their supervisor. Most employees at AYA Bank are high satisfaction supervision because employees have freedom to use own judgment. In additions, employees get acknowledgement. Employees are satisfied with their jobs when supervisors have high levels of emotional stability and closer relationship between the management and employees. Finally, with regard to the co-worker, employees enjoy doing things at the workplace and they are happy with co-workers. Employees have good relationship with their manager and colleagues and they share their information to each other, hence they are satisfied with their relationships in working.

According to the regression results, the effect of employee satisfaction on organizational commitment, among employee satisfaction has the effect on organizational commitment of employee in AYA bank. Employees enjoy doing things at the workplace and they are happy with working environment, pay and benefits, promotion. They get increase on satisfaction level has positive effect on commitment level of employee in AYA bank.

According to the regression results, regarding the effect of organizational commitment on employee performance, it is found that affective commitment has highest effect on employee performance. Because the employee of AYA bank are committed on an affective level stay with the bank and they try to improve their performance such as arrive work on time and try to complete projects according to deadline. The second has highest effect on normative commitment. Although that the normative commitment has effect on employee's performance. To increase employee performance, their employees the moral concepts that it is not appropriate to jump from one organization to another, it is better to remain in one particular organization. However it is found out that continuance commitment factors do not have effect on employee performance in the AYA bank.

As summary, this study found that influencing factors of working condition, pay and benefits, promotion, supervision has the dominant factors on employee satisfaction, which that almost employees are satisfied in AYA bank on these factors. And then,

employee satisfaction positive effect on organizational commitment of employees in AYA bank, which indicates that these factors are superior others organization giving. Organizational commitment (affective commitment and normative commitment) have positive relationship on employee performance in AYA bank.

5.2 Suggestions and Recommendations

Based on the findings, the success of the organization partly depends on the employee satisfaction. This organization gets many benefits to understand what it can do to employee satisfaction and its employees become more effectively and increase commitment of employee in organization and employee performance in the workplace. Most of the employees are satisfied with influencing factors provided by AYA bank. But it needs some more things to provide and develop to increase the employees' performance level. The level of employee performance can increase more if AYA bank will provide factors of employee satisfaction such as and relationship with coworker. So, these factors should be revised more adequate to improve employees' committed and employee performance at all levels.

The organization of working environment has good condition, employees feel this organization are happy working with their same teams and getting a sense of personal accomplishment form their supervisor. Employees are satisfied pay and benefits system provided by AYA bank and it is moderately matched with the employees' needs and want. But organization should revise and update bonus program more than the current to better according employees' needs and working condition. Therefore, AYA bank should keep continue these factors of working condition, pays and benefits. Moreover, AYA bank should analyze about promotion and give the promotion not judge to be bias and the bank arrange fair promotion program based on the proper performance appraisal with fair and honest way.

Regarding to the supervision, sometimes employees also have not freedom to use own judgment when their supervisor of authority. So, the organization should analyze more than the current. In addition, if supervisor also support to employees, employees feel the supervisor values their contributions and employees enjoy doing work. Moreover, the relationship with co-worker, the organization should be review regarding the relationship with co-worker, if coworker has mutually respect in working the organization

have positive work environment that makes their employees feel good, also employees to reduce stress levels and improve their overall health and results from them to improve employee performance.

AYA bank should be considers the better to employees get satisfaction since they employees have freedom to use own judgment, most employees to their commitments as employees do not leave the company even if there are more prospects at other organizations. They also think that problems of the bank as their own. Finally it is recommends that, if organization wants to get better performance of employees, AYA bank should keep continue of current condition in this organization. Moreover, to strengthen employee commitment and performance in the organization for their continuous long term success.

Finally, as the study indicates, the analysis showed that affective commitment has highest effect on employee's performance. Although that the normative commitment has effect on employee's performance. The increases of affective commitment and normative commitment have the positive effects on performance of employees in the AYA bank. It is also observed that continuance commitment has no effect on employee's performance. Hence, it is recommended to increase employees' performance because of continuance commitment, the bank should give the awards which have benefits for employees other satisfaction factors by arrange, rewards and so on if they will try to make a creative and innovative suggestion for the bank and this suggestion is useful for the bank. In this way, their employee performance such as creative and innovative suggestion will high because of their continuance commitment.

5.3 Needs for Further Research

This study focuses to identify the influencing factors of employee satisfaction of AYA Bank in Yangon. This study emphasizes on influencing factors on employee satisfaction and organizational commitment and their performance of AYA bank in Yangon only. Other states and divisions of AYA bank are excluded in this study. And this study included only senior and junior assistant position of AYA bank. Hence, further studies should observe not senior and junior assistant position but assistant supervisor, supervisor and assistant manager. And the furthers studies that based on other employee satisfaction and employee performance and investigate the effect of satisfaction on

employee performance in different industries with larger sample size can also be a more fruitful research if cost and time allows. Moreover, the research is applied by using self-rating likert-scale, open-ended questions should be included in next research. This study does not cover the whole banking industry. Therefore, further researches should study the public banks and other private bank. And then, other aspects of the human resources should be considering to maximizes the analysis on employee commitment and employee performance for further research.

REFERENCES

- Akabar, S. Y. (2011). Impact of Employee Empowerment on Job Satisfaction: An Empirical Analysis of Pakistan Service Industry. *Interdisciplinary Journal of Contemporary Research In Business*, 2, 680-685.
- Allen, J. N., & Meyer, P. J. (1990). The Measurement and Antecedents of Affective, Continuance and Normative Commitment to the Organization. *Journal Occup Psychol*, 63(1), 1-18.
- Babin, J. J., & Bole, J. S. (1996). The Effects of Perceived Co-worker Involvement and Supervisor Support on Service Provider role Stress, Performance and Job Satisfaction. *Journal of Retailing*, 72(1), 57-75.
- Becker, H. S. (1960). Notes on the Concept of Commitment. *American Journal of Sociology*, 66(1), 32-40.
- Cooper, J. H. (1995). Reconsidering the Case of Organizational Commitment. *Human Resource Management Journal*, 3(18-31).
- Davis, N. M. (2011). Attitudes at work,. *British Journal of Psychology*, 38(3), 107-34.
- Ducharme, L. J., & Martin, J. K. (2000). Unrewarding work, worker support, and job satisfaction. *Work and Occupations*, 27(2), 223-243.
- Eisenberger, R., Huntington, R., Htchison, S., & Sowa, D. (1986). Perceived Organizational Support. *Journal of Applied Psychology*, 71(3), 500-507.
- Emhan, A. (2012). Relationship among Material Support, Job Satisfaction and Organizational Commitment: A Comparative Study of Nonprofit, For-Profit and Public Sectors in Turkey. . *International Journal of Business, Humanities and Technology*, 2(5), 179-190.
- Fink, S. L. (1992). *High commitment workplaces*. Greenwood Publishing Group.
- George, J. M. & Jones, G. R. (1996). The Experiences of Work and Turnover Intension: Interactive Effects of Value Attainment, Jobsatisfaction, and Positive Mood. *Journal of Applied Psycholoo*, 3(3), 18-325.
- Hafiz. (2017). Relationship between Organizational Commitment and Employee's Performance Evidence from Banking Sector of Lahore. *Arabian Journal of Business and Management Review*, 7(5), 141-168.
- Hamzeh, S. M., Hossein, & Samadi, M. (2014). An Investigation on Relationship Between Employees' Job Satisfaction and Organizational Commitment. *Management Science Letters*, 669-678.
- Hsu, C. C. (2000). *An empirical study on the relationship Between organizational culture, leader behavior, and employees' work attitude: A case study on a commercial bank in Taiwan*. Department of Industrial Engineering and Management, University of Chaoyang Unplished Thesis.

- Kalleberg, A. L. (1977). Work Values and Job Rewards: A Theory of Job Satisfaction. *American Sociological Review*, 42(1), 124-143.
- Katz, R. & Van, Maanen, J. (1977). The Loci of Work Satisfaction: Job, Interaction, and Policy. *Human Relations*, 30(5), 469-489.
- Ko, J. W., Price, J. L., & Mueller, C. W. (1997). Assessment of Meyer and Allen's Three-Component Model of Organizational Commitment in South Korea. *Journal of Applied Psychology*, 82(6), 961-973.
- Lease, S. H. (1998). Annual review, 1993-1997: Work attitudes and outcomes. *Journal of Vocational Behaviour*, 53 (2), 154-183.
- Locke, E. (1976). Nature and causes of Job Satisfaction. Handbook of Industrial and organization psychology. *Journal of Marketing*, 129-1349.
- Lumley, E. J., Coetzee, M., Tladinyane, R. &, Ferreira, N. (2011). Exploring the Job Satisfaction and Organizational Commitment of Employees in the Information Technology Environment. *Southern African Business Review*, 15(1), 100-118.
- Mathieu, J. & Zajac, D. (1990). A Review and Meta-Analysis of the Antecedents, Correlates, and Consequences of Organizational Commitment. *Psychological Bulletin*, 108(2), 171-194.
- Mayhew, R. (2017). Importance of Employee Performance in Business Organizations. *Handbook of Industrial and Performance Psychology*, 91(5), 127-139.
- Medigan, M., Norton & Testa, I. (1999). The Quest for Work Life Balance. *Rogers Media*.
- Meyer, J. P., & Allen, N. J. (1991). A Three Component Conceptualization of Organizational Commitment. *Human Resource Management Review*, 1(1), 61-89.
- Meyer, J. P., & Allen, N. J. (1997). *Commitment in the Workplace: Theory, Research, and Application (1st ed)*. Thousand Oaks, CA: sage Publications.
- Meyer, J. P., Irving, P. G., & Allen, N. J. (1998). Examination of the Combined Effects of Work Values and Early Work Experiences on Organizational Commitment. *Journal of Organizational Behavior*, 19(1), 29-52.
- Meyer, J. P., Stanley, D. J., Herscovitch, L. &. Topolnytsky, L. (2002). Affective, Continuance, and Normative Commitment to the Organization: A Meta-Analysis of Antecedents, Correlates, and Consequences. *Journal of Vocational Behavior*, 61, 20-52.
- Minton-Eversole, T. (2009 December). Quality measurement: Key to best-in-class talent acquisition. (A Wong, Ed.). *HR Magazine*, 64-66.
- Misener, et. al. (1996). Toward an International Measurement of Job Satisfaction. *Journal of Business*, 45(2), 87-91.
- Mottaz, C. J. (1988). Determinants of Organizational Commitment. *Human Relations* (6 Ed), 41(6), 467-482.

- Mowday, R. T., & Steers, R. M. (1979). The Measurement of Organizational Commitment. *Journal of Vocational Behaviour*, 14, 224-247.
- Mowday, R. T., Porter, L. W., & Steers, R. M. (1982). *Employee Organization Linkages*. New York: Academic Press.
- Negin, M., Omid, M., & Ahmad, B. M. (2013). The Impact of Organizational Commitment on Employees Job Performance. A Study of Meli Bank. *International Journal of Contemporary Research in business*, 5, 164-171.
- Osibanjo, A. O., Akunbonde, J., Faloa, H. O., & Oludayo, O. O. (2018). Work Ethics and Employees' Job Performance. *Journal of Leadership, Accountability and Ethics*, 12(1), 107-117.
- Pergamit, M. &, Veum, J. R. (1999). What is Promotion? *Industrial labor Relations Review*, 52(4), 581-601.
- Porter, L. W., Steers, R. M., Mowday, R. T., & Boulian, P. V. (1974). Organizational Commitment, Job Satisfaction, and Turnover Among Psychiatric Technicians. *Journal of Applied Psychology*, 59, 603-609.
- Porter, M. E. (1985). *Competitive Advantage: Creating and Sustaining Superior Performance*. New York: free Press, 43, 214.
- Qasiar, M. U., Rehman, M. S., & Suffyan, M. (2012). Exploring Effects of Organizational commitment on Employee Performance: Implications for Human Resource strategy. *Interdisciplinary Journal of Contemporary Research In Business*, 3, 248-255.
- Robert, C., & Angelo, D. (1995). *Organizational Behavior*. New York: Irwin, Inc.
- Shore, L. M., & Martin, H. J. (1989). Job Satisfaction and Organizational Commitment in Relation to Work Performance and Turnover Intentions. *Human Relations*, 42(7), 625-638.
- Solinger, O. N., Van, O. W., & Roe, R. A. (2008). Beyond the Three-Component Model of Organizational Commitment. *Journal of Applied Psychology*, 93(1), 70-83.
- Spector, P. (1997). *Job Satisfaction: Application, Assessment, Cause and Consequences*. London: Sage Publication.
- Vannucci, M. J., Whiteside, D. M., Saigal, S., Nichols, L. &, Hileman, S. (2017). Predicting Supervision Outcomes: What is Different about Psychological Assessment Supervision? *Australian Psychologist*, 52(2), 114-120.
- Vischer, J. C. (2008). Towards an environmental psychology of workspace: How people are affected by environments for work. *Architectural Science Review*, 51(2), 97-108.
- Vroom, V. H. (1967). *Work and Motivation*. New York: John Wiley & Sons Inc.

- Wiener, Y. (1980). Commitment in Organizations: A Normative View. *Academy of Management Review*, 7(3), 418-428.
- Wu, L. &, Norman, I. J. (2006). An Investigation of Job Satisfaction, Organizational Commitment and Role Conflict and Ambiguity in a Sample of Chinese Undergraduate Nursing Students. *Nurse Education Today*, 26, 304-314.

APPENDIX A
YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF MANAGEMENT STUDIES
MBA PROGRAM

**Survey Questionnaire for Employee Satisfaction and Organizational
Commitment of AYA Bank in Yangon**

This Agglomerate of questionnaire is intended to employees from AYA Bank to determine the organizational commitment in the organization. I would like to get your effective response for the following questions. *Your responses would be used only in my research purpose and would be kept in a strict confidential.* It will be useful and get effectiveness for my thesis.

Make the selected point with (✓)

1. Gender

Male

Female

2. Age

Under 20 years

21 to 30 years

31 to 40 years

41 to 50 years

50 years and above

3. Position

Senior Banking Assistant

Junior Banking Assistant

4. Marital Status

Single

Married

5. Educational Qualification

- Graduate
- Post Graduate (Master)
- Others

6. How long have you worked for AYA Bank?

- Less than 1 years
- 1 year – 3 years
- 3years – 5years
- 5 years and above

7. Monthly Salary Rate

- 100000-199999 kyats
- 200000-299999 kyats

Influencing Factors on Employees Satisfaction

Listed below is a series of statements that represent feelings that individuals might have about the company or organization for which they work. With respect to your own feelings about the particular organization for which you are working, please indicate the degree for each statement by making a choice the scale below.

1 = strongly disagreed 2 = disagrees 3 = neutral
4 = agree 5 = strongly agreed

(1) Working Condition

No.	Statement	1	2	3	4	5
1	I have a pleasant working condition.					
2	I feel that safe in this working environment.					
3	My working hours are flexible.					
4	I feel convenient with the temperature in the bank.					
5	I feel comfortable in the design of this bank (design of building).					

(2) Pay and Benefits

No.	Statement	1	2	3	4	5
1	I think that pay and benefit policy of this bank can retain employees to stay.					
2	I think pay is fair to the job position of employees.					
3	I think the bonus is fair to the job position.					
4	I think overtime pay is fair to the position.					
5	I think enough for me that company given pay and benefits.					

(3) Promotion

No.	Statement	1	2	3	4	5
1	I think that promotion depend on my job performance.					
2	I think that job performance standards which are used to evaluate for promotion, are understandable.					
3	I think that job performance evaluation for promotion is fair and base on clear performance standard.					
4	I think that employee has equal opportunity to get promotion in Bank.					
5	I think that promotion policy of this bank meets the expectations of the employees.					

(4) Supervision

No.	Statement	1	2	3	4	5
1	I receive careful supervision from my superior.					
2	I feel my superior takes full responsibility for employees.					
3	I feel my supervisor treats the employees fairly.					
4	I think that my supervisor considers employees' opinion in decision making.					
5	I receive the support and encouragement from my supervisor.					

(5) Relationship with coworker

No.	Statement	1	2	3	4	5
1	My colleagues are helpful to each other.					
2	My co-workers get along with each other at work.					
3	I have the good relationship with my colleagues.					
4	I enjoy working with my colleagues.					
5	My colleagues treats me honestly.					

Employee Satisfaction

No.	Statement	1	2	3	4	5
1	I am satisfied that the working at this bank.					
2	I am satisfied with the pay and benefits system.					
3	I am satisfied that the fair and clear assessments on employee performance for promotion.					
4	I am satisfied in my supervisor for fair treatment.					
5	I am satisfied with co-worker appreciate on achievement.					

Organizational Commitment

Listed below is a series of statements that represent feelings that individuals might have about the company or organization for which they work. With respect to your own feelings about the particular organization for which you are working, please indicate the degree for each statement by making a choice the scale below.

1 = strongly disagreed 2 = disagrees 3 = neutral

5 = agree 5 = strongly agreed

(1) Affective Commitment

No.	Statement	1	2	3	4	5
1	I would be happy to work at my organization until I retire.					
2	I feel like “part of my family” at my organization.					
3	I feel “emotionally attached” to this organization.					
4	I feel a strong sense of belonging to my organization.					
5	This organizational has a great deal of personal meaning for me.					

(2) Continuance Commitment

No.	Statement	1	2	3	4	5
6	It would be very hard for me to leave my organization right now, even if I wanted to.					
7	I am afraid of what might happen if I quit my job without having another one lined up.					
8	I am right now, staying with my organization is a matter of necessity as much as desire.					
9	I feel that I have too few options to consider leaving this organization.					
10	I continue to work for this organization is that leaving would require considerable personal sacrifice- another organization may not match the overall benefits I have here.					

(3) Normative Commitment

No.	Statement	1	2	3	4	5
11	I think people these days move from company too other.					
12	I believe that a person must always be loyal to his or her organization.					
13	I am jumping from organization to organization does seem at all unethical to me.					
14	One of the major reasons I continue to work for this organization is that I believe that loyal is important and therefore feels a sense of moral obligation to remain.					
15	I was taught to believe in the value of remaining loyal to one's organization.					

Employee Performance

Listed below is a series of statements that represent feelings that individuals might have about the company or organization for which they work. With respect to your own feelings about the particular organization for which you are working, please indicate the degree for each statement by making a choice the scale below.

1 = strongly disagreed 2 = disagrees 3 = neutral
4 = agree 5 = strongly agreed

No.	Statement	1	2	3	4	5
1	I arrive to work and meeting on time.					
2	I meet the deadlines of my work to complete.					
3	I effectively performance tasks that are expected.					
4	I try to make innovative and creative suggestion to improve the Bank.					
5	I think my problem solution is skill is improved.					

APPENDIX B
SPSS Regression Calculation Results

Regression Analysis of Influencing Factors on Employee Satisfaction

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.719 ^a	.517	.508	.17626	1.681

- a. Predictors: (Constant), Relationship with Coworker Mean, Supervision Mean, Pay and Benefits Mean, Promotion Mean, Working Condition Mean
 b. Dependent Variable: Employee Satisfaction Mean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.270	5	6.054	195.290	.000 ^b
	Residual	3.542	114	.031		
	Total	33.812	119			

- a. Dependent Variable: Employee Satisfaction Mean
 b. Predictors: (Constant), Relationship with Coworker Mean, Supervision Mean, Pay and Benefits Mean, Promotion Mean, Working Condition Mean

Coefficients^a

Model	Unstandardized Coefficient		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.799	.216		3.692	.000		
Working Condition Mean	.447	.094	.381	4.748	.000	.705	1.816
Pay and Benefits Mean	.270	.071	.318	3.826	.000	.917	1.524
Promotion Mean	.319	.097	.290	3.293	.001	.916	1.515
Supervision Mean	.202	.091	.174	2.219	.028	.917	1.424
Relationship with co-worker Mean	.107	.047	.185	2.297	.024	.740	1.260

Dependent Variable: Employee Satisfaction Mean

Regression Analysis of Employee Satisfaction on Organizational Commitment

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.946 ^a	.895	.891	.23462	1.743

a. Predictors: (Constant), Employee Satisfaction Mean

b. Dependent Variable: Organizational Commitment Mean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.524	1	4.505	81.910	.000 ^b
	Residual	6.275	118	.055		
	Total	28.800	119			

a. Dependent Variable: Organizational Commitment Mean

b. Predictors: (Constant), Employee Satisfaction Mean

Coefficients^a

Model	Unstandardized Coefficient		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.269	.207		1.299	.196		
Employee Satisfaction Mean	.825	.032	.919	25.783	.000	.601	1.418

Dependent Variable: Organizational Commitment Mean

Regression Analysis of Organizational Commitment on Employee Performance

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.663 ^a	.440	.426	.29159	2.026

a. Predictors: (Constant), Normative Commitment Mean, Affective Commitment Mean
Continuance Commitment Mean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.752	3	2.584	30.390	.000 ^b
	Residual	9.863	116	.085		
	Total	17.615	119			

a. Dependent Variable: Employee Performance Mean
b. Predictors: (Constant), Normative Commitment Mean, Affective Commitment Mean, Continuance Commitment Mean

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.520	.271		5.611	.000		
Affective Commitment Mean	.342	.055	.474	6.275	.000	.845	1.183
Continuance Commitment Mean	.071	.066	.091	1.077	.284	.682	1.466
Normative Commitment Mean	.255	.081	.262	3.143	.002	.694	1.440

Dependent Variable: Employee Performance

