

# **FACTORS AFFECTING THE COMMITMENT TO THE ORGANIZATION OF SAIGON COMMERCIAL JOINT STOCK BANK STAFF IN HCM CITY**

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**ABSTRACT:** This study aims to identify and measure the factors affecting the organizational commitment of employees of Saigon Commercial Joint Stock Bank (SCB) in Ho Chi Minh City. The data in the study were collected through a direct survey of SCB staff in Ho Chi Minh City (285 samples). The research results show that there are 6 groups of factors affecting employee commitment, including *organizational rewards, direct managers, career development opportunities, family support, working conditions, and personality characteristics of employees*. These groups of factors are measured through 35 observed variables. At the same time, the study also found that there is no difference in the commitment to the organization of SCB employees among employees of different gender, ages, working departments, and education levels but there is a difference between employees with different working hours and average monthly income. Based on the research results, some governance implications are proposed to contribute to improving the organizational commitment of the employees of Saigon Commercial Joint Stock Bank.

**Keywords:** *Commitment to the organization, Saigon Commercial Joint Stock Bank – SCB*

## **I. Introduction**

In the context of an integrated economy and equal competition, to survive and develop, employees are the leading factor creating different values for the organization, especially in the field of banking and financial services. Employees are the main resource, the strength that helps the organization create a competitive advantage (Bhatnagar, 2007). It shows that the issue of human resources is often focused by organizations in our country in the direction of attracting and recruiting, while the other important direction is to retain personnel, which is often left open. In the current situation in the banking industry when experienced employees leave, some large customers and cash flow will follow, not to mention the costs of recruitment, training, etc... incurred to fill vacancies. It can be said that for banks in our country today, retaining employees is a very urgent and vital issue. Previous studies have shown that employees' commitment to the organization is an effective measure to see the situation, predict behavior, and is the basis for finding solutions to improve engagement staff bundles. If it is possible to identify the factors affecting the employee's commitment to the organization, then the managers can completely control the fluctuation of personnel in the organization, retain the employees good and create sustainable stability for the bank. SCB can be considered as a typical credit institution in Vietnam with its capital size, the number of employees at more than 6,700 people, and the number of transaction locations of more than 230 points nationwide (June 30, 2021). Maintaining and developing human resources to meet development goals is great pressure on SCB's Board of Directors. Although there have been many previous studies, currently at SCB, there is no official study on the issue of employee commitment. Stemming from the above issues, the study: "Factors affecting organizational commitment of Saigon joint-stock commercial bank employees in Ho Chi Minh City" is very necessary.

## **II. Theoretical foundations of organizational commitment**

There are many concepts of employee commitment to the organization raised by researchers around the world from different perspectives. In general, researchers agree that organizational commitment is the main factor affecting employee process and performance.

Shedon (1971) defines commitment as an employee's positive assessment of the organization and its goals. Commitment to an organization is an employee's willingness to devote energy and loyalty to an organization (Kanter, 1968).

In this study, the author uses the concept of organizational commitment of Mowday & Porter (1979) to guide the research. According to Mowday & Porter, organizational commitment is an employee's strong belief in the organization, acceptance of the organization's goals and values, the willingness to give their best efforts for the organization, and their desire to stay in the organization.

In terms of meaning, it can be said that commitment to the organization is the key to helping the organization forecast indicators related to employees' work such as revenue, employee productivity, employee behavior. Therefore, the goal of many studies around the world by the previous authors is to find ways to improve the way workers feel about their work so that they can be more committed to the organization they work for.

Each researcher has different concepts of organizational commitment, so there are different components to measure this concept:

The model of Mowday et al. (1979) on organizational commitment includes three components: Identification: individual goals coincide with organizational goals; Involvement: individual devoted to the development of the organization; Loyalty: the individual's loyalty to the organization.

The three-component model of organizational commitment by Meyer et al. (1993) is the most widely accepted and has almost become the dominant model when studying organizational commitment. This model divides commitment into 3 components: Affective Commitment: is defined as an employee's emotional attachment to the organization. Employees with a strong emotional commitment will voluntarily stay with the organization because they simply want this. Continuance Commitment: bound by the associated costs that the employee must repay upon leaving the organization. The employee commits to remain with the organization as it is required. Normative Commitment: reflects the ethical obligations of employees to the organization, loyalty to the organization, responsibility to the organization and other individuals in the organization. Employees feel they should stay with the organization.

According to Madigan et al (1999), employees with a commitment to the organization will work hard, conscientiously, enhance the value of the organization's services and products, and continuously improve. Employees expect a work environment that fosters growth and is empowered, trained, has a balance between work and personal life, provides the necessary resources to meet the needs of the Customer.

Organizational commitment will increase employee job satisfaction (Vandenberg and Lance, 1992; Shahid & Azhar, 2013). More broadly, organizational commitment can affect organizational performance (Meyer & Herscovitch 2001). Employees with organizational commitment are less likely to leave the organization, thereby limiting revenue reduction due to staff shortages or loss of customers according to good employees (Allen & Meyer, 1990). Furthermore, Shahid and Azhar (2013) claim that committed employees are more productive, thereby contributing to increased productivity.

### **III. Research model and hypothesis**

Based on the theoretical basis, the combined results from previous studies on the employee's commitment to the organization, and the actual situation at SCB, this study selects the factors affecting the employee's commitment to the organization employee commitment is as follows: organizational rewards, direct managers, career development opportunities, family support, working conditions, and personality characteristics of employees. The change of these factors in the direction of good or bad will increase or decrease the level of commitment to the organization of employees of Saigon Commercial Joint Stock Bank in Ho Chi Minh City.

#### **Research models**

- **Organizational rewards:** Organizational rewards are all the financial and non-financial benefits that employees receive from the organization they work for (Malhotra, N., P. Budhwar, and P. Prowse, 2007). The rewards that employees receive can be divided into two categories: intangible rewards and tangible rewards. Intangible rewards can include recognition by the organization of employee performance, the belief that organizations give employees autonomy in their work, and an organization that allows employees to participate in the decision-making process decision. Tangible rewards can include salaries, allowances/permissions, promotions/incentives exclusive to employees (Williamson, I.O., M.F. Burnett, and K.M. Bartol, 2009).

- **Direct managers:** According to Eisenberger (2002), employees feel that the timely support they receive from management is also the support that the organization gives them. Receiving the support of management will help employees realize that they have to work more responsibly, contribute to the development of the organization, and together with the organization to achieve the set goals. With such awareness, employees will increase their emotional commitment to the organization, improve work productivity, and will help reduce the likelihood of employees leaving the organization (Shore, LM, and TH Shore). , 1995), (Rhoades, L. and R. Eisenberger, 2002).

- **Career development opportunities:** Career development opportunities mean promotion to higher ranks, higher positions in work. Career development opportunities are one of the important motivations for employees to actively participate in the organization and have a greater commitment to the organization. Career development opportunities mainly include training in necessary skills for employees to perform the job and promotion to a higher position in the job.

- **Family support:** Family plays a very important role in everyone's life. Employees who are satisfied with family support from the organization will lead to higher work efficiency. In an organization that provides

higher levels of support to employees to help them fulfill their family responsibilities, employees will feel that the organization is very attentive to their needs and private lives. (Allen, 2001). Support from the organization for employees will be reciprocated by employees. The benefits employees receive for their families increase employee commitment to the organization.

- **Working conditions:** Working conditions here include job attributes. A job with favorable working conditions includes safety, security, work autonomy, and empowerment. Safety at work means that an employee who has worked for a long time at the organization and has a long working experience will not be afraid of losing the benefits that the organization gives them such as age, retirement, no pay reduction (Meltz, 1989). According to Herzberg (1966), job security is defined as the degree of job stability available to an organization's employees.

- **Personality characteristics of employees:** According to Jabari, N., S. Boroujerdi, S. Ghaeini, F. Abdollahi, and G. Karimi (2012), each individual will have five main personality characteristics of employees: Extroverted personality, pleasant personality, dedicated personality, Stable psychological personality, willingness to experience (and vice versa). Previous studies have shown that there is a positive relationship between extroverted, pleasant, and conscientious employees and emotional commitment to the organization. In addition, studies have also concluded that willingness to experience is not significantly predictive of affective commitment (Erdheim, J., M. Wang and MJ Zickar, 2006; Kumar, K. and A. Bakhshi, 2010). Kappagoda also concluded a negative relationship in terms of willingness to experience, and emotional commitment (Kappagoda, S., 2013), so in this study, the author will exclude the personality characteristics of willingness to experience from the consideration of the degree of influence on organizational commitment of Saigon Commercial Joint Stock Bank employees.

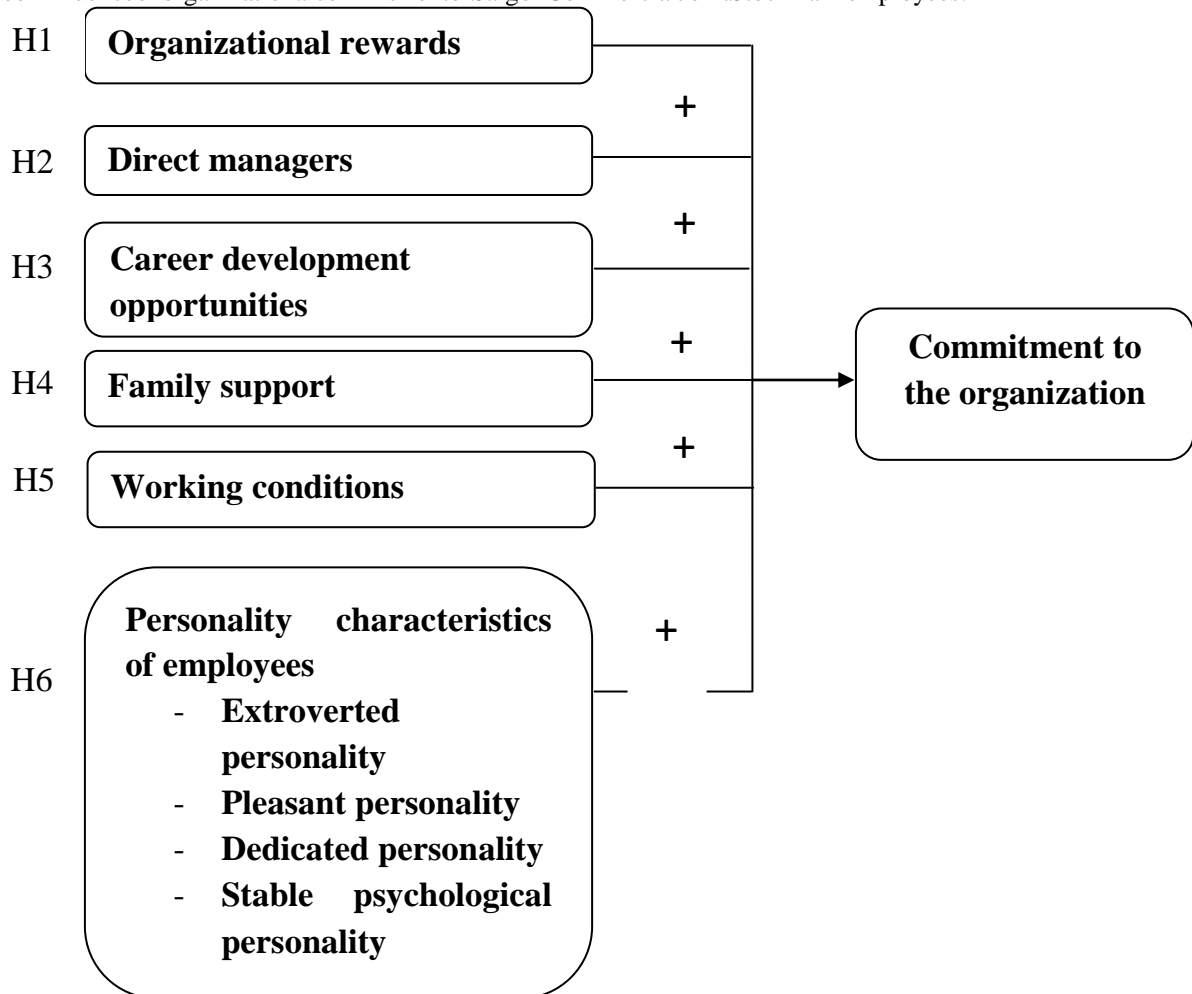


Figure 1: Proposed research model

**Research hypothesis**

The hypothesis for the proposed research model is as follows:

H1: The higher the organizational reward, the more committed employees are to the organization

H2: The more support employees receive from direct management, the more committed they will be to the organization.

H3: Providing more career development opportunities for employees will make employees more committed to the organization

H4: The higher the organization's support for employees about family issues, the more committed employees are to the organization.

H5: The more favorable working conditions are, the more committed employees will be to the organization

H6: The personality of the employee's individual (including Extroverted personality, pleasant personality, Dedicated personality, Stable psychological personality) affects commitment to the organization.

**IV. Research Methods**

**Research design and sample selection**

The research carried out consists of two main steps: (1) qualitative research and (2) quantitative research.

Qualitative research is used to explore, adjust and supplement the scale from the authors' definitions of the hypotheses used and the original scale to suit the field and research object. The scales of the variables studied in this section are summarized in Table 1:

**Table 1: Construction of the scale of variables**

Symbol	Variable	Original scale
PT	Organizational rewards	Malhotra, N., P. Budhwar, và P. Prowse (2007)
QL	Direct managers	Eisenberger (2002, 1997), Malatesta (1995)
CH	Career development opportunities	Harel, G.H. & S.S. Tzafirir, (1999), Tansky, J.W. và D.J. Cohen (2001)
GĐ	Family support	Allen (2001)
ĐK	Working conditions	Cho, J., H.K.S. Laschinger, and C. Wong (2006)
TCCN	Personality characteristics of employees	Jabari, N., S. Boroujerdi, S. Ghaeini, F. Abdollahi and G. Karimi (2012)
CKGB	Commitment to the organization	Meyer et al (1993)

(Sources: Compiled by the author)

After qualitative research by the method of consulting experts and one-on-one discussion with staff members of the survey subjects, the author builds a scale and official questionnaire for quantitative research. The 5-point Likert scale goes from 1 to 5 with the meaning from "strongly disagree" to "totally agree" corresponding to the statements in the questionnaire. In this study, the author distributes questionnaires in a convenient and non-probability way, the respondents are employees working at SCB in HCMC. Out of a total of 350 questionnaires distributed, 310 questionnaires were returned. After a final cleaning, the remaining 285 questionnaires were used to test the model using multiple regression analysis.

**Data Analysis**

The questions that meet the requirements of the table will be coded and entered on SPSS 22. The data will be processed through the analysis tool of SPSS 22 software such as system description, frequency table, check the reliability of the scale using Cronbach's Alpha, EFA analysis, correlation analysis, multiple linear regression integration, and t-test differences in personality characteristics. The results obtained will be presented in the form of a research report.

**V. Research results on organizational commitment**

**Sample**

Model research statistics by gender, age, education level, working years at SCB, work departments, average income/month as follows:

**Table 2: Statistics of the study sample**

	Classify	Sample n=285	
		Frequency	Percent (%)
Gender	Male	137	48.1
	Female	148	51.9
Age	Under 25 years old	41	14.4
	From 25 to under 30 years old	147	51.6
	From 30 to under 40 years old	83	29.1
	40 years old and up	14	4.9
Education	Intermediate college	58	20.4
	University	185	64.9

	Classify	Sample n=285	
		Frequency	Percent (%)
	Postgraduate	29	10.2
	Other	13	4.6
Working years	Less than 2 years	51	17.9
	From 2 to under 3 years	77	27
	From 3 to less than 5 years	111	38.9
	From 5 years or more	46	16.1
Work departments	Customer service	100	35.1
	Business	80	28.1
	Support	102	35.8
	Other	3	1.1
Average income/month	Under 07 million VND	29	10.2
	From 07 to less than 10 million VND	127	44.6
	From 10 to under 15 million VND	86	30.2
	From 15 million VND or more	43	15.1

(Source: Survey data)

**Description of variables**

According to the table of statistical results, employees rated the factors from disagreeing to completely agree. That is, with the same statement, some employees completely disagree, but also employees who completely agree. This is because at SCB there are many different work departments and each employee's subjective perception is different, so the employee's assessment is also different.

**Table 3: Descriptive statistics of independent variables**

Factor	Observed variables	Minimum	Maximum	Mean	Std. Dev.
Organizational rewards	PT1	1	5	3.24	1.186
	PT2	1	5	3.32	1.065
	PT3	1	5	3.39	1.180
	PT4	1	5	3.30	1.183
Direct managers	QL1	1	5	3.36	1.147
	QL2	1	5	3.28	1.153
	QL3	1	5	3.27	1.145
	QL4	1	5	3.46	1.012
	QL5	1	5	3.38	1.128
Career development opportunities	CH1	1	5	3.39	1.109
	CH2	1	5	3.31	1.125
	CH3	1	5	3.49	.992
	CH4	1	5	3.40	1.133
	CH5	1	5	3.31	1.105
Working conditions	DK1	1	5	3.32	1.067
	DK2	1	5	3.39	1.183
	DK3	1	5	3.46	1.130
	DK4	1	5	3.28	1.144
Family support	GD1	1	5	3.41	1.146
	GD2	1	5	3.51	.948
	GD3	1	5	3.42	1.150
	GD4	1	5	3.44	1.135
Personality characteristics of employees	TCHN1	1	5	3.41	1.173
	TCHN2	1	5	3.34	1.129
	TCHN3	1	5	3.30	1.081
	TCHN4	1	5	3.28	1.107
	TCDC1	1	5	3.33	1.174
	TCDC2	1	5	3.26	1.155
	TCDC3	1	5	3.33	1.143
	TCTT1	1	5	3.41	1.221
	TCTT2	1	5	3.32	1.196
	TCTT3	1	5	3.33	1.137

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Factor	Observed variables	Minimum	Maximum	Mean	Std. Dev.
	TCOD1	1	5	3.19	1.169
	TCOD2	1	5	3.20	1.135
	TCOD3	1	5	3.28	1.191
Commitment to the organization	CKGB1	1	5	3.09	.813
	CKGB2	1	5	3.00	.794
	CKGB3	1	5	3.01	.822
	CKGB4	1	5	3.02	.807
	CKGB5	1	5	3.04	.832
	CKGB6	1	5	3.06	.831
	CKGB7	1	5	3.10	1.109

(Source: Survey data)

**Cronbach's Alpha reliability results**

The scale is evaluated for reliability through two tools: Cronbach's Alpha coefficient and factor analysis.

**Table 4: Cronbach's Alpha reliability results**

Variable	Number of observed variables	Cronbach's Alpha Reliability	The lowest total variable correlation coefficient	Comment
Organizational rewards	4	0.836	0.626	Accepted
Direct managers	5	0.838	0.517	Accepted
Career development opportunities	5	0.820	0.491	Accepted
Working conditions	4	0.831	0.636	Accepted
Family support	4	0.800	0.587	Accepted
Extroverted personality	4	0.823	0.633	Accepted
Pleasant personality	3	0.792	0.592	Accepted
Dedicated personality	3	0.809	0.655	Accepted
Stable psychological personality	3	0.810	0.642	Accepted
Commitment to the organization	7	0.878	0.606	Accepted

(Source: Survey data)

The results of the Cronbach's Alpha test show that the scale with 13 groups is reliable and continues to be used in the research model. In addition, the personality characteristics of employee's scale is defined and built based on 4 component scales which are 4 personality characteristics of employees including Extroverted personality, pleasant personality, Dedicated personality, and Stable psychological personality. Therefore, to examine the reliability of personality characteristics of employee's scale when built based on the above 4 component scales, the study will continue to test the reliability of the main scale on personality characteristics of employees. The results of Cronbach's Alpha test show that the scale of personality characteristics of employees has the Cronbach Alpha coefficient = 0.866 and the total correlation coefficient (Corrected Item - Total Correlation) of the observed variables is greater than 0.3, so it is guaranteed to ensure reliability and can be used directly this scale in the next steps in the research.

**Exploratory factor analysis (EFA) independent variable**

**Results of the first-factor rotation:** there are 9 factors drawn with the ability to explain 68.47% of the variation of the data. KMO coefficient = 0.896 (>0.5), so factor analysis was consistent with research data. The result of Barlett's test is 4708,017 with the significance level sig=0.0<0.05, showing that the variables are correlated with each other in the population. Thus, the data set meets the necessary and sufficient conditions to conduct factor analysis. However, there are 2 observed variables with factor loading coefficients less than 0.5 GD2 and CH3, so GD2 and CH3 will be excluded in the second analysis.

**The results of the second-factor rotation:** the result of the coefficient KMO = 0.888 and the Barlett's test is 4248,060 with the significance level sig = 0.0 < 0.05 (reject the hypothesis H0 at 1% significance level). The number of factors drawn is 9 groups, reaching the ability to explain 69.156% of the variation of the data. All variables have factor loading greater than 0.5. This is considered the final result after 2 rounds of factor analysis.

**Table 5: Result of factor rotation for independent variables for the second time**

Observed variables	Factor								
	1	2	3	4	5	6	7	8	9
CH1	.821								
CH2	.784								



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Observed variables	Factor								
	1	2	3	4	5	6	7	8	9
QL4	.756								
CH5	.689								
CH4	.667								
QL2		.783							
QL3		.755							
QL5		.752							
QL1		.725							
PT3			.829						
PT4			.778						
PT1			.746						
PT2			.740						
DK4				.779					
DK2				.774					
DK3				.770					
DK1				.764					
TCHN3					.802				
TCHN1					.789				
TCHN2					.740				
TCHN4					.715				
TCOD2						.813			
TCOD1						.811			
TCOD3						.754			
TCDC2							.809		
TCDC3							.789		
TCDC1							.682		
TCTT3								.765	
TCTT1								.762	
TCTT2								.755	
GD4									.757
GD1									.755
GD3									.698

(Source: Survey data)

**Exploratory factor analysis (EFA) dependent variable**

The factor analysis results are good, the Kaiser - Mayer - Olkin index of 0.910 is considered appropriate. The results have 1 factor drawn with the total variance explained by this factor is 58.766%. At the same time, the observed variables intended to measure concepts also have a very high weight on the intended factor to be drawn (from 0.705 to 0.843). There is no observed variable with a load factor < 0.5.

**Regression results**

Regression analysis will be performed with 6 independent variables: Organizational rewards, working conditions, direct managers, personality characteristics of employees, career development opportunities, family support, and a dependent variable is: The employee's commitment to the organization. The value of each factor used to run the regression is the average value of the observed variables belonging to that factor. Analysis was performed using the Enter method. Variables are included one at a time to see which ones are accepted.

The regression model has the following form:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \epsilon$$

Inside:

Y: Commitment to the organization

X<sub>1</sub>: Organizational rewards

X<sub>2</sub>: Direct managers

X<sub>3</sub>: Career development opportunities

X<sub>4</sub>: Family support

X<sub>5</sub>: Working conditions

X<sub>6</sub>: Personality characteristicsofemployees

β<sub>i</sub>: The partial regression coefficient corresponding to the independent variables

ε: Estimated error

The analysis results show that the regression model in Table 4 is relatively consistent with the significance level of 0.05. The adjusted coefficient R<sup>2</sup> = 0.725 means that about 72.5% of the difference in the factor of commitment explained by the remaining 6 independent variables is due to other factors and errors.

**Table 6: Summary of regression model**

Model	R	R squared	R squared corrected	Std. The error of the Estimate	Durbin-Watson
1	.855 <sup>a</sup>	.731	.725	.34427	2.060

(Source: Survey data)

The t-test is used to check whether the regression coefficient of the input variable is zero. The data in Table 4 indicate that the constant in this regression model is excluded because of the presence of sig. greater than 0.05; remaining sig values. All tests are very small, showing that all 6 independent variables are statistically significant in the model. In addition, the variance exaggeration factor VIF of each variable is less than 10 (the highest is 1.492), so multicollinearity does not affect the explanatory results of the model.

**Table 7. Regression results using the method**

Coefficients								
Model		Unstandardized coefficients		Standardized coefficient	t	Sig.	Collinearity statistics	
		B	Standard error	Beta			Tolerance	VIF
1	(Constant)	.040	.116		.348	.728		
	F_PT	.260	.025	.374	10.439	.000	.755	1.324
	F_DK	.093	.025	.131	3.654	.000	.756	1.323
	F_QL	.082	.027	.116	3.077	.002	.676	1.480
	F_TCCN	.181	.034	.198	5.243	.000	.676	1.479
	F_CH	.228	.027	.312	8.393	.000	.700	1.429
	F_GĐ	.058	.027	.083	2.179	.030	.670	1.492

a. Dependent variable: F\_CKGB

(Source: Survey data)

The regression equation shows the relationship between employee commitment in the organization (CKGB) with independent variables as follows:

$$CKGB = 0,374 * PT + 0,131 * DK + 0,116 * QL + 0,198 * TCCN + 0,312 * CH + 0,083 * GD$$

Or rewritten:

**Commitment to the organization = 0.374\* Organizational rewards + 0.131\*Working conditions + 0.116\*direct managers + 0.198\*Personality characteristics of employees + 0.312\*career development opportunities + 0.083\*family support.**

Regression results show that the independent variables PT, KDK, QL, TCCN, CH, and GD all have Sig. less than 0.05, so all variables are significant at the 95% confidence level. Therefore, at 95% confidence, the above independent variables all affect the dependent variable and the slope coefficients are 0.374, respectively; 0.131; 0.116; 0.198; 0.312; 0.083 all have positive signs, so all variables have a positive influence on employee commitment.

The importance of variables PT, KDK, QL, TCCN, CH, and GD for the CKGB variable is determined based on the Beta coefficient. If the absolute value of the beta coefficient of any factor is larger, the more important it is to affect the employee's commitment to SCB. Therefore, the most important influence on employee commitment is the Organizational Rewards factor (Beta = 0.374), followed by the Career Development Opportunity factor (Beta = 0.312), followed by the factor of Career Development Opportunities (Beta = 0.312) is the factor of personality characteristics of employees (Beta = 0.198), followed by the factor of working conditions (Beta = 1.131), followed by the factor of direct managers (Beta = 0.116) and finally the factor of direct management (Beta = 0.116). Family Support factor (Beta = 0.083).

**Results of test of difference**

The results of testing the difference in personality characteristics of employee's commitment to the organization are shown in Table 5.

**Table 8: Results of the test of differences in individual characteristics**

No.	Targets	Result
1	Gender	There is no difference in commitment between males and females.
2	Age	There was no difference in commitment among people of different age groups



3	Working years	There is a difference in commitment between people with different working time
4	Average income/month	There is a difference in commitment between people with different average monthly income
5	Work departments	There is no difference in commitment between people in different working departments
6	Education	There was no difference in commitment among people with different educational backgrounds

**VI. Conclusions and recommendations**

The research results show that all factors included in the model have been determined to have a statistically significant positive influence on the element of organizational commitment, namely: Organizational rewards, direct managers, career development opportunities, family support, working conditions, and personality characteristics of employees. In which, similar to the results of Elina Anttila (2014), the organizational reward factor is found to have the greatest influence. The factors of career development opportunities and personality characteristics of employees have the 2nd and 3rd largest influence in the model, respectively. However, the research results are different from the study of Muhammad Anwar ul Haq, Yan Jindong, Nazar Hussain, and Zafar-uz-Zaman Anjum (2014), similar research in the banking industry in Pakistan

This study in Vietnam shows that the factor of working conditions is only ranked 4th instead of 1st in the study in Pakistan. The factor that has the weakest influence on organizational commitment in the model is the support from the organization for the family. The reason may be because the number of employees at SCB in particular and the banking industry, in general, is mostly young (66% of respondents are under 30 years old), despite the characteristics of young workers in the HCMC area. As migrant workers, they are mainly young families - one to two generations - so family pressure is not great. Finally, the study results did not show any difference in the level of commitment to people of different gender, ages, work department, and education level. Although the study determined that individuals with a higher income level will have a higher level of commitment, and individuals with a working period of 2 years to less than 3 years have the lowest level of commitment to the organization.

The research results show that the current status of employee commitment at SCB in Ho Chi Minh City is quite low, at approximately 3/5 points (neutral). Employees are hardly aware of their commitment to the organization. This is a worrying result; employees are very easy to switch to uncommitted status and leave the organization when environmental factors increase the impact. Therefore, Saigon Commercial Joint Stock Bank needs solutions to improve employee commitment. With the above results, the author proposes some managerial implications as follows:

***Organizational rewards***

SCB needs to build a compensation, fair and transparent mechanism. Psychologically, it is necessary to convey fairness in the compensation policy to all employees. In the evaluation and reward, it is necessary to have a clear mechanism and specific targets. Before there is a change in salary and benefits policy, it is necessary to have time to explain and convey information to each position and title. Besides, non-physical rewards need to be used more widely and flexibly at each unit. There should be a long-term recognition policy for employees who have made great contributions to SCB with clear and appropriate criteria.

***Career development opportunities***

Create career development opportunities that match employee needs. Regularly communicate career development opportunities and clear, specific policies. Prioritize internal development for title positions. Conduct employee needs survey on skills and knowledge needed for current and future jobs that they deem necessary, conduct training following needs. Regularly organize life skills training classes according to employee needs.

***Personality characteristics of employees***

Managers need to have an overview of the personality of each employee they are managing, from which appropriate motivational activities are available. Extroverted employees will pay more attention to public recognition, besides dedicated employees are more committed to the organization when assigned important responsibilities... The research proposed SCB consider adding additional requirements personality requirements for each job they hire.

The remaining factors do not have a great influence on the commitment to the organization, however, SCB needs to maintain attention to avoid negative effects.

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