

Employees' job satisfaction and commitment: Work values of an organization

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ABSTRACT

This paper reports a study on the effects of demographics and work experiences on job satisfaction and organizational commitment among 117 middle-management officers of a retail bank. Job Satisfaction portion of Job Diagnostic Survey (JDS) instrument developed by Hackman and Oldman (1977) was used for this study while the three-component model of commitment developed by Meyer and Allen (1997) was used to measure the organizational commitment. Demographics was operationalized on the basis of three categories: gender, age, and marital status while work experiences profile was operationalized on the basis of seven categories: years in service, number of years in current position, number of years' experience with other companies, work near residence, experience with other companies, number of times promoted and number of times transferred from one branch to another. This study revealed that marital status significantly affects job satisfaction while age and work near residence significantly affect organizational commitment. Furthermore, it was also revealed that variables such as age, marital status, years in service, number of years in current position, work near residence and experience with other company significantly moderate the relationship between job satisfaction and organizational commitment.

Keywords: job satisfaction, organizational commitment, demographics and work experiences

INTRODUCTION

According to Maria and Raza (2013), the banking sector is one of the most demanding fields where employees are constantly under job overload and job stress due to the sensitive nature of their work. In addition, traditions are now being rapidly replaced by innovations. This rapid advancements and development have laid some impacts on banks and its stakeholders. Thus, making banking jobs more demanding than ever.

Bank employees from rank and file to managerial positions have to work harder than before. From entertaining valued clients in the best way possible while performing other internal/external job requirements, they, at the same time, have to face organizational politics.

Today, banking organizations are facing several challenges such as growth and sustainability. Considering the fact that different international and

well-reputable banks are now operating in the country. These challenges have given rise to the current status of working in a bank. It is noteworthy to consider that regardless of workloads, a satisfied employee continues to be committed to the organization he works for.

In relation to this, determining the level of their job satisfaction and how it affects their organizational commitment is deemed important, thus this study will provide baseline data as banks work to improve their human resource practices.

This study is limited to middle management bank employees of a retail bank. The scope of the study is to determine if respondents' demographics and work experiences moderate the relationship between job satisfaction and organizational commitment. Furthermore, the differences in work values according to demographics and work experiences will also be evaluated.

Research Problem

To improve the exchange of relationship between organization and employees, this study aims to determine how demographics and work experiences affect employee's job satisfaction and organizational commitment. Specifically, it will answer the following research questions:

1. What satisfies a bank employee? Does it differ in terms of their personal and work-related profile?
2. What is the level of bank employee's organizational commitment? Does it differ in terms of their demographics and work experiences?
3. Is the relationship between job satisfaction and organizational commitment moderated by their demographics and work experiences?

Research Objectives

1. To determine the factor/s that satisfy a bank employee.
2. To determine if level of satisfaction of an employee differ according to their demographics and work experiences?
3. To determine if level of commitment of an employee differ according to their demographics and work experiences.
4. To determine if the relationship between job satisfaction and organizational commitment is moderated by their demographics and work experiences.

Research Hypotheses

- RH#1. Employees' job satisfaction differs when grouped according to their demographics and work experiences.
- RH#2. Employees' organizational commitment differs when grouped according to their demographics and work experiences.
- RH#3. Employees' demographics and work experiences moderate the relationship between job satisfaction and organizational commitment.

Significance of the Study

This study is deemed significant because satisfied employees build and participate in the success of an organization. In addition, this study will help managers in building the right relationship with their employees thus improving their performance. Lastly, the company needs to identify factors that can make employees work willingly for the benefit and success of the organization.

Furthermore, the level of organizational commitment is important to understand because having a committed workforce is seen as the key factor in achieving competitive performance. Advantaged of gaining employee commitment have been perceived to lower labor turnover, extra role behavior, better product and service quality and employee flexibility leading to the organizations competitive advantage. In addition, committed employees can be expected to exercise responsible autonomy or self-control, removing the need for supervisor and producing efficient gains. Therefore, commitment in the workforce moves away from the traditional psychological contract of a “fair days’ work for a fair days’ pay” and instead, to a contract which implies that employees will go the extra mile for the company.

RELATED LITERATURES AND STUDIES

Job Satisfaction

The concept of satisfaction originated from the humanistic school of thought, one of the branches of psychology. The precursor and a supporter of the school was A. Maslow, who believed that people seek to satisfy their needs in a proper hierarchical order. From the lowest level and moving upward, he ranks first physiological needs, then safety, love and belongingness, self-esteem and self-actualization. According to Maslow, only after feeling of satisfaction in meeting the needs of a lower level are there a desire to implement a need on a higher level (Sypniewska, 2014).

Job satisfaction is a state where an employee has an emotional perception of his situation and reacts with feelings of pleasure or pain. It is considered in different categories related to how each employee evaluates and thinks about his work. Job satisfaction is closely related to the performance and quality of work performance by an employee, and, consequently, translates into the success of an organization, because a satisfied employee builds and participates in the success of any organization (Sypniewska, 2014).

In the study of Belias, Koustelios, Sdrolas and Koutiva (2013), as well as the study of Belias, Koustelios, Koutiva et al. (2014), the aspects of job satisfaction were the organization as a whole and work itself. Employees get seriously involved and work their best to succeed on a job that they found to be valuable, satisfying and interesting.

The study of Belias et al. (2015) showed that, in general, bank employees seem to be quite satisfied with their work, especially with their immediate superior, working conditions and work itself, although they are less satisfied with the promotion opportunities offered by the institution. This finding confirms previous studies that have been conducted among bank employees in Greece, the

majority of which shows that the levels of employees' job satisfaction are rather high nowadays.

Hira and Waqas (2012) found there was a positive relationship between job satisfaction and job performance in a survey of 335 respondents that work in middle level of banking sector. Iqbal et al. (2012) also found that job satisfaction has a positive impact on job performance in a survey of 251 respondents from various universities.

The previous studies have shown that job performance was influenced significantly by job satisfaction. A number of studies found that job satisfaction also had a significant impact on organizational commitment (Qureshi et al. 2015; Maleknia et al. 2011)

Organizational Commitment

Organizational commitment of employees in the organization became a buzzword for the manager's different researchers were conducted in developing as well as developed nation to make their organization productive most of studies are conducted on organizational commitment in the USA. Organizational commitment is taken as the level to which an employee is faithful to their organization, and it is a condition in which an employee recognized himself/herself with a particular organization and its objectives, and wants to remain its participant (Khan and Jan, 2015; Carman-Tobin, 2011).

Committed employees are regarded as a vital source for the success of an organization. When organizational rules are observed by employees, there will be a suitable opportunity for increasing organizational commitment. On the other hand, personality characteristics and individualistic differences of people are among the most important factors which predict their organizational commitment and can help organizations reach the goals and productivity (Rafee, Bahrami, Entezarian 2014).

Numerous studies found organizational commitment has a positive significant relationship with variables such as job years (Yaghoubi et al. 2010, Maleknia et al. 2011, Mohabati et al. 2013, Farid et al. 2014), age (Yaghoubi et al, 2010, Maleknia et al. 2011, Noordin et al., 2011; Yu cel 2012, Farid et al. 2014), gender (Farid et al. 2014), education (Nehrir et al. 2010, Maleknia et al. 2011, Mohabati et al. 2013, Nabizadeh 2014), and marital status (Farid et al. 2014).

Fu et al. (2013) reported that facets of job satisfaction (pay, co-worker, supervision, and work itself) had a significant impact on organizational commitment. Positive significant relationship also exists between job satisfaction and organizational commitment as revealed by the study of Dargahi H & SG (2014).

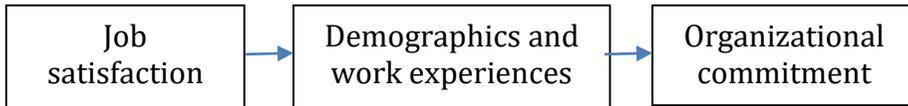
This study differs in the above-related studies because of its main objective, which is to find out if the demographics and work experiences moderate the relationship between job satisfaction and organizational commitment.

CONCEPTUAL FRAMEWORK

The study claimed that the level of job satisfaction and organizational commitment of the respondents differ according to their demographics and work

experiences. Furthermore, it also claimed that the relationship between job satisfaction and organizational commitment is moderated by demographics and work experiences.

Figure 1. Hypothetical Model



Notice that the variables of the study are explicit in the paradigm presented in Figure 1. In the illustration, the variables are 1) job satisfaction (independent), 2) demographics and work experiences (moderating), and, 3) organizational commitment (dependent). The study of Dargahi et al (2014) and Fu et al (2013) revealed that facets of job satisfaction had positive, significant impact to organizational commitment.

Job satisfaction will be measured according to five categories – job security, pay, social, supervision and growth while organizational commitment will be measured according to four categories – affective commitment, continuance commitment, indebted obligation and moral imperative.

Demographics is operationalized on the basis of three categories: gender, age, and marital status while work experiences is operationalized on the basis of seven categories: years in service, number of years in current position, number of years' experience with other companies, work near residence, experience with other companies, number of times promoted and number of times transferred from one branch to another.

METHOD

Research Design

The design of the study is descriptive-exploratory. Descriptive-exploratory research design seeks to provide an accurate description of observations of a phenomena and looking at the kind of relationship that exist between the measures understudy. It will describe the respondents' demographics and work experiences, their level of job satisfaction and, extent of their organizational commitment. Furthermore, the study will explore if demographics and work experiences affects the direction of the relationship between employees' job satisfaction and their organizational commitment.

Samples and Procedures

In the conduct of the research, the survey forms and interview methods were drafted in a very clear and concise manner to prevent conflicts among respondents. Proper communication and approval with the Region Head for the conduct of the survey was sought and granted. The researcher talked to the target respondents and, requested for their participation. Bank officers who agreed to participate were given the survey forms. They were given ample time to respond to the questions to avoid errors and inaccuracies in their answers. The

respondents were given a waiver regarding the confidentiality of their identity and the information that they did not wish to disclose. The respondents' were assured that the data gathered from them would be treated with the strictest confidence, so that they would be more open. This was done with the hope that this would promote trust between the researcher and the respondents.

A total of 117 officers participated in the study which comprises more than 70% of the total number. Data gathering was conducted during the month of October.

Measures

Job Satisfaction. Job Satisfaction portion of Job Diagnostic Survey (JDS) instrument developed by Hackman and Oldman (1977) was used for this study. General satisfaction measures of the degree to which the employee is satisfied and happy with job. Respondents respond to the query for each item, using a 6-point scale which ranges from "extremely dissatisfied" to "extremely satisfied". The 14-items are divided to five sub-scales: job security (#1, #11), pay and other compensation (#2, #9), peers and co-worker ("social" satisfaction - #4, #7, #12), supervision (#5, #8, #14) and opportunities for personal growth and development on the job ("growth" satisfaction - #3, #6, #10, #13).

Organizational Commitment. The three-component model of commitment developed by Meyer and Allen (1997) was used. This model proposes that organizational commitment is experienced by the employee as three simultaneous mind sets encompassing affective, normative, and continuance organizational commitment. Affective Commitment reflects commitment based on emotional ties the employee develops with the organization primarily via positive work experiences. Normative Commitment reflects commitment based on perceived obligation towards the organization, for example rooted in the norms of reciprocity, it will divided into two dimensions – Indebted Obligation and Moral Imperative. Continuance Commitment reflects commitment based on the perceived costs, both economic and social of leaving the organization

The questions are designed in 6-point Likert scale from 1 (strongly disagree) to 6 (strongly agree). In this questionnaire, 9 questions (4, 5, 6, 8, 9, 12, 18, 19, and 24) have a reverse code.

ANALYSIS

The data was analyzed using SPSS v21 software. To satisfy the research objectives and hypotheses posted, different statistical treatments were used. Mean and standard deviation will describe the level of job satisfaction and perceived organizational commitment. Pearson correlation coefficient will determine the strength and direction of relationship between job satisfaction and organizational commitment. To test the significant differences in their level of job satisfaction and organizational commitment when grouped according to their demographics and work experiences, t-test for two independent samples and one-way analysis of variance will be used. In addition, regression analysis will be used to determine if demographics and work experiences moderate the relationship between job satisfaction and organizational commitment.

Discussion of Findings

In this study, the purpose is to add more understanding of how job satisfaction and related demographics and work experiences contribute to organizational commitment in the demanding work environment of banking industry.

First of all, the reliability and validity of the job satisfaction and organizational commitment (affective commitment, continuance commitment, and normative commitment – indebted obligation and moral imperative) were assessed. Cronbach's Alpha Coefficient was used in the reliability analysis of the scales in use in the research. Cronbach's Alpha Coefficient of the job satisfaction categories – job security (0.818), pay (0.847), social (0.839), supervision (0.910), and growth (0.866) while Cronbach's Alpha Coefficient of the affective commitment scale is 0.755, for continuance commitment scale is 0.736, and for normative commitment scale– indebted obligation (0.877) and moral imperative (0.875). Results of the validity analysis of the scales and all Cronbach's Alpha Coefficient are given below in Tables 1.

An indication of the stability and consistency with which the instrument measures the concept and helps to assess the "goodness" of measure is reliability of measure. In this study, internal consistency reliability of the scales was assessed. To assess the reliability of a summated scale where several items are summed to form a total score, internal consistency reliability is used. A popular approach to determine internal consistency reliability is the Coefficient alpha or Cronbach's alpha. This coefficient varies from 0 to 1, and a value of 0.6 or less indicates unsatisfactory internal reliability (Malhotra, 2010).

Cronbach's alpha coefficient is the most widely recommended measure of the reliability of a measurement scale with multipoint items. The higher the coefficients, the better the measuring instrument (Sekaran and Bougie, 2010). The results of job satisfaction, affective commitment, continuance commitment, normative commitment – indebted obligation and moral imperative scales reliability analysis were presented in Table 1.

Table1. Reliability Analysis

Constructs	Variables	No. of items	Cronbach's Alpha
Job Satisfaction	Job Security	2	0.818
	Pay	2	0.847
	Social	3	0.839
	Supervision	3	0.910
	Growth	4	0.866
Organizational Commitment	Affective Commitment	8	0.755
	Continuance Commitment	7	0.736
	Indebted Obligation	3	0.877
	Moral Imperative	3	0.875

Employees' Job Satisfaction differs according to their demographics and work experiences

Table 2 shows that among the demographics only marital status exhibits significant differences in satisfaction with regards to pay ($F=7.790$, $p\text{-value}<0.01$) and, in supervision ($F=3.735$, $p\text{-value}<0.01$). Therefore, the research hypothesis is not rejected for marital status in relation to pay and supervision.

Single employees are more satisfied than married and separated employees in terms of pay, while it is the married employees who are more satisfied than single employees in supervision. The results may be explained by their role in the family, especially if they are not sole or primary income earner (Saner and Eyüpoğlu, 2013). Single employees are most likely in the early stage of their work experience with the bank, and appreciate all attention given to them to perform well. Overall job satisfaction levels vary for different marital status. Different levels of job satisfaction may result in the need for the management to consider different motivational techniques in order to improve performance and organizational commitment. Furthermore, job satisfaction translates into a healthy and positive working environment (Saner and Eyüpoğlu, 2013).

Table 2. Difference in Job Satisfaction according to demographics and work experiences

Constructs	Demographic Profile			Work Profile				
	Gender	Age Group	Marital Status	Years in Service	# of years in current position	# of years experience with other companies	Work near residence	Experience with other companies
Pay	1.025	1.887	7.790***	1.060	1.706	0.411	-1.178	0.696
Job Security	0.702	0.297	2.16	0.265	1.213	0.644	0.457	-0.459
Social	-0.389	0.907	0.32	1.002	1.402	0.373	-0.04	-0.927
Supervision	0.428	0.197	3.735**	1.120	2.07	0.316	-0.667	-0.79
Growth	0.306	0.254	2.748	0.473	0.704	0.434	0.063	-6.05
Job Satisfaction	0.542	0.704	3.867**	0.866	1.419	0.273	-0.358	-0.387

*** significant at 0.01, ** significant at 0.05, * significant at 0.10

Employees' Organizational Commitment differs according to their demographics and work experiences

Table 3 shows that the organizational commitment differs significantly according to age group ($F=2.922$, $p\text{-value}<0.05$) specifically in indebted obligations ($F=3.004$, $p\text{-value}<0.05$).

In addition, the organizational commitment of employees also differs significantly in "work near residence" ($t=2.456$, $p\text{-value}<0.05$) specifically in continuance commitment ($t=3.080$, $p\text{-value}<0.05$) and in moral imperative ($t=2.129$, $p\text{-value}<0.05$).

The study also revealed that only age and working near residence affects organizational commitment. Age is limited to its indebted obligation component while working near residence is limited to continuance commitment and moral imperative components. Older employees perceived a higher need to meet others' expectation compared to younger age groups.

The study found that working near their residence drive employees to continue their commitment with the organization. It would probably be the

benefits of not traveling far, which we all know that it consumes time and, the feeling of exhaustion even before we start the day in the office.

Table 3. Difference in Organizational Commitment according to demographic and work-related profiles

Constructs	Demographic Profile			Work Profile				
	Gender	Age Group	Marital Status	Years in Service	# of years in current position	# of years experience with other companies	Work near residence	Experience with other companies
Affective Commitment	1.955	2.435	0.743	0.439	0.55	0.331	1.208	0.188
Continuance Commitment	-0.065	0.945	0.396	1.140	1.096	0.476	3.080**	-0.242
Indebted Obligation	-0.362	3.004**	0.932	0.920	0.289	0.58	0.499	-1.098
Moral Imperative	-0.562	1.447	0.328	0.846	0.338	0.423	2.129**	-0.523
Organizational Commitment	0.612	2.922**	0.38	0.543	0.102	0.379	2.456**	-0.681
*** significant at 0.01, ** significant at 0.05, * significant at 0.10								

Correlation between Organizational Commitment and Job Satisfaction

Table 4 shows that the relationship between number of times promoted and number of times transferred is statistically significant ($r=0.353$, $p\text{-value}<0.01$) as well as the relationship between job satisfaction and organizational commitment ($r=0.245$, $p\text{-value}<0.05$). The relationship of number of times promoted and transferred was found to be not statistically significant with job satisfaction and organizational commitment.

Table 4. Correlation between Frequency of Promotion and Transfer, Job Satisfaction and Organizational Commitment

<i>Variables</i>	<i>1</i>	<i>2</i>	<i>3</i>
1. # of times promoted	1.000		
2. # of times transferred	0.353***	1.000	
3. job satisfaction	- 0.005	- 0.012	1.000
4. organizational commitment	- 0.013	- 0.082	0.245**

*** significant at $\alpha=0.01$, ** significant at $\alpha=0.05$, * significant at $\alpha=0.10$

Table 5 shows that the effect of job satisfaction on organizational commitment is found to be significantly moderated by marital status (R^2 change=0.037, $p\text{-value}<0.05$), years in service (R^2 change=0.060, $p\text{-value}<0.01$).

It was revealed that variables such as marital status and years in service moderate the relationship between job satisfaction and organizational commitment. The percent of change in the variance of organizational commitment scores is significantly attributed to the interaction between these variables and job satisfaction.

Table 5. Relationship of the interaction of Job Satisfaction and Demographics and Work Experiences with Organizational Commitment

Moderating Variables	Model 1		Model 2		
	R	R ²	R	R ²	R ² change
Gender	0.245**	0.060	0.255**	0.065	0.005
Age	0.312***	0.098	.355***	0.126	0.029*
Marital Status	0.258**	0.067	0.321***	0.103	0.037**
Years in Service	0.258**	0.067	0.356***	0.127	0.060***
# of years in current position	0.245**	0.060	0.288**	0.083	0.023*
# of years experience with other companies	0.251**	0.063	0.275**	0.076	0.013
Work near residence	0.337***	0.113	0.371***	0.138	0.025*
Experience with other company	0.263**	0.069	0.306**	0.094	0.025*
# of times promoted	0.245**	0.060	0.259**	0.067	0.007
# of times transferred from one branch to another	0.331***	0.110	0.361***	0.130	0.020
Model 1: (Predictors) job satisfaction, demographic/work profile					
Model 2: (Predictors) job satisfaction, demographic/wrk profile, interaction bet job satisfaction & demographic/work profile					
Dependent variable for Model 1 & 2: Organizational Commitment					
***significant @ 0.01, ** significant @ 0.05, * significant @0.10					

The findings of this study provided additional support to the findings of Farid et al. 2014, Saner and Eyüpoğlu, 2013, Yucel 2012, Qureshi et al. 2012, Maleknia et al., 2011; Noordin et al., 2011; Yaghoubi et al, 2010 to name a few on the relationship between job satisfaction, organizational commitment, demographics.

CONCLUSION AND RECOMMENDATION

To improve the exchange of relationship between organization and employees, this study aimed to determine the contribution of demographics and work experiences to employee's job satisfaction and organizational commitment.

The study found that job satisfaction affects the organizational commitment of the employees. This implies that in order for the bank management to ensure organizational commitment, there is a need for them to constantly assess the level of motivation and the motivators of their workers as well, to make sure that their employees are on the right level of motivation. Further, the study revealed that factors like age, marital status, years in service, and work near residence are moderators between job satisfaction and organizational commitment. Hence, it implies that the level of motivation is not similar for all types of employees in the bank and varies depending on their profile. This implies that there is a need to consider these factors when the management, through HR is designing a motivation strategy for its workers.

Relationship is a two-way street, therefore it is recommended that this kind of study be continued covering the entire organization with the participation of the people from the top down to rank and file. In an organization, people come

and go and there will always be new rules to follow but at the end of the day organizations gain is also its peoples gain.

It is not always about satisfying one's need but it is also about performance and commitment. In this regard, further studies may look into the possibility of adding employee's performance self-evaluation and immediate superiors' evaluation as predictors to organizational commitment. Bi-directional test is also recommended wherein job satisfaction, performance; commitment can be dependent or independent variables, and individual characteristics (demographics and work experiences).

Job satisfaction and organizational commitment will always be topic of major interest for many researchers, and, these are organizational variables that should be understood and constantly monitored for the well-being of an organization and its stakeholders.

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