REVIEW OF RELATED STUDIES

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2.1. Introduction

This literature review is the part of the research that endeavours to fill the gap in the domain of research by exploring the different variables that covers the nomological network of the study with reference to the financial and banking sector with special emphasis on private sector banks. The nomological network for this study contained four variables such as HR practices, organisational trust, personal value and organisational commitment.

The influence of human resources management practices on organizational commitment has become an important topic of research in the 1990s. HR Practices involves the development of an individual’s abilities and attitudes in such a way that the individual is able to grow personally and contribute towards organizational interests (Guest, 1987, Storey, 1989, 1992, 1995a, 1995b). It attaches importance to the motivational aspect of organizational practices in the development and best utilization of human potential. Therefore, HR Practices is an integrated strategy and planned development process for effective utilization of human resources for the achievement of organizational objectives. Meyer (1997) believes that the relationship between human resource practices and employee organizational commitment should be examined more carefully. They assert that by understanding how commitment develops, practitioners will be in a better position to anticipate the influence of a particular policy or practice even if it has not yet been the subject of empirical research.

The scope of the chapter is to introduce the variables of interest in this study and to examine the nature of linkages among the variables identified in previous studies especially in the context of financial and other service allied sector.

2.2. Organisational Commitment

Meyer (2002) conducted research to assess the relations among affective, continuance and normative commitment to the organization and relations
between the three forms of commitment and variables identified as their antecedents, correlates, and consequences in Allen (1991) three-Component Model. They found that the three forms of commitment are related yet distinguishable from one another as well as from job satisfaction, job involvement, and occupational commitment. Affective and continuance commitment was generally correlated as expected with their hypothesized antecedent variables; no unique antecedents of normative commitment were identified. Also, as expected, all three forms of commitment related negatively to withdrawal cognition and turnover, and affective commitment had the strongest and most favorable correlations with organization-relevant (attendance, performance, and organizational citizenship behavior) and employee-relevant (stress and work–family conflict) outcomes. Normative commitment was also associated with desirable outcomes, albeit not as strongly. Continuance commitment was unrelated or related negatively, to these outcomes. Comparisons of studies conducted within and outside North America revealed considerable similarity yet suggested that more systematic primary research concerning cultural differences is warranted.

Pooja (2011) in her study hypothecated that perceived organisational support (POS) mediates the relationship between organisational justice perceptions and affective commitment of employees of multi-national organisation operating in India in the service sector. The findings showed that POS fully mediates the relationship between distributive justice and affective commitment as well as partially mediates the relationship between procedural justice and affective commitment. This study highlights the importance of fairness and justice in organisations and identifies the mechanism by which employee perceptions of justice influence their loyalty and involvement. Hence, distributive justice signifies favourable working conditions and rewards for employees; it communicates the organisation's concerns for the employee's well-being. Thus, both distributive and procedural justices communicate the organisation's support and commitment to its employees. Hence both forms of
organisational justice would influence the affective commitment of employees by communicating to them that the organisation values their contribution and cares about their welfare. This belief results in feelings of positivity and loyalty towards the organisation.

**Chaudhuri (2009)** tried to find the answer to the question that do stressful workplaces hamper employee commitment by exploring linkages between High Performance Work Systems (HPWS) practices and its impact on employees in Japanese organizations. How negative outcomes like job intensity and workplaces and job stressors can influence different forms of employees’ commitments which can be a hindrance to their performance. The result of the study gives an average non-managerial perception of High Performance Work Systems (HPWS) adoption is significantly but negatively correlated to both work place stressors and continuous commitment, but positively correlated to job Intensity, affective, occupational and normative commitments in different workplaces at Japan. The path analysis by Structural Equation Model shows significant indirect relationship between stressors and employee affective organizational commitment and normative organizational commitments. Intensity also has a significant indirect effect on occupational commitments. HPWS has an additive effect on all the outcomes variables.

**Hutton (2007)** investigates the relationship between leadership styles and different types of organisational commitment among the managers and subordinates in Eskom Eastern Region of South Africa. The result of two-tailed correlation analysis showed that although the relationship is not strong, there is a positive relationship between the transformational leadership behaviours and commitment (affective commitment, continuance commitment and normative commitment). The correlation analysis also indicates a weak, but significant, positive relationship between transactional leadership behaviours and continuance commitment. However, no statistically significant correlation was found between transactional leadership behaviours and affective commitment as
well as between transactional leadership behaviours and normative commitment. The correlation results showed a weak, but significant, negative correlation between laissez-faire leadership behaviours and affective commitment. There was no statistically significant correlation between laissez-faire leadership behaviours and continuance commitment as well as between laissez-faire leadership behaviours and normative commitment. Overall findings from this study suggest that transformational and transactional leadership behaviours do play important roles in determining levels of affective commitment, continuance commitment and normative commitment. The findings also reveal that the laissez-faire leadership behaviour had a negative relationship with affective commitment.

Malik et al. (2010) investigated the impact of teachers’ satisfaction with job dimensions on perceived organizational commitment in two public sector universities of Pakistan. It also explores the extent of teachers’ commitment to their universities and job satisfaction. The result of the study indicated that the satisfaction with work-itself, quality of supervision and pay satisfaction had significant positive influence on organizational commitment of teachers. They had high degree of organizational commitment and satisfaction with work-itself, supervision, salary, co-workers and opportunities for promotion.

Sial (2011) in his research probe into the effects of HRM practices namely promotion, performance evaluation and compensation on organizational commitment of faculty members of Universities in Pakistan. 206 teachers of various Pakistani universities were selected randomly, irrespective of gender, race and designation and dispensed with a questionnaire. The results show that organizational commitment is strongly, positively influenced by compensation practices adopted by the universities. However performance evaluation and promotion practices were found to have no significant relationship with Organizational commitment.
Allen (1990) in their study provides a description of each of these commitment forms as follows:

(i) **Affective commitment** involves the employee's emotional attachment to, identification with, and involvement in the organization. Employees with a strong affective commitment continue employment with the organization because they want to do so.

(ii) **Continuance commitment** involves commitment based on the costs that 'employee associates with leaving the organization. Employees who perceive the costs of leaving the organization are greater than the costs of staying remain because they need to do so.

(iii) **Normative commitment** involves the employee's feelings of obligation to stay with the organization. Employees with a high level of normative commitment stay in the organization because they feel ought to.

Lamba (2014) in his research work made an attempt to study the effect of HRM practices on Organizational Commitment of employees in Public and Private sector banks. Also, an attempt has been made to compare the Organizational Commitment and HRM Practices implemented in both the sectors. It was found that HRM practices effects the organizational commitment of employees in both Public and Private sector banks. Also, there is a significant difference in the Organizational Commitment of employees but not much difference in the HRM Practices followed by both the banks. The study will have far reaching implications for the top management in terms of highlighting the importance of HRM Practices in influencing Organizational Commitment. The study also implies that banks should understand the strategic importance of HRM Practices as a strategic partner and should incorporate them in strategic decision making.
Jena (2015) in his study titled “An assessment of demographic factors affecting organizational commitment among shift workers in India” tried to establish possible relationship between organisational commitment and important demographic variable (e.g. age, marital status, tenure, job level and gender). For the purpose, he conducted a cross-sectional survey by using a convenience sample of 240 shift workers at five ferroalloy companies in Odisha. The hypothesised result of the study showed that 10 out of 15 hypotheses are accepted which means personal and demographic characteristics have an effect on three dimensions of organizational commitment (i.e. affective, normative and continuance commitment).

Pala, Eker and Eker (2008) in their study explore the relationships between the organizational commitment, job satisfaction and demographic characteristics through a sample of Turkish health care staff. The data were collected by using socio demographic data form, “Organizational Commitment Inventory” and “Minnesota satisfaction Scale” from 473 health care staff that have been working in 3 hospitals in Bursa. Descriptive statistic (mean and standard deviation), correlation analysis and logistic regression analysis were used for detailed data analysis. The results show that gender, education, title and institution are effective on the organizational commitment level. In terms of job satisfaction, education, title, institution, duration of occupation and working in the same institution can be stated as diagnostic factors.

Iqbal (2010) investigated the relationship between demographic factors (age, tenure and level of education) and organizational commitment. The data was collected from the knitwear organizations in Lahore and Faisalabad, Pakistan. Five set of questionnaire per organization were distributed to assess the perceived employees’ commitment. The results showed that length of service is significantly associated with organizational commitment. Whereas, education level is negatively correlated with organizational commitment. Furthermore, no significant correlation was found between organizational
commitment and age. The results of this study also showed that the managers and the supervisors are more committed than the workers. The findings suggested that top management might be able to increase the level of commitment in the workers by increasing employee satisfaction with compensation, policies, training, and working conditions. Furthermore, managers can increase organizational commitment by communicating that they value employees’ contribution and that they care about employees’ well-being.

**Amangala (2013)** in his work specifically looks at the role of age, education, job position and organizational tenure as predictors of commitment. A sample of 118 salesmen from selected firms in the soft drinks industry in Rivers and Bayelsa states were selected for the study. Multiple regression analysis was used to test the hypotheses. The findings show that age, education, job position and organizational tenure are positively correlated with organizational commitment.

Dogar, in his research tried to find out answer to the question that whether organizational commitment differentiates according to demographic factors (i.e., age, gender, education, work experience and time spent in latest work) or not. The analysis of 200 respondents opinion from banking sector, Istambul, Turkey says that affective and continuance commitment increases with age and job experience, and all components of commitment increase according to time in the last job.

**Mayer (2011)** unveils major research objective is to design an integrated model to establish relationship between Quality of Work Life, Organisational Commitment and Job performance. Furthermore, to analyse and examine the determinants of QWL, OC and JP, the effect of Quality of Work Life dimensions on Organisational Commitment, influence of Organisational Commitment on Job Performance. The implications of the personal variables on QWL, OC and JP are also identified. The sample size of 561 is drawn from 20 organisations in IT sector in Coimbatore at the operations level, using Purposive
sampling technique. The questionnaire has been intricately designed to collect data from the samples. QWL dimensions are extracted through Factor Analysis using Principal component analysis with Varimax Rotation and labeled as Reward system, Managerial Style, Organisational support and Job itself. The three forms of commitment Affective, Continuance and Normative portray the organisational commitment. The job performance dimensions are epitomized by application of Knowledge and Skills, Quality and Accountability. It is proved that there are more respondents with Affective commitment followed by normative commitment. Job itself, as a QWL dimension and Accountability, as a Job performance dimension scored high. It is also noted that respondents are with a combination of Affective and Normative as well as Affective and Continuance commitment. The correlation analysis proved that there is strong relationship between the QWL factors Organisational support and Managerial style with all OC dimensions. The indicators of Job performance Knowledge and skills and Accountability have good correlation with Organisational commitment. There is also a significant relationship between QWL factors and a single Job performance dimension, Knowledge and skills. The effect of QWL on OC is determined through Regression model which specifies that the impact of QWL on OC is high especially with Affective commitment. Reward system is found to be not significant. The Regression model on the impact of OC on JP indicates that Affective commitment impacts all job performance dimensions and Continuance commitment do not contribute significantly to the job performance. The analysis of demographics on QWL, OC and JP dimensions using ANOVA and Post hoc results clearly indicates the significant groups that show difference in the way they perceive QWL, OC and JP. It may be consolidated that there are more respondents with Affective and Normative commitment. Reward system and job itself found to be influential factors and Accountability found to be a strong anchor of Job performance for most of the demographic variables. Income, length of service and employment status is not found to be influential factors in terms of QWL, OC and JP in this research. The
inter effects of QWL, OC and JP is assessed using Simple path Analysis and MANCOVA. The path model suggests that QWL not only impacts OC but also JP even without an intervening variable and also cause indirect effect on JP through commitment.

2.3. Organisational Trust

Vineburgh (2010) in his study focuses on organizational trust and associated variables such as empowerment, resistance to change, support for innovation, interpersonal conflict, and demographics as perceived by faculty in the work environment of Historically Black Colleges and Universities (HBCUs). The study collected the perceived responses of faculty at HBCUs to structured items included in survey measures. Secondary analyses revealed that higher levels of empowerment, higher levels of support for innovation, and lower levels of interpersonal conflict were associated with higher levels of organizational trust. The relationship between perceptions of empowerment and organizational trust was influenced significantly by levels of resistance to change and support for innovation.

Philipp, Fabian and Ursin their study unveiled the responses of non-family employees from family firms in German speaking Switzerland and Germany. The study reveals that psychological ownership mediates the relationships between distributive justice and affective commitment as well as job satisfaction.

Pucetaite and Novelskaite (2014) in their paper focuses on the mediating effect of organizational trust and its cognitive and affective components on the impact of leadership relationship on different forms of organizational innovativeness such as product, market, behaviour, process and strategy among the employees of a public organization in Lithuania. The analysis result suggests that organizational trust has partially mediating effect on the studied relationship. Leadership relationship and organizational trust have the strongest
explanative power for behaviour innovativeness. Specifically, the affective component of organizational trust influences the effect of leadership relationship on this form of innovativeness. Finally the result says that affective trust plays a more significant role than cognitive trust in increasing processes innovativeness and cognitive trust is more powerful in accounting for development of product innovativeness.

Kennedy and Parker observed the roles of organizational justice and trust in a specific type of management control system (MCS), gain-sharing. To investigate the positive perceptions of fairness lead to high trust leads to positive consequences for the organization such as lower employee turnover and higher organizational performance, the researcher conducted a survey amongst employees of a large manufacturing company. Results indicate that employee perceptions regarding the fairness of the gain sharing plan are positively related to employee trust in management. Also, trust is linked to employee turnover intentions. The results imply that organizational justice of a MCS has consequences for the attitudes and behaviors of employees and that decides the success or failure of the MCS.

Paliszkiewicz (2012) was done research among the managers (high, middle and low level) in enterprises from Mazovia Province in Poland to check the connection between managers’ trust, organizational trust and organizational performance. He arrived at the result by analysing the correlation which says managers’ trust and organizational trust are positively related to organizational performance. The study also implies that by building trust in organization we can enhance organizational performance. For that it is essential to set up effective rewards and distribution mechanisms, avoid harmful suspicion and hostility among members of organization. All these will lead to a great improvement in the competitiveness of an organization.

Celik, Turunc and Begenirbas (2011) studied the role of organizational trust and burn out on achieving organizational performance. It also examined the
role of interpersonal deviance. The study was done in small-scale food business enterprises at Sakarya, Turkey. They find that there is no significant relationship between employees’ burnout and organizational performance. However, there is positive and significant relationship between organizational trust and organizational performance. The result also says while interpersonal deviance has not any mediating effect on burnout and organizational performance, it has a negative and partial mediator role on organizational trust and organizational performance.

Shay (2005) explored the relationship between trust, HRM practices and firm performance. The study analysed the responses HR managers from industrial, service and trade sectors of Israel. It is found that HR managers are more likely to offer training and shape the internal promotion system when trust is high. It is also found that higher organisational performance when trust is high. Thus the study implies that there exist a significant relationship between trust, HRM practices and the firm performance.

Gupta (2013) to achieve the objectives, an experimental study was conducted. The HR Head of mid-level and large IT and financial firms were requested to pass the questionnaire to the employees. The questionnaire was uploaded on surveygizmo.com and an online link was forwarded to the company representatives, which was then forwarded to the employees. Total 630 questionnaires were used in the analysis. The data collected was factor analyzed using exploratory factor analysis (EFA) to assess the uni-dimensionality of the measures. The hypotheses were formulated to see the significant difference in perceived level of trustworthiness, trust and self-performance of employees towards managers anchored in different time perspectives. These hypotheses were tested using various analytical techniques, viz. Analyses of Variance (ANOVA), Analyses of Covariance (ANCOVA), Pair wise comparison tests (Bonferroni) and Contrast Coding. One-way ANOVA was performed to examine whether level of perceived ability, integrity, benevolence, trust and
performance was significantly influenced by managers anchored in different
time perspectives. It was found that time perspective of manager had an
influence on perceived level of ability, integrity, benevolence and trust, but not
on perceived self-performance of the employees. ANCOVA was also conducted
and the results reveal that time perspective of managers have a significant
influence on ability, integrity, benevolence, trust and performance even when
employees’ own time perspective has been controlled for.

Since, all the hypotheses were written in the form of pair wise comparison
a priori, another form of tests viz. contrast coding was conducted. The results
supported the hypothesis that different time perspective of managers lead to
different levels of trust in the manager by the employees. As hypothesized, the
results show that a balanced managerial time perspective manager will lead to
higher trustworthiness, trust and self-performance as perceived by employees.

2.4. HR Practices and Commitment

Atteya (2012) conducted a study on HR practices, job performance and
organizational commitment reveals that fair human resource management
practices affect the organizational commitment positively. Ineffective and unfair
practices and incidents occurring in such human resource practices as selection,
promotion, training, career development opportunities, shifting, compensating,
rewarding, and performance appraisal are expected to reduce the level of
organizational commitment and performance. Adversely, effective HRM
practices are expected to improve the level of job satisfaction and in turn
organizational commitment.

Kaufman (1992) in his study observes that in the HR practices of
compensation, the trust aspect plays a vital role over time. It creates such an
atmosphere in which managers would have high level of trust if they are getting
high compensation.
Allen (1991) examines from their study that the way in which HRM practices can influence the commitment of an individual employee to the aims and objectives of an organisation. High-involvement HRM practices, such as bonus and compensation schemes, training and development opportunities, can significantly enhance the organisational commitment of employees.

Alnaqbi (2011) in his thesis says that HR department participants made the point that most organisation’s HR practices have no provision for compensation benefits in UAE. These omissions cause some lack of satisfaction and commitment. Good HR practice is positively linked to organisational commitment through selection, placement, development, rewards, and retention. This study shows that effective commitment is directly proportional to the emotional attachment the employee feels towards the firm, such that committed employees spread their values to colleagues. The study’s findings also indicate that commitment comes as the result of the fulfilment of an employee’s needs.

Yui Tim Wong (2003) in their study on job insecurity reveals that employees will withdraw their efforts and commitment as an exchange to the employers’ failure in providing job security. They argue that employees’ responses to job insecurity will also depend on the consequences. If some types of responses can lead to large and important enough rewards, employees will choose those responses. They labelled this as the instrumental perspective. The differential relationships among job insecurity, trust in organization, job performance and organizational behaviors in a joint venture and a SOE in China provide support to these two perspectives. Specifically, in the joint venture sample, there is no clear reward for increasing organizational citizenship behaviors as a response to the threat of job loss. Thus, for those employees who have little trust in their organization, job insecurity has a negative impact on organizational citizenship behaviors. Thus, for those employees who have little trust in their organization, they will try to improve their job performance and organizational citizenship behaviors when facing job insecurity.
Results of this study indicate that it is possible to maintain or even improve organizational outcomes even when downsizing is necessary. When downsizing is unavoidable, organizations should try to offer positive consequences (e.g., good recommendations, out placement services, monetary compensation, etc.) contingent on their job performance, organizational citizenship behaviors or other desirable outcomes. Although the findings of the study indicate that in the SOE sample, positive relationships between job insecurity and organizational outcomes were found for employees with low trust in organization, it should not be interpreted as beneficial to the organization by lowering employees’ trust. Instead, this should be interpreted as the necessity to ensure employees’ believe about the relationship between their improvement in desirable organizational outcomes and the positive consequences. Employees with high trust in organization did not think that it is necessary to improve their job performance and organizational citizenship behaviors in order to get better after lay-off arrangements. Thus, instead of lowering employees’ trust, organizations should raise the trust level of their employees in offering better arrangements if employees can produce desirable organizational outcomes.

Laba (2004) in a study on job insecurity, burnouts and organizational commitment exposes when job insecurity prevails in the organization, the employees organizational commitment decreases. But this empirical study was focused only in financial institution from the Gauteng province of South Africa and thus the results cannot be generalised to other organisations of a similar nature.

Smeenk, Eisinga and Teelken (2006) examined factors affecting organizational commitment among Dutch university employees. They categorised employees as separatist and hegemonist faculties. The analysis reveals that decentralization, compensation, training/development, positional tenure and career mobility have significant effects on organizational commitment among separatist faculty. Age, organizational tenure, level of autonomy,
working hours, social involvement and personal importance significantly affects commitment in the hegemonist faculty. Participation, social interactions and job level are factors that are important in both faculties. The findings indicate that the set of factors affecting the organizational commitment of employees differs between the separatist and hegemonist faculties.

**Kaur (2014)** examines the impact of human resource practices on job satisfaction and organizational commitment on employees of manufacturing industry in Punjab. The results indicate that HR practices such as procurement & development, employee benefits, employee schemes, promotions & transfers and exit policy are perceived to be different by the employees and HR practices positively impact the level of Job Satisfaction and organizational commitment of the employees. The author suggested that management should pay attention towards enhancing motivation, job satisfaction and organizational commitment through rewards and recognition.

**Majumder (2012)** studied HRM practices and its impact on employee’s satisfaction on the private banking sector in Bangladesh. The study reveals that all HRM dimensions exercised in the private banking sector of Bangladesh does not satisfied to the employees equally. Most of the employees are dissatisfied with compensation package followed by reward and motivation, career growth, training and development, management style, and job design and responsibilities.

**Winne and Sels (2013),** in the findings from their study confirm that employees who are subject to developmental and empowering HR practices are more likely to experience a general feeling of autonomy and relatedness satisfaction which is associated with higher work engagement, higher affective organizational commitment and a lower intention to leave the organization. This study also explains competence satisfaction to be negatively related to affective organizational commitment. This might subsequently frustrate employee commitment to the organization and subsequently increase their intentions to leave the organization. The study says that if employees are given the same HR
practices, they feel highly competent may generate less commitment towards the organization.

Chew (2004) examined HRM practices on the retention of employees of Australian organisations. The outcome of HRM – retention relationship was examined through organisational commitment. The findings revealed that positive significant relationships between eight factors and organisational commitment. These factors consists of person organisational fit, remuneration, reward and recognition, training and development, challenging career opportunities, leadership behaviour, company culture and policies, teamwork relationship and satisfactory work environment. The study highlights commitment act as a partial mediator of remuneration, recognition and reward, training and career development and work environment on employee retention.

Zaitouni, Sawalha and AdilelSharif (2011) investigates the impact of Human Resource Management (HRM) practices on organizational commitment among employees in the private banking sector in Kuwait. The HR practices were measured with the items of recognition, competence development, fair rewards, and information sharing. The result shows that except recognition, affective commitment was positively and significantly related to competence development, fair rewards, and information sharing. Again, the relationships between continuance commitment and fair rewards and information sharing were significant whereas no significant relationships were found between continuance commitment and both recognition and competence development. Finally, the relationships between normative commitment and recognition, competence development and fair rewards were found to be negative and not significant apart from information sharing. The researchers conclude the study by stating that employees feel morally and ethically committed to stay within the same organization based on employees-management personal relationships in the work place.
Paul and Anantharaman (2004) in their research titled Influence of HRM practices on organizational commitment among software Professionals in India reveals that HRM practices such as employee-friendly work environment, career development, development oriented appraisal, and comprehensive training shows a significant positive relationship with organizational commitment.

Michel et al. (2010) look at the role of HRM practices on organizational commitment and performance of employees in Canadian Hospital. The finding reveals that relationship between HRM practices and performance HRM practices can stimulate greater in-role and extra-role. Supportive HRM policies also assist to enhance org commitment.

Meyer and Smith (2000) studied the relationship between HRM practices and employee commitment in Canada. The results shows the positive evidence of relations between HRM practices and commitment and shows that employee oriented HRM policies enhance the commitment level towards an organization.

Priyanko (2007) investigated the impact of eight human resource management practices on employees’ organizational commitment and the effects of employees’ commitment level on their intention to leave. The findings suggest that greater use of HRM practices would make the employees more committed to the organization. The interesting finding of this study is the significant direct effect of HRM practices on OC, but out of eight HRM practices only performance appraisal emerged as a significant predictor of OC. The effect of HRM practices in a bundle is important because an organization uses several HRM practices and not a single HRM practice. These findings suggest that HRM practices are important determinants of OC.

Shruti and Nirmala (2013) studied the impact of HRM practices on Organizational commitment of employees in various sectors in India. The researcher has taken recruitment and selection, training and development, compensation and benefits, promotion and transfers and welfare activities as the
combination of HRM practices for the study. The study found that HRM practices such as Compensation, Training & development and Employee participation play a significant role on Organization Commitment in banking sector. Whereas, it is found that HRM practices such as Compensation, Job security and Job performance has significant importance on Affective commitment but same HRM policies cannot be set for two different set of identities among private Universities across globe. In academics sector, HRM practices like, career development and job satisfaction has significant impact on Organization Commitment. In Hospital industry, supportive reward oriented HRM Practices increases employee commitment towards Organization. In contrast to this, Employees from IT software industry are influenced by HRM policies such as Training, Career development and friendly work environment. In high-tech industries, affective commitment has pivotal role. But, the research among the blue collar employees in manufacturing industries found that HRM policies such as job satisfaction and pay satisfaction has significant role in achieving organizational commitment. On the other hand, research conducted on Law firms suggested that Employee welfare and process oriented HRM policies might be the path in achieving better organizational commitment.

Anvari et al. (2011) was conducted a study among the employees from universities of medical sciences in Iran. The study considers how motivation to learn, training attitudes, and perceived support of employees to their knowledge sharing shaped by their level of affective commitment and psychological contract. Results shows a significant relationships between strategic training practices and affective organisational commitment, affective organisational commitment and turnover intentions, knowledge sharing and turnover intentions, affective organisational commitment and knowledge sharing, strategic training practices and psychological contract, psychological contract and knowledge sharing, and psychological contract and affective organisational commitment. Results also reveals whereas strategic training practices are positively related to affective organisational commitment and psychological
contract, both affective organisational commitment and knowledge sharing are negatively associated with turnover intention. Finally, the results of the research provide that affective organisational commitment and psychological contract have a significant mediating effect on the relationship between strategic training practices and knowledge sharing.

Patrick and Sebastian (2012) was conducted study among the teachers of aided, private unaided and government colleges. Findings of the study indicated that faculty in higher education were highest on affective commitment followed by continuance commitment. There was a significant relationship between HRM practices and organizational commitment. Employee-employer relationship, recruitment, and selection significantly influenced on organizational commitment. Employee-employer relationship, compensation and benefits, and manpower planning significantly influenced the overall HRM practices of the institutions.

Raihan (2012) study was tried empirically to determine the significant human resource management practices that influence the faculty turnover intention in the private universities in Bangladesh. It had explored the mediating role of Organisational Commitment and Perceived Organizational Support on the relationship between some HRM practices and faculty turnover intention. The results of the hypotheses study revealed that gender and age were among the variables that had significantly and positively influenced the faculty turnover intention. Among the six independent variables, three, i.e., faculty job security, faculty compensation and faculty supervisory support were found to be significantly and negatively related to faculty turnover intention. In addition, they also confirmed that affective commitment, continuance commitment and perceived organizational support were significantly and negatively related to the faculty turnover intention. In addition, the results also indicated that affective commitment, continuance commitment and perceived organizational support mediate the relationship between HRM practices and faculty turnover intention.
Specifically, affective and continuance commitment partially mediate the relationship between faculty compensation, faculty supervisory support and faculty turnover intention relationship. Whereas, the affective commitment fully mediates the faculty job security and faculty turnover intention relationship. Perceived organizational support fully mediates the relationship between HRM practices and faculty turnover intention. The empirical relationships between HRM practices, organizational commitment, perceived organizational support and faculty turnover intention suggested that it would be beneficial to the management of private universities to improve faculty turnover situation.

Han, Chuang and Chiang investigated the relationship between high commitment human resource management, individual knowledge-sharing behaviours and the mediating roles of perceived organizational support, organizational trust, and organizational commitment to clarify the relationship between high-commitment human resource management and knowledge behaviors. The data was obtained from the practitioners registered in the executive MBA programs of a university in northern Taiwan. Analytical results demonstrate that employee perceptions of high-commitment human resource management were significantly related to individual knowledge sharing behaviors. Besides, analytical results show that perceived organizational support and organizational commitment mediated the relationship between high-commitment human resource management and knowledge-sharing behaviors. The study implies that the enterprises can enhance organizational performance by adopting high-commitment HRM. The exchange relationships between organization and its employees can be improved through selecting, training, appraisal, compensation.

2.5. HR practices, Organisational Trust and Organisational Commitment

Jeon (2009) in his study investigated the impact of organizational justice and job security on organizational commitment through the mediating effect of
trust in top management from among the Korean employees drawn from six Korean firms. After reliability testing, two dimensions of trust in top management were found not to be reliable. In addition, three items of quantitative job security were not appropriate because of non-linearity. Finally, the factor structure of four measurement models was examined by an overall confirmatory factor analysis (CFA). All items showed an appropriate range of factor loadings. After examining the measurement models, the hypothesized structural model was tested and revised based on modification indices. As a result, the model fit was improved in terms of theoretical relevance and parsimony.

The results says that both organizational justice and long term job security affected trust in top management and organizational commitment significantly. All hypotheses were supported; however, there was partial mediating effect via trust in top management to link two predictors with organizational commitment.

Nikrumah (2013) explored the relationship between organizational trust and organizational empowerment on employee job involvement. For the purpose, workers from Nestle Ghana Limited, Tema was selected. The study also examines the moderating effect on the relationship between organizational trust and organizational empowerment on employee job involvement. Results of the study indicated a positive relationship between organizational trust and job involvement. Organizational empowerment also had a positive relationship with employee job involvement with job insecurity as moderating effect. Though, job insecurity did not moderate the relationship between organizational trust and job involvement. Within the sub dimensions of empowerment also, information sharing was a better predictor of employee job involvement dynamic structural framework and control of work place decisions. Organizational empowerment was a better predictor of employee job involvement than organizational trust.
2.6. Organisational Trust and Organisational Commitment

Amani (2015) conducted this research among a sample of clients of a Tunisian retailer specialized in the sale of cosmetic products on free service. The results of the research show the influence of trust (credibility and benevolence) on commitment (affective commitment, continuity and normative). In addition, a positive relationship was found between affective commitment, on the one hand and complaint, short-term sacrifice and participation in the definition of products and services, on the other. However, affective commitment has a negative influence on negative word of mouth, opportunism and change to counter-persuasion. Moreover, it should be noted that continuance commitment has no significant influence on change to counter-persuasion, while a positive relationship between normative commitment and change has been demonstrated.

Ahmed, Fadel and El (2014) made a work on organizational justice, trust and commitment in three university hospitals (main, pediatric and woman reproductive health hospital) at Assuit and studied the effect of organizational justice and trust on employees' commitment. The study revealed that there was a significant positive relationship between organizational justice and trust, a positive relationship between organizational justice and commitment. Again, organizational trust was having a positive and significant relationship on employees' commitment.

Hami and Hajar (2013) conducted research on employees of Electricity Distribution Company of north Isfahan. Results of the research showed that there existed direct and indirect relationship between organizational commitment and commitment to change. The boot strap analysis of the research showed that this relationship is established through mediating role of trust in supervisor. Exchange dimension of organisational commitment and commitment to change was mediated by cognitive component of trust, identification dimension was mediated by affective component of trust and affiliation dimension was mediated by cognitive and affective components.
Anna (1999) in his study examines how the degree of person-organization fit and the perceptions of the fairness of the change processes and outcomes of those processes can help to predict employees' organizational commitment, job satisfaction, and trust towards management in an acquisition event. The data were gathered from full time employees of the Scandic Hotel Continental in Helsinki, Finland. The hypothesized result shows that the higher the person organization fit and perceptions of justice, the more the employee organizational commitment, job satisfaction and trust towards management. This study suggests that the perceptions of justice are a better predictor of employee organizational commitment, job satisfaction, and trust towards management than person-organization fit in a changing, non-fixed environment.

Dude (2012) in his study focuses on the impact of job autonomy, psychological empowerment, and distributive justice on organizational commitment. The study uses the responses of principals (public, private/parochial schools, and charter schools) in the Midwest United States of America. By using multiple regression and path analysis, hypotheses regarding the impact of job autonomy, psychological empowerment, and distributive justice on organizational commitment were tested. The result says that increase in each of these variables was found to be significantly associated with the increase in organizational commitment. In addition, there were some signs of moderating effects of distributive justice and demographic variables on the relationship between job autonomy and organizational commitment, and between psychological empowerment and organizational commitment.

Aini (2010) examines how employee trust and organisational support on both leader and co-workers will have an impact on job satisfaction and give influence to organisational commitment. The study was conducted among the managerial and non-managerial employees of several bank branches and subsidiaries of bank Mandiri, Jakarta and Bogor, Indonesia. The findings of the study imply that the employee trust and organisational support on both leader
and co-workers were applied very well in bank Mandiri. The employee trust and organisational support on both leader and co-workers influence significantly among the employees job satisfaction, as a result it affect the employees organisational commitment. The study also reveals that job satisfaction acts as a mediator between trust and social support with employee commitment.

Valérie Barraud-Didiera et al. (2012) led their study in farmer-members from French agricultural cooperatives from the cereal-supply sector in the Midi-Pyrénées region of France. They explored the links between trust, organizational commitment and members’ participation in the governance of their cooperatives. It also tested the mediator effect of organizational commitment in the relationship between members trust and their participative behaviours. In addition, the study showed that members trust impacted their participation through their affective commitment and the mediator effect of affective commitment between trust and participation was complete. The results of the study shows trust is the starting point which explains a member’s favourable behaviour towards his/her cooperative. Members trust in their cooperative, represented by the directors, depends on the cooperative’s capacity to act competently and reliably and to take the right decisions while still showing goodwill, remaining close to members, heedful of their demands and showing strong concern for their interests. The two dimensions of trust, cognitive trust and affective trust - have an almost identical impact on organizational commitment, whether this is of an affective or continuance nature. The results of this study have shown that members participation in the governance when they are attached to it affectively. On the contrary, member’s continuance commitment is not significantly linked to participation in the cooperatives governance.

Mariam (2011) studied the relationship between organizational justice, employee trust, employee commitment and service quality. The survey consisted of Revenue Officers and Customers. Results of the study revealed a significant
positive relationship between organizational justice and service quality, a positive relationship between organizational justice and employee trust, a positive relationship between organisational justice and employee commitment, a positive relationship between employee trust and service quality, employee commitment was found to have a positive and significant relationship on service quality. It also indicated that employee commitment was a better predictor of service quality. The study concluded that Organisational Justice, Employee Trust, Employee Commitment significantly affect Service Quality.

Yang (2005) by his research unveiled a full understanding of the effects of trust by collecting the data from medical centre employees. Based on this position, and with trust bases and foci being explicitly recognized, the effects of trust were examined the following variables such as organizational commitment (affective and continuance), supervisor-subordinate conflict (task-and relationship-related), citizenship behaviour directed toward co-workers (task- and person-focused), communication flow (upward and lateral), job satisfaction, task performance, and openness to organizational change. Six combinations of trust bases and foci were found to be distinguishable, and each made a unique contribution to the predicted variance in subordinate job satisfaction. Increases in both cognitive and affective trust in one’s supervisor were found to reduce task supervisory conflict and, with greater magnitude, reduce relationship supervisory conflict. Affective trust in management was found to be an important predictor of affective organizational commitment. Trust in one’s supervisor, especially affective trust in one’s supervisor, significantly predicted task performance. Interactions among subordinates, as indicated by open communication and helping behaviour toward one another, were found to be influenced by trust in one’s supervisor. In particular, both cognitive and affective trust in one’s supervisor contributed to the prediction of task- and person-focused interpersonal citizenship behaviour toward co-workers. Compared to cognitive trust, affective trust in one’s supervisor was more predictive of both upward and lateral communication.
2.7. Organisational Commitment and Personal Value

Meyer, Irving and Allen (1998) carried out the study among recent university graduates who had accepted full-time employment with a number of different companies. They tested two hypothesis such as (1) Desirable work experiences will be positively related to affective and normative commitment, but not to continuance commitment and (2) Work values themselves will not be significantly related to affective commitment, but will moderate the relation between experiences and commitment. The relations between experiences and commitment will be stronger for those who place greater importance on those experiences. The results revealed that values and experiences did interact in the prediction of affective commitment and normative commitment, but that the nature of the interaction was different for different work value/experience combinations. But the findings provide some challenge that positive work experiences will have the strongest effect on commitment among those who most value such experiences.

Simons (2002) in his conceptual study observed that a manager’s personality influences employees’ behavior and their performance. He reasoned that a manager’s personality or values mainly influences level of trust of employees which in turn leads to higher performance. The other personality traits like self-monitoring and conscientiousness may also influence trust. This study actually correlate between managers personality means their personal values on the performance of themselves and the employees working in the organization.

2.8. Research Gap and Conclusion

A review of the literature cited above reveals that many studies have been done about various aspects on HRM Practices, Organisational trust, Personal value and Organizational Commitment. But almost all of these studies were made not in an Asian or Indian perspective and very rare
studies were found in Banking Sector of India. Despite, none of the studies were done by linking all these variables especially from the Kerala perspective. So in the present study, an attempt is made to link the HR Practices, Organisational trust, Personal value and Organizational Commitment in the private sector banking context.

The next chapter gives an overview of banking industry.