

Intermediate Effects of Employee Commitment on the Relationship between Job Satisfaction and Organizational Performance: An Empirical Evidence from Agribank - Binh Thuan Province Branch, Vietnam

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Abstract: *The Aim Of This Study Is To Investigate The Reciprocal Relationship Between Job Satisfaction, Employee Commitment And Organizational Performance. Accordingly, A Linear Structural Equation Model Was Developed To Delineate The Above Interaction And Explore The Mediating Effects Of Commitment On The Relationship Between Job Satisfaction And Organizational Performance. A Questionnaire-Based Survey Designed To Test The Aforementioned Model Is Based On Data On 210 Employees Working At Agribank (Bank For Agriculture And Rural Development) - Binh Thuan Province Branch, Vietnam. Research Results Show That There Is A Positive Linear Relationship Between Job Satisfaction And Employee Commitment On Organizational Performance. Furthermore, The Commitment Mediates The Relationship Between Job Satisfaction And Agribank Performance.*

Keywords: *Agribank - Binh Thuan Province Branch, Vietnam; Employee Commitment; Job Satisfaction; Organizational Performance; Structural Equation Model.*

I. Introduction

The Banking System Needs To Pay More Attention To The Development Of High-Quality, Stable And Sustainable Human Resources. Human Resource Development Must Be Associated With Organizational Performance Is A Challenging Issue For Policymakers And Bank Managers. In Recent Years, There Have Been Many Studies On The Relationship Between Job Satisfaction And Employee Commitment With Organizations. However, Very Few Studies Are Interested In The Relationship Of Job Satisfaction And Employee Commitment To The Banking Organization. Furthermore, The Ultimate Aim Of Satisfaction And Commitment Is To Influence Organizational Performance. This Is Also A Challenging Issue For Managers In The Context Of International Integration And Competition In The Banking Sector In Vietnam. This Study Focuses On (I) Determining The Relationship Between Job Satisfaction, Employee Commitment And Organizational Performance; (ii) Building A Quantitative Model Of The Relationship Between Satisfaction, Commitment And Organizational Performance.

The Study Conducted A Survey Of 220 Employees Working At Agribank - Binh Thuan Province Branch, Vietnam To Create A Practical Basis For The Measurement Model. Agribank Vietnam (Bank For Agriculture And Rural Development) Was Established On March 26, 1988, Up To Now, Has Become A Leading State-Owned Commercial Bank In Vietnam Both In Terms Of Charter Capital And Total Assets, Network Size, Number Of Staff And Customers With Nearly 40,000 Officials And Employees; 2,300 Branches And Transaction Offices Throughout The System (Nguyen Duyen, 2021). Agribank - Binh Thuan Is A Leading Local Commercial Bank In Binh Thuan Province With A Wide Distribution Network From Its City To Districts

Including 15 Branches, 07 Transaction Offices Belonging To Branches. In 2019, The Total Number Of Staff In The Payroll Is 428 People, 90,000 Loan Customers And A Bad Debt Ratio Of Only 0.57%.

II. Theory Overview

2.1 Foundation Theory

2.1.1 The Two-Factor Theory:

The Theory Of Motivation (Motivation Theory) Or Two-Factor (Herzberg, 1959) Suggests That There Are Two Groups Of Factors Affecting The Motivation Of Employees In The Workplace; Are The Maintenance Factors And The Motivating Factors. Maintenance Factors Are Factors That Cause Dissatisfaction In The Workplace. They Are External Factors Or Independent Of The Work; And Is Related To Things Like Wages, Job Stability (Ability Of Employees To Keep Their Jobs, Not Get Fired), Corporate Policies, Working Conditions, Leadership Competence And Relationships Between Supervisors, Subordinates And Colleagues. Motivational Factors Are Factors Associated With Employee Motivation And Arise From The Intrinsic Conditions Of The Job, Depending On The Job Itself. Factors Of Motivation Include Responsibility, Job Satisfaction, Recognition, Achievement, Growth And Promotion Opportunities.

2.1.2 Equity Theory:

Equity Theory Offers Potential Factors Affecting The Perception And Evaluation Of Employees And Their Work. The Theory Argues That People Always Want To Be Treated Fairly, And They Tend To Compare Their Contributions With The Rewards They Receive (Called Personal Justice). In Addition, They Also Compare Their Contributions, Dedication, Remuneration And Rewards With Others (Called Social Justice). This Theory Is Meaningful In Motivating Employees, Because Timely Recognition From Managers Or Supervisors For Employees' Contributions Is The Top Motivating Factor For Employees. If An Individual Finds Himself Underpaid, He Will Reduce His Efforts. If He Thinks He Is Being Paid Well, He Will Try To Work Harder. This Theory Explains The Causes Of Employee Job Satisfaction And Organizational Loyalty (Adams, 1965).

2.1.3 Cor Theory:

Theory Of Cor Of Hobfoll's (1989) A Model Of Conservation Of Resources States That People Strive To Protect, Collect And Develop Resources. The Potential Loss Of Resources Is Considered Threatened. The Application Of The Cor Theory In Work Attitude And Performance Is Very Clear. Individuals Need To Gain Resources (Money, Self-Esteem) And In The Meantime They Must Trade Off Other Resources (Time, Energy). And Often Such A Trading Off Cannot Meet The Ideal Conditions Under Which They Can Achieve Equilibrium. Employees Will Have The Optimal Choice Between Efforts To Gain Resources And Efforts To Protect The Loss Of Resources. Cor Explains Why Employees Become Satisfied And Committed Are Willing To Do More.

2.1.4 Theory Of Job Satisfaction:

According To Fisher & Hana (1931), Job Satisfaction Is An Intrinsic Factor And Can Be Considered As An Emotion That Adapts To Work And Employment Status. Therefore, If That Work Is A Person's Pleasure, He Or She Will Be Satisfied With Their Work. Conversely, If A Person Does Not Get The Desired Job Satisfaction, He Or She Does Not Like Their Job And Wants To Change Her Or His Job.

The Above Theories Are Relevant To This Research, Where It Is Important To Explain The Underpinnings Of Job Satisfaction And Employee Commitment With The Organization.

2.2 Job Satisfaction Factors Affecting Job Satisfaction

2.2.1 Job Satisfaction:

According To Hoppock (1935), Job Satisfaction Of Employees Is The Result Of The Combination Of Psychological, Physiological And Working Environment Which Create The Employee Satisfaction In Their Work. Job. Employee Job Satisfaction Is A Set Of Feelings, Beliefs And Attitudes That Employees Have About

Their Current Job (Ma *Et Al.*, 2003). According To Nassab (2008) Job Satisfaction Is The Degree To Which An Individual Is Satisfied With His Or Her Actual Work (Reporting, Communication, Surgery, Plumbing Repair, Etc.). Contrary To This, Environmental Satisfaction Is Associated With The Attitudes Of Colleagues, Supervisors, Working Conditions And Physical Space In The Organization (Van Der Wiele *Et Al.*, 2001). Job Satisfaction Is Related To The Feeling That A Person Is Happy With His Or Her Job And Fully Committed To It (Lambert *Et Al.*, 2015). More Specifically, Job Satisfaction Or Dissatisfaction Is A Person's Positive Or Negative Attitude About His Or Her Job Evaluation, No Intention Or Intention To Leave The Organization, And Giving Good Referrals Or Not Good Referrals To Other Persons (Schneider *Et Al.*, 2003; Karatepe & Kilic, 2009).

2.2.2 Factors Affecting Job Satisfaction:

Since The 1960s, Smith *Et Al.* (1969) Proposed The Job Descriptive Index (Jdi) Model To Identify Five Main Factors As Satisfaction With Income, Training Or Promotion, Superiors, Colleagues And The Nature Of The Work. This Model, Used By Researchers Around The World, Is Quite Popular. In The Early 2000s, Schmidt (2007) Emphasized That When Personal Needs (Such As Income, Training Or Promotion, The Right Nature Or Characteristics Of The Job) Are Satisfied, And Good Workplace Relations Job Satisfaction Will Increase. From The 2000s Up To Now, Empirical Studies In The Service Industry Have Identified Five Factors Affecting Job Satisfaction: Training/Cpromotion; Career Development; Income; Trust In The Organization; Suitable Job Characteristics (Akehurst *Et Al.*, 2009; Pandey & Khare, 2012; Belias *Et Al.*, 2015; Rajput *Et Al.*, 2016). Schmidt (2007) Suggests That Satisfied Employees Tend To Be More Creative, Productive, And Organizationally Engaged Than Unsatisfied Employees. In The Banking Sector, Studying Banks In Pakistan, Saleem *Et Al.* (2012) Show That Factors Affecting Job Satisfaction Include: Working Environment, Expectation Of Fair Treatment, Mechanism Motivate Employees; Research By Ijaz *Et Al.* (2015) And Abdolshah *Et Al.* (2018) Also Show The Following Factors: Working Environment, Work-Life Balance, Autonomy At Work, Training Opportunities And Promotion; Research By Habib *Et Al.* (2014) Discovered New Factor, Banking Corporate Culture Affecting Job Satisfaction. Based On Empirical Studies, The Study Proposes The Following Hypotheses:

H1: Salary And Benefits Affect Positively Job Satisfaction.

H2: Corporate Culture Affects Positively Job Satisfaction.

H3: Relationship With Colleagues And Superiors Affects Positively Job Satisfaction.

H4: Training And Promotion Opportunities Affect Positively Job Satisfaction.

H5: Working Environment And Fairness Affect Positively Job Satisfaction.

2.3 Job Satisfaction And Employee Commitment With The Organization

2.3.1 Commitment:

According To Meyer And Allen (1994), Employee Commitment To The Organization Is A Psychological State That Characterizes The Employee's Relationship With The Organization, Implying For The Decision To Continue Working And Willing To Do Better To Contribute To The Development Of The Organization. Organizational Commitment Is An Individual's Positive Or Negative Attitude Towards The Organization As A Whole And Is A State In Which Employees View The Organization And Its Goals As The Only Informed And A Desire To Maintain Membership Of The Organization (Dennis, 1998). Organizational Commitment Is Often Expressed In Multiple Dimensions: Normative Commitment, Affective Commitment, And Continued Behavioral Commitment. Walker & Boyne (2005) Suggested That Employee Commitment With The Organization Is Reflected In The Extent To Which Each Employee Perceives An Organization, Its Goals, And The Desire To Continue Working With That Organization.

2.3.2 Job Satisfaction Relationship And Organizational Commitment:

Satisfaction And Organizational Commitment Are Considered As Important Factors In Determining Employees' Contribution To The Organization And Their Intention To Stay At The Company (Yiing & Bin

Ahmad, 2009). Job Satisfaction Has Long Been Known To Influence Organizational Commitment. Employee Dissatisfaction Contributes To Lower Commitment (Wagner & Hollenbeck, 2010). Research In Oman On The Service Industry By Azeem (2010) Shows That Job Satisfaction Has A Positive Impact On Employee Commitment With The Organization. Similar Study Results From Kasemsap (2012) On The Automotive Manufacturing Industries In Thailand. Research On The Banking Sector In Pakistan And Jordan, Shows That Job Satisfaction Has A Positive Impact On Employee Commitment (Imam *Et Al.*, 2014; Dalkrani & Dimitriadis, 2018). From The 2010s To The Present, Many Studies Show That Job Satisfaction Has A Positive Impact On Employee Commitment With The Organization (Gunlu *Et Al.*, 2010; Markovits, 2010; Kanwar *Et Al.*, 2012; Azeem & Associates, 2010). Akhtar, 2014; Ngadiman, 2013; Wang, 2015; Prasetio *Et Al.*, 2017; Bahjat *Et Al.*, 2017; Abdallah *Et Al.*, 2017). Based On Empirical Studies, The Study Proposes The Following Hypothesis:

H6: Job Satisfaction Affects Positively Employee Commitment In The Organization.

2.4 Organizational Performance And Its Relationship To Job Satisfaction And Employee Commitment

2.4.1 Organizational Performance Results:

Traditionally, The Measure Of Organizational Performance Has Relied Heavily On Financial Performance Criteria And It Has Been Criticized For Not Taking Into Account Non-Financial Criteria Affecting Results Of Organizational Activities (Merchant, 1990; Vaivio, 1999). The Performance Of The Organization/ Company Should Cover Three Specific Areas: (A) Financial Performance (Profit, Return On Assets, Return On Investment, Etc.); (B) Product Market Performance (Revenue, Market Share, Etc.); And (C) Shareholder And Partner Benefits Such As Shareholder Profitability, Employee Turnover And Occupational Accidents, Customer Satisfaction, Employee Earnings (Schnider *Et Al.*, 2003; Richard *Et Al.*, 2009; Zanabazar & Jigjiddorj, 2018). The Performance Of The Organization/ Company Is Also Reflected In The Great Potential For Future Development; Enough Competitiveness In The Market; Effectively And Efficiently Exploit The Assets - Facilities And The Company's Brand (Tangen, 2004; Sandu, 2015).

2.4.2 The Relationship Between Job Satisfaction - Commitment And Organizational Performance:

Organizations With More Satisfied Employees Tend To Operate More Efficiently Than Organizations With More Dissatisfied Employees. Employee Morale Is Related To Business Performance Indicators, Customer Satisfaction And Turnover Rate (Ostroff, 1992; Ryan *Et Al.*, 1996). When Job Satisfaction Is Higher, Job Performance And Employee Commitment Will Be Higher And Customer Satisfaction Is Higher And Business Productivity/ Profitability And Growth Will Be Higher (Cost & Gursay, 2009; Silvestro, 2002; Mafini & Poee, 2013; Latif *Et Al.*, 2015). Since The 2010s Until Now, There Have Been Many Studies Around The World Showing That There Is A Relationship Between Satisfaction, Employee Commitment And Organizational Performance (Mafini & Poee, 2013; Jackson *Et Al.*, 2014; De Araújo & Lopes, 2014; Ireferin & Mechanic, 2014; Nur *Et Al.*, 2015; Bakotic, 2016; Ubaka, 2017; Andrew, 2017; Nikpour, 2017; Zanabazar & Jigjiddorj, 2018; Altanchimeg & Sarantuya, 2018; Kuzey, 2018; Tolera, 2018; Ekiabor, 2018; Jigjiddorj *Et Al.*, 2019; Princy & Rebeka, 2019; Al-Fakeh *Et Al.*, 2020). Based On Empirical Studies, The Study Proposes The Following Hypothesis:

H7: Job Satisfaction Affects Positively The Bank's Performance.

H8: Employee Commitment Has A Positive Effect On Bank Performance.

III. Research Models

Theoretical Review And Empirical Research Are Needed For Further Research To Extend The Theory, Provide More Empirical Evidence And Management Implications Related To Job Satisfaction, Employee Commitment And Outcomes Of Organization Activities. Previous Studies Highlight Insights Into The Impact Of Job Satisfaction On Performance Or Employee Commitment On Performance And Measure Relationships Using Different Quantitative Models, Such As Exploratory Factor Analysis Or Separate Regression Models, Do Not Provide An Adequate Basis For A Comprehensive Framework For Analyzing Organizational Performance. Therefore, The Aim Of This Study Is To Extend The Findings From Previous Studies On The Relationship Between Satisfaction, Commitment And Performance To Integrate Analysis Of The Relationships In The Linear Structural Equation Model. The Research Team Selected The Research Model For Agribank - Binh Thuan As Follows:

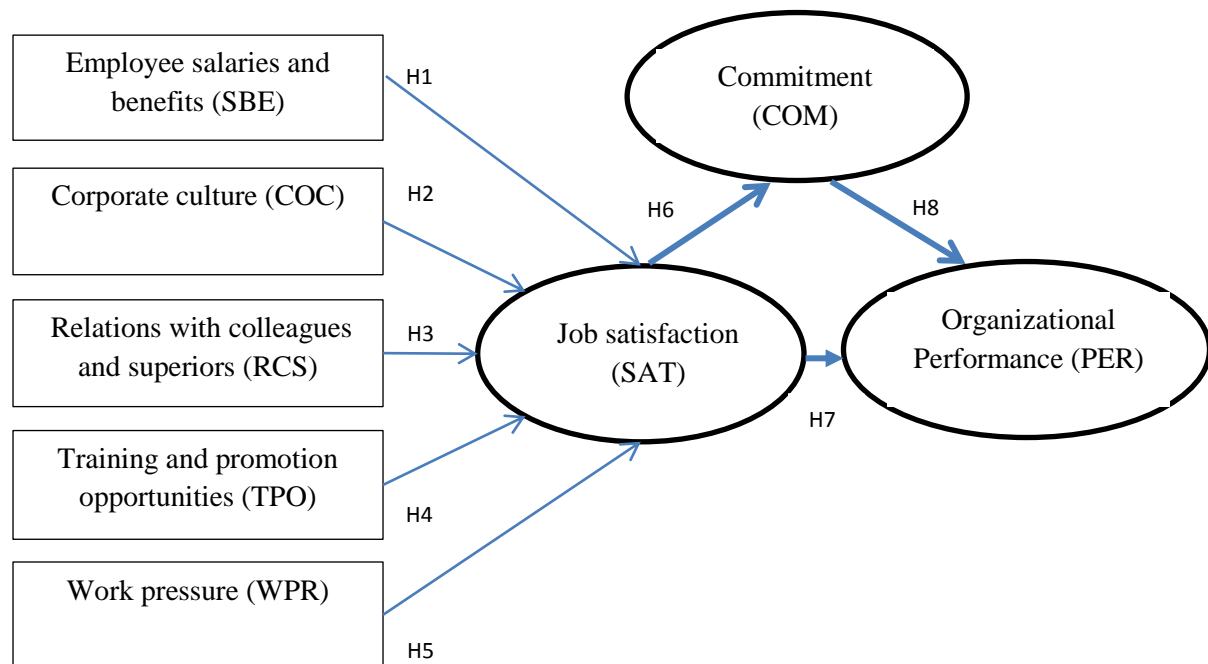


Fig. 1: Research Model

IV. Research Methodology

4.1 Measurement

All Scales Are Adjusted From Previous Studies To Fit The Research Context In Vietnam. We Designed Three Processes For Conducting Surveys. First, We Surveyed Using The Expert Method Of Discussion With The Banking Management Experts Of Banks In Binh Thuan Province, Including Ten People With At Least 5 Years Of Experience Working In Banking Authorities. They Then Suggested Some Adjustments To Make Sure The Questionnaire Was Suitable For Banks. Secondly, A Pilot Survey With 20 Employees Working At Agribank - Binh Thuan Aims To Check That The Survey Questionnaire Has No Errors And Appropriate Content. The Sample Was Selected Based On The Respondents' Willingness To Participate In The Study. Third, Survey The Staff At Agribank - Binh Thuan. A Total Of 220 Respondents Filled Out The Questionnaire.

A Five-Way Likert Scale Ranging From “Strongly Disagree” To “Strongly Agree” Was Used To Measure All Observed Variables. To Measure The Factors Affecting Job Satisfaction, Five Scales And 22 Observed Variables Were Included In The Questionnaire. The Measurement Factors Are Based On The Study Of Abdolshah *Et Al.* (2018) On Asgariyeh And Mehriran Banks In Iran. The Study On Banking Industry In Pakistan By Habib *Et Al.* (2014) Was Developed By The Authors To Suit Vietnamese Conditions Based On The Results Of Expert Discussions. To Measure “Job Satisfaction” And “Employee Commitment” And “Organizational Performance” With 11 Observed Variables Were Included In The Questionnaire. The Measurement Elements Of This Scale Based On The Judgments Of Zanabazar & Jigjiddorj (2018) And Abdolshah *Et Al.* (2018) Were Developed By The Authors In Accordance With The Banking Sector In Vietnam As A Result Of Professional Discussions. A Detailed Measurement Table Of The Scale And Observed Variables Is Attached In The Appendix.

4.2 Data Collection And Processing

Data Was Collected Through Face-To-Face Interviews With 220 Employees Working At Agribank - Binh Thuan (Base Ii) From March To May 2019. After Performing Data Processing, 210 Observations Were Guaranteed To Be Relevant And Used For Data Analysis.

Since The Theoretical Model Has A Set Of Interwoven Relationships, The Partial Least Squares-Structural Equation Model (Pls-Sem) Is Used To Test The Above Hypotheses (Anderson & Gerbing, 1988; Kline, 2011), Linear Structural Analysis Was Performed According To A Four-Step Procedure. The Model Analysis Process Includes The Following Steps: (I) Scale Quality Test; (Ii) Exploratory Factor Analysis (Efa); (Iii) Confirmatory Factor Analysis (Cfa) And (Iv) Structural Equation Modeling (Sem). Data Analysis Is Based On Spss And Amos Software Version 20.0.

V. Results

5.1 Description Of Survey

- *Gender And Professional Qualifications:* Among 210 Surveyed Employees, Male Gender Accounted For 51%. The Main Qualification Of Staff Is University (81.4%).

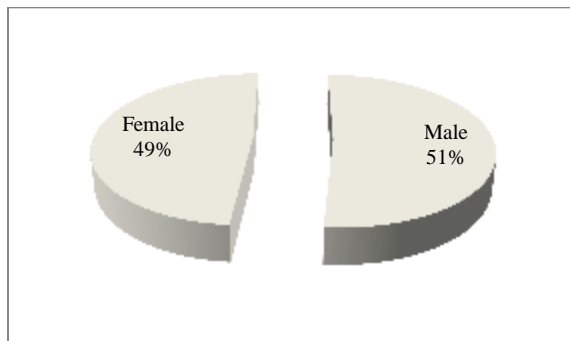


Fig. 2: Employee's Gender (%)

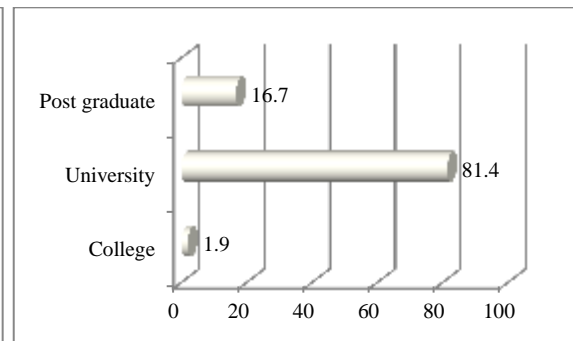


Fig. 3: Professional Qualifications (%)

- *Employee's Age And Years Of Service:*

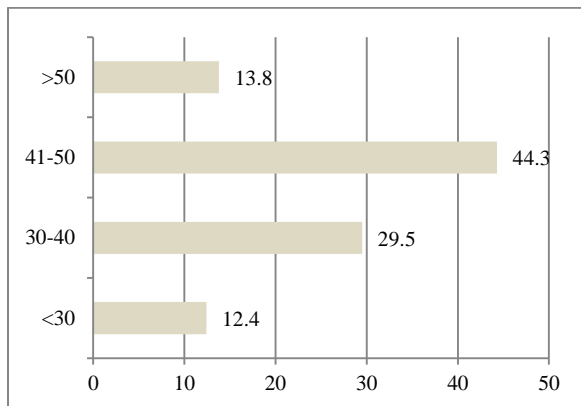


Fig. 4: Employee's Age (%)

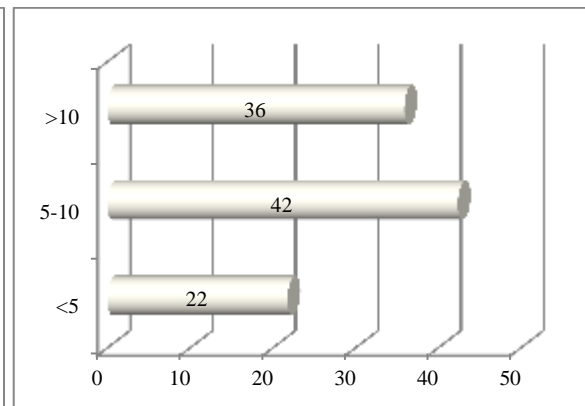


Fig. 5: Years Of Service (%)

The Age Of Employees Is Mainly From 30-50 Years Old (%). Most Employees Work For 5 To 10 Years (42%).

- *Income Status:*

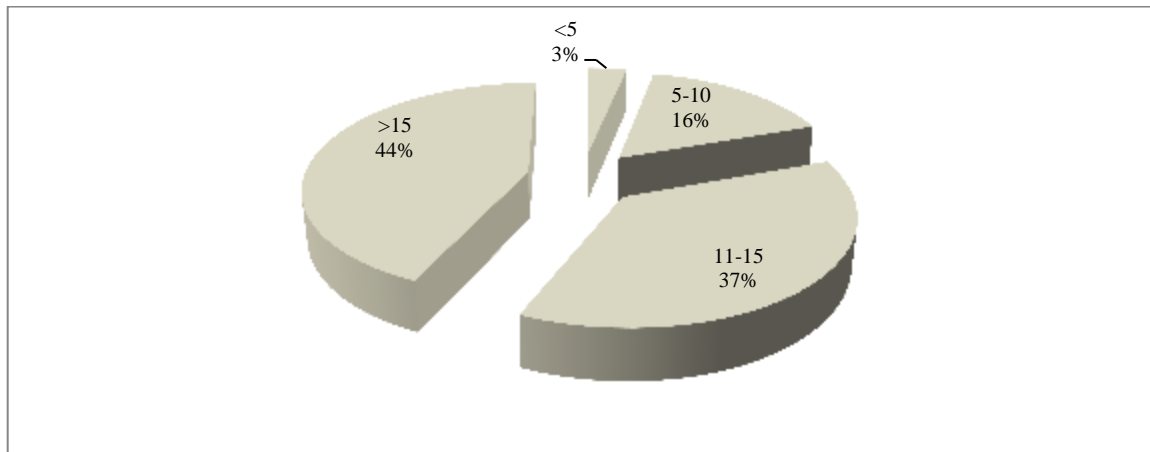


Fig. 6: Average Income/ Month (Million Vnd, %)

For The Most Part, The Average Monthly Income Is More Than 10 Million Vnd (81%).

5.2 Scale Reliability Analysis

Table 1: Scale Reliability Test And Rejected Observed Variables

Scale	Observed Variable Are Excluded	Cronbach's Alpha Coefficient	Conclusion
Sbe	None	0.818	Good Quality
Rpf	None	0.863	Good Quality
Rsc	None	0.852	Good Quality
Tpo	None	0.839	Good Quality
Wpr	None	0.839	Good Quality
Sat	None	0.844	Good Quality
Loy	None	0.845	Good Quality
Per	None	0.872	Good Quality

The Results Shown In Table 1 Show That: All Observed Variables Satisfy The Conditions In The Reliability Analysis Of The Scale Through Cronbach Coefficient > 0.6 And Variable-Total Correlation > 0.3 (Nunnally & Burnstein, 1994).

5.3 Exploratory Factor Analysis (Efa)

Table 2: Pattern Matrix

	Component							
	1	2	3	4	5	6	7	8
Rpf3	0.832							
Rpf2	0.823							

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Rpf5	0.821				
Rpf1	0.789				
Rpf4	0.750				
Wpr4		0.804			
Wpr2		0.789			
Wpr3		0.784			
Wpr5		0.767			
Wpr1		0.760			
Rcf4			0.841		
Rcf2			0.836		
Rcf3			0.827		
Rcf1			0.808		
Tpo2				0.852	
Tpo4				0.835	
Tpo3				0.829	
Tpo1				0.741	
Sbe2				0.829	
Sbe4				0.828	
Sbe3				0.794	
Sbe1				0.752	
Sat2				0.883	
Sat3				0.873	
Sat1				0.865	
Loy1				0.866	
Loy3				0.857	
Loy4				0.792	
Loy2				0.791	
Per3				0.867	
Per2				0.856	
Per4				0.849	
Per1				0.831	
Kaiser-Meyer-Olkin Measure		0.846	0.728	0.813	0.830
Bartlett's Test (Sig.)		0.000	0.000	0.000	0.000
Eigenvalues		1.875	2.289	2.737	2.895
% Of Variance		65.984	76.288	68.424	72.384

Note: According To Hair *Et Al.* (2006), $0.5 < Kmo < 1$; Bartlett's Test Has Significance Level Less Than 0.05; Factor Loading Of Observed Variables (Factor Loading) > 0.5 ; Extracted Variance $> 50\%$ And Eigenvalue > 1 .

The Results Presented In Table 2 Show That: The Factors Affecting Job Satisfaction Are Extracted Into Five Factors Corresponding To The Measured Variables Of The Theoretical Model With The Total Variance Extracted Is 65.229% At Eigenvalue Is 1,843; Efa Of Satisfaction Is Extracted Into Three Observed Variables With Extracted Variance Of 76.115% At Eigenvalue Of 2,285; Efa Of Commitment Is Extracted Into Four Observed Variables With Extracted Variance Of 69.245% At Eigenvalue Of 2,770; Efa Of Organizational Performance Is Extracted Into Four Observed Variables With Extracted Variance Of 70.577% At Eigenvalue Of 2,823; And Efa Results Were Used The Promax Rotation Method.

5.4 Confirmatory Factor Analysis

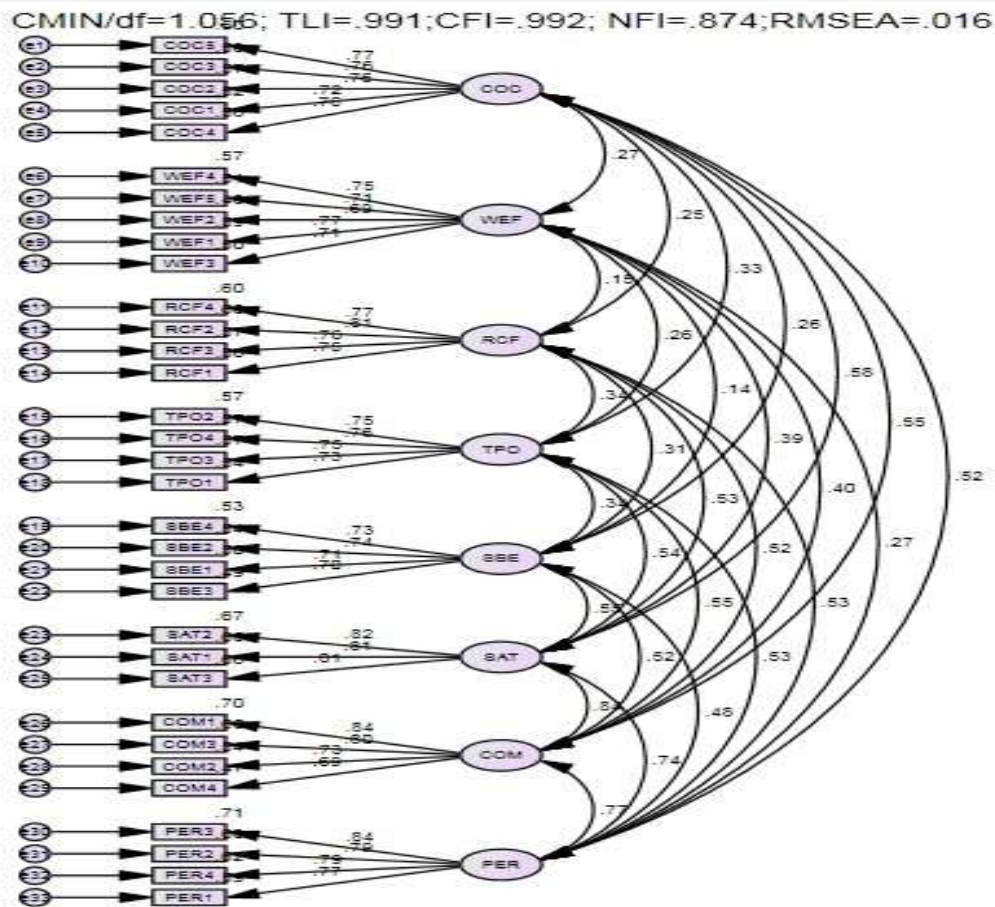


Fig. 7: Confirmatory Factor Analysis Results

According To Smith & Mcmilan (2001), A Measurement Model That Is Consistent With Actual Data Must Be Consistent With Four Measures: (I) Cmin/Df; (Ii) Tli, (Iii) Cfi, And (Iv) Rmse. From Figure 7, There Are The Following Results:

Table 3: The Fit Indices Of The Cfa

No	Measures	Indicator Standard Values	Model Value	Results
1	Cmin/Df	X2/ D.F. < 3 Good Fit; < 5 Accepted; The Smaller The Better (Bentler & Bonett 1980; Bagozii & Jy, 1988)	1.056	Good
2	Tli (Tucker-Lewis Index)	Tli, The Closer Is To 1, The More Appropriate; Tli > 0.90 Consistent; Tli ≥ 0.95 Is In Good Agreement (Hu & Bentler, 1998)	0.991	Good
3	Cfi (Comparative Fit Index)	Cfi > 0.90; 0<Cfi <1, The Closer To 1, The More Suitable (Hu & Bentler, 1998).	0,992	Good
4	Nfi (Normal Fit Index)	Nfi, The Closer To 1, The More Suitable; Nfi Close To 0.90, Accepted; Nfi > 0.95 Good	0.874	Accepted

Fit.

(Chin & Todd, 1995; Hu & Bentler, 1998)

5

Rmse < 0.05, The Model Fits Well;

Rmse (Root Mean Square Error Approximation)

Rmse < 0.08, Accepted; The Smaller The Better (Browne & Cudeck, 1993)

0.016

Good

Table 3 Shows That The Measurement Model Is Consistent With The Actual Data.

5.5 Structural Equation Modeling

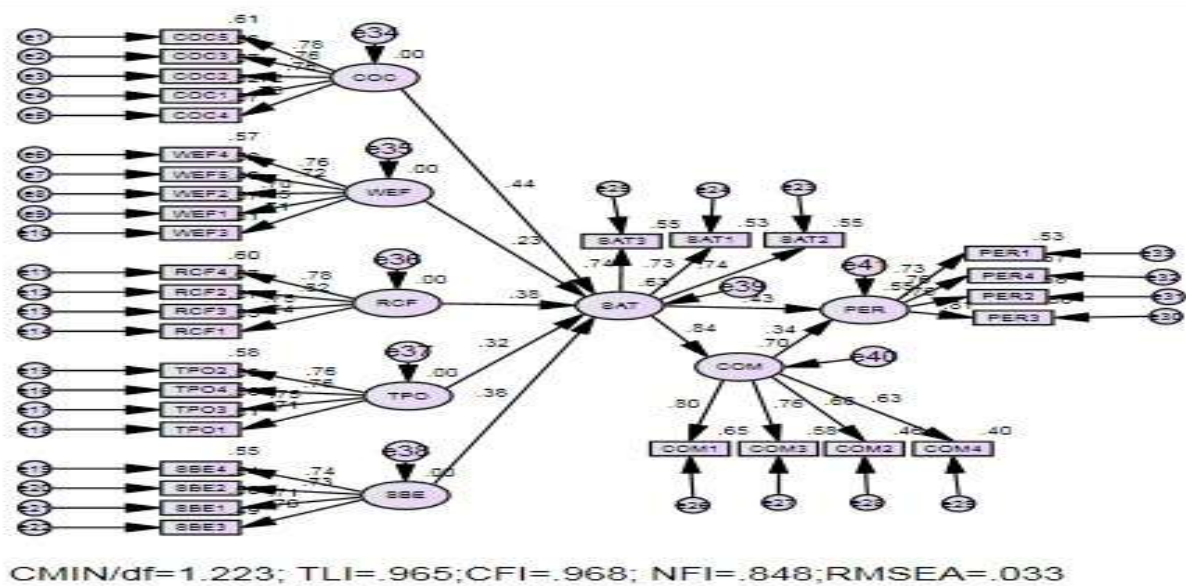


Fig. 8: Results Of Structural Equation Modeling

The Results Presented In Figure 8 Show That: The Model Has A Value Of Cmin/Df = 1.223; Tli = 0.965; Cfi = 0.968; Nfi = 0.848; And Rmse = 0.033. This Shows That The Integrated Model Fits The Actual Data.

Table 4: The Model Fits Actual Data In This Study

Hypothesis	Path	Estimate	S.E.	C.R.	P	Decision
H2	Sat <--- Coc	0.393	0.063	6.251	***	Accept
H5	Sat <--- Wef	0.206	0.057	3.585	***	Accept
H3	Sat <--- Rcf	0.37	0.067	5.543	***	Accept
H4	Sat <--- Tpo	0.308	0.065	4.73	***	Accept
H1	Sat <--- Sbe	0.369	0.069	5.311	***	Accept
H6	Com <--- Sat	0.932	0.1	9.312	***	Accept

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H7	Per	<---	Sat	0.473	0.174	2.716	0.007	Accept
H8	Per	<---	Com	0.337	0.154	2.182	0.029	Accept

Note: *** (Sig. = 0.000).

The Results Presented In Table 4 Show That: All Hypotheses Are Accepted At The Significance Level ≤ 0.05 , The Confidence Level Is Over 95%.

Table 5: Magnitude Of The Impact

Impact On Sat			Regression Coefficient	%	Position
Sat=F(Rpf,Wpr,Rcs,Sbe)					
Sat	<---	Coc	0.393	23.9	1
Sat	<---	Wef	0.206	12.5	5
Sat	<---	Rcf	0.370	22.5	2
Sat	<---	Tpo	0.308	18.7	4
Sat	<---	Sbe	0.369	22.4	3
Sum			1.646	100	
Impact On Per					
Per=F(Sat,Com)					
Per	<---	Sat	0.473	58.4	1
Per	<---	Com	0.337	41.6	2
Sum			0.81	100	

Factors Affecting “Satisfaction” In Order Of Influence: Coc, Rcf, Sbe, Tpo, Wef. Factors Affecting “Organizational Performance Results” In Order Of Influence: Sat And Com. Job Satisfaction Has A Positive Impact On Employee Commitment (Table 4).

VI. Discussions And Management Implications

Firstly, Job Satisfaction Is Directly Affected By Five Components: Corporate Culture (Coc), Relationship With Superiors And Colleagues (Rcf), Salary And Benefits (Sbe), Training Opportunities. And Promotion (Tpo), Work Environment And Equity (Wef). Therefore, The Banking Sector’s Needs To Pay Attention To These Five Factors, Especially The Corporate Culture.

Second, Job Satisfaction And Commitment Have A Positive Impact On The Bank’s Performance. In Order To Improve The Bank’s Performance, It Is Necessary To Pay Attention To Job Satisfaction And Especially Employee Commitment As A Key Factor For The Successful Operation Of The Bank.

Third, Commitment Is The Mediating Factor Of The Relationship Between Job Satisfaction And Bank Performance. Therefore, Attention Is Paid To Commitment In Order To Create A Bridge Between Employee Job Satisfaction And The Bank’s Development Goals.

VII. Conclusion

The Objective Of The Study Is To Determine The Relationship Between Employee Satisfaction And Commitment Affecting Organizational Performance At Agribank - Binh Thuan. Especially In The Context Of Strong Competition For Survival And Development, The Issue Of High-Quality Human Resources, Job Satisfaction And Especially Employee Commitment With The Organization Is The Key For Banks' Sustainable Development.

Based On A Survey Of 210 Working Employees And Using A Linear Structural Model, The Study Shows That There Are Five Factors That Positively Affect Employee Job Satisfaction Including: Corporate Culture, Relationships With Superiors And Colleagues, Salary And Benefits, Training And Promotion Opportunities, Working Environment And Fairness (Similar To The Results Of Abdolshah *Et Al.*, 2018) About Asegariyeh And Mehriran Banks In Iran; Research On Banking Industry In Pakistan By Habib *Et Al.*, 2014.

Research Results Show That Job Satisfaction Has A Positive Impact On Employee Commitment (Similar To The Results Of The Study Of Banks In Jordan By Dalkrani & Dimitriadis, 2018). Furthermore, The Study Confirms That There Is A Positive Linear Relationship Between Satisfaction And Commitment With Banking Performance (Similar To The Results Of The Study On Banks In Jordan By Al-Fakeh *Et Al.*, 2020). Research Results Provide A Scientific Basis For Managers Who Want To Improve Organizational Performance Need To Pay Attention To Employee Satisfaction And Commitment.

Research Limitation And Further Study

The Study Has Certain Limitations. The Survey Subjects Were Only Taken From A Large And Reputable Bank In Binh Thuan Province, Which Limits The Generalizability Of The Study. Future Research Should Examine Different Banks, In Other Cities, And Make Comparisons To Improve The Generalizability Of The Findings. Moreover, This Study Only Considers The Relationship Of Satisfaction, Commitment And Performance Because There Are Other Factors Affecting The Bank's Performance That This Study Has Not Mentioned.

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Appendix

Table 6: Measurement Scale And Observed Variables

No	Measurement Scale	Code
I	Employee Salaries And Benefits	Sbe
1	The Income Has Been Paid Commensurate With Your Capacity/Effort	Sbe1
2	You Can Live Entirely On The Salary From Agribank	Sbe2
3	The Income Is In Line With The Income Of Other Banks In The Area	Sbe3
4	Agribank Fully Complies With Policies On Social Insurance, Health Insurance And Unemployment Insurance	Sbe4
ii	Corporate Culture	Coc
5	You Clearly Understand The Orientation And Development Path Of Agribank	Coc1
6	Agribank Members Are Linked Together Because Of The Same Direction Towards Completing The Unit’s Tasks And Development Goals	Coc2
7	Organize Cultural And Sports Emulation Movements Among Employees	Coc3
8	Always Care About Retirees And People Who Have Contributed To Agribank’s Activities	Coc4
9	Always Uphold The Observance Of Superior Orders And Regulations And Business Processes	Coc5
iii	Relations With Colleagues And Superiors	Rcs
10	Leaders At All Levels Attach Great Importance To Employees’ Capabilities And Talents	Rcs1
11	Fair And Transparent Promotion Policy	Rcs2
12	Interested In Training, Improving Professional Qualifications	Rcs3
13	Agribank Respects – Honors Employees’ Achievements In Task Performance	Rcs4

Iv	Training And Promotion Opportunities	Tpo
14	Agribank Provides You With Training Programs And Necessary Skills For Your Job	Tpo1
	You Are Supported In Terms Of Time And Cost To Go To School To Improve Your	
15	Qualifications	Tpo2
16	The Position Of The Job Depends On The Capacity I Dedicate	Tpo3
17	Agribank Regulation On Promotion And Appointment Is Really Suitable	Tpo4
V	Working Environment And Fairness	Wef
18	You Are Provided With All The Means, Machines And Equipment For The Job	Wef1
19	Your Workplace Is Clean, Comfortable And Convenient	Wef2
	Colleagues Unite And Help Each Other To Work For The Common Development	
20	Goal Of Agribank	Wef3
	You Are Supported With Sufficient And Necessary Information To Do The Job	
21	Most Effectively	Wef4
22	You Satisfy With The Working Time As Prescribed By Agribank	Wef5
Vi	Job Satisfaction	Sat
23	Willing To Complete Any Job Requested By The Unit	Sat1
24	Feel The Problems Of The Unit As Well As Your Own Problems	Sat2
	Voluntarily Make Every Effort To Improve Skills To Be Able To Devote More To	
25	Work	Sat3
Vii	Employee Commitment	Com
	In General, You Are Satisfied That You Have Chosen Agribank To Work For A	
26	Long Time	Com1
	You Will Stay At Agribank Even If Other Banks Offer A Job With An Attractive	
27	Income	Com2
28	You Want To Stick With Agribank For A Long Time	Com3
29	My Family Life Has A Long Association With Agribank	Com4
Viii	Organizational Performance	Per
30	Employee's Income Increases Steadily Every Year	Per1
31	Agribank Has More Customers And Prestige In The Society	Per2
32	Your Bank's Assets Are Expanding	Per3
33	You Are Proud Of The Reputation Of Agribank	Per4
