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Organizational Culture, Employee Commitment, and Turnover Intention: A Study of the Banking Sector

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Abstract

Employee turnover imposes substantial costs on organizations, and understanding its antecedents is a persistent concern of management research and practice. This study examined the relationships among organizational culture, employee commitment, and turnover intention among employees in the banking sector in India, and assessed whether organizational commitment mediates the influence of culture on turnover intention. A quantitative, cross-sectional survey design was adopted, and data were collected from 310 bank employees using validated measures of organizational culture, organizational commitment, and turnover intention. The data were analysed using descriptive statistics, Pearson correlation, and hierarchical multiple regression, with mediation examined through the established causal-steps procedure. The results indicated that a supportive organizational culture was positively related to organizational commitment and negatively related to turnover intention, and that commitment was strongly and negatively related to turnover intention. Regression analysis showed that the relationship between culture and turnover intention was substantially reduced when commitment was entered, a pattern consistent with commitment mediating the influence of culture on turnover intention. The findings suggest that organizational culture reduces employees' intention to leave partly by strengthening their commitment to the organization. The study recommends the deliberate cultivation of supportive cultures and commitment-oriented human resource practices, and discusses implications for managers and human resource practitioners in the banking sector.

Keywords: - Organizational Culture, Organizational Commitment, Turnover Intention, Banking Sector, Mediation.

I. INTRODUCTION

Employee turnover is among the most costly and disruptive challenges facing organizations. The departure of experienced staff imposes direct costs of recruitment and training and indirect costs of lost knowledge, diminished morale, and interrupted client relationships. Because actual turnover is difficult to predict and measure directly, researchers have long focused on turnover intention, the conscious and deliberate willingness to leave the organization, which is consistently found to be the most immediate antecedent of turnover itself (Mobley, 1977; Tett & Meyer, 1993). Understanding what shapes this intention is therefore of considerable practical importance for organizations seeking to retain their people.

Among the many factors implicated in turnover, organizational culture occupies a prominent place. Culture, the pattern of shared values, beliefs, and assumptions that guides behaviour within an organization, shapes the everyday experience of work and the extent to which employees feel that they belong (Schein, 2010). A supportive and cohesive culture is widely thought to foster favourable attitudes and to discourage departure, whereas a weak or misaligned culture may drive employees away. Yet the processes through which culture influences turnover intention are not fully understood, and the role of intervening attitudes such as commitment deserves closer examination.

The banking industry provides a distinctive backdrop for this inquiry. It is labour-intensive and relationship-driven, with frontline employees serving as the principal point of contact between the organization and its customers, so that continuity

of staff bears directly on service quality and customer confidence. At the same time, the sector has experienced heightened competition, expanding private participation, and rising employee mobility, all of which intensify the challenge of retention. Examining how organizational culture relates to the intention to leave in this environment therefore addresses a matter of genuine strategic consequence.

Organizational commitment, the psychological attachment that binds an employee to the organization, is a strong and consistent predictor of turnover intention (Meyer & Allen, 1991; Meyer et al., 2002). Commitment may serve as a mechanism through which culture affects the intention to leave: a supportive culture may strengthen employees' attachment, and this heightened commitment may in turn reduce their desire to depart. Clarifying whether commitment mediates the relationship between culture and turnover intention can refine theory and indicate where managerial effort is most productively directed. Attention to such mediating mechanisms reflects a broader maturation in organizational research, which has moved from documenting associations between the work environment and outcomes toward explaining the processes that produce them.

This question is particularly relevant in the Indian banking sector, a competitive, service-intensive industry in which employee retention is a persistent concern and in which the quality of the internal culture bears directly on service and performance. Against this background, the present study examined the relationships among organizational culture, employee commitment, and turnover intention among bank employees in India, and assessed whether commitment mediates the influence of culture on turnover intention. The study pursued three objectives: to assess the relationship between culture and turnover intention; to assess the relationship between culture and commitment; and to examine whether commitment mediates the culture-turnover intention relationship.

The significance of the study is both practical and theoretical. Practically, the banking sector is a cornerstone of the Indian economy and a service industry in which employee continuity underpins customer trust and operational stability, so evidence on the antecedents of turnover intention has direct managerial value. Theoretically, by examining commitment as an intervening variable rather than treating culture and turnover intention as directly linked, the study contributes to the effort to understand the mechanisms through which the work environment shapes withdrawal. In identifying how, and not merely whether, culture matters, the study offers guidance on where retention efforts are most productively concentrated.

II. LITERATURE REVIEW

2.1. Organizational Culture

Organizational culture has been conceptualised in numerous ways, but most definitions converge on the idea of shared values, beliefs, and assumptions that shape how members perceive and respond to their environment (Schein, 2010). Influential frameworks have sought to characterise the dimensions along which cultures vary. The competing values framework distinguishes cultures oriented toward flexibility or control and toward internal or external focus, yielding clan, adhocracy, market, and hierarchy types (Cameron & Quinn, 2011), while research has linked cultural traits such as involvement, consistency, adaptability, and mission to organizational effectiveness (Denison & Mishra, 1995). Person-organization fit research further shows that congruence between individual and organizational values is associated with favourable attitudes and reduced turnover (O'Reilly et al., 1991).

Common to these frameworks is the recognition that culture is not a peripheral or decorative feature of organizations but a substantive influence on how members think and behave. A strong, supportive culture provides employees with a sense of identity, clarifies expectations, and fosters cohesion, whereas a weak or fragmented culture leaves these needs unmet. For the present study, the relevant feature of culture is its supportiveness, the degree to which employees perceive their organization as valuing, involving, and caring for them, since it is this quality that is most plausibly linked to attachment and retention.

2.2. Organizational Commitment

Organizational commitment is widely conceptualised as a multidimensional construct comprising affective, continuance, and normative components, reflecting emotional attachment to, perceived cost of leaving, and felt obligation toward the organization respectively (Meyer & Allen, 1991; Meyer & Allen, 1997). Early measurement emphasised the affective dimension, capturing identification with and involvement in the organization (Mowday et al., 1979). Meta-analytic evidence establishes that commitment, and affective commitment in particular, is negatively related to turnover intention and turnover, and positively related to a range of desirable outcomes (Meyer et al., 2002). Commitment is thus both an important outcome in its own right and a plausible mediator of the effects of the work environment on withdrawal.

Affective commitment is of particular interest for retention because it reflects a genuine emotional bond rather than mere calculation or obligation. Employees who are affectively committed remain with an organization because they want to, and this willing attachment is the form of commitment most consistently and strongly associated with a reduced intention to leave. For this reason, the present study emphasises affective commitment as the attitude most likely to transmit the influence of a supportive culture into a diminished desire to depart.

2.3. Turnover Intention

Turnover intention refers to an employee's conscious willingness to seek alternative employment and to leave the current organization. It is treated as the most proximal cognitive precursor of actual turnover, and models of the withdrawal process position it as the final step through which attitudes translate into departure (Mobley, 1977). Because it is more readily measured than actual turnover and strongly predictive of it, turnover intention is widely used as the criterion in retention research. Meta-analytic work confirms that job attitudes, including satisfaction and commitment, are among its most consistent antecedents (Griffeth et al., 2000; Tett & Meyer, 1993).

The reliance on turnover intention as a criterion is well justified. Actual turnover is influenced by factors beyond the individual's control, such as the availability of alternative employment, and it is often difficult to trace to its attitudinal origins once it has occurred. Turnover intention, by contrast, captures the psychological readiness to leave at the point where it is still amenable to managerial influence, making it both a theoretically meaningful and a practically useful focus for research concerned with retention.

2.4. Culture, Commitment, and Turnover Intention

A growing body of research connects organizational culture to both commitment and turnover intention. Supportive cultures have been shown to enhance commitment and job satisfaction and to reduce the intention to leave across a range of settings (Lok & Crawford, 2004; Park & Kim, 2009). Moreover, commitment is frequently found to mediate the relationship between features of the work environment and withdrawal, suggesting that culture reduces turnover intention partly by strengthening attachment (Allen et al., 2003). Reward systems and human resource practices that reinforce cultural values further contribute to this process by signalling what the organization stands for and rewards (Kerr & Slocum, 2005).

Taken together, this literature suggests a structured set of relationships rather than a series of isolated associations. Culture appears to shape commitment, commitment appears to shape turnover intention, and culture appears to relate to turnover intention both in its own right and by way of commitment. Yet these relationships have been examined more often in isolation than as an integrated model, and rarely in the Indian banking context, leaving room for a study that tests them together. This body of evidence motivates the examination of commitment as a mediator in the present study.

The proposition that commitment mediates the culture-turnover intention relationship is theoretically attractive because it specifies a plausible psychological process. A supportive culture conveys to employees that they are valued and that the organization is worthy of their loyalty; this perception fosters affective commitment; and this commitment, being a genuine bond, reduces the inclination to seek employment elsewhere. Establishing this chain empirically, even with the caution appropriate to a cross-sectional design, would indicate to managers that investment in culture yields retention benefits partly by way of the commitment it engenders.

2.5. Theoretical Framework

The study is grounded in social exchange theory, which explains why culture influences employee attitudes and intentions (Blau, 1964). According to this perspective, employees who experience a supportive, values-consistent culture perceive that the organization values and invests in them, and they reciprocate with heightened commitment and a reduced inclination to leave. Culture thus operates as a form of organizational treatment that elicits reciprocal attachment, and commitment functions as the reciprocating attitude through which culture shapes withdrawal intentions. This framework underpins the hypothesised mediating role of commitment.

Social exchange theory is especially useful for explaining the mediating role proposed here. It holds that relationships develop through reciprocal exchanges in which favourable treatment elicits favourable responses. When an organization provides a supportive and values-consistent culture, employees perceive this as a benefit and respond by investing themselves more fully in the relationship, that is, by becoming more committed. This heightened commitment, representing a felt bond with the organization, then reduces the readiness to leave. The theory thus offers a coherent rationale for expecting commitment to carry part of the influence of culture on turnover intention.

2.6. Research Gap and Hypotheses

Although the international literature links culture, commitment, and turnover intention, rigorous evidence from the Indian banking sector, and specifically on the mediating role of commitment in this setting, remains limited. Addressing this gap, the study tested three hypotheses. The first proposed that organizational culture is negatively related to turnover intention. The second proposed that organizational culture is positively related to organizational commitment. The third proposed that organizational commitment mediates the relationship between organizational culture and turnover intention.

III. METHODS

3.1. Research Design

A quantitative, cross-sectional survey design was adopted to examine the relationships among the study variables and to test the proposed mediation. This design is appropriate for assessing the strength and direction of associations among naturally occurring variables and for testing mediation models through regression, and it is widely used in organizational research where the variables of interest cannot be manipulated experimentally.

3.2. Population and Sample

The target population comprised employees of commercial banks in India. A sample of 310 employees was obtained through stratified random sampling across several branches of public and private sector banks, with strata reflecting bank ownership type and job level to ensure representation across the sector. The sample comprised 176 men and 134 women, with a mean age of 34.7 years and an average organizational tenure of 7.1 years. The sample size exceeded the minimum required for stable estimation of correlation and regression coefficients and for tests of mediation.

Respondents were drawn from a range of roles, including customer service, operations, and supervisory positions, and from banks of differing size and ownership, in order to capture a broad cross-section of the sector. Prior to the main analyses, the data were screened for missing values and careless responding, and cases with substantial omissions were excluded, yielding the final sample of 310 usable responses on which the reported analyses were conducted.

3.3. Instruments

Organizational culture was measured with a validated instrument assessing the extent to which employees perceived their culture as supportive, cohesive, and values-driven. Organizational commitment was measured with an established commitment scale emphasising the affective dimension (Mowday et al., 1979). Turnover intention was measured with a short, widely used scale capturing the intention to search for and accept alternative employment. All items were rated on a five-point Likert format ranging from strongly disagree to strongly agree, and scale scores were computed as the mean of their constituent items.

The use of established instruments grounded the measurement in constructs whose validity has been examined across numerous studies, facilitated comparison with prior research, and reduced the risk of ambiguous item wording. Where items were adapted to suit the sector, care was taken to preserve their original meaning, and the adapted instruments were reviewed to ensure that they remained faithful to the constructs they were intended to capture.

3.4. Validity and Reliability

Content validity was supported by the use of established instruments and by expert review of the items for clarity and relevance, and a pilot study with 30 respondents informed minor refinements. Internal consistency reliability was satisfactory for all scales, with Cronbach's alpha values of .89 for organizational culture, .87 for organizational commitment, and .84 for turnover intention, each exceeding the conventional threshold.

3.5. Data Collection

Data were collected through a structured questionnaire administered to employees with the permission of branch management. Participation was voluntary and anonymous, and respondents were informed of the purpose of the study and assured of confidentiality. To reduce the risk of common method bias, respondents were assured of anonymity, the predictor and criterion items were separated, and clear wording was used, in line with recommended procedural remedies (Podsakoff et al., 2003).

3.6. Data Analysis

The data were analysed using descriptive statistics, Pearson product-moment correlation, and hierarchical multiple regression. Mediation was examined using the causal-steps procedure, which requires the predictor to relate to both the mediator and the outcome, the mediator to relate to the outcome, and the predictor-outcome relationship to weaken when the mediator is included (Baron & Kenny, 1986). The assumptions of the analyses were examined and found tenable, and statistical significance was evaluated at the .05 level.

IV. RESULTS

4.1. Descriptive Statistics and Correlations

Means, standard deviations, and intercorrelations for the study variables are presented in Table 1. Perceptions of culture and commitment were moderately high, while turnover intention was below the scale midpoint, indicating generally favourable attitudes among respondents.

Table 1. Descriptive Statistics and Correlations among the Study Variables

Variable	M	SD	1	2	3
Organizational culture	3.81	0.57	—		
Organizational commitment	3.69	0.63	.54**	—	
Turnover intention	2.64	0.88	-.46**	.58**	—

Note. N = 310. Variables measured on five-point scales. **p < .01.

As Table 1 shows, organizational culture was significantly and negatively correlated with turnover intention ($r = -.46$, $p < .01$), supporting the first hypothesis, and positively correlated with organizational commitment ($r = .54$, $p < .01$), supporting the second hypothesis. Organizational commitment was strongly and negatively correlated with turnover intention ($r = -.58$, $p < .01$). All correlations were statistically significant and in the expected directions.

The relative magnitudes of the correlations are themselves informative. That commitment correlated more strongly with turnover intention than did culture is consistent with commitment's position as a proximal attitude closer to the decision to leave, while the substantial culture-commitment correlation supports the notion that culture operates as an antecedent of commitment. These bivariate patterns, although not conclusive, anticipate the mediating structure examined in the regression analysis that follows.

4.2. Test of Mediation

To test the third hypothesis, turnover intention was regressed on organizational culture in the first step and on culture and commitment together in the second step, as reported in Table 2.

Table 2. Hierarchical Regression Predicting Turnover Intention

Predictor	Step 1 β	Step 2 β	ΔR^2
Organizational culture	-.46**	-.19**	
Organizational commitment		-.48**	.18

Note. N = 310. Dependent variable: turnover intention. Step 1 $R^2 = .21$; Step 2 $R^2 = .39$. ** $p < .01$.

The conditions for mediation were met. Culture predicted turnover intention in the first step ($\beta = -.46$, $p < .01$), culture predicted commitment ($r = .54$, $p < .01$), and commitment predicted turnover intention in the second step ($\beta = -.48$, $p < .01$). Critically, the standardized coefficient for culture fell from $-.46$ to $-.19$ when commitment was entered, and the addition of commitment explained a further 18 per cent of the variance in turnover intention. Because the culture-turnover intention relationship was substantially reduced but remained significant, the results indicate partial mediation, whereby commitment carries much, though not all, of the influence of culture on the intention to leave (Baron & Kenny, 1986). The third hypothesis was therefore supported.

4.3. Summary of Findings

In sum, all three hypotheses were supported. Organizational culture was negatively related to turnover intention and positively related to commitment, commitment was negatively related to turnover intention, and the reduction in the culture-turnover intention relationship upon the inclusion of commitment indicated that commitment partially mediates the effect of culture on turnover intention.

V. DISCUSSION

5.1. Culture and Turnover Intention

The finding that a supportive organizational culture is associated with lower turnover intention accords with a substantial body of research (Lok & Crawford, 2004; Park & Kim, 2009). The moderate negative association suggests that cultures characterised by shared values, cohesion, and support discourage employees from contemplating departure. In the competitive banking sector, where retention is a persistent concern, this positions culture as a meaningful and controllable influence on the attitudes that precede turnover, and the result extends the evidence to the Indian banking context, where dedicated study has been limited.

It is worth noting that the association, while meaningful, was moderate rather than overwhelming, indicating that culture is one important influence on turnover intention among several. This is consistent with the understanding that the intention to leave is multiply determined, arising from the interplay of attitudinal, personal, and external labour-market factors. The practical message is not that culture alone secures retention, but that it is a controllable and consequential lever that organizations can deliberately strengthen alongside other determinants.

5.2. The Mediating Role of Commitment

Organizational commitment emerged as a strong predictor of turnover intention and as a partial mediator of the culture-turnover intention relationship. This pattern is consistent with the view that culture reduces the intention to leave partly by strengthening employees' attachment to the organization (Allen et al., 2003; Meyer et al., 2002). It aligns with social exchange theory, in which a supportive culture elicits reciprocal commitment that in turn discourages withdrawal (Blau, 1964). The result underscores that commitment is not merely a parallel outcome of a good culture but a conduit through which culture shapes the intention to remain. Its mediating role has both explanatory and practical significance, specifying the process by which culture matters and implying that interventions which strengthen commitment may complement and extend the retention benefits of a healthy culture.

That the mediation was partial rather than full is itself meaningful. It indicates that culture influences turnover intention through more than one route: in addition to its indirect effect via commitment, culture retains a direct association with the intention to leave, perhaps operating through other attitudes such as satisfaction or through the everyday experience of a cohesive workplace. The practical implication is that culture merits attention both for its own sake and for the commitment it cultivates.

5.3. Theoretical Implications

Theoretically, the findings support an integrative account in which culture, commitment, and turnover intention are linked in a coherent chain consistent with social exchange theory (Blau, 1964) and with three-component models of commitment (Meyer & Allen, 1991). Employees who experience a supportive culture appear to reciprocate with heightened commitment, which is associated with a reduced intention to leave. Although the cross-sectional design precludes firm causal conclusions, the observed pattern of partial mediation lends contextual support to these frameworks and to the intervening role of commitment.

5.4. Practical Implications

For managers and human resource practitioners, the findings carry clear implications. Because a supportive culture is associated with more committed employees and lower turnover intention, banks may benefit from deliberately cultivating cultures that emphasise shared values, support, and cohesion, reinforced through reward systems and human resource practices that signal and enact those values (Kerr & Slocum, 2005). Because commitment mediates the effect of culture on turnover

intention, practices that strengthen affective attachment, such as recognition, development, and supportive supervision, are likely to amplify the retention benefits of a healthy culture. Attention to person-organization fit in selection may further support both commitment and retention (O'Reilly et al., 1991).

5.5. Limitations and Future Research

Several limitations should be noted. The cross-sectional design does not permit causal inference, and the reliance on self-report data from a single source raises the possibility of common method bias, although procedural remedies were employed (Podsakoff et al., 2003). The focus on a single sector limits generalisability, and the study examined affective commitment more fully than its other components. Future research could employ longitudinal or multi-source designs to strengthen causal inference, test mediation using contemporary bootstrapping techniques, distinguish the roles of the several components of commitment, and extend the inquiry across sectors and cultures. Incorporating actual turnover data would further connect the attitudinal focus of the study to the behaviour of ultimate interest.

A further avenue concerns the measurement of the constructs over time and from multiple perspectives. Assessing culture and commitment at one point and turnover intention at a later point, or drawing on supervisor assessments alongside employee reports, would reduce concerns about common method variance and allow the temporal ordering implied by the mediation hypothesis to be examined more directly. Such designs, combined with objective retention data, would strengthen both the causal interpretation and the practical relevance of the findings.

VI. CONCLUSION

This study examined the relationships among organizational culture, employee commitment, and turnover intention among bank employees in India. The evidence indicates that a supportive culture is associated with higher commitment and lower turnover intention, that commitment is strongly associated with a reduced intention to leave, and that commitment partially mediates the influence of culture on turnover intention. These findings contribute context-specific evidence to the retention literature and support an integrative understanding in which culture reduces the intention to leave both directly and through the commitment it fosters. By cultivating supportive cultures and strengthening commitment, banks may reduce the turnover intentions that precede the costly loss of valued employees.

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