

Impact of Intrinsic Motivation on Organizational Commitment: An Islamic Banking Perspective

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Abstract

The research study discuss about the impact of intrinsic motivation on organizational commitment among Islamic Bank employee. Islamic banking is a new phenomenon in the Asian countries as Pakistan; particularly in this decade, with the aim to implement Shariah based Human resource practices and their implementation. In this study, the relationship between intrinsic motivation and organizational commitment was studied. Questionnaire survey was used as a primary data tool to gather information from the unit of analysis, which were individual employee of the Islamic Banks. The results of the research study show that there exists the relationship between intrinsic motivation and organizational commitment. The reasons for this significance were the difference in behaviors, attitudes, and perceptions of the employees.

Keywords: Intrinsic motivation, organizational commitment, Islamic Banks'

Introduction

Islamic banking is a concept on which there was lot of work done in the literature. Pakistan opts for Islamic banking in year 2002. Islamic banking industry needs growth and technological advances, but Islamic banks also face a lot of competition from conventional banks. Due to accessibility of Islamic banks with the conventional banks, there is need of employee retention and committed workforce in Islamic banks, to achieve their objectives of growth in the banking industry. Employees of these Islamic banks were hired from the conventional banks but there was a need of skillful employees, as skillful employees were more committed towards their organization, career, and work place (Alorfi, 2012). Due to this reason, the impact of intrinsic motivation was evaluated particularly for Islamic banks employee.

In literature, work on the organizational commitment, occupational commitment and work commitment has been done. Most of the work was related to just one aspect rather than covering the impact of intrinsic motivation for all three commitments with respect to employees. The main reason for which an employee pursues particular occupation, organization, and work was related with the motive of cost. This aspect of cost is an important factor which was also considered in the organizational commitment as a continuance commitment. When employees enter in any organization and in any occupation then the main motive is salary or cost which they get in return. The State Bank of Pakistan also takes some measures, in order to implement the Human Resource practices in the Islamic banks. The environment of bank remains the same, due to this reason in the Human resource practices there is little difference between Islamic and conventional banks.

The research study focus was on employees of Islamic banks, now currently in every country there is importance of the financial institutions. In the same way the financial institutions like banks need employees with desired technical knowledge and expertise. Organizational

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commitment and intrinsic motivation helps in cure of many disadvantages for the organization like absenteeism, turnover, and poor outcome. On the positive side, it brings positivity for employees like retention and aim towards growth and objective. The present research study focus was on impact of intrinsic motivation on employee commitment and in this employee demographic factors were used as moderated variable between the relationship of intrinsic motivation and organizational commitment.

Problem Statement

Pakistan is an agrarian based economy; financial institutions and banking industry contributed to the overall growth of the economy. Islamic banking started in Pakistan in year 2002 and this Islamic banking industry is at initial stage and moving towards growth. Islamic banks need skillful employees which should retain in the organization and work with full commitment. Islamic banking sector is Private sector not owned by the government and retention of employees in private sector is the basic emphasis of the organization. This research intends to identify the reasons of employee commitment by taking into account the reasons require to bring commitment among employees through intrinsic motivation.

In the present study it was intended to examine that how the relationship between intrinsic motivation and organizational commitment was affected. Intrinsic motivation means the energy or drive that motivates an individual towards the commitment towards organization, occupation, and work.

Objective of the Study

The research objectives of this research study were to test the theory of self- determination to commitment for employees at the Islamic banks. The intrinsic motivation will be generally defined as the energy or inner drive which motivates an individual to achieve a particular goal and achievement. The organizational commitment will be defined on the three dimensions and they are: affective commitment, normative commitment and continuance commitment based in the study.

Research Question of the Study

1) What is the impact of intrinsic motivation on organizational commitment?

The review of literature indicates that there were many factors, reasons, and variables through which commitment of employees towards organization was identified. All these variables and reasons were beyond the scope of this research, although all the reasons and factors contribution was important. Due to this reason all other variables were held constant except those included in the framework of the research.

Literature Review

Intrinsic motivation basic definition was defined, as that an individual is said to be intrinsically motivated if the basic reward for an activity is going to be an activity itself (Deci, 1975). Deci and Ryan (1985) also reveal that there were many external rewards which show their influence on the intrinsic motivation. They also identify four rewards for measuring the influence of rewards on intrinsic motivation. Motivation is a concept which was researched with relevance to work environment. The concept of motivation was described by differentiating this concept of motivation into two main types: intrinsic and extrinsic motivation. Intrinsic motivation means the inner drive of an individual which provides energy or force to an individual to work for better outcomes. The individual who is intrinsically motivated is more autonomous and work for better outcomes like creativity, performance, and involvement. Means intrinsic motivation enhanced by working for challenging tasks and positive outcomes were received (Deci and Ryan, 1985).

Self-determination in research was used most extensively for impact of motivational studies. In this theory the factors were discussed which gives an individual energy or force to be self-determined and autonomous. An individual needs motivation to perform certain tasks and to achieve results and it all depends on the motivation (Deci and Ryan, 2000, Pinder 2008).

In the Maslow scale, the higher level needs were linked with the psychological health or not with the money or monetary rewards (Becchetti et al., 2012). In the human nature no phenomenon clearly explains the impending and inclination of positive behavior as intrinsic motivation describes, it moves an individual from inside and gives energy for achieving the particular tasks. The construct of intrinsic motivation, the move towards the mastery, concern, adaptation and investigation and all these things are necessary for the development in the society. All these behaviors and needs do not require monetary rewards because all the employees also need satisfaction from their work or from their work environment irrespective of their pay-level. One more perspective was that employees sometimes refuse to perform particular task or work when their intrinsic motivation was low accept that they get higher wages. Intrinsic motivation was related with the flow of the activity during the task in terms of involvement in the task and the relationships with the members (Frey 1997; Depedri et al. 2010).

Pinder (1976) replicate the study by using four types of rewards and what would be the effects of these rewards on task completion and on intrinsic motivation. The findings reveal that the tasks should be meaningful and interesting then an individual is intrinsically motivated and work for the completion of task. Intrinsic motivation varies from one individual to other (Amabile, 1994).

In this scenario, intrinsic motivation was important factor and then it gives employees the energy to perform their tasks which were interesting, challenging, and meaningful. Employees, who were intrinsically motivated they were more self-driven, work consistently and they show good performance and creativity at the workplace (Amabile, 1994). Employees who were intrinsically motivated they were ready to take more responsibilities while performing the particular task (Dysvik and Kuvaas, 2008).

With reference to self-determination theory, work process inventory was established as scale by Amabile. In the Work Process Inventory, the scale was established to measure intrinsic and extrinsic motivation. Intrinsic motivation was measured with two dimensions as challenge and enjoyment on the college students and working adults (Amabile, 1990).

Organizational Commitment

Organizational commitment of an individual is a strong faith with particular organization. With this strong faith, employees work with strong aspiration to achieve the goals, targets, and values of organization. Employees also have strong emotional attachment with particular organization for which they were working (Meyer and Allen, 1997). Organizational commitment is the concept which was being defined as the commitment of employees to the organization for which they were working (Mowday et al., 1979). Affective commitment has many direct links with the emotion of the employees towards organization and many factors then come which shows commitment of an employee towards organization (Meyer and Allen, 1997). Freeman and Medoff (1984) adopt the exit-voice model in which there was description regarding organizational commitment and loyalty of employees. In another study by Hirschman (1970), there was extension of exit-voice model. Loyalty of employees with particular organization was an important component being identified. Employees who were not loyal they leave the organization but employees who were loyal they remain with the organization and they try to use voice mechanism if available. In some studies, loyalty was taken as important construct to measure organizational commitment but constructs differ with different emotional properties. The most important aspect which was related with

organizational commitment was job. Hirshman (1970) model of exit-voice when used in other studies, especially in U.S. employees they found out those employees which have quality wise better wages and promotional chances they don't have any effect of unions on employees organizational commitment.

Meyer and Allen (1997) argued that the three forms of commitment were different in terms of proposition from each other, their relationships with job performance going to differ from each other. The three forms affective, normative and continuance commitment related with the employees feelings with the organization, but three forms of commitment show different attributes. Meyer and Allen suggest that three forms of commitment with respect to particular organization were related to the employees work behavior, but these three forms of commitment should be studied in a report form with respect to one individual. Very few studies focus on the combined effects of these commitments (Wasti, 2005).

Meyer and Allen define the organizational commitment in terms of three main dimensions namely: Affective, Normative and continuance commitment. Meyer and Herscovitch (2001) used the theory and they studied the combined influence of three commitments for the first time. With study they also predict, that there were main two types of behaviors which were related to the work environment and they were: focal behavior and discretionary behavior. Focal behavior was related to the intentions or staying of employees to the organization. Discretionary behavior in the organizational context is related to the citizenship behavior of the employees, it is not an obligation for employees to show good behavior in the organization.

Guldal et al. (2008) analyzed the mediating effect of job satisfaction between emotional intelligence and organizational commitment of nurses. Some dimensions of emotional intelligence were used like self emotional appraisal and use of emotions, and these two dimensions show their effect on the job satisfaction. Organizational commitment was the third variable used in this relationship. Organizational commitment is the commitment of employees towards the organization, recognition, and attachment of employees with their organization (Porter et al., 1974). If employees have high organizational commitment then they were more efficient, perform better, less turnover and absenteeism and high job satisfaction. Job satisfaction of an employee comes due to high organizational commitment and if an employee was satisfied from the work environment. Job satisfaction also comes due to one important factor and that was of intrinsic motivation means inner energy or drives to be committed with one's work. The relationship was studied for nurses, and for nurses organizational commitment makes contribution to several factors which have to be studied on two important aspects: one when nurses were committed they perform better, and second when they were less committed they don't perform better. Job satisfaction was studied in the literature extensively in relation to organizational commitment, in some studies it was positively related to organizational commitment and in some studies it was antecedent of organizational commitment. Job satisfaction and organizational commitment were of particular importance for health-concern organizations as well as for management.

Affective Commitment

Affective commitment to remain engaged in the organization. Affective commitment was being defined in the literature as an emotional bond that an individual has with his/her institute.

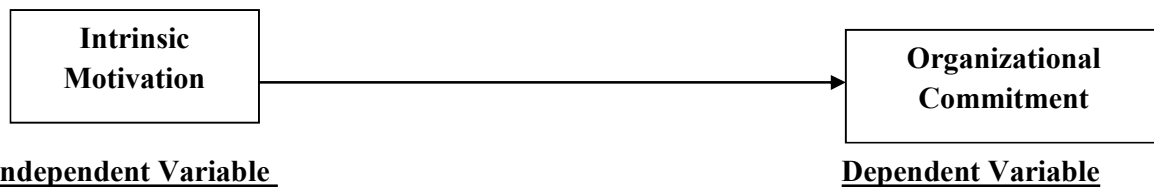
Normative Commitment

Normative commitment to remain gratified to the organization. This normative commitment shows the employees' feelings to remain attach with the organization.

Continuance Commitment

Continuance commitment was related to the cost perception of an employee towards organization. Further extension of continuance commitment was going to be defined in terms of two components of sacrifice: a) perceived sacrifice related with leaving, b) perceived sacrifice related with low choices available for employment (Bentein, Vandenberg, Vandenberghe, & Stinglhamber, 2005).

Due to this emotional attachment individuals take some decisions which benefit their institute if they have positive emotional attachment or vice-versa (Meyer and Allen, 1997). Morgeson and Hofmann's (1999), define affective organizational commitment on the collective basis. Both base their model of commitment on collective source means the employees who work in any group, union, party, and institute and in organization their goals were not interdependent but collective. Goals, targets and objectives which organizations want to achieve based on emotional attachment of employees. Emotional attachment of employees if based on collective basis then it gives benefits to the business (Chan's, 1998).



H0: Intrinsic motivation has no impact on organizational commitment

H1: Intrinsic motivation has an impact on organizational commitment

Dimensions	Elements	Measurement Scale
Employee Intrinsic Motivation	- Challenge - Enjoyment	- Work Preference Inventory(WPI): Challenge (Teresa M. Amabile, 1994) - Work Preference Inventory (WPI): Enjoyment(Teresa M. Amabile, 1994)
Organizational Commitment	- Affective Commitment - Normative Commitment - Continuance Commitment	Three-component model of Organizational Commitment (Meyer and Allen, 1991)

Methodology

General research has been undertaken in order to describe the cause and effect relationship between intrinsic motivation and employee commitment. The research discovers the cause and effect relationship, so it is correlation research. The correlation research explains the human action through which forecasting of the result was done. The research was carried out on employees of Islamic banks mainly in two major cities of Pakistan: Islamabad and Rawalpindi. The research project focuses on the Islamic banks employees, because the Islamic banking setup started in Pakistan in year 2002. The Human Resource practices being carried out in these Islamic banks in order to retain their employees and the banks want to retain the skillful people which work with full commitment in order to increase the growth and profitability of Islamic banking sector in Pakistan.

When elements in the population do not have a known chance of being chosen as subjects in the sample, non probability sampling design was used as a sampling procedure. Convenience sampling design was chosen for this study which is the type of probability sampling design. In the research study primary data was being used to collect the information from the

respondents. In order to collect the data the questionnaire was the most appropriate research instrument in order to meet the objectives of the research study.

The population for research was chosen from the employee's of Islamic banking sector, from State Bank of Pakistan Bulletin (2012). The population was estimated about 1000-1200 employees from the Islamic banks in the area of Islamabad and Rawalpindi. As per Krejcie and Morgan (1970), the sample size needed for the research study was estimated to be 276.

For the present study, the cross-sectional type was selected to conduct the research means one shot study. The data was collected from the banking sector and the bank employees were busy due to their work schedule. Data collection was being done by the personally administered questionnaires. In total 450 questionnaires were floated and total 296 questionnaires got back from which 16 questionnaires were incomplete. The response rate was 66%. The reason is that employee's were reluctant to fill out the questionnaires. All the questionnaires were personally administered from the branches of Islamic banks from Islamabad and Rawalpindi.

The data analysis method which was used for this research study was first reliability-analysis, factor analysis, correlation analysis between dependent and independent variable. In order to analyze the hypothesis the moderated regression analysis was used by which statistically the significance of hypothesis was being analyzed. The software package which was used for the study was Statistical Package of Social Sciences, SPSS 17.

Data and Results

Demographic Profile of Respondents

Demographic information regarding the data shows the demographic profile of respondents as age, gender, education, and organizational-tenure. With Reference to the Table 4.1, Age of the respondents indicates that most of the respondents belong to the age group of below 30; most of the respondents were young. Means almost 75% belong to the age group of below 30, and then 24% belong to the middle age. Gender indicates that 73% were females and 27% were males. Education in years indicates that most of the respondents have education till master level as 65%, 23% respondents acquire education till bachelor's level and 10% respondents belongs to the higher education. Organizational tenure indicates that 86% respondents have work term of 1-6 years, 11% respondents belong have work term of 7-12 years and 3% respondents have work term of 7-9 years.

Table 4.1: Demographic Profile of Respondents

Demographic Profile	Respondents (N=280)	Percentage
Age		
Below 20	0	0
Below 30	211	75.3
Below 40	66	23.6
Below 50	3	1.1
Below 60	0	0
Gender		
Male	75	26.8
Female	205	73.2
Education		
Intermediate or equivalent	3	1.1
Bachelors or equivalent	67	23.9
Masters or equivalent	182	65.0
M.Phil or MS	28	10.0
Organizational Tenure		
1-6 Years	240	85.7
7-12 Years	33	11.8
13-18 Years	7	2.5

Reliability

The reliability analysis was used to test the goodness of the data. Reliability indicates the stability and consistency of the measure. Inter- item consistency was analyzed for measures. With reference to Table 4.2, the value of reliability coefficient (alpha) or Cronbach alpha comes in the range of 0.8 to 0.6. The value of reliability coefficient for all the measures comes above 0.6. The value of alpha were low for the organizational commitment, these values were consistent with Meyer and Allen, 1991 reliability values. Overall, the reliability coefficient values indicate the reliability of the data.

Table 4.2: Reliability analysis

Dimension	Number of items	Reliability Coefficient (Alpha)
• IM	15	0.909
• IMC	5	0.808
• IME	10	0.879

Note:IMC= Intrinsic Motivation, Challenge, IME= Intrinsic Motivation, Enjoyment.

Table 4.3: Reliability analysis

Dimension	Number of items	Reliability Coefficient (Alpha)
• OC	24	0.83
• AC	8	0.66
• NC	8	0.62
• CC	8	0.64

Note: OCAC= Organizational Commitment, Affective Commitment, OCNC= Organizational Commitment, Normative Commitment, OCCC= Organizational Commitment, Continuance

Commitment

The value of α for intrinsic motivation scale was 0.909, and it was consistent with Amable, 1994 reliability values. Thus, the internal consistency reliability of the measures used in the study can be considered acceptable and good for the intrinsic motivation measure.

Correlation

Correlation analysis indicates the direction, strength and significance of the bivariate relationships among all the variables that were measured at an interval or ratio scale. The correlation was derived by assessing the variations in one variable as another variable also varies. A correlation coefficient indicates the strength and direction of the relationship; correlation could range between -1.00 to +1.00. The Pearson correlation coefficient was appropriate for the interval and ratio-scaled variables (Sekaran, 2000). The value of r or correlation coefficient is significant for all the variables at the 0.01 significance level.

Table 4.4: Pearson Inter- Scale Correlations for the dependent and independent variables

	OCAC	OCNC	OCCC	IMC	IME
OCAC	1				
OCNA	0.570**	1			
OCCC	0.502**	0.571**	1		
IMC	0.305**	0.333**	0.318**	1	
IME	0.338**	0.295**	0.343**	0.705**	1

** Correlation is significant at the 0.01 level (2-tailed)

* Correlation is significant at the 0.05 level (2-tailed)

Note: OCAC= Organizational Commitment, Affective Commitment, OCNC= Organizational Commitment, Normative Commitment, OCCC= Organizational Commitment, Continuance Commitment, IMC= Intrinsic Motivation, Challenge, IME= Intrinsic Motivation, Enjoyment.

Regression

Table 4.5: Regression Analysis

Constant	52.541***
Intrinsic Motivation	.416***
Age	
Adjusted R ²	.170
R ²	.173
F	58.084
Significant F	.000

Unstandardized regression coefficients are shown. *p<.05, **p<.01, ***p<.001
Organizational commitment as dependent variable

$$\text{OC} = b_0 + b_1 \text{IM}$$

$$\text{OC} = 52.541 + 0.416(\text{IM})$$

In the model the R² value was .173, which shows that 17% of the variance in organizational commitment was explained by the intrinsic motivation. Intrinsic motivation value has significant influence on the organizational commitment (p<0.001).

The first hypothesis was supported by the previous studies as intrinsic motivation has an impact on the organizational commitment, but the relationship strength varies in the different age-groups (Elias et al., 2012). The null hypothesis was not confirmed in the research study, as the relationship exists between intrinsic motivation and organizational commitment with an impact (Chen et al., 2011). The individual employee were the unit of analysis for this research study and it indicates that bank employee's job was routine based, because the employee at particular post most of the time perform particular task daily. Perceptions of the individuals differ from one person to other person, due to this reason the workplace affect the individual employee response and it also lead towards the relationship between intrinsic motivation and organizational commitment.

Conclusion

Commitment of employees was important for the organization. Employees were having different behaviors, attitudes due to which the variation comes in the commitment. Employees not only need extrinsic benefits but intrinsic benefits were also important in order to motivate individual to be loyal towards organization and the workplace. The research results indicate that for intrinsic motivation and employee commitment demographic factors should be considered by the Human resource department while designing any policy, strategy, and procedure for the employees. Opportunities should be given to employees to make them motivated towards the occupation and organization, because opportunities also give an internal satisfaction to employees.

Employee perception is also an important aspect which leads towards commitment. In the organizational commitment; there is involvement of the feelings, emotions, and job

satisfaction towards the organization. The characteristics which make an individual behavior were based on the values and goals of particular employee. The perception of employees regarding the goals and values were significantly influenced by the perceived job satisfaction and the perceived organizational characteristics (Meyer and Allen, 1997; Meyer and Herescovitch, 2001). Personal or demographic factors affect the relationship between intrinsic motivation and organizational commitment. Strong commitment and intrinsic motivation of employees leads to high loyalty, low intention to leave and with this self-performance also increased. Motivation and commitment both together lead towards better organizational outcomes, if utilized in opposite way. Rewards and compensations should be given to employees to make them motivated and committed. Positive link should be made between motivation and commitment by being sensitive to the employee's values and beliefs, this is important as there is diversity in the workforce. Management and administration of any organization should take necessary action to improve the perception of employees. The communication with the employees by conducting meetings and seminars give employees an opportunity to understand the goals of the organization.

The present study shows that intrinsic motivation shows its impact on organizational commitment as commitment is an important organizational behavior and it is important for all the organizations or institutes. Intrinsic motivations as well extrinsic motivation both are the motivators which motivates an individual but deviation comes in the demographic factors. The variation in demographic factors occurs due to distinctions in behaviors, attitudes, and individual needs. The present study concluded that there was positive impact of intrinsic motivation on organizational commitment. In the organizations as Islamic Banks there is need of employee retention, so such influencers, factors, and motivators should be used by the administration, due to which employees remain loyal to their organization. In this era of competition, the employees of the banks should work with positive attitudes and perform better by taking initiatives and by showing creativity in the work.

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