

## Establishing Employee Commitment: Respect or Pay?

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### ABSTRACT

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This research delves into whether employees prioritize workplace respect or Pay Satisfaction for their commitment to an organization, focusing specifically on the service sector, notably the banking industry. The overarching goal is to discern the determinants influencing employees' decisions to remain loyal to their current position or explore alternative job opportunities. Employing a cross-sectional, causal, and quantitative approach, primary data was collected through a structured and close-ended questionnaire targeting banking sector staff. The study revealed that employees exhibit divergent preferences, with some valuing respect at the workplace more than others. While pay satisfaction was identified as a correlated factor in employee commitment, the emphasis on workplace respect was notably higher. The research employed regression analysis to dissect the nuances of these preferences within different employee groups, shedding light on the varying intensities associated with each choice.

#### Keywords

Banking Sector

Employee Commitment

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### Introduction

In the current landscape, employers grapple with the growing challenge of maintaining workforce stability and averting the frequent migration of employees from one organization to another. This phenomenon, as documented by Ref. [1] and echoed by the research conducted

by Ref. [2], introduces complications that reverberate across both organizational and financial dimensions. The dynamic job market, characterized by heightened employee mobility, poses a considerable threat to the sustainability and effectiveness of firms. The constant churn of personnel, the continuity of institutional knowledge, and the establishment of cohesive and synergistic work environments.

Ref. [1],[2] underscore the tangible impact of this trend on organizational performance, emphasizing the strain it places on human resources and the resultant financial implications. The ever-present risk of talent attrition demands a strategic response from employers, urging them to explore and implement measures that foster employee loyalty and Satisfaction. Addressing the root causes of job switching, such as discontentment or unmet expectations, becomes imperative for organizations aspiring to fortify their stability and resilience in the face of the contemporary challenges posed by a fluid job market.

Numerous researchers have delved into the intricate dynamics of commitment, exploring its connections with various facets of the job and the organization. In a distinctive contribution, this research offers insights into the establishment of commitment by examining its associations with employees' workplace respect and pay satisfaction. Existing literature posits a positive correlation between pay satisfaction and organizational commitment, with higher levels leading to heightened responsibility, as highlighted by Ref. [3].

Additionally, a cohort of researchers in Canada, led by Ref. [4], unearthed a noteworthy inverse relationship between organizational commitment and turnover intention. This finding underscores the critical importance of organizational commitment in mitigating the propensity of employees to contemplate or act upon choices to leave. Such empirical evidence enhances our understanding of the intricate interplay between various factors and commitment, shedding light on the nuanced relationships that influence the stability and longevity of employees within an organizational context.

Further bolstering the discourse on organizational commitment, additional research by Ref. [5] establishes a positive association between the 'respectful engagement of employees with colleagues and managers' and the overall commitment to the organization. This nuanced exploration contributes to the growing body of knowledge by underscoring the pivotal role of respectful workplace interactions in fostering organizational allegiance. Unlike its counterparts, a distinctive feature of the current study is its meticulous division of participants into three distinct salary groups—high, middle, and low earners. This stratified approach adds depth and granularity to the analysis, allowing for a comprehensive examination of the impact of respectful engagement on commitment across varied income brackets. By scrutinizing the nuances within different salary groups, this research aims to provide a more nuanced understanding of how organizational commitment may manifest among employees with

differing income levels. This differentiation contributes to a more comprehensive and contextualized comprehension of the interplay between workplace dynamics, respect, and commitment.

The three groups in this research studied the effect of 'respect of employees at the workplace' and 'pay satisfaction' to establish employee commitment. This research explores the relationship between workplace respect, pay satisfaction, and commitment, irrespective of employees' salary levels.

## **Literature Review**

### **A. Pay Satisfaction**

The literature shows much research done on job satisfaction and turnover or, in other words, job satisfaction and employee retention. Pay satisfaction is one of the crucial pillars of HRM. It is defined as the overall positive (or negative in case of pay dissatisfaction) feeling that employees feel towards their pay [6]. Evidence found that people who face more financial stress are more likely to have a lower level of Pay Satisfaction and sometimes increased absenteeism [7]. Pay dissatisfaction leads to turnover. Evidence shows that employees who are not satisfied with the pay they receive are more likely to have intentions to quit, especially executive-level employees [8]. Pay and supervisor satisfaction has been proven to have a positive relationship with turnover intentions [9]. The same research was hypothesized in the education sector involving teachers; pay satisfaction was again found to be positively correlated with turnover or withdrawal intentions [10].

Nevertheless, pay satisfaction positively correlated with organizational commitment [11]. Researchers found that attaching missions is considered an essential and influential tool to get employees' focus toward goal achievement; however, no matter how important the task seems to be, if the employee is unsatisfied with pay, it isn't easy to retain them [12]. Some researchers also found that Pay Satisfaction is related to conflicting and ambiguous roles, which increase the workload of employees and, in turn, negatively influence the satisfaction of pay [13].

Pay satisfaction is not uni-dimensional. Instead, it's multidimensional, as evidence is available in the literature [14]. In early times, many researchers disagreed on the actual number of the factors of pay satisfaction [15]-[17]. But the majority of researchers agreed upon the four elements of pay satisfaction [10],[18]-[22]. These factors include pay level, pay raises, benefits, and pay structure. Researchers who favor these four factors argue that they represent different facets, although they are related to the judgments of pay satisfaction. For example, an employee might be satisfied with his salary but may be dissatisfied with its evolution over time (pay raises). Pay level is a basic unit in the compensation structure of companies, which denotes differences in salaries due to changes in job specification and description. The

researcher argues that employees are satisfied with pay levels as they feel higher self-esteem in the organization rather than the recent pay changes [23]. Pay raises are considered to be the increments received by employees over time. Benefits are the addition to the salary an employee gets monthly. Pay structure varies from firm to firm, which tells how much should be paid to particular employees while considering different factors.

## **B. Respect at Workplace**

Money or salary has always been the top priority, but there is one more thing that comes with more or less equal importance: respect in the workplace. The Cambridge Business Dictionary has defined respect as the feeling of admiration shown or elicited by its qualities/abilities [24]. Ignoring, Neglecting, and disregarding a person or object can be taken as disrespect. People's thinking regarding respect has been related to organizational culture. Perceived corporate support is associated with the organization's climate, including fair distribution of resources, supervisor support, rewards, and autonomy in job roles [25].

The concept of respect has appeared in research as organizational justice [26]. As per the literature review org, organizational justice falls into three main segregations: distributive, interactional (also known as interpersonal justice), and procedural justice [27]. Distributive justice can be defined as the thinking or perception of the allocation of outcomes. Somewhat procedural justice means how fairly these allocations were made. In contrast, interactional justice refers to a person's thoughts about the quality of interactions between the individuals involved or affected by decisions regarding the outcomes [28].

If an employee feels that he is not being interacted with respect the way he should be, then it's likely that he will actively search for an alternate job [29]. Research contributed to the literature that disrespectful treatment results in decreased management trust, commitment toward the organization, and job satisfaction [30]. Along with other factors, disrespect in the workplace may lead to turnover [31]. In worst conditions, it can be said that people would like to switch jobs with similar or sometimes lower salaries to get out of the disrespectful environment or previous employment. A survey of 4,235 nurses showed that nearly half of the nurse respondents believe that discourteous behavior limits them from sharing their professional opinions with concerned ones [32]. The respect element was tested for the healthcare sector, more specifically for nurses, and the results suggested that nurses with a feeling of respect were found to have higher job satisfaction scales, higher trust in management, and lower emotional exhaustion [33]. This respect phenomenon has also been proven for a particular segment or group in any organization, e.g., less educated women and people from ethnic minorities, as the research says that a strong impact of respectful treatment was found on job satisfaction [30]. A small group of researchers found evidence of lower emotional exhaustion due to the influence of organizational respect [34].

Ref. [35] and fellow researchers found supporting evidence for the relationship between interactional justice and employee withdrawals, adverse reactions to the firms they are working in, and organizational citizenship behaviors. Thus, it can be expected or logical that organizations that provide high interactional justice might expect higher and better outcomes from employees.

Since 'respect' at the workplace has surfaced in research as interactional justice, many research models were investigated to adopt an appropriate model. The antecedents, such as recognition/appreciation and relations within the organization, were adopted from the work of Ref. [33]. The supervisor behavior/leader support prototype was adopted from the research work by Ref. [35], who successfully developed a scale for the interpersonal justice dimension based on seminal work and validated it in two different studies.

The consequence of respect at the workplace, here in this research, is that the model is considered to have an organizational commitment, and the employees remain in the organization. Employees who feel satisfied with their jobs and supervisors have higher chances to stay in the organization [36]. Another study shows that researchers found that retention of employees is directly associated with respect, recognition, and organizational commitment [37].

### **C. Commitment**

Organizational Commitment has been referred to as what an employee perceives about his organization [38]. Ref. [39] contribution to the field of organizational commitment explains that it is a cycle of ongoing process throughout the job that evolves and strengthens the bond between employee and organization. Employee commitment helps generate positive financial results in the services sector. It is evident from the literature that rewards (extrinsic and intrinsic) help in developing employee commitment [40]-[42]. Researchers argue that employees with low organizational commitment always search for new job opportunities and switch when they get it [43]. So, it is essential to establish employee commitment through better remuneration and other things [44]. Another aspect through which organizational commitment can be demonstrated is the respect of employees. A newly reported construct, 'respectful engagement' by Ref. [45], has also been related to organizational commitment and was positively correlated. However, more research in this regard is needed, so this research would be initial research to investigate the relationship between respect and organizational commitment. Organizational commitment, in turn, helps retain the firm's employees [46].

### **Methods**

This research aimed to check the relationship between Pay Satisfaction and Respect in the workplace with Organizational Commitment. It is a cross-sectional study, causal and

quantitative. Primary data, collected through structured and close-ended questionnaires, was used for this research. The target population was Pakistan's banking sector staff working in Karachi. This study considers the three largest banks in Pakistan in terms of firm size. The study utilized a random sampling technique. Furthermore, the sample was divided into three subsamples based on salary brackets.

#### **A. Pilot Study**

A small pilot study was done before the actual process of data collection. It was conducted with 30 bank employees. The intentions were to pinpoint any grammatical or wording mistakes and determine the readability and flow of the survey. It reduced the cost, saved from future frustration, and improved data quality. Pilot-testing respondents were informed about the pre-testing phase, and their suggestions and comments were used to make changes. After receiving the pilot study questionnaires, slight changes were made in wording to make them more easily understandable to the respondents.

#### **B. Sample and Data Collection**

The data collection was done during January to March 2020. It was collected through an online survey. The data was collected from 3 leading banks (branches in Karachi) of Pakistan. The banks were Habib Bank Limited, Bank Alfalah Limited, and Meezan Bank Limited. A random sampling technique was adopted for this study. Then, the sample was divided into three sub-samples, i.e., the first sub-sample comprised of employees falling in the lower salary bracket (5,000 PKR to 35,000 PKR) or (17.8 USD to 124.6 USD), the second one composed of those who were in the middle salary bracket (35,000 PKR to 70,000 PKR) or (124.6 USD to 249.2 USD). The final sub-sample included all those with higher salaries (70,000 PKR and above) or (249.2 USD and above). The reason was to check the effect of respect and pay in establishing employee commitment. The intentions were to check whether these groups (sub-samples) differ in their choice of how commitment can be found in their case. One hundred thirty questionnaires were rotated, and 110 were returned in a usable form, excluding questionnaires with missing information, thus generating a more than 80% response rate.

#### **C. Questionnaire and Measures**

The questionnaire consisted of three main parts to measure Pay Satisfaction, Respect at the workplace, and Organizational Commitment, respectively. Along with it, the designation and the organization of employees were also recorded. The construct of Pay Satisfaction was adopted from Heneman and Schwab, comprising nine items (Cronbach Alpha 0.88). Next is the construct of Respect at the workplace; the items for this construct were adopted from different sources. This construct comprised six things, having a Cronbach Alpha score of 0.84. Finally, Organizational Commitment was measured through 3 items, adopted by a well-known scholar of Organizational Commitment, 'Mowday' (Cronbach Alpha 0.788). All the items were

measured on a 5-point Likert scale where 1 was strongly disagree and 5 was strongly agree. The sources of items measuring respective constructs have been summarized in Table 1.

**Table 1.** Items for Measuring Employee Loyalty

Factors	Items
Pay Satisfaction	1. I am happy with my take-home pay.
	2. I am satisfied with my benefits package.
	3. Recently, I got a pretty handsome Raise.
	4. The company pays quite a satisfactory amount towards my benefits.
	5. I am satisfied with the raises I have typically received in the past years.
	6. The company has a good pay structure.
	7. The pay for other jobs in the company is also acceptable.
	8. I observe consistency in the company's pay policies.
	9. Satisfied with the method of How my raises are determined
Respect at workplace	10. when I do a good job, I am praised by my supervisor
	11. The cultural diversity of the staff is valued.
	12. My colleagues respect me.
	13. My supervisor treats me with respect and dignity.
	14. People believe my recommendations in my area of responsibility.
	15. I am 'valued and included' in the situations where I should be included.
Organizational commitment	16. I believe in the values and goals of my organization
	17. I will put forward my efforts in pursuit of these goals.
	18. I desire to be a member of this organization.

## Results

### A. Descriptive Statistics

This study assessed the relationship between pay satisfaction, respect at the workplace, and Organizational Commitment. The data collected from officers, Middle-level managers, and Top-level managers made the sample (Table 2).

**Table 2.** Frequency Distribution of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
<b>Designation</b>				
• Officer	30	27.3	27.3	27.3
• Middle management	42	38.2	38.2	65.5
• Top management	38	34.5	34.5	100.0
Total	110	100.0	100.0	
<b>Bank</b>	45	40.9	40.9	40.9
• Alfalah Bank	37	33.6	33.6	74.5
• Meezan Bank	28	25.5	25.5	100.0
• Habib Bank	110	100.0	100.0	
Total	45	40.9	40.9	40.9

It shows that 27.3% were officers, 38% were managers belonging to the Middle-level management, and 34% belonged to the top-level management. The frequency distribution of respondents' banks is presented in Table 3, which depicts that most of the employees were from Bank Alfalah (40%), 33.6% were employees of Meezan Bank, and the remaining were from Habib Bank Limited.

**B. Correlations**

The correlation table (Table 3 below) shows the degree of association between the variables included in the study. The correlation between the two independent variables correlated moderately, and the p-value is 0.000, so this multi-collinearity is acceptable.

**Table 3.** Correlations between Variables

		Pay Satisfaction	Respect	Organizational Commitment
Pay Satisfaction	Pearson Correlation	1	.561**	.404**
	Sig. (2-tailed)		.000	.000
	N	110	110	110
Respect	Pearson Correlation	.561**	1	.539**
	Sig. (2-tailed)	.000		.000
	N	110	110	110
Organizational Commitment	Pearson Correlation	.404**	.539**	1
	Sig. (2-tailed)	.000	.000	
	N	110	110	110

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

**C. Lower Salary Bracket**

As mentioned, the sample was divided into three sub-samples; the first sample consisted of respondents falling into lower salary brackets. The model summary of this sub-sample is presented in Table 4. The model is moderate but significant (adjusted R sq. 53% and p 0.000). Furthermore, the Durbin-Watson stats fall in the acceptable region, i.e., 2.5, showing slightly negative but acceptable autocorrelation among error terms.

**Table 4.** Model Summary for Low-Salaried Employees

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	.685 <sup>a</sup>	.570	.530	.41651	.470	11.949	2	27	.000	2.510

a. Predictors: (Constant), Respect, Pay Satisfaction

b. Dependent Variable: Organizational Commitment



The coefficients for the sub-sample of low-salary bracket employees are presented in Table 5.

**Table 5.** Coefficients for Low-Salaried Employees

Coefficients<sup>a</sup>

Model 1	Unstandardized Coefficients		Standardized Coefficients		Sig.	Correlations		
	B	Std. Error	Beta	t		Zero-order	Partial	Part
(Constant)	2.497	.410		6.089	.000			
Pay Satisfaction	.153	.174	.164	.876	.389	.353	.166	.123
Respect	.528	.126	.782	4.189	.000	.674	.628	.587

a. Dependent Variable: Organizational Commitment

According to the coefficients, the regression line for this sub-sample would be;

$$OC_{LS} = 2.497 + 0.164PS + 0.782R + \mu$$

OC<sub>LS</sub> is an Organizational Commitment for Employees with Low Salaries, P.S. is Pay Satisfaction, R is Respect at the workplace, and μ is the error term. From the regression line, it is understandable that respect has more influence over Organizational Commitment than Pay Satisfaction for this sub-sample. One thing worth noticing is that the need for respect compared to Pay Satisfaction is way higher in the sub-sample of low-salaried employees. Organizational Commitment will increase by 0.164 units due to a change in Pay Satisfaction, and it will increase by 0.782 units due to a change in respect.

**D. Middle Salary Bracket**

From the below (Table 6), it is observed that the two independent variables are explaining 33% of the independent variable. The overall model is statistically significant. Furthermore, the Durbin-Watson test statistics reveal no autocorrelation among the error terms.

**Table 6.** Model Summary for middle-level salaried employees

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Durbin-Watson	
					R Square Change	F Change	df1	df2		Sig. F Change
1	.604 <sup>a</sup>	.364	.330	.49569	.364	10.609	2	37	.000	2.093

a. Predictors: (Constant), Respect, Pay Satisfaction

b. Dependent Variable: Organizational Commitment

**Table 7.** Coefficients for middle-level salaried employees

Coefficients <sup>a</sup>									
Model 1	Unstandardized Coefficients		Standardized Coefficients		Sig.	Correlations			
	B	Std. Error	Beta	t		Zero-order	Partial	Part	
(Constant)	1.263	.565		2.234	.002				
Pay Satisfaction	.305	.142	.303	2.155	.004	.458	.334	.282	
Respect	.470	.156	.423	3.005	.005	.534	.443	.394	

a. Dependent Variable: Organizational Commitment

The coefficients for middle-level salaried employees can be noted in Table 7. All the coefficients of this sub-sample are statistically significant. Using these coefficients, the regression line would be

$$OC_{MS} = 1.263 + 0.303 PS + 0.423 R + \mu$$

OC<sub>MS</sub> is an Organizational Commitment for employees with Middle-Level Salaries, P.S. is Pay Satisfaction, R is Respect at the workplace, and μ is the error term. In this case, the respect explains the dependent variable more than the Pay Satisfaction. The variables are found to be significant, hence representative of the population. Organizational Commitment will increase by 0.303 units due to a change in Pay Satisfaction, and it will increase by 0.423 units due to a change in respect, which is higher than pay satisfaction.

**E. Higher Salary Brackets**

The table herein (Table 8) shows that the model is moderate and statistically significant, explaining 56% of the independent variable. Durbin Watson's statistics fall in the acceptable category, showing slight positive autocorrelation among the error terms.

**Table 8.** Model Summary for High-Salaried Employees

Model Summary <sup>b</sup>											
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change in R Square	Change Statistics				Durbin-Watson	
						F	Change	df1	df2		Sig. Change
1	.548 <sup>a</sup>	.300	.563	.62475	.300	7.942	2	37	.001	1.855	

a. Predictors: (Constant), Respect, Pay Satisfaction

b. Dependent Variable: Organizational Commitment

**Table 9.** Coefficients for high-salaried employees

Coefficients <sup>a</sup>							
Model 1	Unstandardized Coefficients		Standardized Coefficients		Correlations		
	B	Std. Error	Beta	t	Zero-order	Partial	Part
(Constant)	1.081	.750		1.442			
Pay Satisfaction	.179	.168	.193	1.068	.455	.173	.147
Respect	.568	.256	.562	2.221	.528	.343	.305

a. Dependent Variable: Organizational Commitment

The table above (Table 9) shows the statistical significance of the variables for the subsample of high-salaried employees. From the coefficients of the variables, the regression line would be;

$$OC_{HS} = 1.081 + 0.193PS + 0.562R + \mu$$

OC<sub>HS</sub> is an organizational commitment for employees with high salaries. P.S. is Pay Satisfaction, R is Respect at the workplace, μ is the error term. Here, in the case of highly salaried employees, respect is more important than pay satisfaction. Organizational commitment will increase by 0.193 units due to pay Satisfaction, and it will increase by 0.562 units due to respect at the workplace.

**F. Overall Regression**

After running separate tests on different sub-samples regarding salaries, we applied regression on the overall sample, including all three sub-samples (Table 10). We found that variables explain 63% of the dependent variable, and the model is statistically significant (F stats 23.55, p 0.000). Durbin Watson statistics, i.e., 2.0, showed perfect NO auto-correlation among error terms.

**Table 10.** Model Summary for Overall Sample

Model Summary <sup>b</sup>										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change of R Square	Change Statistics				Durbin-Watson
						F	Change	df1	df2	
1	.553 <sup>a</sup>	.306	.633	.53473	.306	23.556	2	107	.000	2.030

a. Predictors: (Constant), Respect, Pay Satisfaction

b. Dependent Variable: Organizational Commitment

**Table 11.** Coefficients for the overall sample

Coefficients<sup>a</sup>

Model 1	Unstandardized Coefficients		Standardized Coefficients		Correlations		
	B	Std. Error	Beta	t	Zero-order	Partial	Part
(Constant)	1.759	.312		5.632			
Pay Satisfaction	.134	.088	.148	1.526	.404	.146	.123
Respect	.463	.099	.456	4.684	.539	.413	.377

a. Dependent Variable: Organizational Commitment

Table 11 shows the coefficients for the overall sample; all the variables are statistically significant. Using the coefficients mentioned above, the regression line would be;

$$OC_{LS} = 1.759 + 0.134 PS + 0.463R + \mu$$

$OC_{LS}$  is an Organizational Commitment for Employees with Low Salaries, P.S. is Pay Satisfaction, R is Respect at the workplace, and  $\mu$  is the error term. In this regression line, we again note that the respect coefficient is way higher than pay satisfaction. It can be said that Organizational Commitment will increase by .134 units due to Pay Satisfaction, and it will increase more, i.e., 0.463 units due to respect.

### Discussion

For this research, a general hypothesis was followed: respect at the workplace and Pay Satisfaction are related to employee commitment irrespective of employees' salaries. Since the intention was to check the impact of this relationship on different groups of employees falling in different salary brackets, the sample collected was divided into sub-samples regarding their salaries, i.e., low, middle, and high. The tests were applied to different sub-samples and the overall sample. From the results, we supported our hypothesis that irrespective of the salary group, there is a relationship between Respect at the workplace and Employee Commitment; and Pay Satisfaction with Employee Commitment. The former was found to have a stronger positive relationship than the latter. The same explanation was the concept that compelled Ref. [47] to write a whole book on it; he believes that lack of recognition and appreciation (which is a measure of respect in the workplace) is one of the top reasons why people do not stay committed to their organizations and finally leave it.

Another study that supports our findings is an experimental study in which the researcher implemented a 'civility, respect and engagement in the workforce (CREW)' framework was implemented at different sites. Pre and post-intervention tests were taken, and findings suggest that post-test results were far better than pre-intervention tests, proving that along with other variables, Respect at a workplace increases civility (defined as respect

towards other employees) at the workplace [48]. Respect matters a lot for low-salaried employees, contrary to our expectations. We initially believed that low-salaried employees would sacrifice their need for respect for money, but vice versa. On the following list lies high-salaried employees; they have a relatively higher need for respect than middle-level salaried employees. Policy suggestions would be to focus on employees' self-respect to establish commitment. Human services are sometimes tricky, but management, with respect for the employees, can make it easier engine, even if they are the toughest ones [49].

## **Conclusion**

In conclusion, this research has provided valuable insights into the intricate relationship between workplace respect, pay satisfaction, and employee commitment within the service sector, specifically focusing on the banking industry. Through a comprehensive cross-sectional, causal, and quantitative approach, the study aimed to uncover the determinants influencing employees' choices between loyalty to their current position and exploring alternative job opportunities. The findings of this research illuminate the nuanced preferences of employees, revealing a divergence in their valuation of workplace respect and pay satisfaction. Notably, the emphasis placed on workplace respect surpassed that of pay satisfaction in influencing employee commitment. Regression analysis allowed for a detailed exploration of these preferences within distinct employee groups, highlighting the varying intensities of each choice. Furthermore, including three different salary groups in the study contributes a unique dimension to the analysis, offering a more nuanced understanding of how these factors impact commitment across varied income brackets. Overall, this research adds depth to the existing literature by addressing a gap in the context of a developing country's banking sector and emphasizing the critical role of fostering a respectful work environment in cultivating employee commitment, which is integral to organizational success and stability.

## **Conflict of Interest**

The authors declare that there is no conflict of interest.

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