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# Career Commitment among Bank Employees in Kathmandu Valley

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## Abstract

*The study is conducted to invest the interrelationship between affective, normative, and continuance components of career commitment and to examine their combined effect on overall career commitment among banking professionals in Kathmandu Valley. The study used three component models of Meyer and Allen's to achieve the objective of the study by using quantitative research design and the data were collected from the structured questionnaires and distributed to the banking employees of the Kathmandu Valley, out of 120 questionnaires only 109 were valid responded. The findings from Pearson correlation and multiple regression analyses showed that affective and normative commitments significantly and positively impact overall career commitment, where the affective commitment is considered as the strongest predictor among three. In contrast, continuance commitment results show less impact on overall commitment. The results of the study suggested that emotional attachment and the important factors play a more important role in long-term career dedication than cost-related obligations, which emphasize the importance of fostering a supportive, value-driven work culture to enhance employee commitment and retention in Nepal's banking sector.*

***Key Words:*** *Affective commitment, normative commitment, continuance commitment, career commitment*

## Introduction

In the today's fast-changing world, organizations understand that the employees are not

Pandey, K., & Dahal, S. (2026). Career Commitment among bank employees in Kathmandu valley. *The Management Review, 2*(1), 27–52. https://doi.org/10.3126/tmr.v2i1.96893 just cost but they are one of their most valuable assets (Hoang et al., 2023; Nazish et al., 2013). These employees play a very important role in every organization by helping the organization to stay competitive and succeed overtime (Imam et al., 2013; Mittal & Mittal, 2015). Especially it is true in banking sector, where employees often face high stress and strong competition (Hoang et al., 2023). In such a situation, employee commitment becomes very important and when employees are committed, they are more dedicated to their work, better able to handle pressure, and more likely to stay with the organization and they also help to improve the organization's performance, innovation, and long-term success (Mittal & Mittal, 2015; Hoang et al., 2023).

A widely recognized model to understand employee commitment is Meyer and Allen's (1990) Three Component Models, which explains that employees stay with an organization for three main reasons:

Affective commitment (AC): This happens when employees feel emotionally attached to their organization and they stay because they want to (Allen & Meyer, 1996; Hoang et al., 2023; Singh & Bhardwaj, 2017).

Continuance Commitment (CC): This happens when employees think about the cost of leaving, such as losing their salary, benefits, or relationship and they stay because they need to (Allen & Meyer, 1996; Meyer et al., 2002; Emiru & Haile, 2021).

Normative Commitment (NC): This happens when employees feel a sense of duty or responsibility to stay and they stay because they feel or think that it is the right thing to do (Cuong et al., 2024; Emiru & Haile, 2021).

Although this model was first developed to explain the organizational commitment and it has also been widely used to understand career and professional commitment (Meyer et al., 1993; Snape & Redman, 2003). Understanding these three components about how they work together to support the long-term career commitment has become increasingly important (Meyer & Allen, 1991; Somers, 2009), and understanding these in the sectors like banking, where the complex services and heavy use of the technology make employee commitment an essential for the organizational performance and stability (Alam & Nahar, 2021; Cuong et al., 2024; Hoang et al., 2023). According to the study of Blau (1985) the career commitment refers to a person's ability of motivation, dedication, and positive attitude toward their chosen profession or career.

In Nepal, economic liberalization has contributed to the rapid growth of financial institutions and increased competition for skilled employees (Rai et al., 2021). So, as a result banks often face challenges in retaining talented staff, since employees are frequently attracted by other organizations that offer better salaries, benefits, and career development opportunities (Subedi & Bhandari, 2024; Rai et al., 2021). Due to these high movements of employees between banks highlights the need to better understand the level of commitment among Nepalese bankers and understanding employee commitment can help banks develop effective strategies to improve retention and reduce turnover (Rai et al., 2021).

In Nepal's banking sector, employees face a lot of pressure such as rapid growth, strong competition, new technologies and strict performance targets which have made the work environment very demanding and this challenge has directly affected how committed banking professionals feel toward their careers (Rai et al., 2021; Subedi & Bhandari, 2024; Yukongdi & Shrestha, 2020). According to the researchers such as Emiru & Haile, (2021) and Subedi & Bhandari, (2024) over the past two decades, the industry has grown quickly, but it still faces serious problems like employees leaving their jobs, dissatisfaction, and loss of skilled workers. Similarly, the many studies have looked at factors like work-life balance, salaryand leadership and how they influence employees' commitment to their organizations (Cuong et al., 2024; Hassi, 2018; Hoang et al., 2023; Islam et al., 2013; Najam et al., 2020; Nawab & Bhatti, 2011; Subedi & Bhandari, 2024; Talukder, 2019). However, there is still a gap in understanding career commitment in a deeper way, particularly not much attention has been given to how the three aspects of career commitment work together, and how they interact with each other, similarly how they influence long-term career stability and attachment to the profession.

Moreover, as Morrow (1993) explained that the modern careers are no longer fixed in one role or one organization, people often move across different jobs and institutions, so they need to balance their personal goals with their professional ambitions. In this changing environment, having strong career commitment will help employees to stay motivated, productive, and loyal to their profession (Najam et al., 2020; Pahi et al., 2021).Similarly, John Meyer and Natalie Allen (1991) have explained that in the Three-Component Model, people stay in their profession for three main reasons: due to the emotional attachment (affective commitment), due to sense of responsibility(normative commitment), and the cost of leaving (continuance commitment). Together, these dimensions influence whether individuals choose to stay in or leave their career (Meyer & Allen, 1997). As originally discussed by Blau (1985), strong career commitment enhances employee motivation, performance, and long-term professional stability. As a multidimensional construct, career commitment plays a pivotal role in enhancing employee performance, reducing turnover, and supporting organizational effectiveness (Blau, 1985).

However, few studies in Nepal have examined how these components work together to shape career commitment among banking professionals (Gautam, 2017; Rai et al., 2021; Subedi & Bhandari, 2024).Where the existing research has highlighted that weak compensation practices, lack of recognition, and limited career development opportunities have negatively affected employee loyalty and increased turnover in Nepalese banks (Rai et al., 2021; Subedi & Bhandari, 2024). In 21$^{st}$ century the banking industry has been grown quickly, but still these challenges has led to employee dissatisfaction, lower engagement, and the loss of skilled workers, which indicates that how important it is to better understand what will helps employees to stay committed to their profession (Cuong et al., 2024; Emiru & Haile, 2021; Hoang et al., 2023).

According to these issues it is considered as the important part to understand how affective, normative, and continuance commitment are connected to each other and how they work together to shape overall career commitment among banking professionals in

Kathmandu Valley. So, to cover this gap this study focuses on examining how these three types of commitment are related and how they work together, and how they influence employees' overall commitment to their careers. Therefore, by doing this, the study will offer useful insights for banks to improve employee motivation, to reduce staff turnover, and to create a more stable and committed workforce in Nepal's financial sector.

## Literature Review

Many of the studies have defined the career commitment in different ways and in different periods. Those studies have mainly focused on the personal and workplace factors or conditions which affect how strongly people are dedicated to their long-term careers (Nazish et al., 2013; Carson & Bedeian, 1994).For instance, the study of Blau's (1985) has stated that the career commitment is about how strongly individuals identify their profession and stay involved in their chosen profession for the long term and this study has also investigated the role of "situational and individual differences variables" in predicting career commitment. Likely, other researchers such as Carson & Bedeian, (1994); Colarelli & Bishop, (1990); Nazish et al., (2013) has explored the different personal and situational factors which affect career commitment and found that the employees who are more involved in their jobs, satisfied with their work and committed to their organization tend to show higher career commitment, additionally their results also says that the personal traits like the need for achievement and a strong work ethic have a smaller but still have positive effect. Therefore, the overall findings of these studies show that the career commitment is shaped by both internal factors (like personal motivation) and external factors (like the work environment).

Similarly, the study of Allen and Meyer (1990) and Meyer and Allen (1991) has introduced a model from the organizational side by including the three types of commitment which are affective, continuance, and normative commitment. Later, the study done by Meyer, Allen and Smith (1993) expanded this idea and showed that the models are not limited to organizations, where it can also be applied to careers and professions, which means that the people can feel different types of commitment not just to their workplace, but also to their chosen career. Furthermore, research by Allen and Meyer (1996) also suggested that these three types of commitment are clearly different from each other like some employees stay because they feel emotionally connected to their work, others stay because leaving would be costly, and some remain because they feel a sense of duty or responsibility and their findings also showed that affective and normative commitment are somewhat related, while continuous commitment tends to be more separate and this finding is supported by Meyer et al., (2002) which results state that affective and normative commitment are positively related, but they are still distinct and not the same.

Existing research shows that the three components of commitment are related to each other, but they still separate and distinct concepts (Singh & Bhardwaj, 2017;Allen & Meyer, 1996). Particularly, some of the studies have found a strong positive relationship between affective and normative commitment, which means that individuals who feel emotionally attached to their profession are more likely to develop a sense of moral responsibility to continue in it (Singh & Bhardwaj, 2017; Bergman, 2006; Alam & Nahar, 2021). On the other hand, the study done by Alam & Nahar, (2021) shows that the continuance commitment works a bit differently and is usually more independent and in some cases, it can even have a negative relationship with normative commitment, which suggests that when people feel they must stay in a profession, it may reduce their sense of moral obligation to stay. However, in specialized fields like banking, the situation can be different like when employees believe that the skills, time, and effort they have invested in their profession are valuable and not easily transferable, so the continuance commitment can also become positively related to affective and normative commitment therefore in such cases, employees stay not only because they need to, but also because they want to and feel they should (Singh & Bhardwaj, 2017).

Likely, the research of Gautam et al., (2001) has examined the Meyer and Allen's three-part model of organizational commitment by using 103 employees from different organizations in Nepal, including the banks and their findings showed that affective, normative, and continuance commitment are separate but still connected in the Nepali context. They found that affective commitment had the strongest link to employees' intention to stay, that means employees who felt emotionally attached to their organization were much less likely to think about leaving their job. On the other hand, normative and continuance commitment had weaker effects and were more influenced by the factors like job satisfaction and the availability of other job opportunities. Similarly, the study based on statistical analysis concluded that while all three types of commitment are relevant, emotional attachment (affective commitment) plays the most important role in retaining the employees. Therefore, this is especially important for banks in Nepal, where keeping skilled and experienced staff is crucial in a competitive job market which is like the findings of some researchers such as (Rai et al., 2021; Subedi & Bhandari, 2024; Yukongdi & Shrestha, 2020).

Somers (2009) looked at how the three types of commitment work together instead of studying them separately by studying the hospital nurses and found that employees who felt both emotionally connected to their organization (affective commitment) and a sense of responsibility to stay (normative commitment) were less likely to think about leaving and experienced less stress. Similarly, Somers (2009) also found that these two types of commitment are stronger when they work together than when they are considered individually which means that emotional attachment and a sense of obligation support each other and lead to better work outcomes and this finding is like the work done by Gellatly et al., (2006) and Wasti, (2005). So, this idea is especially important for sectors like banking, where employee turnover is high and by building both emotional connection and a sense of responsibility, organizations can help to keep employees committed for a longer time (Hoang et., 2023; Subedi & Bhandari, 2024).

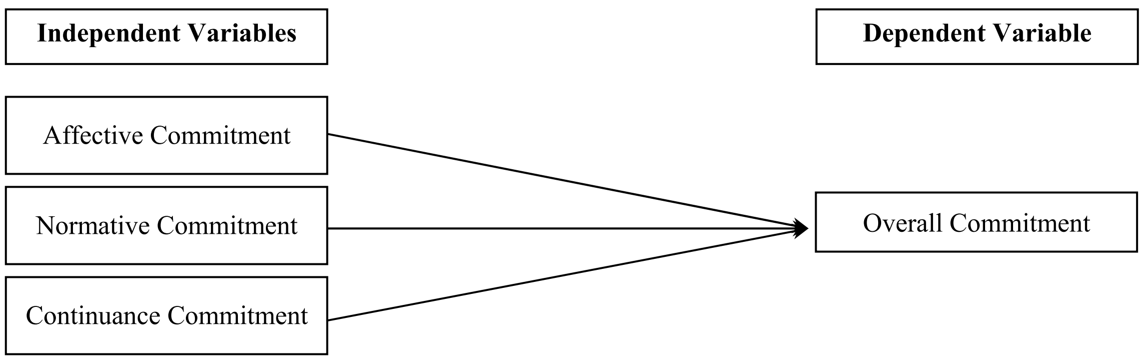
Traditionally, many studies have examined affective, continuance, and normative commitment separately but more of the recent research suggests that it is more useful to look at them together by focusing on different commitment profiles within an individual and this approach helps to understand how these three types of commitment combine and influence a person (Stark et al., 2025; Alam & Nahar, 2021). Similarly, the research done by Stark et al., (2025) shows that individuals with high affective commitment (emotional attachment) tend to experience the most positive outcomes, such as better job performance and lower stress. In contrast, employees who mainly stay because they feel they must(continuance commitment) which may be more likely to leave if better opportunities arise and may also become less engaged or less willing to contribute new ideas (Cuong et al., 2024). Therefore, understanding these different combinations is especially important for bank managers in the Kathmandu valley, where strong competition and a demanding work environment make it changeling to retain skilled employees (Alam & Nahar, 2021; Subedi & Bhandari, 2024).

In the context of Nepal, banking sectors has grown very quickly after economic liberalization, which has created strong competition among banks to attract and retain skilled employees, due to this "war for talent," banks often offer attractive salary packages and benefits to bring in employees from other organizations, which will be leading to frequent job switching (Rai et al., 2021; Subedi & Bhandari, 2024). In this context, study of Subedi & Bhandari, (2024) states that the compensation and career development opportunities play a very important role in building employee commitment. When employees feel that they are paid fairly and have clear chances for career growth, they are more likely to stay in their profession out of both necessity and a sense of responsibility, which strengthens their continuance and normative commitment and at the same time, the work environment in Nepalese banks can be quite demanding and employees often face high stress due to the strict performance targets and rapid technological changes (Cuong et al., 2024). The existing study of Rai et al., (2021) indicates that the factors like good relationships with colleagues, opportunities for promotion can improve employees' emotional attachment and the sense of responsibility toward their profession and revealed that these factors influence mainly to the emotional attachment of the employees' (affective commitment) and sense of the responsibility (normative commitment), but considered that these factors may not influence much to the cost of leaving perspective of the employees (continuance commitment).

Therefore, these existing research shows that there is still limitation of understanding about how these three different dimensions of commitment interact with each other and work together for the long-term career commitment. So, to bridge this gap the present study has focuses on investing the interrelationship between affective, normative, and continuance components of career commitment and examining their combined effect on overall career commitment among banking professionals in Kathmandu Valley. This kind of examining can help organizations to manage their employees more effectively and create a more stable work environment. In the context of banking in the Kathmandu valley, this understanding is especially useful for strengthening employees' dedication to their profession and improving long-term retention.

### 1. Conceptual Framework

According to the theories and ideas discussed in previous research, the below figure 1 shows the conceptual framework developed for this study.




## Methodology

The study employed a quantitative, cross-sectional research design to examine how affective, continuance, and normative commitment are interrelated and how they together influence overall career commitment among the employees of the banking sector in Kathmandu Valley, Nepal. Similarly, the study is based on Allen and Meyer's (1990) Three-Component Model of commitment, which explains that the career commitment in three parts, such as emotional attachment to profession (affective), the perceived cost of leaving it (continuance), and a sense of moral responsibility to stay (normative).

The target population of the study included both public and private sector banks within the Kathmandu valley, by covering the different job levels such as managers, officers, and general staff. To make sure the sample fairly represents the population, a simple random sampling technique was used, giving every employee an equal chance of being selected. In total 120 questionnaires were distributed to the respondents, but only 109 were received with valid responses and these 109 responses were used for the final analysis.

For the final analysis, the study collected the primary data through a structured, self-administered questionnaire and those questionnaire were divided into two main sections like in section one demographic details (age, gender, marital status, education level, job position, years of banking experience, and bank type) were included and for the section two measurement of career commitment using the three-component mode of commitment scale (Allen & Meyer, 1990) were included, and each of the three dimensions (affective, continuance, normative) was measured by using the five-point Likert scale (1 = Strongly Agree to 5 = Strongly Disagree)by including the five items for each commitment. This scale is widely validated and used in prior organizational research (Blau, 2001; Cohen, 2007; Meyer et al., 2002).

Those data collected were analyzed by using the SPSS version 27 (Statistical Package for the Social Sciences) and the analysis of the study involved descriptive statistics for summarizing the demographic characteristics of the respondents and overall distribution of commitment scores. Likely, the Pearson correlation analysis was done to examine the strength and direction of relationships among the three commitment dimensions, and the multiple regression analysis was performed to determine the predictive influence of affective, normative, and continuance commitment on overall career commitment. Therefore, these methods was also used by the existing research which has done practices in commitment research (Meyer et al., 2002; Lumley et al., 2011; Felfe et al., 2008), by ensuring analytical rigor and comparability with similar studies.

## Results

Out of the 120 questionnaires distributed, 109 banking professionals' responses are included in the study. From these respondents, 48 were male and the 61 were female banker and all the participants were completed either Bachelor's or Master's degree and have the experience in banking sector more than the 10 years. From 109 responses 44 were employed in commercial banks and 65 were in the development banks.

**Table 1**

*Descriptive Statistics*

| | N | Mean | Std. Deviation |
|---|---|---|---|
| Affective Commitment | 109 | 2.3560 | 1.0450 |
| Normative Commitment | 109 | 2.6128 | 1.0962 |
| Continuance Commitment | 109 | 2.7413 | .74501 |
| Overall Career Commitment | 109 | 2.5945 | 1.0390 |

To examine the average levels and variability of the three types of commitment and as well as for overall career commitment the descriptive statistics were calculated. From the three dimensions of career commitment, the continuance commitment has found the highest means score, which suggests that the employees are more staying in their current job or the roles due to the fear of leaving the cost of organization. Similarly, the analysis has found that the normative commitment had a moderate mean score, which indicates that the weak inner duty to stay in the organization because they believe it is the responsibility to fulfill their duty, so it considered that this feeling is not very strong. And the Affective commitment of the analysis showed the lowest mean score compared to others, which means that the employees are not strongly or emotionally connected with their job or the workplace. Likewise, the mean score for overall career commitment was 2.5945, which reflects a moderate level of dedication to career development and long-term professional goals.

### Reliability Analysis

The study has conducted the Reliability analysis to evaluate the internal consistency of the items which are used to measure affective commitment, normative commitment, continuance commitment, and overall career commitment. According to the Zikmund et al., (2010) a reliability coefficient between 0.80 and 0.90 is considered good, while a value above 0.90 is considered excellent (Cuong et al., 2024). The table 2 shows the Cronbach's alpha values for affective commitment and normative commitment, which are 0.928 and 0.923 respectively, which indicate that there is excellent internal consistency of the items. Similarly, the overall career commitment scale also considered as good reliability with Cronbach's alpha of 0.895. However, the continuance commitment scale showed a Cronbach's alpha of 0.690, which falls into the "questionable" range, suggesting that this scale may require further refinement for improved reliability.

**Table 2**

*Reliability Measurement of Commitment*

| Items | Number of Items | Cronbach's Alpha Value |
|---|---|---|
| Affective Commitment | 5 | 0.928 |
| Normative Commitment | 5 | 0.923 |
| Continuance Commitment | 5 | 0.690 |
| Overall Career Commitment | 5 | 0.895 |

### Correlation Analysis

To explore the relationships among three types of commitment (affective, normative, and continuance) and overall career commitment the correlation analysis was performed which is shown in the table 3. According to the Hair et al. (2010) and Cohen (1988) correlation value must be ranges from -1 to +1 and if there is positive value that will indicate a direct relationship as one variable increases the other also, and a negative value indicates an inverse relationship (Cohen, 1992). As shown in Table 3, the correlation coefficients between affective, normative, and continuance commitment with overall career commitment were 0.659, 0.584, and 0.479, respectively.

**Table 3**

*Correlation Between Affective, Normative, Continuance and Overall Commitment*

| | Affective Commitment | Normative Commitment | Continuance Commitment | Overall Career Commitment |
|---|---|---|---|---|
| Affective Commitment | 1 | | | |
| Normative Commitment | .559** | 1 | | |
| Continuance Commitment | .433** | .547** | 1 | |
| Overall Career Commitment | .659** | .584** | .479** | 1 |

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

The results of Table 3 indicate that all three components of career commitment: affective, normative, and continuance are positively associated with each other and with overall career commitment. However, affective and normative commitments show the stronger correlations with overall career commitment, which suggest that emotional attachment and moral obligation are more influential in shaping an employee's long-term professional dedication than continuance-based reasons. These findings emphasize the importance for organizations to focus on fostering emotional and value-driven commitment to enhance overall career commitment among employees.

## Regression Analysis

To examine the relationship between a dependent variable and one or more independent variables the Linear regression analysis has been done in the study. In this study, overall career commitment was the dependent variable, while the three dimensions of career commitment affective, normative, and continuance commitment served as independent variables.

**Table 4**

*Model Summary*

| R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|
| .651[a] | .424 | .419 | .7921 |
| .703[b] | .495 | .485 | .7455 |

From the model summary table found that how affective and normative commitment predicts overall career commitment like in Model 1, where only affective commitment is included as a predictor, the R value is 0.651, indicating a strong positive correlation with R Square 0.424, which indicates that affective commitment alone explains 42.4% of the variance in overall career commitment and the adjusted R Square is slightly lower at 0.419, which accounts for the number of predictors and sample size, this finding suggest that the model is statistically reliable. Similarly, the standard error of the estimate is 0.79216, which reflects the average deviation between the observed and predicted values.

In Model 2, normative commitment is added as a second predictor alongside affective commitment which improves the model's performance, with the value of R increasing to 0.703 and the R Square rising to 0.495. This finding indicates that together, affective and normative commitment explain 49.5% of the variance in overall career commitment with the adjusted R Square increases to 0.485, and the standard error of the estimate decreases to 0.74553, which suggests a better fit. The Square Change of 0.071 shows that the inclusion of normative commitment improves the model by an additional 7.1%.

From the ANOVA (Analysis of Variance) table 5, it is evaluated whether the regression models significantly predict the dependent variable or not, which in this study is overall career commitment. In Model 1, where only affective commitment is used as a predictor, the regression sum of squares is 49.453, which indicates that the portion of variance in overall career commitment is explained by affective commitment. Similarly, the residual sum of squares with 67.144 represents the unexplained variance, with the total sum of squares 116.597. The F-value for this model is 78.808, and the significance level (p-value) is 0.001, which is well below the standard threshold of 0.05. This result confirms that Model 1 is statistically significant, and that affective commitment has a meaningful impact on predicting overall career commitment.

**Table 5**

*ANOVA*

| | Model | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 49.453 | 1 | 49.453 | 78.808 | .000[b] |
| | Residual | 67.144 | 107 | .628 | | |
| | Total | 116.597 | 108 | | | |
| 2 | Regression | 57.681 | 2 | 28.840 | 51.889 | .000[c] |
| | Residual | 58.916 | 106 | .556 | | |
| | Total | 116.597 | 108 | | | |

In Model 2 with both affective and normative commitment as predictors, the regression sum of squares increases to 57.681, which indicates that an improvement in the amount of variance has been explained, where the residual sum of squares decreases to 58.916 shows that a reduction is in unexplained variance. Similarly, the result of the Model 2 with the F-value of 51.889 and p-value of 0.00, indicates that the model's is highly statistically significance. Although the F-value of the Model 2 is slightly lower than the Model 1 which is due to more predictors and adjusted degrees of freedom, indicates that the increase in explained variance and reduction in prediction error, and due to these Model 2 offers a stronger and more reliable fit. So the results of Model 2 suggest that the inclusion of normative commitment enhances the model's ability to predict overall career commitment, these indicate that the Model 2 is more effective than Model 1.

In table 6, model 1 reflects only the affective commitment that is used as a predictor and the unstandardized coefficient (B) of the model represent as 0.648 which highlights that a one-unit increase in affective commitment will lead to an expected increase of 0.648 units in overall career commitment, with remaining other variables constant. In the same way, the standardized coefficient (Beta) of the model 1 is 0.651, showing that a strong positive relationship in standardized terms with the t-value of 8.877 and p-value of 0.000, this value confirms that this result is statistically significant. Likely, when the affective commitment is zero, the predicted level of overall career commitment would be 1.069, which is shown by the constant value of the model with 1.069.

**Table 6**

*Regression Coefficients*

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.069 | .188 | | 5.691 | .000 |
| | Affective | .648 | .073 | .651 | 8.877 | .000 |
| 2 | (Constant) | .695 | .202 | | 3.446 | .001 |
| | Affective | .469 | .083 | .472 | 5.669 | .000 |
| | Normative | .304 | .079 | .320 | 3.847 | .000 |

But in model 2, both affective and normative commitment are included and the coefficient value for affective commitment is decreases to 0.469, and its Beta value also drops to 0.472 so as compare to model 1 the model 2 has the lowest coefficient and beta value of the affective commitment, which reveal that it is still significant, but its individual influence is slightly reduced when normative commitment is considered. Where the t-value also remains high at 5.669, with a p-value of 0.000, this confirms that it continues to be significant.

In a similar manner, Model 2 also shows that the normative commitment unstandardized coefficient value of 0.304, this means that a one-unit increase in normative commitment will increase overall career commitment by 0.304 units. Likewise, its Beta value of 0.320 indicates a moderate positive effect and this normative commitment is also considered as statistically significant with the corresponding t-value of 3.847 and the p-value of 0.000. Consistently, the constant value of this Model with 0.695 represents the expected value of overall career commitment when both predictors are zero.

In summary, the model has concluded that the both affective and normative commitment significantly influence overall career commitment. While affective commitment has a slightly stronger impact, and the addition of normative commitment enhances the model by explaining more variance and improving predictive accuracy. Therefore, these results suggest that both emotional attachment and a sense of obligation are important drivers of long-term career commitment.

## Discussion

The study has collected the primary data from banking professionals of the Kathmandu Valley to show that the three types of career commitment like affective, normative, and continuance are all related to the overall commitment, but not equally. The study findings from the correlation analysis show that the emotional attachment to the profession has the strongest connection with overall career commitment ($r = 0.659$), which is followed by a sense of responsibility ($r = 0.584$). But the commitment based on the cost of leaving the job has the weakest connection with overall career commitment, although it is still important ($r = 0.479$). Therefore, this means that the employees who are more likely to stay committed to their banking careers genuinely like their work and feel a sense of responsibility toward it, rather than just staying because leaving the job would be difficult or risky for them. This finding is supported by the previous studies done by Gautam et al. (2001), Kumaran (2017), Meyer & Allen (1991), and Somers (2009).

Furthermore, the findings of the regression analysis provide a clearer picture of how each type of commitment influences overall commitment (Alam & Nahar, 2021; Cuong et al., 2024; Jakada et al., 2019; Parveen, 2015; Rai et al., 2021). Among the different dimensions of career commitment dimensions related to the emotional attachment individually explains a large amount of employee's commitment about 42.4%, where this shows that the simply liking and feeling connected to one's profession have a strong impact on overall commitment. In addition, the results also suggest that if a sense of moral responsibility is added then the explanation becomes even stronger which is shown by the increasing value to 49.5%, this indicates that the both emotional connection and a feeling of duty together play an essential role in predicting how committed someone is to their career. Likely, this finding is supported by most of the previous studies such as Allen & Meyer (1996), Cohen (1999), Gautam et al. (2001), Iverson & Buttigieg (1999),and Meyer et al. (2002).These existing studies have also revealed that, even though many employees stay in their profession because of practical reasons like the cost or risk of leaving, this type of commitment has a weaker influence in overall commitment and measured the less consistently compared to other two types of commitments. Therefore, it means that while practical reasons can retain or keep the employees in their jobs, but they don't create the same strong and meaningful level of commitment as emotional attachment and a sense of responsibility does.

## Conclusion

The study finds that affective and normative commitment are the most important factors which influence the overall commitment among the banking professionals in Kathmandu Valley and consider that the continuance commitment plays a comparatively weaker role in the overall commitment which is like the findings of. That means the employees who feel a strong emotional connection to their work, and who believe they have a personal responsibility to their profession, tend to be more committed and stay dedicated for a longer period. On the other hand, employees who stay in their profession mainly because of leaving would be costly or difficult, usually show a weaker and more passive kind of commitment, where this finding is supported by the three-component model by Meyer and Allen (1990, 1991), which also explains that emotional attachment and a sense of duty lead to better outcomes like staying longer in their job, feeling satisfied, and performing well compared to the staying just because it's hard to leave and this result is also matched with the earlier studies like Somers (2009) who explained that the emotional connection and moral responsibility are stronger drivers of long-term commitment than cost related reasons. Therefore, by studying about how these three types of commitment work together in Nepal's banking sector, this study has confirmed that career commitment has multiple dimensions, as stated by the earlier researchers like Blau (1985) and Meyer and Allen (1990).

Similarly, the study has both theoretical and practical importance. From a theoretical perspective, the study adds existing knowledge by revealing that the Three-Component Model of commitment also applies effectively in Nepal's banking sector (Meyer & Allen, 1990, 1991). In the same way, the study findings from the practical perspectives says that the Nepal's bank should give more focus on developing the employee's emotional attachment to their professions and their sense of responsibility, rather than just giving focus on keeping them through financial benefits or the fear of losing the job.In addition, the human resources policies should emphasize meaningful work, employee recognition, ethical leadership, and clear career growth opportunities, because these factors will help employees to feel more connected and responsible toward their profession (Cuong et al., 2024; Jian-peng et al., 2019; Rai et al., 2021). Even though the fair pay and job security are still important and only giving focus on money or benefits may keep the employees away from leaving the job, but that won't make them truly engaged in their work (Cuong et al., 2024; Meyer et al., 2002; Rai et al., 2021). Therefore, by creating a supportive and value-driven work environment, Nepal's bank can build stronger employee commitment, can reduce turnover, and also support the long-term workforce development.

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# Questionnaire

Dear Participant,

Thank you everyone for taking the time to complete this questionnaire for my research study on career commitment. Your valuable responses are very important for understanding the relationship between affective, normative, and continuance commitment among banking professionals.

Your honest answers will help me to improve the quality and reliability of my study, and your answers or responses will be used only for academic purposes. I truly appreciate your time, participation, and support.

Warm regards,

Researchers

**Demographic Information**

Gender: ☐ Male ☐ Female ☐ Other

Age: ☐ 20-29 ☐ 30-39 ☐ 40-49

☐ 50-59 ☐ Above 60

Marital Status: ☐ Married ☐ Unmarried

Education Level: ☐ Plus Two ☐ Bachelor

☐ Master ☐ MPhil / PhD

Job Position: …………………………………….

Total Years in Banking Sector: ……………………………

Type of Bank: ☐ Commercial ☐ Development ☐ Cooperative

**Instructions:**

Please indicate how much you agree or disagree with the following statements about your feelings and attitudes toward your career and your banking organization. Use the scale below:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

## Section A: Affective Commitment

| | | | | | |
|---|---|---|---|---|---|
| 1. I enjoy discussing my banking with people outside of my field. | | | | | |
| 2. I feel emotionally attached to my current banking job. | | | | | |
| 3. I would be very happy to spend the rest of my career in the banking sector. | | | | | |
| 4. I feel proud to be part of the banking profession in Nepal. | | | | | |
| 5. I feel happy and excited about the tasks I do in my career. | | | | | |

(This commitment will show your emotional attachment and how strongly you identify with your career/bank).

## Section B: Normative Commitment

(This commitment will reflect your feeling of obligation to remain in your banking career/organization).

| | | | | | |
|---|---|---|---|---|---|
| 6. I feel an obligation to remain in my current banking career because it is the right thing to do. | | | | | |
| 7. I feel thankful to my employer and believe I should stay because they have helped and supported me | | | | | |
| 8. If I got a better job elsewhere, I would still feel bad about quitting my current career. | | | | | |
| 9. I think people should not give up on their careers, even during hard times | | | | | |
| 10. I think I should continue in my job because I am loyal to my organization | | | | | |

## Section C: Continuance Commitment

| | | | | | |
|---|---|---|---|---|---|
| 11. I am in my banking career because I have invested a lot in it (time, effort, education). | | | | | |
| 12. I feel that I have too few options to consider leaving the banking sector. | | | | | |
| 13. It would be difficult for me to leave my banking career because of financial security concerns. | | | | | |
| 14. I am in this career mostly because changing to a different one would be too hard or complicated. | | | | | |
| 15. I remain in my banking career because it provides benefits that would be hard to give up. | | | | | |

(This commitment gives your awareness of the costs associated with leaving your banking career/job).

## Section D: Overall Career Commitment

| | | | | | |
|---|---|---|---|---|---|
| I am dedicated to building a long-term career in banking. | | | | | |
| I feel motivated to develop my professional skills to advance in my banking career. | | | | | |
| I consider my banking career as an important part of my life. | | | | | |
| I expect to continue working in banking for many years ahead | | | | | |
| I look for chances to learn, improve, and move forward in my banking job. | | | | | |

(This is your overall commitment to your banking career as a professional path).

Thank You !