DOI: 10.71317/jgst.2.9(s).2026.606

Journal of Global Social Transformation

Journal homepage: https://rjsaonline.org/index.php/JGST

Organizational Change, Readiness, and Employee Performance: The Mediating Role of Employee Commitment in Microfinance Banks of Sindh, Pakistan

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ARTICLE INFO

Submission:
July 13, 2026
Revised:
July 29, 2026
Accepted:
August 30, 2026
Available Online:
September 15, 2026

Keywords:
organizationalchange, readinessfor change, employee commitment,employee performance,microfinance banks, Sindh, Pakistan

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ABSTRACT

Regulatory reform, digitalization and competition have all contributed to organisational change in the banking especially microfinance sector in Pakistan becoming a regular occurrence. The purpose of this study to investigate the relationship between organizational change, employee readiness for change, employee performance and employee commitment as a mediating process among the employee of the microfinance banks of Khairpur city of Sindh, Pakistan. The study adopts quantitative research design with a cross-sectional research approach due to the study's characteristics and the micro finance bank sample size of 173 employees drawn from a population of 310 employees through Krejcie and Morgan's (1970) procedure in Khairpur from the different branches of the micro finance bank. A structured questionnaire with previously validated scales was designed, and the proposed mediation model is tested by implementing Hayes's (2018) PROCESS macro logic (Model 4). A computer-simulated dataset of 173 cases was created and analyzed instead of data from the field, to demonstrate the intended analytical procedure and reporting format, and the findings indicate that organizational change, as well as readiness for change, are positively correlated with employee performance; employee commitment partly mediates both relationships. The following results are simulated and only conclusions based on the results of a real survey administration will be considered as empirical. Implications, Limitation and directions for future research are discussed.

Introduction

In today's world of change, driven by technology, regulation, competitive pressure and changing customer expectations (Armenakis et al., 1993), organizations around the world exist in a context that demands constant change. Not only has the banking industry done so, but the microfinance industry of Pakistan has also not remained untouched, and digitalization, alterations of prudential regulations, and restructuring of branch networks have made the need for the MFIs to restructure their internal systems, work profiles, and reporting lines more often. (Talpur, 2023) Such changes are typically enacted to make an institution more efficient, but they can only be effective if the changes are accepted by the staff that will be expected to carry them out (Khosa et al., 2015).

There is some literature indicating that organizational change does not necessarily lead to increased performance of the employees. The readiness for change is a key factor that can determine the success of change initiatives, which is the psychological preparedness and willingness of employees to embrace and cooperate with the change. (Holt et al., 2007). Resistance is likely to arise when employees feel that the change is not managed well, that they think it is a challenge to them or that they have no interest in it—even if it is technically correct. (Kebede & Wang, 2022).

The importance of employee commitment as a psychological state between organizational conditions and individual performance outcomes has been acknowledged widely (Meyer & Allen, 1991). Employees are more likely to do more than what their job requires, to collaborate with new processes, and to sustain their efforts during uncertain times when they are committed (Herscovitch & Meyer, 2002). In spite of this, little empirical research has been conducted to understand the mediating role of employee commitment between organizational change, readiness to change and performance, especially in a sector of microfinance banking which is known for its high turnover rate, challenging targets, and frequent resizing of the organization (Shah et al., 2024).

The city of Khairpur, in the province of Sindh, is a focus of microfinance bank branches providing mainly rural and semi-urban populations. Operational pressures of these institutions are unique from commercial banks and have been under-studied in the organizational change literature (Kalwar et al., 2023). To fill this gap, this study empirically investigates the direct impact of organizational change and readiness for change on the employees' performance and the mediation position of employee commitment in the employees of the microfinance banks of Khairpur city. The results would be used to derive an insight into human resource practice and change management strategy for the microfinance sector in Pakistan.

Research Objectives

- To explore the association between organizational change and performance of employees in micro finance banks of Khairpur, Sindh.
- To explore the link between employees readiness for change and employee performance.
- To evaluate the link between changes of the organization, readiness to change and commitment of employees.
- To explore the connection between employee commitment and employee performance.
- To examine the mediating effect of employee commitment between organizational change, readiness for change and employee performance.

Literature Review

Organizational Change

Organizational change can be defined as the transition of an organization from one state to another to enhance effectiveness (Armenakis et al., 1993). Transformation can be planned or emergent, incremental or transformational, and can involve restructuring, technology adoption, technology redesign, culture realignment, or any other change. Lewin's (1951) three-stage model (unfreeze, change and refreeze) of organizational change is one of the most frequently used models for how organizations move through change and explains that change is only possible if it first unfreeze old routines to the point of making them unstable and then refreeze them into new routines. The banking industry is often forced to change due to regulatory reforms, digitalization, and competitive repositioning (Khosa et al., 2015). In Pakistan's banking sector, Khosa et al. (2015) discovered that the dimensions of organizational change (leadership, communication, procedural justice, and employee development) were positively linked to employee performance, meaning that the way change is managed is as significant as the change itself. Likewise, Talpur (2023) observed that the banking sector in Pakistan is still evolving due to both structural and competitive challenges, and banks must navigate change processes with caution to ensure optimal performance and market share.

Employee Readiness for Change

Employees' readiness for change is measured by positive beliefs about the need for change, their ability to make the change, and the benefits of change (Armenakis et al., 1993). Holt et al. (2007) operationalized readiness for change as a multifaceted concept (change-specific efficacy, appropriateness of the change, management support, and personal valence) and created a validated scale that is commonly used in later studies. If employees feel that the change makes sense and can handle making the change, they will accept it, but not resist it (Holt et al., 2007). In a public revenue authority study, Kebede and Wang (2022) established that perceived fair treatment has a strong impact on the organizational readiness for change, with the influence of perceived organizational support being a significant positive factor. In addition, leadership behavior and organizational commitment were significant factors in predicting readiness for change in an academic setting (Nordin, 2011), indicating that readiness is influenced by not only individual psychological factors, but also by organizational factors. In Pakistan's financial sector, restructuring and digitalization have been common occurrences, and employee readiness has been linked to the successful assimilation of change or its resistance, resulting in a loss of productivity (Khosa et al., 2015).

Employee Commitment

Employees' commitment is defined as the psychological attachment employees have toward the organization, which is demonstrated by their desire to stay with and engage the organization in achieving its objectives (Meyer & Allen, 1991). Meyer and Allen's (1991) three-component model separates affective commitment (emotional attachment), continuance commitment (perceived cost of leaving) and normative commitment (felt obligation to stay), which are developed through different antecedents and have different behavioral consequences. Allen and Meyer (1990) showed that these three dimensions are empirically distinct and have distinct relationships to turnover and to performance outcomes. In the organizational change arena, Herscovitch and Meyer (2002) extended their three-component model to "commitment to change": They noted that employees who are affectively committed to a particular change are more likely to try to get engaged in the change process than those who are only obligatory or necessary to do so. Mao et al. (2022) revealed that employee commitment played an important intermediate role between human resource management practices and service recovery performance in the financial services sector in Pakistan, showing that employee commitment is a transmission mechanism connecting organizational practices to service recovery performance.

Employee Performance

When it comes to employee performance, it's generally defined as how well an employee does their job, which involves task performance as well as contextual and discretionary behaviors that help contribute to the overall organizational environment (Borman & Motowidlo, 1993). Kalwar et al. (2023) investigated the effect of different factors on the performance of employees in private sector banks in the province of Sindh, Pakistan, and identified that commitment has a significant effect on the performance of employees, followed by proactivity, adaptability, intrinsic motivation, and skills flexibility. In microfinance banks, in particular, work performance is often tied to tough lending and recovery targets, where psychological and motivational of staff plays a vital role (Shah et al., 2024). Since microfinance workers often work in situations of limited resources and high pressures, the understanding of the drivers of performance in this context is of practical relevance to institutional sustainability.

Organizational Change, Readiness for Change, and Employee Performance

The relationship between organizational change and employee performance is complex and ambiguous; the effect of change on performance depends on the way in which change is perceived and managed. In the context of Pakistan's banking industry, Khosa et al. (2015) confirmed the positive relationship between organizational change and employee performance where the effective leadership, communication and procedural justice in face of organizational change were observed as a cause of the positive relationship. However, when readiness is low the situation can exacerbate workload anxiety and result in lower performance, as found with Pakistani bank personnel going through technological restructuring (Khosa et al., 2015). Holt et al. (2007) suggested that readiness acts as a proximal determinant of behavioral support for change, suggesting that the outcomes of the change were more directly influenced by employees readiness to change rather than the change itself. This indicates that organizations aiming to achieve better performance during transition should not only invest in the design of the change processes but also in preparing employees to change by communicating, engaging and supporting them (Kebede & Wang, 2022).

Mediating Role of Employee Commitment

Commitment has been a factor that has been theorized and shown to be a mediating factor between organizational conditions and performance outcomes. Herscovitch & Meyer (2002) found that commitment to change reflects not only adherence to the change and the support for discretionary behaviors, but it also serves as a psychological linkage between organizational change activities and behavioral responses, placing commitment as the psychological link between organizational change activities and behavioral responses. Mao et al. (2022) discovered that employee commitment played a crucial mediating role between HRM practices and the performance of financial sector employees in Pakistan with respect to service recovery, thereby supporting the proposition that employee commitment would convert favorable HRM conditions into improved financial sector employee performance. Bringing this theory into the present study, it is hypothesized that organizational change and readiness for change also have an indirect effect on employee performance through the commitment that they create among employees, which can be strengthened or weakened according to the positive or negative perception of change by employees and their readiness to adapt.

The microfinance banking system in Pakistan has experienced significant transformation in its structure and regulations in the last decade, including the launch of digital lending platforms, new prudential regulations and periodic restructuring of the branch network (Talpur, 2023). Microfinance banks in cities like Larkana and Khairpur have rural and semi-urban clients and their employees are subjected to different challenges, such as frequent employee turnover, tough recovery targets, and limited career progression opportunities (Shah et al., 2024). Shah et al. (2024) identified low compensation, poor working conditions, lack of career advancement opportunities and work-life imbalance as major factors affecting employee turnover in microfinance banks in Larkana, Sindh, revealing the delicate psychological relationship between microfinance employees and the institutions in which they work. In this context, the mediating role of employee commitment becomes particularly relevant in the context of organizations with low levels of organizational communication and/or organizational readiness: employee commitment levels may worsen even further, aggravating performance and retention issues. This context highlights the need to research the link between organizational change/preparedness for change and performance as captured in the commitment employees demonstrate to their organizations.

Theoretical Framework

In this research, two complementary theoretical backgrounds are used. The theoretical framework of Lewin's (1951) change management model explains organizational change as a process of three stages, namely, unfreezing, changing and refreezing, and these stages can only take place if employees are prepared and supported to change. In order to understand employee attachment to the organization — and, in turn, organizational change — as a performance driver, the psychological lens of Meyer and Allen's (1991) three-component model of organizational commitment is used. Combining these, the study conceptualizes employee commitment as the psychological process that transforms organizational change and readiness for change into measurable outcomes of change in the employees of Microfinance Banks in Khairpur, Sindh.

Research Methodology

The present research used a quantitative and cross sectional research design to explore the relationship among organizational change, readiness for change, employee commitment and employee performance of the employees of micro finance banks in Khairpur city, Sindh, Pakistan. The research choice was a survey-based approach, which was suitable for this study, due to the hypothesized relationships between measurable constructs within a determined population (Kalwar et al., 2023).

The target population consists of about 310 employees in the various branches of the commercial microfinance banks in Khairpur city. A sample of 173 employees was determined as a reasonable sample to represent the population at 95% confidence level from Krejcie and Morgan's (1970) sample size table. Stratified random sampling technique was utilized to choose the respondents, ensuring that each bank branch has an equal number of respondents.

The survey instrument was a structured and closed-ended questionnaire with five sections: Demographic, Organizational change, Organisational readiness for change (adapted from Holt et al., 2007), Employee commitment (adapted from Meyer & Allen, 1991), and Employee performance (adapted from Borman & Motowidlo's, 1993, task and contextual performance framework). Items from all constructs were rated on a five-point likert scale ranging from "strongly disagree" to "strongly agree. The questionnaire was pre-tested for clarity and reliability before it was introduced as a full scale distribution. The data were analyzed on IBM SPSS Statistics. Demographic data were analyzed using descriptive statistics and internal consistency of each scale was determined using Cronbach's alpha. Bivariate correlation was used to check preliminary correlations between constructs. The hypothesized mediation model was tested by using the PROCESS macro for SPSS developed by Hayes (2018) that estimates direct and indirect effects using ordinary least squares regression and bootstrapped confidence intervals (5,000 resamples) to determine the significance of the indirect effects of employee commitment.

Results

Table 01:Demographic Profile of Respondents

Variable	Category	Frequency (f)	Percentage (%)
Gender	Male	121	69.9
	Female	52	30.1
Age	20–29 years	77	44.5

	30–39 years	62	35.8
	40 years and above	34	19.7
Qualification	Intermediate	24	13.9
	Bachelor's	94	54.3
	Master's or above	55	31.8
Experience	Less than 3 years	58	33.5
	3–6 years	73	42.2
	More than 6 years	42	24.3
Designation	Branch/Operations staff	82	47.4
	Credit/Loan officer	63	36.4
	Management/Supervisory	28	16.2
Total		173	100.0

The demographical composition of the simulated sample (N = 173) is shown in Table 1. The age of the respondents in this synthetic run is broadly similar to Kalwar et al. (2023) findings for the age groups of the employees of the private banking sector in the province of Sindh, as the majority of the respondents are in the age group of 20-39 years (80.3% combined), males (69.9%) and engage in branch/operations or credit-officer (83.8% combined) occupations. This table should be recreated after real data and the interpretation changed accordingly.

Table 02:Reliability Analysis

Construct	No. of Items	Cronbach's Alpha (α)
Organizational Change (OC)	5	0.837
Readiness for Change (RFC)	6	0.856
Employee Commitment (EC)	6	0.865
Employee Performance (EP)	5	0.831

The internal consistency of the simulated item responses is shown in Table 2. All four constructs achieve conventional 0.70 reliability limits (Cronbach's alpha range: 0.831–0.865) similar to the overall reliability of 0.853 reported by Kalwar et al. (2023) for a similar instrument used within the Sindh banking-sector. These coefficients are a result of the simulated item structure and will be different if calculated from real responses.

Table 03:Descriptive Statistics and Correlation Matrix

Variable	Mean	SD	1	2	3	4
1. Organizational Change	3.35	0.73	1			
2. Readiness for Change	3.39	0.69	0.285**	1		
3. Employee Commitment	3.39	0.71	0.504**	0.310**	1	
4. Employee Performance	3.39	0.72	0.414**	0.396**	0.513**	1

** Correlation is significant at $p < .01$ (simulated data, n = 173).

All four constructs are positively and significantly related to each other as shown in Table 3. The hypothesized mediation model is also supported by the correlation of employee commitment with organizational change (r = .504) and employee performance (r = .513), and the correlation of readiness for change with employee performance (r = .396) preliminary to the regression-based test.

Table 04:Mediation analysis (PROCESS-Style Regression [Model 4]

Path	Effect	Coeff. (B)	SE	t	p	Sig.
a1	OC → EC	0.440	0.066	6.690	<.001	Yes
a2	RFC → EC	0.187	0.070	2.665	.008	Yes
b	EC → EP	0.358	0.074	4.825	<.001	Yes
c1′	OC → EP (direct)	0.163	0.072	2.284	.024	Yes
c2′	RFC → EP (direct)	0.249	0.069	3.591	<.001	Yes
c1	OC → EP (total)	0.321	0.068	4.742	<.001	Yes
c2	RFC → EP (total)	0.316	0.072	4.374	<.001	Yes

As per the Model 4 specification (Hayes, 2018), two predictors – organizational change (OC) and readiness for change (RFC) – were entered simultaneously with employee commitment (EC) as mediator and employee performance (EP) as outcome. The following coefficients were obtained from an ordinary least squares regression on the simulated data set ($n = 173$).

In the simulated data, both organizational change and readiness for change significantly predict commitment (paths $a1$, $a2$), and organizational change and readiness for change have respective direct effects on performance (paths $c1$ and $c2$, respectively), both of which are still significant after entering commitment (paths $c1'$ and $c2'$), which indicates partial mediation.

The final step involves bootstrap results for indirect effects. The last step is the bootstrap results for indirect effects. the corresponding total effects $c1$ and $c2$), a pattern indicating partial mediation.

Table 05:Bootstrap Results for Indirect Effects

Indirect Effect	Effect (a×b)	Boot SE	95% Boot LLCI	95% Boot ULCI	Decision
OC → EC → EP	0.157	0.040	0.087	0.241	Supported
RFC → EC → EP	0.067	0.028	0.016	0.127	Supported

Table 5 displays bootstrapped indirect effects in accordance with the conventions of the PROCESS macro (1,000 resamples, percentile method). The 95% confidence intervals do not cross zero, indicating that there is no statistical distinction between the simulations. Along with the substantial but smaller direct effects (see Table 4), this suggests partial mediation: that is, some of the impact of the organizational change and readiness for change is conveyed through the employee commitment to the organization to employee performance, whereas another portion of the impact is conveyed directly to employee performance. In this respect, in the simulated run, all of the H1–H7 are supported. The decisions made here are examples of just how it will be reported and will be re-calculated when the model is executed on actual survey returns.

Discussion

The aim of this study was to investigate the relationship between organizational change, readiness for change and employee performance and to test the mediating role of employee commitment between these two variables for the employees of the microfinance banks in Khairpur, Sindh. In the simulated run, organizational change was found to be a significant and positive predictor of employee performance (H1: $c1' = .163$; $p = .024$), findings similar to Khosa et al. (2015) that dimensions of organizational change (including leadership, communication and procedural justice) were positively related to employee performance in the banking sector of Pakistan. This pattern would be an indication that the employees of microfinance banks in Khairpur are favourable to well managed change as long as the communication of this change is transparent and it is implemented with respect to procedural fairness.

As anticipated, the simulated data also showed readiness for change to be a significant and positive predictor of employee performance (H2: $c2' = .249$, $p < .001$), which is consistent with Holt et al. (2007) who theorized that readiness is a proximal factor in determining behavioral support for change. This suggests that microfinance banks are not just about the technical aspect of change initiatives; they need to nurture their employees' efficacy and confidence for change in order to achieve performance benefits in line with Kebede and Wang (2022) regarding the role of perceived organizational support in developing change readiness.

The findings are similar to Nordin (2011), who found that leadership behavior, as an extension of both organizational change and readiness to change, was a significant predictor of readiness in a context that required organizational commitment; and Herscovitch and Meyer (2002) who extended the three-component model of commitment to commitment-to-change, positing that perceived organizational change affects the nature and strength of employees' commitment-to-change.

Employee commitment, in turn, significantly predicted employee performance (H5: $b = .358$, $p < .001$), and both indirect effects were significant (H6: OC→EC→EP, $a×b = .157$, 95% CI [.087, .241]; H7: RFC→EC→EP, $a×b = .067$, 95% CI [.016, .127]). It validates the hypothesized moderation between HRM practices and employee performance in service recovery in the financial services sector of Pakistan by Mao et al. (2022), who established that the effects of HRM practices on service recovery performance are mediated by employee commitment in the financial services sector of Pakistan. This pattern reinforces the notion that organizational change efforts affect performance in direct as well as indirect ways by affecting the psychological commitment of the employees in the organization.

The simulated results show that direct effects of organizational change and readiness for change and performance remained statistically significant after commitment was added to the model (not dropping to non-significance), suggesting partial mediation. The commitment pathway has important practical implications for institutions struggling to maintain performance in the face of turnover, as evidenced in the case of microfinance staff in Sindh (Shah et al., 2024).

Conclusion

The current study aimed to explore the relationships between organizational change, readiness for organizational change, employee commitment, and employee performance in microfinance banks in Khairpur city in Sindh, Pakistan, through quantitative model 4 mediation analysis (Hayes, 2018). Based on Lewin's (1951) change model and Meyer and Allen's (1991) three component change model, the study hypothesized that organizational change and readiness for change influences employee performance both directly and indirectly as a result of the employee's commitment, which it is believed would result from organizational change and readiness for change. A computer-simulated dataset (n = 173) was analyzed to showcase this model, with the seven hypotheses analyzed (H1–H7) being supported in this simulated analysis, with employee commitment being a partial mediator between organizational change and readiness for organizational change on the part of employees in the field analysis. These are merely illustrative results of the analytical procedure. The second step will be to test the identical questionnaire with the actual responses of the 173 employees sampled and get the actual results of the study to conclude if this pattern is also found in the real employees of Khairpur microfinance banks.

Recommendations

- Communicating the "why, what, and how" of organizational change and its anticipated outcomes should be straightforward and prospective so that employees are prepared for the change and not taken aback by it (Khosa et al., 2015).
- Institutions should invest in participatory change processes that engage branch staff in the planning and feedback process as perceived fairness and support has been demonstrated to foster readiness for change (Kebede & Wang, 2022).
- In the Sindh microfinance context, the HR departments should focus on addressing the structural drivers of low commitment that employees face – compensation, career growth opportunities and work-life balance – which are likely to be relevant in influencing their response to change (Shah et al., 2024).
- Since commitment is a possible mediator, any program to improve performance should be accompanied by a program for increasing affective commitment (e.g., recognition programs and clear promotion paths; Meyer & Allen, 1991).
- Advances in change management training for branch supervisors should focus on efficacy-building for change and be consistent with the readiness dimensions outlined by Holt et al. (2007).

Limitations

- This is due to the cross-sectional design which can only be used to detect associations at a single point in time and does not allow for causal relationships between organizational change, readiness, commitment, and performance to be determined.
- Data is self-reported by employees; there is social desirability bias and common method variance.
- The sample is restricted to microfinance banks at Khairpur city which might restrict the generalizability of the findings to other cities of Sindh or commercial banking in general.
- The employee's performance was evaluated with self-rating instead of by a supervisor's rating or actual job performance, which may not reflect actual job performance.
- Other variables that could potentially serve as mediators or moderators (e.g., job satisfaction, organizational trust) were not considered in the model.

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