The study investigated how demographic characteristics influence well-educated, young employees and their commitment to the organisation. A sample of 376 managers from 23 international and local banks located in Saudi Arabia were surveyed and their responses analysed. The results revealed that while the respondents had a high level of organisational commitment, their demographic characteristics marginally influenced their commitment. The findings, therefore, suggest that demographic characteristics, such as employee age or tenure, were not suitable predictors of organisational commitment. Further analysis highlights that there are differences between Asian employees' behaviour and that of employees in other regions. A discussion is provided and further research opportunities are identified.

**Keywords:** Asian employees; organisational commitment; demographic characteristics; Saudi Arabia; affective commitment; normative commitment; continuance commitment; banking sector.

**1. Introduction**

Organisational commitment is an important factor in the service sector, since organisational commitment is associated with preferable outcomes such as service quality and productivity of the organisation (Pala et al. 2008). This importance is supported by earlier studies which identified that employee commitment is a key factor for any organisation to succeed in a competitive environment (Mowday, Porter & Steers 1982; Meyer et al. 2002; Gamble & Huang 2008; Ibrahim et al. 2011). The financial sector is seeing an increase in competition, not only in marketing their products but also in attracting employees. This results in competition between companies where leaders face challenges in retaining highly educated employees in the banking sector (Chordiya et al. 2017).

A review of the banking sector in Saudi Arabia demonstrates that there is high pressure on human resource departments, managers and supervisors to retain qualified and expert bank employees, due to the fast growth in the industry in Saudi Arabia. For almost 100 years, Saudi Arabia had just 11 banks. By 2004, they had 1,216 branches and 4,104 ATMs. But between 2005 and 2017, the Kingdom gained more than 14 new banks, both local and international, a figure that continues to grow. The number of commercial bank branches operating in the Kingdom increased

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to reach 2,045 in 2017, with more than 18,189 ATMs, and the expansion is ongoing (SAMA 2017).

All these developments increased the demand for banking employees. The employee number increased rapidly to reach 49,335 employees in 2016 from only 31,589 employees in 2005 (SAMA 2016). Scholars claimed that economic development led to a high demand for skilled employees and, as a result, the turnover increased (Carbery et al. 2003). Therefore, the results of this study could enhance the relationship between leaders and their organisations by focusing on which factors should be targeted so as to improve organisational commitment.

Researchers such as Yucel and Bektas (2012) have suggested that further investigation into the role of employee age in the relationship of organisational commitment with other variables is worthwhile. This study takes up and builds on earlier research to further investigate these relationships in detail, aiming to produce a clear understanding and deep knowledge about these unexplored relationships and the differences between the various factors.

This study performs an in-depth analysis on the relationship between organisational commitment and the demographic characteristics of the leaders in the Saudi Arabian banking sector. It explores the impact of five demographic characteristics with respect to the three factors of organisational commitment: affective, continuance and normative (Allen & Meyer 1990). The study addresses the following five research questions: a) to what extent does age affect organisational commitment in the Saudi Arabian banking sector?; b) to what extent does educational level affect organisational commitment in the Saudi Arabian banking sector?; c) to what extent does marital status affect organisational commitment in the Saudi Arabian banking sector?; d) to what extent does occupation affect organisational commitment in the Saudi Arabian banking sector?; and e) to what extent does tenure affect organisational commitment in the Saudi Arabian banking sector?

The study also strives to develop a better understanding of the relationships between leaders’ demographic characteristics and the aforementioned three factors of organisational commitment: affective, continuance and normative (Allen & Meyer 1990). The results improve our understanding of individuals’ attributes affecting employees’ commitment and offer insights into a number of aspects of leadership behaviour of Saudi Arabian employees in the banking sector. The findings enhance the selection of leaders and improve their and their employees’ commitment, thereby enhancing employee retention. The study makes a significant contribution to the Saudi Arabian banking sector as to date it is the first study that has been conducted in this context.

The paper is comprised of six sections. The sections are organised as follows: section 1 is the introduction; section 2 focuses on the literature review; section 3 reports the methodology. The results are provided in section 4, the discussion in section 5 and finally section 6 provides the conclusion and recommendations.
2. Literature Review

2.1 Organisational Commitment

Employee commitment is essential for any organisation to succeed because organisational commitment is associated with employee outcomes (whether direct or indirect), for instance turnover, performance, absenteeism and job satisfaction (Mowday, Porter & Steers 1982; Meyer et al. 2002; Gamble & Huang 2008; Ibrahim et al. 2011).

Allen and Meyer (1990) developed the concept of organisational commitment when they evaluated the discipline of commitment. They divided it into two factors: affective and continuance commitment. Affective commitment is the sense of belonging and loyalty demonstrated in an individual's psychological attitudes towards a specific organisation. Continuance commitment is an individual's recognition of the general revenue and the costs associated with a decision to seek new employment rather than staying with the organisation.

The three-component theory of organisational commitment was developed later by Meyer and Allen (1991), Meyer et al. (1993) and Meyer et al. (2002). They added a third factor, normative commitment, to the two previously formulated factors of organisational commitment (affective and continuance commitment). Normative commitment is based on allegiance and is measured as the degree of an individual's feelings of moral obligation and moral responsibility to an organisation. This view is widespread, as is the measurement that was developed by Meyer and Allen (1991) to measure the three factors of organisational commitment. The three-component theory of organisational commitment, which was developed by Meyer and Allen (1991), is the most widely accepted and latest conceptualisation of organisational commitment. Studies on organisational commitment mostly agree with the conceptualisation and measures of Meyer and Allen (1991) and Gamble and Huang (2008). Meyer et al. (2002) assert that the three-component theory of the organisational commitment model may indeed be valid in different countries and cultures.

In line with Meyer and Allen's three-component model of organisational commitment (1991, 1993, 2002), the study defined these various conceptualisations. Affective commitment is defined as employees having a positive emotional attachment to, identification with and involvement in the organisation. Employees with a high affective commitment are likely to maintain employment with the same organisation. The continuance component refers to an attachment based on the costs – either social or economic costs – that an employee associates with leaving the organisation. An employee who has continuance commitment elects to remain with the same organisation because of the lack of a good alternative job. Normative commitment represents employees' feelings of moral obligation to remain with the same organisation. An employee who has a strong normative commitment remains with the same organisation because they feel they owe the organisation.

2.2 Demographic Characteristics

Socio-demographic characteristics are important variables in psychology and social
research. Studies have examined the correlation between organisational commitment and age. The findings revealed that age has a moderating effect on relationships between organisational commitment and job satisfaction (Yucel & Bektas 2012). The researchers suggested that further investigation into the role of age is needed. Earlier research revealed that age impacts organisational continuance commitment (Ibrahim et al. 2011).

Previous studies have concluded that gender is a moderator variable for transformational, transactional leadership and organisational commitment and affects subordinate outcomes with transactional leadership. Research findings have indicated that educational background is a moderator variable for transformational, transactional leadership and organisational commitment and has an impact on subordinate outcomes for both transformational and transactional leadership (Chen, Chen & Chen 2010).

A study conducted by Swid (2014) recommended that further research is needed that addresses the potential impact of employee educational level and age on organisational commitment. Samples from six European countries discovered a difference across nations for normative commitment, whereas the samples failed to differ in affective and continuance commitment, revealing substantial cross-national differences (Eisinga, Teelken & Doorewaard 2010).

Based on these reviews, demographic characteristics have an impact on organisational commitment. Therefore, it seems to be vital to test the effect of the demographic characteristics on the three components of organisational commitment.

Employee commitment is essential for any organisation to succeed because organisational commitment is associated with employee outcomes (whether direct or indirect), for instance turnover, performance, absenteeism and job satisfaction (Mowday, Porter & Steers 1982; Meyer et al. 2002; Gamble & Huang 2008; Ibrahim et al. 2011).

2.3 Role of Demographic Characteristics in Organisational Commitment

There is an oversight in the literature where identifying the mechanisms of developing organisational commitment among leaders and employees has been neglected. This omission requires further research in order to understand and identify the mechanisms of the processes of organisational commitment in employees (Meyer & Herscovitch 2001).

Human resource management (HRM) aims to establish and maintain a high-quality job environment to generate motivation and help employees work productively and efficiently, as these conditions are associated with high organisational commitment (Gamble & Huang 2008; Gellatly et al. 2009).

Afshari and Gibson’s (2015) study proposed that motivation can develop organisational commitment through idealised influence. Shina, Jeongb and Baec (2016) examined how and when high-involvement human resource management practices influence worker creativity in South Korea. The study found that high-involvement human resource management practices have a positive influence on
individual worker creativity and intrinsic job motivation. The authors believe that different employees may have varying responses to HRM practices. They suggested that HRM researchers should consider the range of differences between individuals when they develop dispositional traits in the HRM practices to influence employee behaviour. This could be linked to our study from two perspectives: the influence of HRM on the employees' behaviour, or in this study organisational commitment; and as HRM practices could result in different impacts on the employees, it raises the importance of selecting the appropriate manner in which to influence targeted employee behaviour. This shows the importance of our study, which is to assist the leaders and HRM to consider the appropriate method to enhance the organisational commitment among employees.

There are varying results in the literature about the relationship between demographic characteristics and organisational commitment. For instance, studies by Iqbal, Kokash and Al-Albayt (2011), Salami (2008) and Meyer, Stanley, Herscovitch and Topolnytsky (2002) found that there is a positive and significant relationship between tenure and organisational commitment. Bhuain and Al-Jabri (1990) found that age has a negative and significant relationship with organisational commitment. In contrast, studies by Iqbal, Kokash and Al-Albayt (2011) and Mathieu and Zajac (1990) found that the relationship between age and organisational commitment was the opposite, which means that it is a positive and significant relationship. In a recent article, Lambert et al. (2017) found that age has a positive and significant relationship with organisaional commitment. In the studies by Lambert et al. (2017), Iqbal, Kokash and Al-Albayt (2011) and Mathieu and Zajac (1990) it was found that the relationship between educational level and organisational commitment is a negative and significant relationship.

Sloan, Buckham and Lee (2017) explored the differentiation of self and organisational commitment. Their analysis demonstrated that differentiation of self has influenced organisational commitment. Organisational commitment was found to be affected to a marginal degree by tenure, gender and income.

There are a few studies that addressed organisational commitment with regard to other factors and outcomes, such as the study by Alkahtani (2016) which divided the factors that influence commitment into four categories. The categories are organisational, individual, job and environment factors. Each category has internal factors or dimensions, for example the individual factor includes emotional, spiritual, intellectual quotient and personality traits.

Huang, You and Tsai (2012) studied organisational commitment, job satisfaction, ethical climate and organisational citizenship behaviour in hospitals in Taiwan. The results showed that a hospital can use ethical climate, job satisfaction and organisational commitment to increase and encourage organisational citizenship behaviour in the nursing staff. Specifically, affective commitment and normative commitment were found to increase organisational citizenship behaviour, while continuance commitment could decrease organisational citizenship behaviour. The findings demonstrate the importance of investigating the three components of organisational commitment and the different impacts of the various components of organisational commitment.
Alenazi (2005) conducted a study to measure the level of the three-component model of organisational commitment (affective, continuance and normative) between two occupation groups (civil and army employees) in the King Khaled Military Academy in the capital city of Saudi Arabia, Riyadh. The results have shown that affective commitment was high among all the respondents. The T-test identified a significant difference in affective commitment and continuance commitment between the two groups, while there was an insignificant difference in the normative commitment between the two groups.

A recent article by Alkordi (2012) outlined the impact of job characteristics on organisational commitment in the Saudi public sector. The results showed that the employees have a high variety of skills such as task identity and task significance, and that they have a medium level of autonomy and feedback from their job. These employees were found to have a high level of organisational commitment. The study found that feedback, autonomy, task identity and task significance positively impacted upon the level of organisational commitment in the sample. Feedback was found to have the most influence among the job characteristics on organisational commitment, followed by autonomy, then task identity. These findings were similar to Alenazi’s (2005) findings. Both studies have identified that the Saudi public-sector employees have a high level of organisational commitment.

Organisational commitment in the private sector has been investigated by Alberaidi and Alrasheed (2012). Their findings indicated that the bank employees have a high level of empowerment and a medium level of organisational commitment. The gender, marital status, level of education and age of the respondents appeared not to impact upon their organisational commitment. In contrast with the public sector, these findings suggested that there are differences between the public and private sector in regard to the level of organisational commitment in Saudi Arabia. Alenazi (2005) and Alkordi (2012) found a high level of organisational commitment among employees in the public sector; meanwhile, Alberaidi and Alrasheed (2012) found a medium level of organisational commitment among the employees in the private sector.

An Egyptian study by Abdel-Rahman (2011) explored the organisational commitment from two perspectives: the effect of organisational commitment on job satisfaction and the use of organisational commitment as a mediator between job satisfaction and performance. The results revealed that job satisfaction influenced job performance and organisational commitment. The findings indicated that organisational commitment mediated the impact of job satisfaction on job performance. Additionally, there were different roles for the organisational commitment factors in the mechanism of the mediation in this relationship.

Iqbal, Kokash and Al-Albayt (2011) studied the impact of demographic factors on organisational commitment in the Saudi Arabian universities. The demographic factors included: job ranks, age, length of service, educational level and university status. The results showed that age induces no significant correlation with organisational commitment. Educational level is associated with organisational commitment negatively and significantly. Meanwhile, tenure is positively and significantly associated with organisational commitment.
Chaudhry and Saini (2014) investigated the impact of socio-demographics on the organisational commitment of employees in the banking sector, including public and private banking sectors. The analysis of the data revealed that the organisational commitment level of employees in private banks is lower than that of the employees in public banks. Regarding tenure, the study findings revealed that there is no difference among banking employees on the organisational commitment level related to tenure. Management and non-management positions were found to not influence organisational commitment levels. Male managers were found to have a higher level of organisational commitment than female managers.

A study conducted by Wang, Ma and Zhang (2014) explored the mediation impact of job characteristics and perceptions of organisational justice on the relationship between transformational leadership behaviour and the organisational commitment of agency workers in China’s manufacturing industry. The study results revealed that job characteristics and perceptions of organisational justice have mediating roles on the relationship between transformational leadership behaviour and the organisational commitment. The Wang, Ma and Zhang (2014) study revealed that gender, age and tenure were not significantly correlated to organisational commitment in China’s agency workers in the manufacturing industry.

A previous study that addressed human resource management in India revealed that organisational effectiveness can be predicted by psychological climate. In addition, job involvement and satisfaction mediated the relationships between psychological climate and organisational effectiveness. These results suggested that attitudinal variables have a statistically significant impact on the relationship of the variables. The data were collected from 357 employees at managerial level from different organisations in India. The Statistical Package for the Social Sciences (SPSS) was used to analyse the data (Biswas 2010).

Another study, conducted by Pala, Eker and Eker (2008), investigated the relationships between demographic characteristics, organisational commitment and job satisfaction in Turkey. The study findings revealed that the organisational commitment level is influenced by gender and education level while job satisfaction is influenced by education level, title, organisation and tenure. In addition, there is a difference between gender (male and female) on organisational commitment level in favour of men. This result is supported by recent research (Chaudhry & Saini 2014) in which it was found that managerial male employees have a higher level of organisational commitment than the managerial female employees in the banking sector. Meanwhile, there is no difference according to age and tenure between respondents (Pala et al. 2008).

This literature points to the need to investigate whether age, educational level, marital status, occupational category and tenure impacted the organisational commitment hence, the following hypotheses are proposed:

Hypothesis 1: Employees’ age significantly affects organisational commitment in the Saudi Arabian banking sector.
Hypothesis 2: Employees’ education significantly affects organisational commitment in the Saudi Arabian banking sector.
Hypothesis 3: Employees’ marital status significantly affects organisational
commitment in the Saudi Arabian banking sector.

Hypothesis 4: Employees’ occupation significantly affects organisational commitment in the Saudi Arabian banking sector.

Hypothesis 5: Employees’ tenure significantly affects organisational commitment in the Saudi Arabian banking sector.

3. Methodology

3.1 Respondent Sample

The quantitative study utilised a survey that was distributed across the Saudi Arabian banking sector by the Saudi Arabian Monetary Authority (SAMA). The study covered 23 international and local banks, all of which operate in Saudi Arabia. The HR departments of the banks were targeted, and each bank was requested to randomly sample their employees, with the condition that respondents should be at a managerial level. The data for the study were collected from leaders and managers, hence respondents included high-level managers, managers, senior managers and supervisors in the banking sector. The researchers followed the preparation procedure in Hair et al. (2010) to prepare the data for analysis and test the relationship between the variables using the correlation test (Pearson Correlation, 2-tailed). The Statistical Package for the Social Sciences (IBM SPSS Statistics 23) computer software was used to conduct the data analysis.

Because there are no data available on management staff numbers, the number of managers was estimated using the available data. Since the objectives of this study are to determine the relationship between demographic characteristics and organisational commitment of banking leadership, the target therefore is the leadership in the Saudi Arabian banking sector.

The estimated number of management staff who were approached to participate was 1,768. There were 438 surveys returned. As estimated, the number of employees at managerial levels in the Saudi Arabian banking sector is approximately 10,000. However, according to Sekaran and Bougie (2010), a total of 370 respondents would be required for a population of 10,000 in this research, to achieve a confidence level of 95%. Therefore, the sample size is appropriate and acceptable.

3.2 Instrument

The instrument was a self-evaluation report which contained 29 items in two sections (demographics characteristics, organisational commitment). The five demographic characteristics items consisted of age, educational level, marital status, occupational category and tenure.

To measure employees’ organisational commitment levels, the study used the 24-item Meyer and Allen Organisational Commitment Questionnaire. Dirania and Kuchinke’s (2016) study validated the organisational commitment questionnaire in the Arab context. The study found that it is valid and reliable to measure organisational commitment in the Arab context, which provided evidence and support for the use of this instrument in this study. It used self-reporting, meaning that the respondents were asked to indicate the degree of their agreement or
disagreement with each statement on a five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = undecided, 4 = agree, 5 = strongly agree). The reliability of the Organisational Commitment Questionnaire was found to be between $\alpha = .74$ to $.83$; this range is considered to be highly reliable (Meyer et al. 1993). However, the coefficient alpha reliability of the scale to be used in this paper is estimated between $\alpha = .62$ to $.69$ after two items were deleted; this score was considered to be an acceptable score. An alpha reliability score above $\alpha > 0.6$ is considered to be acceptable (Hair et al. 2010).

Data screening was undertaken. This procedure involved checking the data for accurate data entry, missing data, and violation of the assumption (normality). The accuracy of data entry was checked carefully to ensure that the data were entered correctly. The data were checked and all negatively worded items in the scales were reversed.

4. Results and Discussion

This section discusses the data that were collected through seven questions at the beginning of the questionnaire. They were described using frequency, percentage, and standard deviation (measures of dispersion); the data included five items: age, educational level, marital status, occupational category, and tenure. The Statistical Package for the Social Sciences (IBM SPSS Statistics 23) computer software was used to carry out the data analysis. The correlation between the variables was tested by the simple correlation test. The results of the test are presented in this section.

4.1 Age

Table 1: Number and Percentage of Respondents Regarding Their Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25 years</td>
<td>78</td>
<td>21</td>
</tr>
<tr>
<td>25 to 34 years</td>
<td>173</td>
<td>46</td>
</tr>
<tr>
<td>35 to 44 years</td>
<td>68</td>
<td>18</td>
</tr>
<tr>
<td>45 to 54 years</td>
<td>42</td>
<td>11</td>
</tr>
<tr>
<td>55 to 64 years</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>65 years and over</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>376</td>
<td>100</td>
</tr>
</tbody>
</table>

With respect to their age, Table 1 presents the distribution of the sample population. While eight age categories were used, the majority (almost half) of the respondents (173 out of 376, 46 per cent) were in category two, aged 25 to 34 years. The group aged under 25 years was the second largest category and it represented 21 per cent (78 out of 376) of the sample. These two percentages together (46 per cent and 21 per cent) (173 out of 376, 78 out of 376) show that two-thirds of the sample population were younger than 34 years. The third category, those aged 35 to 44 years, contained 18 per cent (68 out of 376) of the sample. The fourth category aged 45 to 54 years represents 11 per cent (42 out of 376) of the sample. The fifth and sixth categories, aged 55 to 64 years and over 65 years respectively, represented 2 per cent (8 out of 376) and 2 per cent (7 out of 376) respectively of the sample.
4.2 Educational Level

Table 2: Number and Percentage of Respondents Regarding Their Educational Level

<table>
<thead>
<tr>
<th>Occupational category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School or less than High School</td>
<td>37</td>
<td>10</td>
</tr>
<tr>
<td>Diploma</td>
<td>75</td>
<td>20</td>
</tr>
<tr>
<td>Bachelor</td>
<td>165</td>
<td>44</td>
</tr>
<tr>
<td>Master Degree</td>
<td>99</td>
<td>26</td>
</tr>
<tr>
<td>Doctoral Degree</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>376</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 2 shows that most respondents were well-educated. Approximately 70 per cent of the respondents had a bachelor or master degree. The most common degree was the bachelor degree: 44 per cent (165 out of 376) of respondents had bachelor degrees, 26 per cent (99 out of 376) of respondents had master degrees, 20 per cent (75 out of 376) of respondents had diplomas, and less than 10 per cent (37 out of 376) of respondents had only high school qualifications.

4.3 Marital status

Table 3: Number and Percentage of Respondents Regarding Their Marital Status

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>14</td>
<td>37</td>
</tr>
<tr>
<td>Married</td>
<td>235</td>
<td>63</td>
</tr>
<tr>
<td>Divorced</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Widowed</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>376</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 3 shows that most of the sample population, 63 per cent (235 out of 376), was married, while the single respondents comprised 37 per cent (141 out of 376) of the sample. There was no participant who was divorced or widowed in this sample of population.
4.4 Occupational Category

Table 4: Number and Percentage of Respondents Regarding Their Occupational category

<table>
<thead>
<tr>
<th>Occupational category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Manager</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General Manager</td>
<td>32</td>
<td>9</td>
</tr>
<tr>
<td>Senior Manager</td>
<td>14</td>
<td>4</td>
</tr>
<tr>
<td>Branch Administrator</td>
<td>156</td>
<td>41</td>
</tr>
<tr>
<td>Branch Manager</td>
<td>174</td>
<td>46</td>
</tr>
<tr>
<td>Assistant Manager</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Executive Officer</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Supervisor</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>376</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4 includes nine occupational categories of the sample population. The highest number of the respondents (about half, 46 per cent, 174 out of 376) fell into the branch manager category. The next largest category (41 per cent, 156 out of 376) was that of branch administrator. Those two categories represented 87 per cent (330 out of 376) of the sample population. Further, the general manager positions represent only 9 per cent (32 out of 376) of the sample. The last category of senior manager positions represents just 4 per cent (14 out of 376) of the sample population.

4.5 Tenure

Table 5: Number and Percentage of Respondents Regarding Their Tenure

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 years and less</td>
<td>206</td>
<td>55</td>
</tr>
<tr>
<td>5 to less than 10 years</td>
<td>77</td>
<td>20</td>
</tr>
<tr>
<td>10 to less than 15 years</td>
<td>55</td>
<td>15</td>
</tr>
<tr>
<td>15 to less than 20 years</td>
<td>38</td>
<td>10</td>
</tr>
<tr>
<td>20 to less than 25 years</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>25 to less than 30 years</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>30 years and above</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>376</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 5 shows the number and the percentage of the respondents regarding their tenure in the bank. The first category is for four years and less, which comprised 55 per cent (206 out of 376) of the sample, more than half of the respondents. The second tenure category is five years to less than 10 years, with 20 per cent (77 out of 376) of the respondents.

In summary, the respondents’ demographic characteristics show that the entire population sample was male and there were no female respondents. Most of the respondents were aged between 25 to 44 years, which accounts for more than half
of the respondents' percentage. More than half of the respondents were university educated and had a bachelor or master degree. In addition, more than 60 per cent of the respondents were married and the rest were single. In regard to their positions in the bank, most of the respondents fell between two occupational categories. About 41 per cent of the respondents held a branch administrator position and more than 46 per cent held a branch manager position. All the respondents held Saudi citizenship with no other nationality being held by the respondents. Most of the respondents had spent four years or less in their bank and 20 per cent of the respondents had spent between five and 10 years. In addition, about 15 per cent of the respondents had spent between 10 to 15 years and 10 per cent of the respondents had spent between 15 to 20 years employed in their bank.

4.6 Means and Standard Deviation of Organisational Commitment

Table 6: Means and Standard Deviation of Organisational Commitment

<table>
<thead>
<tr>
<th>Organisational commitment</th>
<th>Mean</th>
<th>Std Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affective commitment AC</td>
<td>3.633</td>
<td>0.59</td>
</tr>
<tr>
<td>Continuance commitment CC</td>
<td>3.263</td>
<td>0.70</td>
</tr>
<tr>
<td>Normative commitment NC</td>
<td>3.316</td>
<td>0.67</td>
</tr>
<tr>
<td>Total OCQ</td>
<td>3.414</td>
<td>0.42</td>
</tr>
</tbody>
</table>

As shown in Table 6, the overall organisational commitment mean is \( M = 3.41 \) and the standard deviation is \( SD = 0.42 \), which shows that the sample of the population have a high organisational commitment to the bank. The highest level of organisational commitment related to the affective commitment factor, which scored \( M = 3.63 \) and \( SD = 0.59 \). The continuance and normative commitment factors scored close to the same mean at \( M = 3.26, 3.31 \) (and \( SD = 0.70, 0.67 \) respectively.)
4.7 Correlation between the Demographic Characteristics and Organisational Commitment Factors

Table 7: Correlation between the Demographic Characteristics and Organisational Commitment

<table>
<thead>
<tr>
<th>Variable</th>
<th>Organisational Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marital status</td>
<td>Pearson -0.085, Sig. (2-tailed) 0.101, N 376</td>
</tr>
<tr>
<td>Age</td>
<td>Pearson -0.025, Sig. (2-tailed) 0.624, N 376</td>
</tr>
<tr>
<td>Educational level</td>
<td>Pearson 0.008, Sig. (2-tailed) 0.870, N 376</td>
</tr>
<tr>
<td>Tenure</td>
<td>Pearson -0.040, Sig. (2-tailed) 0.443, N 376</td>
</tr>
<tr>
<td>Occupational category</td>
<td>Pearson 0.014, Sig. (2-tailed) 0.786, N 376</td>
</tr>
</tbody>
</table>

** Correlation is significant at the 0.01 level (2-tailed).
* Correlation is significant at the 0.05 level (2-tailed).

Table 7 presents the correlation between organisational commitment and five demographic characteristics. The results revealed that marital status, age and tenure have a negative correlation with organisational commitment, however, the correlations are insignificant between the variables. The educational level and occupational categories have a positive correlation with organisational commitment, but it is an insignificant relationship. From the table, we can conclude that demographic characteristics have insignificant relationships with organisational commitment in the sample population in the banking sector. The results show insignificant relationships between organisational commitment and the demographic characteristics, which led to rejecting the hypotheses. Therefore, it is expected that the relationship between demographic characteristics and organisational commitment is not tied-predictable in this study, given that banking employees are young and well-educated, hence they have high expectations, alternative job opportunities, and there is a high demand for banking employees in Saudi Arabia. These factors may be eliminated or may reduce the relationship between demographic characteristics and organisational commitment in the banking sector.

5. Discussion

The findings indicated that demographic characteristics did not influence organisational commitment in the Saudi Arabian banking sector. These findings are supported by previous studies. For example, studies by Pourghaz, Tamini, and Karamad (2011) and Salami (2008) found that there is no relationship between gender and organisational commitment. In addition, Salami (2008) found that there is
no relationship between age and organisational commitment. A study conducted by Chen and Francesco (2000), showed that there was no correlation between age, gender, education and tenure with organisational commitment. In addition, a recent study revealed that there is not a significant difference related to employees' gender on an organisational commitment level (Kónya et al. 2016). These findings are supported by Alkahtani (2016) who divided the factors which could influence organisational commitment into four categories: organisational, individual, job and environmental factors, with each category having internal factors or dimensions. Individual factors include emotional, spiritual, intellectual quotient, and personality traits; organisational factors include structure, leadership, processes, and culture; job factors include remuneration systems and job characteristics; and environmental factors include physical environment and social relationship. Therefore, this could indicate that different factors play different roles in diverse organisations and cultures as well as at the personal level.

Educational level was found to have negatively influenced organisational commitment in previous studies (Al-Kahtani 2012; Iqbal et al. 2011). In Iqbal et al.’s (2011) study, a clarification of this result was presented: they argue that well-educated employees would have more expectation and alternative employment opportunities therefore they might be less committed to an organisation. This could support this study’s findings as most of the sample population in this study were well-educated and young male employees. Therefore, it is expected that the relationship between demographic characteristics and organisational commitment is not tied-predictable in this study, given that banking employees are young and well-educated, hence they have high expectation, alternative job opportunities, and there is a high demand for banking employees in Saudi Arabia. These factors may be eliminated or may reduce the relationship between demographic characteristics and organisational commitment in the banking sector.

The differences between the findings in this study and previous studies (such as Kónya et al. (2016), which found that age, educational level and tenure have an influence on organisational commitment) can be clarified by two reasons. The first reason is related to the demographic characteristics of the respondents in this paper. In this study, the respondents were young, aged under 34 years, and it has been found that young employees are less committed than older employees (Al-Kahtani 2012). This result is also supported by an earlier result, which revealed that the level of organisational commitment might differ between younger teachers and older teachers (Yucel & Bektas 2012). In a previous study conducted by Amangala (2013), the findings indicated that organisational commitment is related to age. The author believes that organisational commitment might be increased as the age increases. This finding is supported by earlier research conducted by Allen and Meyer (1993) who found that organisational commitment increases with employee age. Therefore, it is expected that younger employees have less organisational commitment compared with older employees. It could be explained that this result is because younger employees are still in the process of developing organisational commitment. In this study, most of the respondents were young, being aged less than 34 years, which could be interpreted as the employees were still building their commitment. This is expected to increase with employee age.
The second reason is the tenure, or the length of work experience in the same organisation, which in this study was found to range from 2 to 5 years, and this may have impacted the findings. As has been found, employees in their early career stage were expected to have lower organisational commitment than employees in the late career stage (Kaur & Sandhu, 2010). A study conducted by Könya et al. (2016) found that employees with longer service were expected to have higher organisational commitment compared to other employees with shorter length of service in the organisation. It can be expected that the employees in earlier-career are in the process of developing commitment to the organisation and they need time to build and reach an acceptable level of commitment to the organisation. In our sample, more than half of the respondents (54 per cent) had four years or less in the organisation, therefore it could be assumed that the employees were in an earlier-career stage, which means that they were still building their commitment to the organisation.

The study’s findings might be supported by Hofstede’s work. For example, according to Hofstede (2011), the difference between cultures plays an important role in personal values, practices, power distance, uncertainty avoidance, long-short term orientation and organisational culture. As he stated, “there is something common in the behaviour of bank employees, journalists, policemen, or university professors from one country to another” (Hofstede 1981, p. 27). Culture influences organisations through their organisational objectives, goals, structure, decision-making processes and reward systems (Hofstede 1981). Western culture is referred to as an individualist culture, whereas Arab culture is considered to be a collectivist culture. Hofstede clarified that leadership behaviour varies from one culture to the other, which is socially determined. He suggested that a significant difference in leadership behaviour could be produced by national culture, and what appears to be desirable in one culture may not be attractive in another culture (Hofstede 1980, 1984). These reasons provide evidence for and illustrate the differences between Asian employees’ behaviour and that of the employees of other nations. Hofstede suggests that “Asian managers will need cultural awareness training to understand their European and American subordinates” (2007, p. 419). Therefore, we believe that various factors such as organisational objectives, goals, structure, decision-making processes and reward systems could play different roles in various nations or cultures.

6. Conclusion and Recommendations

The purpose of this study was to explore the relationships between demographic characteristics and organisational commitment in the Saudi Arabian banking sector. The findings showed that the demographic characteristics are unrelated to organisational commitment in the Saudi Arabian banking sector, which is explained in the literature and contexts by the difference between several factors, such as age and education level and tenure. These demographic characteristics of respondents influenced the results and explained the difference between the results of this study and other literature.

It is expected that these findings may assist in improving the sustainability of human resources and provide a deeper understanding of specific areas of leadership that is required to improving organisational commitment in the Saudi Arabian banking
sector. They give some impetus to the important requirement to improve development of organisational commitment from the beginning of employment within an organisation. Such information will, in turn, affect employee outcomes such as performance, productivity and hence organisational effectiveness.

Our findings highlight the need to consider the difference in employee demographic characteristics, and the requirement that leaders develop approaches to deal with the needs of those employees who experience low organisational commitment. This may include planning timeframes or introducing activities to accelerate the development of organisational commitment among employees. Therefore, banking sector leaders should be continually aware of their employees’ organisational commitment in order to deal with it effectively. Leaders may consider other factors such as organisational, individual, job and environmental factors (Alkahtani 2016). It has been found that different people could be motivated by different factors; this study’s findings suggest that HRM should use a combination of factors to raise employees’ organisational commitment and not rely only on employees’ age or tenure to commit to the organisation, while neglecting other factors such as organisational, individual, job and environment factors. Organisational commitment must be considered from a multi-factor perspective, which suggests future studies should consider other factors. In addition, attitudinal variables could exert a statistically significant impact on the relationship of the variables, as suggested by Biswas (2010).

We suggest that future research investigates the relationship between demographics and organisational commitment in several countries, thus engaging in a cross-cultural research design. It is recommended that further research investigate whether the increase of commitment is related to age itself or to the increase in employees’ work experiences, and which variables contribute to and build the commitment more than others. In addition, we recommend that HRM build different strategies for different employee categories dependent on their age group. It would advance organisational commitment if HRM started planning a career development program for employees based on their specific needs.

The study was limited to the Saudi context, and the sample population was selected at one point in time. If the data had been collected at two or several points in time over different years, it would have been interesting to evaluate the time lag factor.

References

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