



Journal of Industrial Policy and Technology Management, 3(1), 2020, 1–19

The Effect of the Employees of Participation Banks on the Performance of Organizational Commitment

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Received: December 23, 2019 Accepted: February 02, 2020 Published: May 01, 2020

Abstract: The aim of this study is to determine the organizational performance level of employees and the relationship between them. The sample of the study consists of 309 participation bankers working in Istanbul. In the study, it was found that as the emotional and normative commitment of the employees in the participation bank increased, their work performance increased but decreased due to their attendance commitment. In addition, it was found that 7.8% of the study performance was positively explained by emotional commitment and negative by continuation commitment, and normative commitment did not make a significant contribution to performance. It was found that the organizational performance of the employees did not differ according to the gender, education, job position variable and there were significant differences according to age, marital status and year worked.

Keywords: Participation Bank, Organizational Commitment, Work Performance

1. Introduction

Organizational commitment, which is one of the most important attitudes of the employees towards the workplace, determines the level of identification and the adoption of the corporate objectives. Organizational commitment achieved through an overall assessment of all factors related to work has an impact on the individual's behaviors in the workplace. As a factor affecting the performance of employees, organizational commitment can develop for certain purposes. There are different consequences for the dimensions that affect individuals' continuing to work as a member of the institution they work for. It is important to investigate how affective commitment, attendance commitment, and normative commitment affect employee performance.

Today, the attitudes and behaviors of employees in the workplace determine performance and productivity. The factors that affect the behavior of employees should

be learned and problem areas should be regulated in order to provide competitive advantage and maintain their existence. In this research, the relationship between the organizational commitment of the employees in the participation banks and the work performance was investigated.

2. Literature

2.1. Participation Banking

The prohibition of interest, which is explained in Islamic terms with the concept of “riba” has enabled institutions that implement banking transactions within the framework of Islamic rules. According to Islamic economic rules in the establishment of participation banks, Islamic concepts such as “haram-halal”, “zakat”, “garer-maysir” formed the basis. For this reason, the term “Islamic Banking” was used in the first years of participation banks (Bafra, 2015, p.72–73). With the Law No. 5411 enacted in 2005, financial institutions called participation banks carry out their banking activities through special current and participation accounts in accordance with Islamic procedures (Law No. 5411, 2005, Art. 4).

Participation banks were established with the aim of bringing the funds into the economy by making banking transactions with participation account under the common principle of profit and loss of the fund offering (Albaraka, 2017, p.6.). Participation banks make use of funds without cash loans while evaluating the savings of their customers with profit-loss partnership model in accordance with “the interest-free banking” model (Eroğlu, 2004, p. 88). As a result, participation banks are the banks that transfer the funds they collect as a type of bank such as commercial banks and investment banks directly to the production units in the economy in accordance with the principles and rules of interest-free banking and share the profit or loss of these economic units with the owners of the savings (Pehlivan, 2016, p.297). Participation banks have many features since their establishment. These features are the sum of both the features of interest-free system and the features of financial institutions as banks. These features are shown below.

- Participation banks operate on interest-free banking basis (Law No. 5411, 2005, Article 4).
- Participation banks are functionally intermediary institutions.
- The most important function of participation banks is their qualifications as trust institutions (Tenekeci, 2017, p.10).
- Participation banks provide banking services without interest and interest-like concepts of other banks (Ustaoglu, 2014, p.44).

The main purpose of establishment of participation banks is to work in an economic model compatible with the religious beliefs and saving the savings of those who wish to live in accordance with their Islamic beliefs and to evaluate their savings through the purchase and sale installments method, which is based on risk sharing (Yıldız, 2007: 15– 19).

2.2. Organizational Commitment

In terms of organizational behaviors of employees, their attitudes towards workplace is defined as organizational commitment. There are certain attitudes in relation to the workplace where people work in parallel with their attitudes towards their work. If these attitudes are positive, their organizational commitment is high, and their negative commitment levels are low (Özkalp & Kirel, 2016, p. 664–665). Organizational commitment towards working life is one of the most important attitudes that affect employee behaviors. Organizational commitment can be found at different levels from adopting the values of the corporate culture in which the individual is involved to being compulsory to work (Durna and Eren, 2005, p. 211).

Employees who spend a large portion of their lives in the workplace have traces of their organizational commitment. Depending on the level of meeting the individual needs and expectations, the organizational commitment, which expresses the integration of the individual with the values of the institution in which it works, also determines its contribution to the enterprise in a sense (Eren, 2017: 555). In the most general explanation, bağı organizational commitment olarak defined as “the person feels towards the enterprise where he works, has three main features (Gül, 2005, p. 39):

- Accepting the goals and values of the workplace and having strong belief in them,
- Expend more effort than expected for the benefit of the workplace,
- Strong desire for continued membership in the workplace.

Nowadays, there are different dimensions of commitment related to many different theories of commitment. The most accepted of these dimensions is the approach developed by Allen and Meyer, consisting of dimensions of emotional commitment, continuation commitment and normative commitment.

2.2.1. Emotional Commitment

Emotional commitment includes voluntary employees' continued work in the workplace without any impact. Accordingly, emotional commitment represents identification and integration in an individual's relationship with his or her institution. Emotional commitment employees evaluate their own future together with the future of the workplace and have positive emotions (Tutar, 2007: 106).

Emotional commitment employees choose to work in the workplace with their own preferences. In this sense, in mutual emotional agreement, the individual needs to overlap the organizational goals with the individual goals and wish to continue to work as a member of the institution. Emotional commitment refers to a relationship of exchange in which they attach themselves to the organization in return for rewarding and spiritual pleasure (Tekiner, 2014, p. 182). The basis of emotional commitment is the adoption and acceptance of corporate culture. Employees often want to continue working in the organization even if there is no special reward and work as a result of the sincere commitment (Örücü and Sezen Kışlalıoğlu, 2014: 47).

2.2.2. Attendance Commitment

Attendance commitment is that employees continue to work because of the rewards that constitute a particular bargaining issue and the situation they will have to endure when they leave the workplace. This commitment dimension occurs because the employee feels that he or she will not be able to find a new job or that the cost of leaving will be high. In times of economic crisis or because of limited employment opportunities, individuals may continue to work even if they are not satisfied with the workplace (Bozkurt and Yurt, 2013, p. 125).

Attendance commitment has a negative attitude. Even if employees with a high attendance commitment continue to work in the workplace, their productivity may be low. Attendance commitment may also occur if the employee's financial earnings meet expectations, although they are not emotionally linked. When employees do not want to give up their status and gains, work continues in the workplace (Eren, 2017: 566).

2.2.3. Normative Commitment

In normative commitment, it is seen that employees continue their membership in the workplace as a moral responsibility. Social norms and social acceptance of loyalty to the workplace in a sense may require the individual to remain in the workplace. This commitment dimension is not as intense as emotional commitment, but it is a dimension that makes it difficult for the individual to leave the job emotionally (Örücü

& Sezen Kışlalıođlu, 2014, p.49). Normative commitment is also a necessity, such as continuation commitment, but this obligation is due to the employee's responsibility for the investment in the workplace itself (Ünler, 2006, p. 96).

2.3. Working Performance

The performance of the employees considered as the basis of productivity for the enterprises is the conformity of the determined working life with the standards. The quality and quantity of the personnel performing the work in unit time are evaluated within the scope of the work performance based on the criteria determined in accordance with the corporate goals and objectives (Bingöl, 2016, p. 372). In order to provide competitive advantage and to maintain their assets, the human resources performance of the enterprises must be high. Work performance, which is defined as the expected behaviors of the employees and their contribution to the total output of the enterprise, has a complex and multi-dimensional structure (Uyargil, 2013, p. 4).

The most important feature of the work performance, which is also defined as work performance, is the synergy created by the personnel working in the enterprise in realizing a common purpose and performing the work in accordance with the expected criteria. In terms of business science, the performance of the work, which is analyzed with the performance appraisal system, is in a sense the most successful implementation of all business processes and determines the level of personnel and total productivity (Bayyurt, 2014, p. 579). Therefore, it is expected that both the personnel benefit to the business functionally and the individual performance will be shared with the colleagues in working performance. The sum of the individual performances of the employees can be evaluated as the indicator of the success of the enterprise (Çöl, 2011, p. 38).

Different analyzes can be made in terms of working performance in the enterprise. With these analyzes, it is provided to support the employees in order to compare the expected and revealed work performance, to identify problems and to ensure continuous improvement (Şehitođlu and Zehir, 2010, p. 95). If the working performance of the business life is considered as a function of the efforts and efforts of the employees, the desired results have been achieved in terms of numerical and quality. Today, however, contemporary management approaches have brought to the forefront not only the fulfillment of the duties and responsibilities of employees, but also the attitudes and behaviors that will ensure organizational success. Psychological factors of working life are also counted among evaluation criteria in unit time (Akbaba Altun & Memiřođlu,

2008). The success of the intellectual and physical efforts of the employees ensures that their performances are positive. Emotional labor, which is therefore included in the concept of work performance, is also very important. Emotional labor, which expresses how individuals manage their emotions from business life, is also an aspect of work performance (Bağcı and Mohan Bursalı, 2015, p. 71).

Based on the principle of İşletme unmanageable unmanageable performans in terms of business science, performance appraisal systems contribute to the decision making processes such as wage increase, training, promotion, career, dismissal from revealing the strengths and weaknesses of the employees in relation to work flow processes as well as productivity (Uzuntarla) , Ceyhan and Firat, 2017, p. 16). Study performance is examined in two main dimensions. One of these dimensions is task performance, which is a technical issue, and the other dimension is contextual performance. Both performance dimensions combine to form the total working performance.

2.3.1. Task Performance

Task performance, which can be defined as the fulfillment of the tasks and responsibilities expected of the employees in accordance with their predetermined roles, is a technical issue of working life. It is easier to identify employee failures in terms of task performance than contextual performance, and the fulfillment of criteria is supported by a remuneration and reward system (Çankır and Semiz Çelik, 2018, p.57).

Appraisal systems, which are also used in task performance, provide technical analysis of employee performance per unit time. Achieving the set goals means that the task performance is positive and the quantity and quality of goods and services produced make it easier for senior management to make decisions. Therefore, it contributes to the performance of the task in senior management. Directing employees and taking strategic decisions in a rational and efficient way affect the performance of their employees (Ünlü & Yürür, 2011, p. 184).

2.3.2. Contextual Performance

Contextual performance, which represents the psychological aspect of working life according to task performance, has come to the fore with contemporary human resources policy in recent years. Contextual performance is determined by the attitudes and behaviors of employees who are a part of corporate culture and it is the result of social relations (Özdevecioğlu and Kanıgür, 2009, p. 62).

Contextual performance, which is the subject of the creation of synergy and solidarity of employees in terms of total productivity of the enterprise, is a function of human

behaviors of working life such as team work, organizational citizenship behaviors and organizational commitment. Contextual performance is also an important performance dimension that affects the productivity of the business, just like task performance (Çankır and Semiz Çelik, 2018). Contextual performance as the subject of the non-role behaviors of the employees in the enterprise emphasizes a positive attitude in terms of employee relations. Establishing harmonious relationships, respecting each other and helping employees are as important as technical performance for the enterprises (Aslan and Yıldırım, 2016, p.104).

3. METHOD

3.1. Purpose, Importance and Limitations of the Research

The aim of this study is to determine the organizational performance level of employees and the relationship between them. In addition, organizational commitment and working performance differed according to the demographic characteristics of the employees. The research is important for knowing the level of disclosure of the performance of bank employees by organizational commitment. It is very important for employees to adopt corporate goals, to feel compelled to work and how they perceive moral commitment.

The research is limited to the survey conducted between 20.09.2019–30.09.2019 and 309 personnel working in participation banks operating in Istanbul.

3.2. Method of Research

Relational screening method was used in the research. In this study, the relationship between the organizational commitment, which is determined as independent variable, emotional commitment, continuation commitment and normative commitment as the dependent variable is examined.

3.3. Research Hypotheses

The hypotheses of the research are shown below.

- H₁: Employees in participation banks have high organizational commitment and working performance.
- H₂: There is a significant relationship between organizational commitment and working performance of employees in participation banks.
- H₃: Affects employees' emotional commitment and work performance in participation banks.

H₄: It affects the attendance commitment and working performance of the employees in participation banks.

H₅: It affects the normative commitment and working performance of employees in participation banks.

H₆: The organizational commitment and working performance of the employees in the participation banks are different.

3.4. Population and Sample of the Research

The population of the research consists of personnel working in participation banks. The sample of the study consists of 309 participation bankers working in Istanbul. When calculating the sample size, the confidence level is accepted as 90% and the acceptable error amount is +/- 5%. Accordingly, the proposed sample size is determined to be 266 and 309 sample numbers represent the universe.

3.5. Data Collection Tools of the Research

In the study, "Personal Information Form", "Organizational Commitment Scale" and "Work Performance Scale" were used.

Personal Information Form: It was used for accessing demographic information of employees working in participation banks regarding gender, age, education, marital status, job position and professional year.

Organizational Commitment Scale: Organizational Commitment Scale developed by Meyer and Allen aims to measure employee engagement level. The scale consists of 18 questions: emotional commitment, continuation commitment and normative commitment consisting of 6 questions. The reliability coefficient of the scale, where the five-point Likert-type questionnaire model was applied, was found to be $\alpha = 0.749$. Emotional Commitment was found to be 0.62, Attendance Commitment was 0.71, Normative Commitment was 0.72, and Bartlett test was calculated as 1205,722 and found to be significant at 0.01 level (Küçüközkan, 2015: 14-37).

Employee Performance Scale: It was compiled from the statements of Çöl (2008). The scale is designed to determine employees' perceptions of their performances with a five-point Likert-type questionnaire. Reliability of the scale was found to be above the acceptable 0.70 Cronbach α level (Çöl, 2008: 41). In the confirmatory factor analysis conducted for the study, it was found that the study performance scale consisted of one factor and Kaiser-Meyer-Olkin (KMO) value and ,810 Cronbach's Alpha values were, 813.

3.6. Analysis of Research Data

In the analysis of the research data, normality test was performed and in order to accept the normal distribution of the data, it was found that the Skewness and Crookedness (Kurtosis) values of the subscales were between -1.5 and $+1.5$ in order to accept the normal distribution of the data. In the research, it was decided to perform independent groups t-test and one-way variance test (ANOVA), correlation and regression tests.

4. FINDINGS

4.1. Findings on Demographic Information of Participants

The findings regarding the demographic information of the participants are shown in Table 1.

Table 1. Demographic Characteristics of Employees

Gender	f	(%)
Female	123	39,8
Male	185	60,2
Age Groups		
Between 18–29 Years	25	8,4
Between 30–39 Years	117	37,9
Between 40–49 Years	121	42,4
50 years and older	35	11,3
Marital Status		
Married	163	52,8
Single	145	47,2
Education		
High School Degree	20	6,5
Associate Degree	51	16,5
Bachelor Degree	205	66,3
Master Degree	33	10,7
Job Position		
Manager	84	27,2
Officer	225	72,8
Year		
1–5 Years	115	37,5
6–10 Years	140	45,3
11–14 Years	41	13,3
15 Years and Above	12	3,9
Total	410	100,0

According to Table 1, 39.8% ($n = 123$) of the participation bank employees participating in the research are women and 60.2% ($n = 185$) are men. 8.4% ($n = 25$) of the employees are between the ages of 18–29, 37.9% ($n = 117$) between the ages of

30–39, 42.4% (n = 121) of the ages of 40–49 and 11.3% (n = 35) are 50 years or older. 52.8% (n = 163) of the employees are married and 47.2% (n = 145) are single. 27.2% (n = 84) of the employees are managers and 72.5% (n = 225) are officers. 6.5% (n = 20) of the employees are high school degree, 16.5% (n = 51) of associate degree, 66.3% (n = 205) of bachelor degree and 10.7% (n = 33) master degree.

4.2. Findings for Descriptive Analysis of Organizational Commitment and Work Performance

Findings for descriptive analysis of organizational commitment and working performance are shown in Table 2 below.

Table 2. Mean and Standard Deviation of Sub-dimensions

	\bar{X}	SS.
Emotional Commitment	4,00	,781
Attendance Commitment	2,58	,986
Normative Commitment	3,23	,911
Working Performance	4,47	,477

According to Table 2, emotional commitment of employees in participation bank is high ($\bar{x}=4,00$; $ss=,781$), attendance commitment is low ($\bar{x}=2.58$, $ss=,986$), normative commitment is moderate ($\bar{x} = 3$), 23, $ss = ,911$) and working performance perceptions ($\bar{x}=4.47$, $ss=,477$) are determined to be very high.

4.3. Findings on the Gender of Employees

The Independent Groups t-Test was used to determine whether the average scores of employees' opinions about organizational commitment and work performance by gender differed significantly. The findings are shown in Table 3 below.

Table 3. Independent Groups t-Test Results According to Gender Variable

	Gender	N	\bar{X}	SD	dt	t	p
Emotional Commitment	Female	186	4,02	,768	307	,365	,715
	Male	123	3,98	,803			
Attendance Commitment	Female	186	2,57	,954	307	-,112	,911
	Male	123	2,58	1,035			
Normative Commitment	Female	186	3,22	,864	307	-,228	,766
	Male	123	3,25	,981			
Working Performance	Female	186	4,45	,465	307	-,565	,507
	Male	123	4,49	,495			

According to Table 3, there is no difference between employees' organizational commitment according to gender and their views on working performance ($p > ,05$).

4.4. Findings for Age of Employees

The one-way variance (ANOVA) test was used to determine whether the average scores of the employees' organizational commitment and working performance according to their age differ significantly.

Table 4. One-Way Variance (ANOVA) Test Results by Age Variable

	Age	N	\bar{X}	SD.	dt	F	p	Significant Difference
Emotional Commitment	A.18-29	26	4,39	,581	3 305	4,078	,007	A>B
	B.30-39	117	3,85	,841				
	C.40-49	131	4,05	,742				
	D.50-+	35	4,10	,741				
	Total	309	4,00	,781				
Attendance Commitment	A.18-29	26	2,64	,951	3 305	,652	,582	
	B.30-39	117	2,58	1,095				
	C.40-49	131	2,51	,879				
	D.50-+	35	2,77	1,017				
	Total	309	2,58	,986				
Normative Commitment	A.18-29	26	3,43	1,094	3 305	8,963	,000	B<C B<D
	B.30-39	117	2,90	,893				
	C.40-49	131	3,43	,849				
	D.50-+	35	3,42	,752				
	Total	309	3,23	,911				
Working Performance	A.18-29	26	4,59	,374	3 305	,928	,427	
	B.30-39	117	4,48	,450				
	C.40-49	131	4,43	,532				
	D.50-+	35	4,46	,407				
	Total	309	4,47	,477				

According to Table 4, there is a significant difference in the opinions of employees about emotional commitment ($F_{(3-305)}=4.078$; $p < 0.05$), and normative commitment ($F_{(3-305)}= 8.963$; $p < 0.05$) according to age variable.

According to Tukey test results; Emotional commitment levels of employees between the ages of 18–29 were higher than those between the ages of 30–39 ($\bar{X}=4.39 > \bar{X}=3.85$). In addition, normative commitment levels of employees between the ages of 30–39 are lower than those of those aged 40–49 and over 50 ($\bar{X}=2.90 > \bar{X}=3.43$); ($\bar{X}=2.90 > \bar{X}=3.42$).

4.5. Findings Regarding Employees' Marital Status

Independent groups t-Test was used to determine whether the average scores of the employees' opinions about organizational commitment and working performance differed according to marital status. The findings are shown in Table 5 below.

Table 5. Independent Groups t-Test Results According to Marital Status Variable

	Marital Status	N	\bar{X}	SD.	dt	t	p
Emotional Commitment	Married	146	4,03	,781	307	,509	,611
	Single	163	3,98	,783			
Attendance Commitment	Married	146	2,65	1,044	307	1,164	,245
	Single	163	2,51	,930			
Normative Commitment	Married	146	3,36	,907	307	2,349	,019
	Single	163	3,11	,901			
Working Performance	Married	146	4,45	,498	307	-,554	,573
	Single	163	4,48	,458			

According to Table 5, there is a significant difference between the opinions of employees about normative commitment according to the marital status variable ($t_{(307)}=2,349$; $p<0,05$). Accordingly, the normative commitment level of married employees is higher than single employees ($\bar{X}=3,36 > (\bar{X}=3,11)$).

4.6. Findings for Employee Training

One-way variance (ANOVA) test was used to determine whether the average scores of employees' opinions about organizational commitment and working performance differed according to their educational status. The findings are shown in Table 4 below.

Table 6. One-Way Variance (ANOVA) Test Results for Educational Variables

	Eğitim	N	X	SD.	dt	F	p	Significant Difference
Emotional Commitment	A. High School	20	4,37	,566	3 305	2,005	,113	
	B. Associate	51	4,09	,734				
	C. Bachelor	205	3,95	,793				
	D. Master	33	3,97	,850				
	Total	309	4,00	,781				
Attendance Commitment	A. High School	20	2,40	,875	3 305	1,856	,137	
	B. Associate	51	2,72	,954				
	C. Bachelor	205	2,61	,999				
	D. Master	33	2,25	,969				
	Total	309	2,58	,986				
Normative Commitment	A. High School	20	3,55	,873	3 305	1,147	,330	
	B. Associate	51	3,26	,846				
	C. Bachelor	205	3,21	,899				
	D. Master	33	3,08	1,080				
	Total	309	3,23	,911				
Working Performance	A. High School	20	4,57	,345	3 305	,404	,750	
	B. Associate	51	4,43	,449				
	C. Bachelor	205	4,47	,384				
	D. Master	33	4,47	,384				
	Total	309	4,47	,384				

According to Table 5, there is no significant difference between employees' opinions about organizational commitment and working performance to the variable of educational status ($p > 0,05$).

4.7. Findings for Employee Job Positions

Independent groups t-Test was used to determine whether the average scores of the employees' opinions about organizational commitment and working performance differed according to marital status. The findings are shown in Table 7 below.

Table 7. Independent Groups t-Test Results by Employee Job Variables

	Position	N	\bar{X}	SD.	dt	t	p
Emotional Commitment	Manager	84	4,08	,664	307	1,101	,272
	Officer	225	3,97	,820			
Attendance Commitment	Manager	84	2,69	,960	307	1,251	,212
	Officer	225	2,53	,994			
Normative Commitment	Manager	84	3,38	,828	307	1,797	,073
	Officer	225	3,17	,935			
Working Performance	Manager	84	4,42	,502	307	-1,037	,301
	Officer	225	4,48	,467			

According to Table 7., there is no difference between employees' organizational commitment according to job position variable and their opinions about working performance ($p > ,05$).

4.8. Findings for the Year of the Employees

One-way variance (ANOVA) test was used to determine whether the average scores of the employees' opinions about organizational commitment and work performance differed according to the year status in the profession.

Table 8. One-Way Variance (ANOVA) Test Results According to Year State Variable

	Çalışma Yılı	N	\bar{X}	SD.	dt	F	p	Significant Difference
Emotional Commitment	A. 1-5 Years	116	4,14	,808	3 305	4,732	,003	A>B
	B. 6-10 Years	140	3,83	,763				
	C. 11-15 Years	41	4,13	,694				
	D. 16 Years +	12	4,31	,617				
	Total	309	4,00	,781				
Attendance Commitment	A. 1-5 Years	116	2,49	,985	3 305	,841	,472	
	B. 6-10 Years	140	2,59	,991				
	C. 11-15 Years	41	2,71	,986				
	D. 16 Years +	12	2,83	,943				
	Total	309	2,58	,986				
Normative Commitment	A. 1-5 Years	116	3,18	,962	3 305	2,302	,077	
	B. 6-10 Years	140	3,16	,892				
	C. 11-15 Years	41	3,56	,863				
	D. 16 Years +	12	3,33	,512				
	Total	309	3,23	,911				
Working Performance	A. 1-5 Years	116	4,54	,410	3	2,437	,065	

	Çalışma Yılı	N	\bar{X}	SD.	dt	F	p	Significant Difference
	B. 6-10 Years	140	4,39	,538	305			
	C. 11-15 Years	41	4,54	,421				
	D. 16 Years +	12	4,43	,400				
	Total	309	4,47	,477				

According to Table 8, there is a significant difference between employees' opinions about emotional commitment according to professional year variable ($F_{(3-305)} = 4,732$; $p < 0,05$).

According to Tukey test results; Emotional commitment levels of employees between 1-5 years are higher than employees of 6-10 years ($\bar{X} = 4,14 > \bar{X} = 3,83$).

4.9. Findings on the Relationship Between Employees' Organizational Commitment and Work Performance

4.9.1. Correlation Analysis

Correlation analysis was conducted to investigate the relationship between organizational commitment and working performance of employees at the participation bank. The findings are shown in Table 9 below.

Table 9. Correlation Analysis of the Relationship Between Employees' Organizational Commitment and Work Performance

	Emotional Commitment	Attendance Commitment	Normative Commitment	Working Performance
Emotional Commitment	1			
Attendance Commitment	-,136**	1		
Normative Commitment	,512**	,170**	1	
Working Performance	,251**	-,120*	,201**	1

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

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

According to Table 9, there is a negative and weak level between emotional commitment and attendance commitment ($p = ,000 < ,05$; $r = -,136$) and positive with normative commitment ($p = ,000 < ,05$; $r = ,512$) positive and weak correlation with working performance ($p = ,000 < ,05$; $r = ,251$). Between employee attendance and

normative commitment ($p=,000<,05$; $r=,170$) positively and weakly, and working performance ($p=,000<,05$; $r=-,120$) a positive and weak relationship was found between normative commitment and working performance of the employees. On the other hand, a positive and weak relationship was found between the normative commitment of the employees and their working performances ($p=,000<,05$; $r=,201$).

4.9.1. Regression Analysis

Regression analysis was conducted to investigate the effect of organizational commitment of the employees on participation performance. The findings are shown in Table 10 below.

Table 4.10. Employee Work Performance Regression Results

	B	Std. Error	Beta	p
Emotional Commitment	,109	,040	,179	,007
Attendance Commitment	-,057	,028	-,117	,043
Normative Commitment	,067	,035	,129	,053
	3,961	,162		,000

$R^2= ,0,87$

Adjusted $R^2= ,078$

$F_{(1-343)} = 9,541$

** $p<,01$

According to Table 10, the results of multiple regression analyzes were statistically significant ($F_{(3-305)}=9,541$). The adjusted R^2 value is ,078. This result shows that organizational commitment is explained by 7.8% variance of working performance of participation bank employees. However, when Beta coefficients in Table 10 were examined, when all independent variables were simultaneously introduced into the regression model, it was found that emotional commitment ($\beta=,109$, $p<,01$) and attendance commitment ($\beta=-,057$, $p<,01$), contributed to the working performance, whereas normative commitment did not contribute significantly ($\beta=,040$, $p>,01$).

5. Conclusion

In this study conducted to investigate the effects of participation bank employees on organizational commitment and working performance, the level of emotional commitment of the employees was high, the attendance commitment was low and normative commitment was moderate. Employees' perceptions regarding their performances were found to be very high. It is positive that the participation bank

employees feel loyal to their institutions and their commitment to the obligation to continue working at the bank is low. Normative commitment, which explains the moral responsibility of employees, can be said to be positive. Due to the strict rules of business procedures in the banking sector, employees think that they complete their tasks in a timely manner and achieve their goals and corporate service quality standards.

Organizational commitment and working performances of employees do not differ according to gender, education, job position. However, it was found that the level of emotional commitment of employees between the ages of 18–29 was higher than those between the ages of 30–39. It can be said that the emotional commitment of the newly started individuals is high in the first stage of their careers, but the emotional commitment decreases if their expectations and desires are not met with the coming years. In addition, the normative commitment level of the employees between the ages of 30–39 was found to be lower than those of those aged 40–49 and over 50 years. The result of differences between generations can be explained by their attitudes towards work. The fact that employees between the ages of 30–39 think that they have less obligation to their institutions from a normative perspective can also be effective in changing their jobs.

The normative commitment levels of married employees are higher than single employees. The evaluation of the responsibilities of the married institution with a moral point of view shows that the employees owe to their institutions and that corporate loyalty is perceived as a duty. In the study, it was found that the level of emotional commitment of the employees between 1–5 years was higher than the employees between 6–10 years. In line with the results of the age variable, it can be said that the emotional commitment of the employees when they started their profession was high and then decreased in years in a process explained with the opposite “U” curve and increased in the last years of their careers.

In the analysis of the relationship between employees' organizational commitment and working performance, it was found that as the emotional and normative commitment of the employees increased, their performance increased but decreased due to their attendance commitment. The fact that individuals feel compelled to work in their institutions affects their performance negatively, but the performance of those employees who are emotionally dependent on their organization and who feel responsible is increasing. In line with this result, the attendance of employees in the

participation bank positively explains their performance in terms of their emotional commitment while reducing their working performance. The effect of normative commitment on performance could not be determined. Accordingly, 7.8% of the study performance is explained by emotional commitment and continuation commitment. It can be said that other factors are effective in terms of working performance.

In this study, research was conducted with participation bankers in Istanbul. Conducting this research in different provinces may provide more explanatory contributions to the organizational commitment and working performance of employees.

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