Saudi Journal of Business and Management Studies (SJBMS) ISSN 2415-6663 (Print)

Scholars Middle East Publishers Dubai, United Arab Emirates Website: http://scholarsmepub.com/ ISSN 2415-6663 (Print) ISSN 2415-6671 (Online)

Servant Leadership and Organizational Commitment: A Comparative Study between Employees of Local and Foreign Bank in the Northern Region of Malaysia

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Article History

Received: 01.04.2018 Accepted: 12.04.2018 Published: 30.04.2018

DOI:

10.21276/sjbms.2018.3.4.10



Abstract: This study intends to examine the relationship and impact between servant leadership and organizational commitment in the context of bank employees. Moreover, it intends to discover the differences between bank employees who are working in the local and foreign banks in the Northern Region of Malaysia. Questionnaires had been distributed among bankers in local and foreign banks in the states of the Northern States of Malaysia, namely Penang, Perak, and Kedah. Almost 300 questionnaires were distributed. This paper adapted servant leadership instrument from Van Dierendonck and Nuijten. Furthermore, the organizational commitment had been adopted from Meyer and Allen. The study provide a better understanding of the right leadership in fostering employees commitment, improve the leader-follower relationship and allow more leaders to realize the benefits of using servant leadership in increasing their relationship with their subordinates, influencing the subordinates' positive job behavior as well as increasing their subordinates' satisfaction and commitment with their job, department, and organization. Furthermore, this study urges the human resource department to conduct proper leadership training to their employees to promote new ideas toward servant leadership to improve the leadership skills among bank employees that may lead to rising up their organizational commitment.

Keywords: Servant leadership, organizational commitment, local banks, foreign banks, financial services sector.

INTRODUCTION

Organizations in Malaysia, regardless they are public or private; they had an important role in striving the nation's vision and mission. As for public organizations, they were entrusted to deliver the nation's agenda and aspirations to the public through their services. On the other hand, private organizations were entrusted to churn the nation's income through their operations and businesses that would be taxed by the government as the nation's income. Nonetheless, the banking sector in the country had to contribute to help in the nation building. The contributions can be in various forms, such as providing various banking services to their customers. These services were extended through the bank's employees.

Moreover, bank employees were expected to deliver their best to customers. They were needed to serve with integrity, proficiency, and professionalism. The banks were needed to seek better ways to maximize employees' work efforts and motivate them to their fullest potential. Therefore, this study intends to understand the servant leadership from the bank employees' perspective. Servant leadership is known to be a highly effective style of leadership for empowering

followers [1, 2], which can lead to greater motivation, inspiration, commitment, organizational citizenship behavior and job satisfaction. Furthermore, employees who were not just actually perform their prescribed duties but also willing to perform beyond their formal obligations ensure the effectiveness will organizational performance [3]. An effective leadership can drive the employees to perform beyond their official job requirements [4]. This was because the leaders are known to have a powerful source of influence on employees' work behaviors [5]. However, the empirical research on the relationship between servant leadership and organizational citizenship behavior are scarce and quite new in Malaysia thus required more research being conducted to explore in depth on servant leadership style in this country [6].

Bank employees' commitment toward their organization was also crucial in order for them to pay attention and to put their full effort into achieving the goals of the organization and nation. Scholars had been reported that the issues on human capital had become one of the many crises faced by the government today. It was due to the conflict in values between employees of different generational groups and lack of strategic

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planning for acquiring and retaining qualified employees [7].

Various studies had proven the influence of leadership styles on organizational commitment [8-16]. Among various types of leadership, servant leadership was known to be a highly effective style of leadership for empowering followers [1, 2] which can lead to greater motivation, inspiration, commitment and job satisfaction. However, research on the relationship between servant leadership and organizational commitment was still limited [17-21]. Besides, most of the researchers were conducted in western countries among private sector organizations and very few focuses in a developing country such as Malaysia [22].

This study intends to examine the relationship and impact between servant leadership and organizational commitment in the context of bank employees. Moreover, it intends to discover the differences between bank employees who are working in the local and foreign banks in the Northern Region of Malaysia.

LITERATURE REVIEW

Servant Leadership

Servant leadership that was formally introduced by Greenleaf [23] refers to the leaders who focused on others rather than themselves. Moreover, the primary attention of the servant leader was meeting the needs of their followers [24, 23]. Servant leadership should be considered by the leaders of today's organizations [25-28] as servant leadership can fulfil an organization's need for an ethical and caring type of leadership to meet the demands for more ethical and people-centered management [29].

The studies on servant leadership were enhanced through the development of leadership models by Farling *et al.*, [30], Russell and Stone [31], Page and Wong [32], and Sendjaya and Sarros [33], as well as through the development of the servant leadership instruments by Laub [34], Page and Wong [31], Sendjaya and Sarros [33], and Dierendonck & Nuijten [29]. This study prescribes servant leadership based on the dimensions developed by Van Dierendonck & Nuijten [29] which include empowerment, humility, standing back, authenticity, forgiveness, courage, accountability, and stewardship.

First, empowerment is a motivational concept that aims at enabling people and encouraging personal development through fostering a pro-active, self-confident attitude among followers as well as giving them a sense of personal power. Second, humility refers to the leader who understands the strong and weak points of a follower, as well as daring to admit that one is not reliable and does make mistakes. Third, standing back is about the extent to which a leader gives priority to the interest of the others first, and gives them the

necessary support and credit. For example, the leader always retreats into the background when a task has successfully accomplished. Fourth, authenticities associated with the expressing of one's true self that is consistent with inner thoughts and feelings whether privately or publicly. Fifth, forgiveness is about being able to forgive when confronted with offences, arguments and mistakes that may lead to an atmosphere of trust where people can feel accepted, who are free to make mistakes and know that they will not be rejected. Sixth, courage is associated with the action of dare to take risks and to try out new approaches to problemsolving and decision-making. Seventh, accountability refers to giving out responsibilities and holding people accountable for performance and outcomes to show confidence in them. And eighth, stewardship relates to social responsibility, loyalty and teamwork that represent a feeling of identification with and sense of obligation to a common good.

Organizational Commitment

Organizational commitment was the psychological relationship between the employees and their organization, which leads their decision to continue their membership and makes them less likely to leave the organization [35]. A commitment exists when an employee is satisfied enough to remain in the organization, to attend work on a regular basis and share the goals of the organization [36]. Employees with organizational commitment will strongly believe and agree with the goals and values of the organization, be willing to work hard and have a strong desire to maintain membership in the organization [37]. Meyer and Allen [38] developed organizational commitment model that consists of three types of commitment, commitment, namely continuance normative commitment and affective commitment.

First, continuance commitment referred to the employee's recognition of the costs associated if he or she leaves the organization. This concept referred to the employee's decision of "need (ing) to" remain in an organization [39]. Second, affective commitment referred to the employee's identification with, involvement in, and emotional attachment to the organization. This concept referred to the employees' decision of "want to" remain in an organization [39]. And third, the normative commitment was called moral commitment as they established a desire to remain in the organization after receiving support and investment from the organization. They also felt obliged to stay with the organization because of the good treatment from the organization, including from their superiors and management. Moreover, normative commitment reflects the level of obligation that the employee feels to continue within the organization. This concept refers to the employees' decision of "feel (ing) they should" remain in an organization [40].

The Relationship between Servant Leadership and Organizational Commitment

The relationship between leadership and organisational commitment has been shown to be positive by previous studies [[40-44]. The overall management style driven by top management team is strongly related to the degree of employee commitment [43]. Employees that have a good relationship with their immediate work group have higher levels of commitment [40]. Employees who favour their manager"s style also favour the organisation more. Eisenberger *et al.*, [42] showed that employees who feel that they are cared for by their managers are more innovative and committed to the organisation. Therefore, organisational commitment may be enhanced by practising appropriate leadership style.

Servant leadership is positively related to important individual-level behaviours. It has been shown to be a possible antecedent to positive behaviours [38]. Servant leaders significantly influence followers through service itself [45]. The relationship between servant leadership and organisational commitment has been proven to be positive [46]. Organisational commitment, community citizenship behaviour and in-role performance have been shown to be positively related to servant leadership [46]. A study of 501 full-time salespeople carried out by Jaramillo et al., [47] reported that servant leadership related to person organisation fit, organisational commitment and turnover intention. Promotion of servant leadership style in an organisation may help to enhance organisational commitment.

Theory

The exchange relationship between the employees and organisation was greatly significant to employees as this is one way in which the unspecified obligations develop for employees through the perceptions of organisational support. According to Organisational Support Theory [48], employees personify the organisation by developing an exchange relationship that varies in strength and influence on attitudinal and behavioral reactions. After meeting the extent of social-emotional needs, the employee will "incorporate organisational membership into their selfidentify" [49], which strengthens the social exchange relationship, thus increases employees' commitment. As a result, various researchers had shown that high levels of perceived organisational support are associated with positive work outcomes such as increased affective commitment [42] and job involvement [50], reduced absenteeism, and turnover intentions [49].

METHODOLOGY

Questionnaires had been distributed among bankers in local and foreign banks in the states of the Northern States of Malaysia, namely Penang, Perak, and Kedah. Almost 300 questionnaires were distributed in stages within 3 months. This paper adapted servant leadership instrument from Van Dierendonck & Nuijten [29] that comprised of empowerment (EMP), standing back (STB), accountability (ACC), forgiveness (FOR), courage (COU), authenticity (AUT), humility (HUM), and stewardship (STE). Furthermore, the organizational commitment, namely affective commitment (AC), normative commitment (NC), and continuance commitment (CC) had been adopted from Meyer and Allen [51]. Table-1 shows the number of questions for components of servant leadership and organizational commitment.

Table-1: Number of Components for Variables

Variables/Components	No of Questions	Cronbach Alpha	Source
Servant Leadership (IV)			
Empowerment (EMP)	7	0.94	
Standing Back (STB)	3	0.92	
Accountability (ACC)	3	0.93	Van Dierendenek and Nuitan [20]
Forgiveness (FOR)	3	0.90	Van Dierendonck and Nuijten [29]
Courage (COU)	2	0.91	
Authenticity (AUT)	4	0.76	
Humility (HUM)	5	0.95	
Stewardship (STE)	3	0.87	
Organizational Commitment (DV)			
Affective Commitment (AC)	6	0.82	Meyer and Allen [51]
Normative Commitment (NC)	6	0.74	Meyer and Amen [31]
Continuance Commitment (CC)	6	0.83	

In the theoretical framework, the first assumption is that servant leadership (empowerment, standing back, accountability, forgiveness, courage, authenticity, humility, and stewardship) is associated

with organizational commitment (affective commitment, normative commitment, and continuance commitment). Figure-1 depicts the study's theoretical framework.

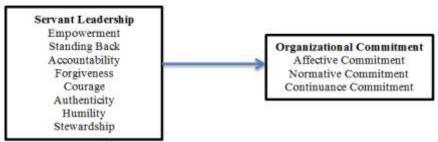


Fig-1: Theoretical Framework

Thus, the study's hypotheses are listed as below: H_{1a} : Empowerment has a relationship with the affective commitment among bank employees in the local and foreign banks.

 H_{1b} : Standing back has a relationship with the affective commitment among bank employees in the local and foreign banks.

 H_{1c} : Accountability has a relationship with the affective commitment among bank employees in the local and foreign banks.

 H_{1d} : Forgiveness has a relationship with the affective commitment among bank employees in the local and foreign banks.

H_{1e}: Courage has a relationship with the affective commitment among bank employees in the local and foreign banks.

H_{1f}: Authenticity has a relationship with the affective commitment among bank employees in the local and foreign banks.

 H_{1g} : Humility has a relationship with the affective commitment among bank employees in the local and foreign banks.

 H_{1h} : Stewardship has a relationship with the affective commitment among bank employees in the local and foreign banks.

 H_{2a} : Empowerment has a relationship with continuance commitment among bank employees in the local and foreign banks.

 H_{2b} : Standing back has a relationship with continuance commitment among bank employees in the local and foreign banks.

 H_{2c} : Accountability has a relationship with continuance commitment among bank employees in the local and foreign banks.

 H_{2d} : Forgiveness has a relationship with continuance commitment among bank employees in the local and foreign banks.

H_{2e}: Courage has a relationship with continuance commitment among bank employees in the local and foreign banks.

 H_{2f} : Authenticity has a relationship with continuance commitment among bank employees in the local and foreign banks.

 H_{2g} : Humility has a relationship with continuance commitment among bank employees in the local and foreign banks.

 H_{2h} : Stewardship has a relationship with continuance commitment among bank employees in the local and foreign banks.

 H_{3a} : Empowerment has a relationship with the normative commitment among bank employees in the local and foreign banks.

 H_{3b} : Standing back has a relationship with the normative commitment among bank employees in the local and foreign banks.

H_{3c}: Accountability has a relationship with the normative commitment among bank employees in the local and foreign banks.

H_{3d}: Forgiveness has a relationship with the normative commitment among bank employees in the local and foreign banks.

H_{3e}: Courage has a relationship with the normative commitment among bank employees in the local and foreign banks.

H_{3f}: Authenticity has a relationship with the normative commitment among bank employees in the local and foreign banks.

H_{3g}: Humility has a relationship with the normative commitment among bank employees in the local and foreign banks.

H_{3h}: Stewardship has a relationship with the normative commitment among bank employees in the local and foreign banks.

RESULTS AND DISCUSSIONS

Demographic

Table-2 illustrates the respondents demographic, they were inquired on their gender, age, marital status, highest qualification, length with the present bank, present designation, length of present designation, present salary, type of bank, and the bank's locality. Majority of the respondents were male, which represented by 53.3% (n=98); and 86 females were represented by 46.7%. There were three major ethnic groups in Malaysia, Malay was represented by 109, which is 58.9%; Chinese were 38, which is 20.5%; and Indian was 38, which is 20.5%.

Respondents indicated that they were single at 24.3% that comprises of 45 respondents. Sixty-nine percent indicated that they were married (n=128). Meanwhile, 12 respondents indicated that they were separated or divorced with 6.5%. Age wise, 36 respondents indicated that they were aged below 30 (19.5%), 84 respondents indicated that they were between 31 to 40 years old (45.4%), 52 respondents

indicated that they were 41 to 50 years old (28.1%), and 13 respondents indicated that they were above 50 (7%).

Academically, respondents with Bachelor and diploma were almost equal in numbers, which were 65 (35.1%) and 69 (37.3%), respectively. Minimum qualification of MCE/SPM was represented by 20 respondents (10.8%). Meanwhile, HSC/STP/STPM holders were represented by 28 respondents (15.1%). Finally, 3 respondents represented postgraduate respondents, which is 1.6%. Majority of the respondents had been working for more than 7 years (n=92, 50%). Respondents between 1 to 3 years of service were 48, which is 26.1%. Respondents with 4 to 6 years were 38, which is 20.7%. Finally, respondents with less than a year working experience were 6, which is 3.3%. Respondents were also inquired on their length at the

present designation. The majority had been between 1 to 3 years, which is 36.1%. Respondents who worked for 4 to 6 years, and 7 years and above were represented by 53 (29%), respectively. Finally, respondents who worked below 1 year were 11, which is 6%. Respondents were asked about their present salary. Respondents who received RM2,000 to RM3,000 were 40 (21.9%), RM3,001 to RM4,000 were 50 (27.3%), RM4,001 to RM5,000 were 48 (26.2%), and RM5,001 and above were 45 (24.6%). Majority of the bankers were working in the local banks, which was represented by 131 respondents (70.8%). On the other hand, bankers working with foreign banks were 54 (29.2%). Moreover, banks in Penang were 129 branches (70.1%), Kedah were 34 branches (18.5%), and Perak were 20 branches (10.9%).

Table-2: Respondents Demographic

Item	n	%
Gender		
Male	98	53.3
Female	86	46.7
Ethnic		
Malay	109	58.9
Chinese	38	20.5
Indian	38	20.5
Marital Status		
Single	45	24.3
Married	128	69.2
Others	12	6.5
Age (years old)		
Below 30	36	19.5
31 - 40	84	45.4
41 - 50	52	28.1
Above 50	13	7.0
Highest Educational Qualification		
MCE/SPM	20	10.8
HSC/STP/STPM	28	15.1
Diploma	69	37.3
Bachelor's degree	65	35.1
Postgraduate degree (Master/PhD)	3	1.6
Length with the Bank (years)		
1 and below	6	3.3
1 - 3	48	26.1
4 - 6	38	20.7
7 and above	92	50
Length at Current Designation (years)		
1 and below	11	6
1 - 3	66	36.1
4 - 6	53	29
7 and above	53	29
Present Salary (in RM)		
2,000 - 3,000	40	21.9
3,001 - 4,000	50	27.3
4,001 - 5,000	48	26.2
5,001 and above	45	24.6
Bank Type		
Local	131	70.8
Foreign	54	29.2
Bank Location		
Penang	129	70.1
Kedah	34	18.5
Perak	20	10.9

Correlations Analysis

The relationship between servant leadership and organizational commitment were investigated using the Pearson correlations coefficient. Preliminary analyses were performed to measure non-violation of

the assumptions of normality, linearity and homoscedasticity. The ranges for the value of r for the study's correlation analysis were ranged between very weak to high as depicted in Table-3.

Table-3: Correlation Values

Value of r	Strength of Relationship
-1.0 to -0.5 or 1.0 to 0.5	Strong
-0.5 to -0.3 or 0.3 to 0.5	Moderate
-0.3 to -0.1 or 0.1 to 0.3	Weak
-0.1 to 0.1	None or very weak

Pearson's correlation analysis was used to test the relationship between the servant leadership, namely empowerment, standing back, accountability, forgiveness, courage, authenticity, humility, and stewardship, and organizational commitment, namely affective commitment, normative commitment, and continuance commitment. Correlation analysis on bank employees for the local bank is depicted in Table 4; meanwhile, Table 5 depicted bank employees of the foreign bank.

Table -4: Correlations Analysis on Bank Employees of Local Bank

Variables	1	2	3	4	5	6	7	8	9	10	11
1. Empowerment	1	0.67**	0.54**	-0.01	0.10	0.44**	0.63**	0.77**	0.54**	0.22^{*}	0.25**
2. Standing Back		1	0.32**	0.07	-0.04	0.28**	0.44**	0.51**	0.36**	0.14	0.34**
3. Accountability			1	0.03	0.06	0.32**	0.46**	0.56**	0.24**	0.35**	0.14
4. Forgiveness				1	0.52**	0.07	-0.17	-0.15	-0.44**	0.21*	-0.23**
5. Courage					1	0.57**	0.23**	0.20^{*}	-0.36**	0.20^{*}	-0.13
6. Authenticity						1	0.63**	0.59**	0.20^{*}	0.19^{*}	0.29^{**}
7. Humility							1	0.86**	0.40^{**}	0.26**	0.33**
8. Stewardship								1	0.50**	0.18^{*}	0.36**
9. Affective Commitment									1	-0.04	0.47**
10. Normative Commitment										1	0.01
11. Continuance commitment											1

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

The relationship between servant leadership components and affective commitment were analyzed on employees of local banks. First, a strong relationship of servant leadership was indicated by empowerment (r=0.54) and stewardship (r=0.50) toward affective commitment. Secondly, moderate relationship was indicated by standing back (r=0.36), forgiveness (r=-0.44), courage (r=-0.36), and humility (r=0.40) toward affective commitment. Finally, a weak relationship was indicated by accountability (r=0.24) and authenticity (r=0.20) toward affective commitment. The relationship between servant leadership components and normative commitment were analyzed on employees of local banks. First, a moderate relationship of servant

leadership was indicated by accountability (r=0.35) toward normative commitment. Then, a weak relationship was indicated by empowerment (r=0.22), forgiveness (r=0.21), courage (r=0.20), authenticity (r=0.19), humility (r=0.26), and stewardship (r=0.18)toward normative commitment. The relationship servant leadership components continuance commitment were analyzed on employees of local banks. First, a moderate relationship of servant leadership was indicated by standing back (r=0.34), humility (r=0.33), and stewardship (r=0.36). Then, a weak relationship was indicated by empowerment (r=0.25), forgiveness (r=-0.23), and authenticity (r=0.29) toward continuance commitment.

^{* .} Correlation is significant at the 0.05 level (2-tailed).

Ta	Table-5: Correlations Analysis on Bank Employees of Foreign Bank										
Variables	1	2	3	4	5	6	7	8	9	10	11
1. Empowerment	1	0.83**	0.95**	-0.49**	-0.38**	0.31*	0.84**	0.88**	0.79**	0.39**	0.65**
2. Standing Back		1	0.87**	-0.45**	-0.29*	0.35**	0.75**	0.76**	0.67**	0.22	0.51**
3. Accountability			1	-0.47**	-0.37**	0.32^{*}	0.82**	0.88**	0.75**	0.30^{*}	0.61**
4. Forgiveness				1	0.77^{**}	0.12	-0.52**	-0.57**		0.15	-0.60**
5. Courage					1	0.36**	-0.23	-0.33*	-0.69**	0.16	-0.27*
6. Authenticity						1	0.48**	0.34*	0.11	0.06	0.26
7. Humility							1	0.93**	0.76**	0.21	0.71**
8. Stewardship								1	0.80^{**}	0.18	0.76**
9. Affective Commitment									1	0.03	0.70^{**}
10. Normative										1	0.12
Commitment										1	0.12
11. Continuance											1
commitment											1

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

The relationship between servant leadership components and affective commitment were analyzed on employees of foreign banks. First, a strong relationship of servant leadership was indicated by empowerment (r=0.79), standing back (r=0.67), accountability (r=0.75), forgiveness (r=-0.81), courage (r=-0.69), humility (r=0.76), and stewardship (r=0.80)toward affective commitment. The relationship between servant leadership components and normative commitment were analyzed on employees of foreign banks. A moderate relationship of servant leadership was indicated by empowerment (r=0.39) toward The relationship between normative commitment. servant leadership components and continuance commitment were analyzed on employees of foreign banks. A strong relationship of servant leadership was indicated by empowerment (r=0.65), standing back (r=0.51), accountability (r=0.61), forgiveness (r=-0.60), humility (r=0.71), and stewardship (r=0.76). A low relationship of servant leadership was indicated by courage (r=-0.27).

In summary, the correlations comparison between local and foreign bank employees implied that employees of foreign banks had a higher correlations value as compared to the employees of local banks. Almost every component of servant leadership of foreign bank employees was a high value of correlations as correlated with components of organizational commitment. This was not portrayed by local bank employees based on the correlations result. These differences in values could be associated with the foreign banks' top management appreciation on their bank employees through salary ranges, promotions, and fringe benefits.

Regression Analyses

Regression analyses were used to measure the individual influence of the independent variables, servant leadership, on the dependent variables, organizational commitment. These analyses were

employed to determine whether the developed hypotheses are supported or rejected as a comparison between local and foreign banks according to components of organizational commitment.

Regression Analysis on Servant Leadership and Affective Commitment between Local and Foreign Banks

In Table-6, the regression analyses were conducted on servant leadership and affective commitment between employees of local and foreign banks. Local bank employees had the R² value showed for the dependent variable of affective 58% commitment, which was explained by servant leadership. This means that 42% of the variance for affective commitment was explained by other unknown additional variables that have not been explored. The regression model (F=20.97, p<0.00) was proven to be a significant model due to the F ratio being significant in predicting affective commitment. Overall, the F ratio result presented that the combination of servant leadership was a good fit in predicting affective commitment. Looking at the individual predictor, namely empowerment (β =0.42, p<0.00), accountability $(\beta=-0.13, p<0.10), forgiveness (\beta=-0.16, p<0.05),$ courage (β =-0.51, p<0.00), authenticity (β =0.28, p<0.00), and stewardship (β =0.29, p<0.05) were significant predictors for affective commitment among bank employees of local bank. Moreover, these explained that servant leadership was positively related to affective commitment among bank employees of the local bank. Therefore, hypothesis H_{1a}, H_{1c}, H_{1d}, H_{1e}, H_{1f}, and H_{1g} were accepted to bank employees of the local bank.

On the other hand, foreign bank employees had the R² value showed 90% for the dependent variable of affective commitment, which was explained by servant leadership. This means that 10% of the variance for affective commitment was explained by other unknown additional variables that have not been explored. The

^{* .} Correlation is significant at the 0.05 level (2-tailed).

regression model (F=47.37, p<0.00) was proven to be a significant model due to the F ratio being significant in predicting affective commitment. Overall, the F ratio result presented that the combination of servant leadership was a good fit in predicting affective commitment. Looking at the individual predictor, namely empowerment (β =0.36, p<0.05), forgiveness (β =-0.23, p<0.05), and courage (β =-0.37, p<0.00) were significant predictors for affective commitment among bank employees of the foreign bank. Moreover, these explained that servant leadership was positively related

to affective commitment among bank employees of the foreign bank. Therefore, hypothesis H_{la} , H_{ld} , and H_{le} were accepted to bank employees of the local bank.

In summary, the R^2 value bank employees of the foreign bank (R^2 =90%) was higher as compared to the local bank (R^2 =58%) between components of servant leadership and affective commitment. In terms of accepted hypotheses, bank employees of local banks indicated 6 hypotheses as compared to 3 hypotheses by bank employees of the foreign bank.

Table-6: Comparison of Regression Analysis on Servant Leadership and Affective Commitment between Local and Foreign Banks

and Foreign Danks								
C	Affective Commitment							
Servant	Local	Bank	Foreign Bank					
Leadership	β	Sig.	β	Sig.				
Empowerment	0.42	0.00	0.36	0.04				
Standing Back	-0.06	0.45	0.04	0.71				
Accountability	-0.13	0.09	-0.25	0.21				
Forgiveness	-0.16	0.05	-0.23	0.03				
Courage	-0.51	0.00	-0.37	0.00				
Authenticity	0.28	0.00	0.07	0.32				
Humility	-0.12	0.35	0.17	0.29				
Stewardship	0.29	0.05	0.25	0.15				
R^2	0.5	58	0.9	0				
Adjusted R^2	0.5	56	0.88					
F – change	20.9	97	47.37					
Sig.	0.0	00	0.00					

Regression Analysis on Servant Leadership and Normative Commitment between Local and Foreign Banks

In Table-7, the regression analyses were conducted on servant leadership and normative commitment between employees of local and foreign banks. Local bank employees had the R² value showed 22% for the dependent variable of normative commitment, which was explained by servant leadership. This means that 78% of the variance for normative commitment was explained by other unknown additional variables that have not been explored. The regression model (F=20.97, p<0.00) was proven to be a significant model due to the F ratio being significant in predicting normative commitment. Overall, the F ratio result presented that the combination of servant leadership was a good fit in predicting normative commitment. Looking at the individual predictor, namely accountability (β=0.34, p<0.00), humility (β =0.47, p<0.05), and stewardship $(\beta=-0.47, p<0.05)$ were significant predictors for normative commitment among bank employees of the local bank. Moreover, these explained that servant leadership was positively related to normative commitment among bank employees of the local bank. Therefore, hypothesis H_{1c} , H_{1g} , and H_{1h} were supported by bank employees of the local bank.

On the other hand, foreign bank employees had the R² value showed 45% for the dependent variable of normative commitment, which was explained by servant leadership. This means that 55% of the variance for normative commitment was explained by other unknown additional variables that have not been explored. The regression model (F=4.46, p<0.00) was proven to be a significant model due to the F ratio being significant in predicting normative commitment. Overall, the F ratio result presented that the combination of servant leadership was a good fit in predicting normative commitment. Looking at the individual predictor, namely empowerment (B=1.32, p<0.00), courage (β =0.41, p<0.10), authenticity (β =-0.32, p<0.05), and stewardship (β =-0.77, p<0.10) were significant predictors for normative commitment among bank employees of the foreign bank. Moreover, these explained that servant leadership was positively related to normative commitment among bank employees of the foreign bank. Therefore, hypothesis H_{1a} , H_{1e} , H_{1f} , and H_{1h} were supported to bank employees of the foreign bank.

In summary, the R^2 value bank employees of the foreign bank (R^2 =45%) was higher as compared to the local bank (R^2 =22%) between components of servant leadership and normative commitment. In terms of accepted hypotheses, bank employees of local banks

indicated 3 hypotheses as compared to 4 hypotheses by

bank employees of the foreign bank.

Table-7: Comparison of Regression Analysis on Servant Leadership and Affective Commitment between Local and Foreign Banks

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G	Normative Commitment							
Servant Leadership	Local	Bank	Foreign Bank					
Leadership	β	Sig.	β	Sig.				
Empowerment	0.11	0.45	1.32	0.00				
Standing Back	0.01	0.97	-0.19	0.45				
Accountability	0.34	0.00	-0.03	0.95				
Forgiveness	0.15	0.18	0.14	0.55				
Courage	0.12	0.38	0.41	0.07				
Authenticity	-0.06	0.62	-0.32	0.05				
Humility	0.47	0.01	0.29	0.42				
Stewardship	-0.47	0.02	-0.77	0.06				
R^2	0.2	22	0.4	5				
Adjusted R ²	0.1	.7	0.3	5				
F – change	4.3	32	4.46					
Sig.	0.0	00	0.00					

Regression Analysis on Servant Leadership and Continuance Commitment between Local and Foreign Banks

In Table-8, the regression analyses were conducted on servant leadership and continuance commitment between employees of local and foreign banks. Local bank employees had the R² value showed 28% for the dependent variable of continuance commitment, which was explained by servant leadership. This means that 72% of the variance for continuance commitment was explained by other unknown additional variables that have not been explored. The regression model (F=5.91, p<0.00) was proven to be a significant model due to the F ratio being significant in predicting continuance commitment. Overall, the F ratio result presented that the combination of servant leadership was a good fit in predicting continuance commitment. Looking at the individual predictor, namely courage (β =-0.30, p<0.05), authenticity (β =0.36, p<0.00), and stewardship (β =0.34, p<0.10) were significant predictors for continuance commitment among bank employees of the local bank. Moreover, these explained that servant leadership was positively related to continuance commitment among bank employees of the local bank. Therefore, hypothesis H_{1e} , H_{1f} , and H_{1g} were supported by bank employees of the local bank.

On the other hand, foreign bank employees had the R² value showed 70% for the dependent variable of continuance commitment, which was explained by servant leadership. This means that 30% of the variance for continuance commitment was explained by other unknown additional variables that have not been explored. The regression model (F=12.60, p<0.00) was proven to be a significant model due to the F ratio being significant in predicting continuance commitment. Overall, the F ratio result presented that the combination of servant leadership was a good fit in predicting continuance commitment. Looking at the individual predictor, namely forgiveness (β=-0.60, p<0.00), courage (β =0.34, p<0.00), and stewardship $(\beta=0.74, p<0.05)$ were significant predictors for continuance commitment among bank employees of the foreign bank. Moreover, these explained that servant leadership was positively related to continuance commitment among bank employees of the foreign bank. Therefore, hypothesis H_{1d}, H_{1e}, and H_{1h} were supported by bank employees of the local bank.

In summary, the R^2 value bank employees of the foreign bank (R^2 =70%) was higher as compared to the local bank (R^2 =28%) between components of servant leadership and continuance commitment. In terms of accepted hypotheses, bank employees of local banks and foreign banks indicated 3 hypotheses, respectively.

Table-8: Comparison of Regression Analysis on Servant Leadership and Continuance Commitment between Local and Foreign Banks

Servant	Cor	Continuance Commitment							
Leadership	Local	Bank	Foreign Bank						
Leadership	β	Sig.	β	Sig.					
Empowerment	-0.23	0.11	0.34	0.24					
Standing Back	0.27	0.15	-0.24	0.19					
Accountability	-0.08	0.44	-0.13	0.69					
Forgiveness	-0.08	0.45	-0.60	0.00					
Courage	-0.30	0.02	0.34	0.04					
Authenticity	0.36	0.00	0.11	0.5					
Humility	-0.08	0.61	-0.27	0.32					
Stewardship	0.34	0.08	0.74	0.01					
R^2	0.2	28	0.7	0					
Adjusted R^2	0.2	24	0.64						
F – change	5.9	1	12.6						
Sig.	0.0	00	0.0	0					

Overall, the total accepted and rejected hypotheses were compared between local and foreign banks. The local banks had 12 total accepted hypotheses, namely 6 on affective commitment, 3 on normative commitment, and 3 on continuance commitment; and 12 total rejected hypotheses, namely 2 on affective commitment, 5 on normative commitment, and 5 on continuance commitment. Meanwhile, the foreign banks had 9 total accepted hypotheses, namely 3 on affective commitment, 4 on normative commitment, and 2 on continuance commitment; and 15 total rejected hypotheses, namely 5 on affective commitment, 4 on normative commitment, and 6 on continuance commitment. The list of accepted and rejected hypotheses is depicted in Table 9.

The results of this paper suggested that wisdom was the only significant individual predictor of affective commitment. Leaders with strong wisdom ability are aware of the surrounding and able to anticipate the consequences and implications of their observation [52]. Moreover, leaders are also able to promote positive working experience among the followers. This is consistent with the findings of Meyer and Allen [53] that showed that positive work experience positively related to affective commitment. Meanwhile, servant was poor predictors of affective commitment, although Pearson's correlation analysis showed a positive relationship between the variables. This showed that although the independent subvariables related to affective commitment, their individual influence on affective commitment was not significant. Although servant leadership may enhance emotional attachment of followers towards the organization, the effect might be too low to impose a significant effect on affective commitment. They only exert their effects when they were used in combination with other dimensions of servant leadership. In this

study, the employees of local banks had indicated their factors that explain their affective commitment was motivated by empowerment, accountability, forgiveness, courage, authenticity, and stewardship. On the other hand, employees of foreign banks indicated their factors that explain their affective commitment was motivated by empowerment, forgiveness, and courage. In comparison between those employees in the local banks and foreign banks, local bank employees had an extra three factors as compared to foreign bank employees on their affective commitment.

Normative commitment associated with the obligation to remain in an organization [38]. The findings of this study showed that the combined effect of various dimensions of servant leadership (altruistic calling, emotional healing, wisdom, persuasive mapping and organizational stewardship) was a significant predictor of normative commitment. Normative commitment arises from the feeling of obligation that is built up from the internalization of normative pressures [53]. The feeling of obligation may begin with observation of role models [38]. Servant leader whose principal aim is to serve the needs of the others may act as a good model for the followers. Normative commitment may be enhanced through the service of role modelling. Meanwhile, servant leadership was neither positive predictor nor the negative predictor of organizational commitment. Moreover, the employees of local banks had indicated their factors that explain their affective commitment was motivated by courage, authenticity, and stewardship. On the other hand, employees of foreign banks indicated their factors that explain their affective commitment was motivated by forgiveness and courage. In comparison between the local banks and foreign banks' employees, local bank employees had an extra one factor as compared to foreign bank employees on their normative commitment.

Table-9: Hypotheses Summary

	Table-9: Hypotheses Summary Local Bank Foreign Banks								
	Hypotheses	Results		Hypotheses	Results				
H _{1a}	Empowerment has a relationship with the affective commitment among bank employees in the local and foreign banks.	Accepted	H _{1a}	Empowerment has a relationship with the affective commitment among bank employees in the local and foreign banks.	Accepted				
H _{1b}	Standing back has a relationship with the affective commitment among bank employees in the local and foreign banks.	Rejected	H _{1b}	Standing back has a relationship with the affective commitment among bank employees in the local and foreign banks.	Rejected				
H _{1c}	Accountability has a relationship with the affective commitment among bank employees in the local and foreign banks.	Accepted	H _{1c}	Accountability has a relationship with the affective commitment among bank employees in the local and foreign banks.	Rejected				
H _{1d}	Forgiveness has a relationship with the affective commitment among bank employees in the local and foreign banks.	Accepted	H _{1d}	Forgiveness has a relationship with the affective commitment among bank employees in the local and foreign banks.	Accepted				
H _{1e}	Courage has a relationship with the affective commitment among bank employees in the local and foreign banks.	Accepted	H _{1e}	Courage has a relationship with the affective commitment among bank employees in the local and foreign banks.	Accepted				
H_{1f}	Authenticity has a relationship with the affective commitment among bank employees in the local and foreign banks.	Accepted	H_{1f}	Authenticity has a relationship with the affective commitment among bank employees in the local and foreign banks.	Rejected				
H_{1g}	Humility has a relationship with the affective commitment among bank employees in the local and foreign banks.	Rejected	H_{1g}	Humility has a relationship with the affective commitment among bank employees in the local and foreign banks.	Rejected				
H _{1h}	Stewardship has a relationship with the affective commitment among bank employees in the local and foreign banks.	Accepted	H _{1h}	Stewardship has a relationship with the affective commitment among bank employees in the local and foreign banks.	Rejected				
H _{2a}	Empowerment has a relationship with the normative commitment among bank employees in the local and foreign banks.	Rejected	H _{2a}	Empowerment has a relationship with the normative commitment among bank employees in the local and foreign banks.	Accepted				
H _{2b}	Standing back has a relationship with the normative commitment among bank employees in the local and foreign banks.	Rejected	H _{2b}	Standing back has a relationship with the normative commitment among bank employees in the local and foreign banks.	Rejected				
H _{2c}	Accountability has a relationship with the normative commitment among bank employees in the local and foreign banks.	Accepted	H _{2c}	Accountability has a relationship with the normative commitment among bank employees in the local and foreign banks.	Rejected				
H _{2d}	Forgiveness has a relationship with the normative commitment among bank employees in the local and foreign banks.	Rejected	H _{2d}	Forgiveness has a relationship with the normative commitment among bank employees in the local and foreign banks.	Rejected				
H _{2e}	Courage has a relationship with the normative commitment among bank employees in the local and foreign banks.	Rejected	H _{2e}	Courage has a relationship with the normative commitment among bank employees in the local and foreign banks.	Accepted				
H _{2f}	Authenticity has a relationship with the normative commitment among bank employees in the local and foreign banks.	Rejected	H_{2f}	Authenticity has a relationship with the normative commitment among bank employees in the local and foreign banks.	Accepted				

H_{2g}	Humility has a relationship with the normative commitment among bank employees in the local and foreign banks.	Accepted	H _{2g}	Humility has a relationship with the normative commitment among bank employees in the local and foreign banks.	Rejected
H _{2h}	Stewardship has a relationship with the normative commitment among bank employees in the local and foreign banks.	Accepted	H _{2h}	Stewardship has a relationship with the normative commitment among bank employees in the local and foreign banks.	Accepted
H _{3a}	Empowerment has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected	H _{3a}	Empowerment has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected
H _{3b}	Standing back has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected	H _{3b}	Standing back has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected
H _{3c}	Accountability has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected	H _{3c}	Accountability has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected
H _{3d}	Forgiveness has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected	H _{3d}	Forgiveness has a relationship with continuance commitment among bank employees in the local and foreign banks.	Accepted
H _{3e}	Courage has a relationship with continuance commitment among bank employees in the local and foreign banks.	Accepted	H _{3e}	Courage has a relationship with continuance commitment among bank employees in the local and foreign banks.	Accepted
H_{3f}	Authenticity has a relationship with continuance commitment among bank employees in the local and foreign banks.	Accepted	H_{3f}	Authenticity has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected
H_{3g}	Humility has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected	H _{3g}	Humility has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected
H _{3h}	Stewardship has a relationship with continuance commitment among bank employees in the local and foreign banks.	Accepted	H _{3h}	Stewardship has a relationship with continuance commitment among bank employees in the local and foreign banks.	Rejected

Continuance commitment associated with the cost of leaving an organization [38]. The findings of this study suggested that the combined effect of servant leadership had no significant relationship with continuance commitment. All of the individual predictors except emotional healing were not significantly related to continuance commitment. Hence, the influence of servant leadership on continuance commitment was too small to be significant. Moreover, employees whose primary bond with the organization is continuance commitment remain in the organization because they need to do so [54] showed that continuance Whithey commitment correlated more highly with an availability of alternatives, a measure of sunk cost and skill specificity. Compared to affective commitment and normative commitment, the relationship between

servant leadership and continuance commitment is weaker. Moreover, the employees of local banks had indicated their factors that explain their affective commitment was motivated by accountability, humility, and stewardship. On the other hand, employees of foreign banks indicated their factors that explain their affective commitment was motivated by empowerment, courage, authenticity, and stewardship. In comparison between the local banks and foreign banks' employees, foreign bank employees had an extra one factor as compared to local bank employees on their continuance commitment.

CONCLUSION

This study hoped to provide a better understanding of the right leadership in fostering bank employees' commitment, especially in the banking

sector. The results of this study also hope to improve the leader-follower relationship and allow more leaders to realize the benefits of using servant leadership in increasing their relationship with their subordinates, influencing the subordinates' positive job behavior as well as increasing their subordinates' satisfaction and commitment with their job, department, and organization.

Furthermore, this study also aims at assisting the human resource department of local and foreign banks to conduct proper leadership training to their employees. This would promote new ideas for them to apply servant leadership training to improve the leadership skills among leaders that may lead to rising up bank employees' organizational commitment. In addition, due to the little empirical research on servant leadership in Malaysia especially in the public sector organizations, it is hoped that the findings of this study are able to open ways for future research to be conducted in a related or similar area.

ACKNOWLEDGEMENT

The author would like to acknowledge the funds provided under the Short Term Grant (No. 304.PJJAUH.6313046) by Universiti Sains Malaysia.

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