
Personal Values, Job Satisfaction, and Organizational Commitment: An Empirical Investigation in the Tunisian Banking Sector

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Abstract:

Purpose: This study investigates the influence of employees' personal values on two critical organizational attitudes job satisfaction and organizational commitment within the Tunisian banking sector.

Design/methodology/approach: Grounded in Rokeach's (1979) value theory, Kahle's (1993) List of Values (LOV), and Meyer and Allen's (1991) three-component model of organizational commitment, this study adopts a quantitative hypothetico-deductive research design. Data were collected through a structured self-administered questionnaire distributed to 150 employees of Attijari Bank, Tunisia. Three hypotheses were formulated and tested using multiple and simple linear regression analyses.

Findings: Results reveal that personal values collectively explain 33.7% of the variance in job satisfaction. With respect to organizational commitment, personal values account for 35.9% of their variance, with fun and enjoyment in life ($\beta = 0.390$), being well-respected ($\beta = 0.373$), and self-respect ($\beta = 0.351$) identified as significant positive predictors. Most strikingly, job satisfaction proves to be the strongest predictor of organizational commitment ($\beta = 0.719$; $p < 0.001$), explaining 51.4% of its variance.

Practical implications: These findings highlight the critical role of social recognition, self-esteem, and belonging in shaping employee loyalty within collectivist organizational cultures. They call on HR practitioners to move beyond purely financial retention strategies and to invest in values-aligned recognition programs, inclusive team cultures, and person-organization fit assessment tools. This study contributes to the growing body of research on entrepreneurial and organizational management in emerging economies, with actionable implications for talent retention in the Tunisian banking sector.

Originality value: Despite a rich international literature on these constructs, empirical evidence from North African organizational contexts remains scarce, motivating the present contribution.

Keywords: Personal values, job satisfaction, organizational commitment, banking sector, Tunisia, human resource management.

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1. Introduction

Attracting and retaining talented employees constitutes one of the foremost challenges confronting organizations in today's increasingly competitive economic landscape (Hwang and Lee, 2022). In the Tunisian banking sector, characterized by intensifying competitive pressures, accelerating digital transformation, and mounting demographic shifts in the workforce, human resource managers are compelled to rethink their approaches to employee motivation and loyalty (Bouzidi and Hamrouni, 2024).

Against this backdrop, understanding the psychological antecedents of employee attitudes at work, particularly job satisfaction and organizational commitment, has become a strategic priority.

Personal values, the relatively stable and enduring beliefs that guide individual judgment, preference, and behavior (Rokeach, 1979) have long been recognized as fundamental determinants of workplace attitudes. Yet, despite a rich body of international literature, empirical research exploring the relationship between personal values, job satisfaction, and organizational commitment remains limited in the Maghreb context.

Most available studies focus on Western or East Asian organizational settings, leaving a significant geographic and cultural gap in our understanding of how values operate within North African institutions (Dose and Klimoski, 2023). This article addresses this gap by investigating the following central research question:

To what extent do employees' personal values determine their level of job satisfaction and organizational commitment?

Three specific hypotheses are formulated and empirically tested using data collected from 150 employees of Attijari Bank, one of the leading commercial banks in Tunisia.

The article is organized as follows. Section 2 develops the theoretical framework and research hypotheses. Section 3 presents the methodological choices. Section 4 reports empirical results. Section 5 discusses findings in relation to recent literature and derives managerial implications. Section 6 concludes the article and outlines directions for future research.

2. Theoretical Framework and Hypotheses

2.1 Job Satisfaction: Conceptualization and Relevance

Job satisfaction is one of the most extensively studied constructs in organizational behavior. Defined by Locke (1976) as a pleasurable emotional state resulting from

the appraisal of one's job or job experiences, it reflects the degree of congruence between what employees expect from their work and what they perceive. This classical definition has since been enriched by multidimensional approaches that distinguish global satisfaction from satisfaction with specific facets such as pay, supervision, working conditions, and colleagues (Spector, 1997).

More recent conceptualizations emphasize the dynamic and context-sensitive nature of job satisfaction. Fisher (2014) highlights its affective dimension, arguing that satisfaction is partly constituted by the momentary emotional experiences triggered by workplace events. Judge and Kammeyer-Mueller (2012) further underscore the role of stable individual dispositions including personal values in shaping job attitudes, situating satisfaction at the intersection of personality, context, and evaluation.

In the Tunisian banking sector, Tlili *et al.* (2023) and Bouzidi and Hamrouni (2024) confirm that job satisfaction operates as a strategic lever for reducing voluntary turnover and strengthening organizational performance.

Table 1. *Synthesis of Key Definitions of Job Satisfaction*

Author(s)	Definition	Theoretical Approach
Locke (1976)	Positive emotional state resulting from job appraisal	Cognitive-affective
Brief and Weiss (2002)	Combination of affective and cognitive evaluations of one's job	Behavioral
Spector (1997)	Global attitude toward different facets of work	Multidimensional
Judge and Kammeyer-Mueller (2012)	Subjective evaluation of one's professional experience	Evaluative/subjective
Fisher (2014)	Momentary affective responses to the work context	Dynamic/situational

Source: *Own study.*

The organizational consequences of job satisfaction are well-documented. High satisfaction is associated with reduced absenteeism and turnover (Mitchell *et al.*, 2001; Lévy-Garboua *et al.*, 2007), greater organizational citizenship behaviors (Brief and Weiss, 2002), and improved individual and collective performance.

These outcomes are particularly critical in-service organizations such as banks, where employee-client interactions directly shape customer experience and brand reputation.

2.2 Personal Values: Definitions and Typologies

Personal values are defined as enduring beliefs about preferable modes of conduct or end-states of existence that guide attitude formation, decision-making, and behavior (Rokeach, 1979). Unlike attitudes, which are object-specific, values function as generalized standards of evaluation applicable across situations, organizations, and cultures. They are organized into hierarchical systems that reflect the relative priority an individual assigns to different life goals.

Rokeach's (1979) foundational typology distinguishes terminal values (desirable end-states such as security, self-respect, and a sense of accomplishment) from instrumental values (preferable modes of behavior such as honesty and ambition). Building on this, Kahle (1993) developed the List of Values (LOV), a parsimonious nine-item scale directly applicable to social and professional behavior, which has been widely validated in cross-cultural research.

Schwartz's (2012) comprehensive theory of basic values organizes ten motivational types along two bipolar dimensions openness to change versus conservation, and self-transcendence versus self-enhancement offering a universal framework that transcends specific cultural contexts.

Table 2. *Classification of Personal Values Across Major Theoretical Approaches*

Dimension	Description	Reference
Terminal values	Desirable end-states (e.g., security, self-respect)	Rokeach (1979)
Instrumental values	Preferred modes of conduct (e.g., honesty, ambition)	Rokeach (1979)
List of Values (LOV)	9 values centered on personal and social life	Kahle (1993)
Universal values	Cross-cultural human motivations	Schwartz (2012)
Work values	Expectations specific to the professional environment	Dose and Klimoski (2023)

Source: *Own study.*

In organizational settings, the alignment between an individual's personal values and the organization's culture and reward systems referred to as person-organization fit (P-O fit) is increasingly recognized as a key driver of both job satisfaction and organizational commitment (Dose and Klimoski, 2023; Rousseau and Hansen, 2023). Employees whose values resonate with those of their employer are more likely to experience positive affective states at work and to develop strong emotional bonds with their organization.

2.3 Organizational Commitment: Models and Dimensions

Organizational commitment refers to the psychological bond linking employees to their organization, influencing their motivation to remain and to contribute (Mowday *et al.*, 1982). The three-component model proposed by Meyer and Allen (1991) remains the dominant framework in the field, distinguishing affective commitment (desire-based), continuance commitment (cost-based), and normative commitment (obligation-based).

Table 3. Dimensions of Organizational Commitment (Meyer and Allen, 1991)

Component	Nature	Core Question
Affective (AAC)	Desire, emotional identification with the organization	"I want to stay"
Continuance (ACC)	Cost-benefit calculation of leaving	"I need to stay"
Normative (ANC)	Moral obligation to remain	"I ought to stay"

Source: Own study.

Recent meta-analytic work by Meyer *et al.* (2024) confirms that the affective component is the strongest predictor of retention-related behaviors across organizational contexts, including those in emerging economies. Solinger *et al.* (2023) further argue that affective commitment should be conceptually distinguished from the other two components, as it alone captures the motivational essence of the employee-organization relationship.

In contexts marked by high power distance and collectivist cultural orientations such as Tunisia the quality of interpersonal relationships and the sense of social belonging within the organization emerge as particularly salient antecedents of affective commitment (Al-Jabari and Ghazzawi, 2019; Rao and Hashimoto, 2022).

2.3 Research Hypotheses

Drawing on the foregoing theoretical review, the present study formulates the following three research hypotheses:

H1: Employees' personal values exert a positive and significant effect on their job satisfaction.

H2: Employees' personal values exert a positive and significant effect on their organizational commitment.

H3: Employees' job satisfaction exerts a positive and significant effect on their organizational commitment.

3. Research Methodology

3.1 Research Design and Data Collection

This study adopts a hypothetico-deductive, explanatory quantitative research design. Data were collected via a self-administered structured questionnaire distributed to employees of Attijari Bank, a major Tunisian commercial bank with Moroccan capital participation and over 180 branches across the national territory. This institution was selected on the basis of its workforce diversity, organizational complexity, and research site accessibility.

Sampling was conducted using a convenience approach, targeting active employees across branch networks and the central headquarters. A total of 160 questionnaires were distributed, of which 150 were retained after eliminating incomplete or improperly completed forms, yielding a usable response rate of 93.75%. This sample size is deemed adequate for the multiple regression analyses performed (Hair *et al.*, 2019), which require a minimum ratio of 10 observations per predictor variable.

3.2 Measurement Instruments

The questionnaire comprises three measurement blocks corresponding to the three core constructs, supplemented by a socio-demographic section.

Table 4. Overview of Measurement Instruments

Construct	Instrument	Items	Scale
Personal values	LOV – Kahle (1993)	9	7-point Likert
Job satisfaction	ESVP – Fouquereau and Rioux (2002)	5	7-point Likert
Organizational commitment	ACS – Meyer and Allen (1991)	6	7-point Likert

Source: Own study.

Personal values were operationalized using the List of Values (LOV) developed by Kahle (1993), comprising nine dimensions: sense of belonging, fun and enjoyment in life, warm relationships with others, self-fulfillment, being well-respected, excitement, a sense of accomplishment, security, and self-respect.

Job satisfaction was assessed through the French-language Professional Life Satisfaction Scale (ESVP) validated by Fouquereau and Rioux (2002), which measures five facets of work-related satisfaction on a seven-point Likert scale ranging from 'strongly disagree' to 'strongly agree.' Organizational commitment was evaluated using the short-form Affective Commitment Scale (ACS) from Meyer and

Allen (1991), capturing six items reflecting the employee's emotional identification with, and desire to remain in, the organization.

3.3 Sample Description

The sample is slightly female-dominated (54.7%), with a predominance of the 30–45 age bracket (52.7%) and a tenure range of 5–10 years (42.0%). Educational attainment is primarily at the bachelor's degree level (58.7%), consistent with the typical profile of customer-facing and operational staff in Tunisian commercial banks (Table 5).

Table 5. Sociodemographic Profile of the Sample ($n = 150$)

Characteristic	Category	n (= 150)	%
Gender	Female	82	54.7
	Male	68	45.3
Age group	< 30 years	41	27.3
	30–45 years	79	52.7
	> 45 years	30	20.0
Tenure	< 5 years	47	31.3
	5–10 years	63	42.0
	> 10 years	40	26.7
Education level	Bachelor's degree	88	58.7
	Master's degree	53	35.3
	Doctorate	9	6.0

Source: Own study.

4. Empirical Results

4.1 Reliability and Validity of Measurement Instruments

Prior to hypothesis testing, the internal consistency of each scale was evaluated using Cronbach's alpha coefficient, and convergent validity was assessed through the Average Variance Extracted (AVE). Results are presented in Table 6.

All Cronbach's alpha coefficients exceed the 0.70 threshold recommended by Nunnally and Bernstein (1994), confirming satisfactory internal consistency across the three scales. AVE values above 0.50 for each construct attest to adequate convergent validity, in accordance with the criteria established by Fornell and

Larcker (1981). Exploratory factor analyses further confirmed the unidimensionality of each scale, with item loadings uniformly exceeding 0.50 and total explained variances above 60%.

Table 6. Reliability and Validity Indicators

Scale	No. of Items	Cronbach's Alpha	AVE
Personal values	9	0.814	0.612
Job satisfaction	5	0.836	0.641
Organizational commitment	6	0.808	0.598

Source: Own study.

4.2 Effect of Personal Values on Job Satisfaction (H1)

To test H1, a multiple linear regression was performed with the nine personal values entered simultaneously as predictors of job satisfaction (Table 7). The overall model is statistically significant (F significant at $p < 0.001$; Adj. $R^2 = 0.337$), indicating that personal values collectively account for 33.7% of the variance in job satisfaction.

Table 7. Multiple Regression Results: Personal Values → Job Satisfaction

Personal Value	β	t	Sig.	Effect
Sense of belonging	0.234	2.314	0.022*	✓
Fun and enjoyment in life	0.118	1.089	0.278	✗
Warm relationships with others	0.097	0.901	0.369	✗
Self-fulfillment	0.143	1.358	0.177	✗
Being well-respected	0.156	1.512	0.133	✗
Security	0.101	0.967	0.336	✗
Self-respect	0.168	1.624	0.107	✗
Adj. $R^2 = 0.337$; F significant at $p < 0.001$				

Source: Own study.

Among the nine values tested, only sense of belonging exerts a statistically significant positive effect on job satisfaction ($\beta = 0.234$; $t = 2.314$; $p = 0.022$). The remaining values do not reach conventional significance thresholds. H1 is therefore partially supported: personal values influence job satisfaction, but this influence is primarily carried by the relational and social dimension of belonging. This finding is consistent with research on collectivist organizational cultures, wherein the quality

of social bonds within the work group constitutes a key determinant of affective well-being at work (Bouzidi and Hamrouni, 2024; Rao and Hashimoto, 2022).

4.3 Effect of Personal Values on Organizational Commitment (H2)

The same regression procedure was applied to test H2, with organizational commitment as the dependent variable. The overall model is significant ($F = 10.216$; $p < 0.001$; $\text{Adj. } R^2 = 0.359$), confirming that personal values explain 35.9% of the variance in organizational commitment (Table 8).

Table 8. Multiple Regression Results: Personal Values \rightarrow Organizational Commitment

Personal Value	β	t	Sig.	Effect
Fun and enjoyment in life	0.390	2.101	0.037*	✓
Being well-respected	0.373	1.974	0.050*	✓
Self-respect	0.351	2.604	0.010**	✓
Sense of belonging	-0.120	-0.974	0.332	✗
Warm relationships with others	-0.167	-0.992	0.323	✗
Security	-0.205	-1.263	0.209	✗
Adj. $R^2 = 0.359$; F significant at $p < 0.001$				

Source: Own study.

Three personal values emerge as significant positive predictors of organizational commitment: fun and enjoyment in life ($\beta = 0.390$; $p = 0.037$), being well-respected ($\beta = 0.373$; $p = 0.050$), and self-respect ($\beta = 0.351$; $p = 0.010$). H2 is partially supported.

These results suggest that employees whose values are oriented toward social recognition and self-esteem display stronger organizational attachment, likely because the organization provides a context that affirms and reinforces these identity-related dimensions. These findings resonate with psychological contract theory (Rousseau and Hansen, 2023), which posits that alignment between individual values and organizational reward systems is a powerful driver of affective commitment.

4.4. Effect of Job Satisfaction on Organizational Commitment (H3)

A simple linear regression was conducted to test H3. The results are particularly compelling: the overall model is highly significant, and job satisfaction alone accounts for 51.4% of the variance in organizational commitment (Table 9).

Table 9. Simple Regression Results: Job Satisfaction → Organizational Commitment

Predictor Variable	β	t	Sig.	Adj. R ²
Job satisfaction → Organizational commitment	0.719	12.595	0.000***	0.514

Source: Own study.

The effect of job satisfaction on organizational commitment is strong ($\beta = 0.719$), positive, and highly significant ($p < 0.001$). H3 is fully supported. This result corroborates the meta-analytic findings of Cooper-Hakim and Viswesvaran (2005), who established a robust and generalizable link between job satisfaction and affective organizational commitment. Table 10 presents the summary of the hypotheses results.

In the Tunisian banking context, this means that employees who are satisfied with their working conditions, role alignment, and career trajectory will be significantly more inclined to remain with their organization and internalize its values and goals.

4.5 Summary of Hypothesis Testing

Table 10. Summary of Hypothesis Testing Results

Hypothesis	Relationship Tested	Result	Status
H1	Personal values → Job satisfaction	$\beta = 0.234; p < 0.05$	Partially supported
H2	Personal values → Org. commitment	$\beta = 0.351-0.390; p < 0.05$	Partially supported
H3	Job satisfaction → Org. commitment	$\beta = 0.719; p < 0.001$	Fully supported

Source: Own study.

5. Discussion and Implications

5.1 Theoretical Contributions

The results of this study make several contributions to the existing literature on personal values, job satisfaction, and organizational commitment. First, the finding that sense of belonging is the primary value-based predictor of job satisfaction in the Tunisian banking context reflects the collectivist orientation of North African organizational culture (Hofstede, 2001).

In such environments, the quality of interpersonal relationships, the feeling of being part of a cohesive group, and the perception of social support from colleagues and

supervisors constitute more powerful sources of affective well-being than individualistic or achievement-oriented values. This underscores the importance of developing context-sensitive models of job satisfaction that account for cultural specificity.

Second, the finding that social recognition and self-esteem values (being well-respected, self-respect, fun and enjoyment in life) are significant predictors of organizational commitment invites a reassessment of conventional motivation theories in the banking sector.

While financial incentives and job security are often assumed to dominate employee motivation in high-pressure financial environments, our data suggest that symbolic, relational, and identity-affirming dimensions of the employment relationship play an equally important if not greater role in shaping employees' desire to remain with their organization.

Third, the exceptionally strong and statistically robust relationship between job satisfaction and organizational commitment ($\beta = 0.719$; $R^2 = 0.514$) reinforces the centrality of satisfaction as a mediating mechanism between individual-level antecedents and retention-related outcomes. This result aligns with the most recent meta-analytic evidence (Meyer *et al.*, 2024; Solinger *et al.*, 2023) and calls for greater investment in satisfaction-enhancement policies as a primary lever of talent retention in emerging market organizations.

5.2 Managerial Implications

On the practical side, the results of this study generate several actionable recommendations for HR directors and branch managers in Tunisian commercial banks. First and foremost, organizations should invest in non-monetary recognition strategies that affirm employees' sense of worth and social belonging: regular positive feedback, peer recognition programs, inclusive team rituals, and transparent communication of organizational values. These practices, which are relatively low-cost to implement, can substantially enhance both job satisfaction and organizational commitment.

Second, the prominence of sense of belonging as a driver of job satisfaction calls for deliberate investment in team cohesion and social capital within banking branches. Initiatives such as mentorship programs, cross-functional project teams, and regular social activities can strengthen interpersonal bonds and cultivate a shared sense of purpose particularly important in branch environments characterized by high workloads and competitive pressures.

Third, HR managers should integrate a values-based dimension into their recruitment, onboarding, and performance management processes. Tools such as Schwartz's Portrait Values Questionnaire (PVQ) or the LOV scale can be adapted for

use in structured interviews or onboarding sessions to assess candidate-organization value alignment, thereby reducing the risk of early turnover and low commitment. This practice, increasingly referred to as values-based recruitment, is gaining traction in both academic research and corporate HR practice (Dose and Klimoski, 2023).

5.3 Limitations and Future Research Directions

Several methodological limitations should be acknowledged. The use of a convenience sample (n = 150) confined to a single banking institution limits the generalizability of findings to the broader Tunisian banking sector or other organizational contexts.

The cross-sectional design precludes the establishment of definitive causal relationships between variables, and the reliance on self-reported measures introduces potential common method bias. Future studies should address these limitations through probability-based sampling strategies, longitudinal designs, and multi-source data collection.

Future research should also explore the moderating role of demographic and contextual variables including gender, generational cohort, leadership style, and organizational culture type in shaping the value-satisfaction-commitment relationship. Comparative studies across the Maghreb region (Morocco, Algeria, Tunisia) would contribute to a richer understanding of how cultural similarity and difference moderate the effects of personal values in organizational settings.

Finally, the integration of digital work context variables such as remote work adoption and AI-driven task automation constitutes a timely and underexplored avenue for future inquiry, given the accelerating digital transformation of the Tunisian banking sector.

6. Conclusion

This study set out to examine the role of personal values in shaping job satisfaction and organizational commitment among employees in the Tunisian banking sector. Based on data collected from 150 employees of Attijari Bank and analyzed through multiple and simple linear regression, three key findings emerge.

First, sense of belonging is the personal value most strongly associated with job satisfaction, reflecting the collectivist underpinnings of Tunisian organizational culture.

Second, values tied to social recognition and self-esteem being well-respected, self-respect, and fun and enjoyment in life are significant predictors of organizational

commitment, highlighting the importance of symbolic and relational dimensions of employment experience.

Third, and most saliently, job satisfaction stands as the single most powerful predictor of organizational commitment, explaining over half of its variance, and confirming its role as the pivotal mediating construct between individual predispositions and retention behaviors.

Taken together, these findings call on HR practitioners in the Tunisian banking sector to move beyond conventional salary-based retention strategies and to invest in the affective and symbolic dimensions of the employment relationship. In the context of accelerating digital disruption and intensifying competition for qualified talent, values-based retention grounded in recognition, belonging, and psychological safety represents a sustainable and strategically significant source of competitive advantage.

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