

**Research Article**

**Analysis of the Relationship Between Motivation and Organizational Commitment: A Study on Employees in the Banking and Insurance Sectors<sup>1</sup>**

*Motivasyon ile Örgütsel Bağlılık Arasındaki İlişkinin Analizi: Bankacılık ve Sigortacılık Sektörlerindeki Çalışanlar Üzerinde Bir Araştırma*

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**Abstract**

*Employees are the most crucial production factor in organizations, particularly because they are open to development under appropriate tools and conditions. The widespread use of information technologies has further increased the importance of sustainable motivation and organizational commitment among employees in organizations, which operate as socio-technical systems. Motivation is examined under two sub-dimensions: intrinsic and extrinsic. Intrinsic motivation is distinguished by the fact that it enables employees to be motivated without external rewards and serves as the strongest driving force behind employee attitudes and performance.*

*In their pursuit of effectiveness and efficiency, organizations pay close attention to identifying the factors that promote both intrinsic and extrinsic motivation, as well as those that foster organizational commitment. The increasing importance of these concepts forms the foundation of the research questions in this study.*

*In this context, the study aims to analyze the relationship between motivation (intrinsic and extrinsic) and organizational commitment (affective, continuance, and normative commitment) among employees in the banking and insurance sectors in Turkey. The data collected from 387 participants working in the banking and insurance sectors—who have similar job descriptions—were analyzed using the quantitative research method with the help of IBM SPSS 23 and Microsoft Excel 2010 software.*

*According to the findings, there are significant and positive relationships between the variables of intrinsic and extrinsic motivation and the dimensions of affective, continuance, and normative commitment. However, no significant relationship was found between intrinsic motivation and affective commitment. This finding is expected to contribute to future studies in the relevant field. In particular, the separate examination of intrinsic and extrinsic motivation dimensions in these service-oriented sectors constitutes the originality of the study.*

**Keywords:** *Intrinsic Motivation, Extrinsic Motivation, Continuance Commitment, Affective Commitment, Normative Commitment*

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## Öz

Örgütlerin uygun araçlarla ve koşullarda gelişime açık olan en önemli üretim faktörü çalışanlardır. Enformasyon teknolojilerinin yaygın kullanımı, sosyo-tekniik sistemler olan örgütlerdeki çalışanların sürdürülebilir motivasyon ve örgütsel bağlılık unsurlarının önemini artırmaktadır. Motivasyon içsel ve dışsal olarak iki alt boyutta incelenmiştir. İçsel motivasyon, çalışanların, dışsal ödüller olmaksızın motive olmaları bakımından ayırt edicidir ve çalışan tutumları ve performansının en güçlü itici gücü olarak işlev görmektedir. Örgütler etkinlik ve verimlilik hedeflerine ulaşırken fark yaratıcı sonuçları elde edebilmek için çalışanların içsel ve dışsal motivasyonlarını sağlayan unsurları ve çalışanların örgütsel bağlılık unsurlarını tanımlamaya özen göstermektedir. Bu kavramların giderek artan önemi çalışmamızın araştırma sorularını oluşturmaktadır. Bu bağlamda, Türkiye'deki bankacılık ve sigortacılık sektörlerindeki çalışanların motivasyonları (içsel ve dışsal motivasyon) ve örgütsel bağlılıkları (duygusal, devam ve normatif bağlılık ) arasındaki ilişkiyi analiz edilmesi amaçlanmıştır.

Özellikle benzer görev tanımları olan bankacılık ve sigorta sektöründeki 387 katılımcıdan elde edilen veriler IBM SPSS 23 paket programı ve Microsoft Excel 2010 kullanılarak nicel araştırma yöntemi ile analiz edilmiştir. Araştırmanın bulgularına göre içsel ve dışsal motivasyon değişkenleri ile duygusal, devam ve normatif bağlılık arasında anlamlı ve pozitif yönde ilişkiler vardır. Ancak içsel motivasyon ile duygusal bağlılık arasında bir ilişki tespit edilememiştir. Bu tespitin ilgili alandaki gelecekteki çalışmalar için katkı getireceği düşünülmektedir. Özellikle hizmet odaklı bu sektörlerdeki içsel ve dışsal motivasyon boyutlarının ayrı ayrı çalışılması araştırmanın özgünlüğünü oluşturmaktadır.

**Anahtar Kelimeler:** İçsel Motivasyon, Dışsal Motivasyon, Devam Bağlılığı, Duygusal Bağlılık, Normatif Bağlılık

## 1. Introduction

One of the most critical actors in all organizational efforts aimed at minimizing the gap between targeted and actual outcomes is the employee. In the context of work life, employees are positioned as a production factor endowed with spirit and inspiration—qualities machines do not possess (Acquah, Nsiah, Antie, Otoo, 2021, pp. 25–29). Therefore, in their pursuit of sustainable effectiveness and efficiency, organizations place great importance on ensuring employee motivation and organizational commitment, in order to understand employee behavior and encourage their voluntary participation in achieving goals aligned with organizational objectives.

Motivation is defined as a dynamic and effective tool in the hands of managers, used to build trust within the workforce and to inspire them. In order for management to realize organizational goals efficiently and effectively, it must create a state in which employees are both willing and ready to fulfill their tasks through the use of optimal motivational factors (Drogomyretska, 2013, pp. 781–785). In this context, the dynamics that trigger motivation in employees, the means by which sustainable motivation is achieved, and why certain employees demonstrate higher levels of effort and enthusiasm compared to others have become central questions in organizational research (Şimşek & Eroğlu, 2013, p. 167). The answers to these questions are closely related to the functions and sources of motivation.

The primary function of motivation can be defined as activating individuals and sustaining this state of activation over time. When individuals are motivated, they tend to exhibit higher levels of autonomy, competence, and commitment, which in turn leads to higher levels of motivation (Taylor, 2015, pp. 28–37). The creation and maintenance of motivation is seen as a meaningful outcome of the mutual interaction process between the organization and the employee (Kargün & Koç, 2021, p. 3788). Within this interaction, organizational commitment is considered a key element. Organizational commitment is a process formed through employees' obedience, participation, and identification with the organization. Organizations aim to have employees who are committed to them. This process involves employees accepting the influence of one another, feeling proud to be members of the organization, and aligning their personal values with those of the organization (Taylor, 2015, pp. 28–37).

The importance of organizational commitment in managing intellectual capital stems from its role in enabling qualified employees to utilize their skills, knowledge, and experience for the benefit of the organization (Özdevecioğlu, 2003, pp. 113–130). In order for employees to generate outputs of sufficient quality and quantity, they must possess relevant knowledge, experience, and a positive attitude toward their work. The tendency to remain within the organization is defined as a sense of closeness to the organization and the intention to continue being a member of it (Akyay, 2007, pp. 71–85).

Developments such as digitalization and the global impact of the COVID-19 pandemic—which have

significantly transformed interpersonal interactions and business practices—have also renewed the discussion around potential shifts in the relationship between motivation and organizational commitment. The identification of how the interaction between intrinsic and extrinsic motivation variables and organizational commitment variables guides employee behavior constitutes the foundation of the following research questions addressed in this study:

- Is there a relationship between motivation and organizational commitment?
- Is there a relationship between extrinsic motivation and intrinsic motivation?
- Do intrinsic and extrinsic motivation relate to the sub-dimensions of organizational commitment?
- What is the impact of motivation on organizational commitment?

## **2. Theoretical Framework on the Concept of Motivation**

### **2.1. A Comparative Analysis of Motivation Theories**

Content theories and process theories are considered complementary, as both seek to understand the underlying factors of motivation. While content theories focus on what motivates behavior and emphasize job satisfaction, process theories explore how individuals are motivated and concentrate on the relationship between effort and performance outcomes (Küçüközkan, 2015, pp. 86–115).

Content theories emphasize the rational and emotional aspects that form the basis of an individual's internal capabilities, attitudes, perceptions, desires, and thoughts, explaining motivation by appealing to these internal dimensions. In contrast, process theories argue that individual motivation is shaped largely by external factors. Internal factors emphasized by content theories energize and inspire employees, directing them toward satisfaction and enhanced performance. Process theories, on the other hand, focus on employees' expectations and the extent to which their jobs meet their personal values (Sahito & Vaisanen, 2017, pp. 209–231).

According to content theories, needs are the most fundamental motivators of behavior. In contrast, process theories view needs as just one of many factors influencing motivation. Alongside internal factors such as needs, process theories emphasize the impact of numerous external elements on motivation (Önen & Tüzün, 2005, p. 41). Each motivation theory addresses specific subsets of motivational factors. Even when a theory explains certain factors well, it may face challenges in accounting for complex and realistic scenarios. No single theory can sufficiently explain all observable motivational phenomena (Steel & König, 2006, pp. 889–913).

Within content theories, Maslow's hierarchy of needs proposes that once a need is satisfied, it no longer serves as a motivator, and the next level becomes the primary driver (Tevrüz, 1996). Although Maslow's theory remains popular in institutional contexts, it is criticized for its rigidity, as individuals' motivational frameworks can vary significantly depending on the person, the day, or the context. Alderfer's ERG theory, developed by Alderfer (1969) and Muchinsky (1990), revises Maslow's five need categories into three core needs: Existence, Relatedness, and Growth. Unlike Maslow, Alderfer does not impose a strict hierarchical structure; individuals may prioritize relatedness over existence depending on cultural factors, suggesting that social needs can, in some contexts, outweigh basic survival needs (Küçüközkan, 2015, pp. 86–115).

Among the process theories, Vroom's Expectancy Theory focuses on individual cognition. A person is motivated to act if they believe they possess the capability to perform a given task. If they doubt their ability, their motivation diminishes, leading to reduced effort. In Adams' Equity Theory, the central concept is fairness. Individuals assess whether the outcomes they receive are fair relative to the inputs they invest. Perceived inequity leads to demotivation (Drogomyretska, 2013, pp. 781-785). Porter and Lawler expanded Vroom's model by highlighting the relationship between performance and satisfaction. They argue that effort alone is insufficient for performance; variables such as ability, personality traits, and role perception serve as mediators between effort and performance (Tevrüz, 1996).

Content theories, by simplifying the motivational process and focusing narrowly on the individual, often fail to capture the complexity of motivation. While expectancy theories aim to reflect this complexity

by aligning employee and organizational goals, their practical applicability is limited (Tevrüz, 1996).

## **2.2. Intrinsic and Extrinsic Motivation**

Individuals differ in terms of their levels of motivation and the types of motivation to which they respond. This differentiation is often explained through Self-Determination Theory (SDT), developed by Edward L. Deci and Richard M. Ryan (1985). SDT identifies various types of motivation based on the reasons and goals underlying behavior. Among these, the most fundamental distinction is between intrinsic motivation, which refers to engaging in an activity because it is inherently interesting or enjoyable, and extrinsic motivation, which refers to performing an activity to obtain outcomes that are separate from the activity itself. The concept of extrinsic motivation is grounded in the idea that all behaviors are driven by rewards or external incentives, whereas intrinsic motivation assumes that the “reward” is embedded in the activity itself. As interest in intrinsic motivation has grown, researchers have increasingly focused on identifying the elements that make tasks engaging and enjoyable (Ryan & Deci, 2000). A deeper examination of the concepts of intrinsic and extrinsic motivation provides valuable insights into how the motivational process unfolds, offering a clearer understanding of the factors that influence individuals' engagement, performance, and satisfaction in the workplace.

## **2.3. Intrinsic Motivation**

Intrinsic motivation is distinguished by the fact that employees are motivated without the need for external rewards, and it functions as the most powerful driver of employee attitudes and performance (Cho & Perry, 2012, pp. 382-406). Recognizing employees' interests and priorities helps management in structuring jobs and assigning the right individuals to the right tasks or projects. Employees with intrinsic motivation are driven not by external pressures or incentives, but by the inherent enjoyment and challenge of the task itself. Such individuals tend to perform well and require less supervision, ultimately contributing to better organizational outcomes.

Having employees with high levels of intrinsic motivation is considered just as crucial as knowing how to lead, monitor, or manage the workforce effectively (Masvaure & Maharaj, 2014, pp. 488-499). In summary, a motivated individual acts voluntarily, is not influenced by external rewards or constraints, and perceives themselves as the agent of their own actions. Intrinsically motivated employees take pleasure in understanding, discovering, learning, and creating new things. These individuals are also often observed to establish positive relationships with their environment and exhibit positive emotions. Intrinsic motivation creates a competitive advantage within the organization (Bakan & Yılmaz, 2021, p. 5). Factors that enhance intrinsic motivation are identified as follows (Hotamışlı & Şenol, 2011, pp. 63–68):

- Engaging and challenging tasks that go beyond routine and require the use of employees' skills and knowledge,
- Job autonomy and the ability to take initiative,
- A sense of achievement and satisfaction upon task completion,
- Recognition of performance and success by supervisors,
- Appreciation and constructive feedback,
- Job variety and opportunities to take on different roles and responsibilities within the organization,
- Delegation of authority in areas such as supervision, control, and decision-making.

Intrinsic motivation is closely linked to employees' satisfaction and enjoyment of their work. According to Findıkçı (2009, pp. 392-393), the characteristics of a job that promote intrinsic motivation can be categorized under three main dimensions:

- *The perceived meaningfulness of the job:* This involves whether the outcomes of the work are worth the effort, how the employee's contributions are evaluated, and the nature of the outputs. If the goals are not satisfying, even the simplest tasks are performed reluctantly.

- *The level of personal responsibility assumed by the employee:* Employees are motivated when they are willing to take on greater responsibility to achieve mutually agreed-upon goals.
- *Feedback on results:* Providing feedback about the meaning and impact of the work is essential. Employees want to understand the significance of their work, as well as their personal role and value within the larger organizational context.

## 2.4. Extrinsic Motivation

Extrinsic motivation is defined as the type of motivation driven by external desires or incentives. Rather than being sparked by the activity itself, individuals are motivated by factors that exist outside of the task. There is no single source of extrinsic motivation for an employee; rather, a range of external motivators can influence behavior. These include (Murphy & Alexander, 2000, p. 28; Ankur, Bhuwan & Meenakshi, 2019, pp. 65–68):

- Monetary rewards
- Career advancement
- Status
- Prestige
- Travel opportunities

In extrinsic motivation, the outcome is separable from the action itself; thus, it is considered instrumental in nature. Research on intrinsic and extrinsic motivation has shown that when tangible external rewards are introduced, they can undermine intrinsic motivation. This is because the reward shifts the perceived source of causality away from the self, reducing feelings of autonomy and internal control over the task. However, extrinsic motivation can also be a useful driver in cases where the task itself is not inherently enjoyable, serving to encourage engagement (Legault, 2016, pp.1-3). In this sense, it becomes a functional tool for prompting action when intrinsic appeal is lacking.

Extrinsic motivational tools are generally classified into two categories; social motivational tools, which are rooted in interpersonal dynamics and include factors such as friendship, helpfulness, peer and supervisor support; organizational motivational tools, which consist of tangible benefits provided by the organization to increase performance. These include adequate resources, fair compensation, promotion opportunities, fringe benefits, and job security. Such factors are also referred to as instrumental motivators. Extrinsic motivation is typically expressed as the desire to attain positive outcomes (e.g., rewards, recognition) or avoid negative consequences (e.g., punishment, job loss) through the performance of a particular activity (Dündar, Özutku & Taşpınar, 2007, pp. 105–119). In some cases, extrinsic motivators can influence intrinsic motivation -either positively or negatively- depending on how individuals perceive the rewards. Since people interpret external rewards differently, their effect on intrinsic motivation varies. Therefore, extrinsic incentives must be carefully selected and tailored to the individual characteristics of each employee. Extrinsic motivation is also shaped by environmental conditions and the sense of responsibility instilled by one's upbringing and professional context (Bakan & Yılmaz, 2021, p. 5).

## 3. Organizational Commitment

Organizational commitment is defined as an employee's acceptance and belief in the goals and values of the organization, their willingness to exert effort on behalf of the organization, and their desire to maintain membership within the organization (Gümüş & Sezgin, 2012). In the relevant literature, organizational commitment is described as a psychological state that influences an employee's decision to either continue or terminate their membership in the organization, as well as their overall attitude toward the organization (Döngelci, Kök & Sarıkaya, 2023, pp. 172–173). The common point across definitions of organizational commitment is that it refers to the employee's voluntary engagement in the organization and the psychological sense of belonging they feel toward it, which is closely related to feelings of pride and respect. It has been noted that organizational commitment provides employees with a sense of stability and belonging, and helps reduce stress related to working conditions (Koç, 2009, pp. 200–211).

Since the 2000s, advancements in information technologies and globalization have increased economic pressures on organizations, created new dynamics for customers and employees, and necessitated the adoption of new organizational structures. Given that employees are among the most crucial agents in this new order, management approaches that enable the integration of employee potential with organizational goals have become a necessity and are being reevaluated. It is increasingly important for organizations to adopt management styles that consider employees' interests, offer support, and encourage mutual responsibility for the organization's well-being. A management style that adapts to these developments has been observed to increase both job satisfaction and organizational commitment among employees (Esmer & Yüksel, 2017, pp. 258–272).

High levels of employee commitment are regarded as one of the most critical factors for organizational success. It has been observed that employees with high organizational commitment also demonstrate greater problem-solving capabilities (Balay, 2000). Research on organizational commitment has shown that high levels of commitment enhance employee performance, job satisfaction, and organizational efficiency, while reducing turnover rates and absenteeism (Erdem, 2007, pp. 63–79). Organizational commitment plays a crucial role in forming loyal teams and leveraging employee skills to enhance organizational success (Taduvana, Msosa & Chikukwa, 2022, pp. 23–30).

Due to the fact that an organization's success is largely based on high levels of employee commitment, both behavioral scientists and professional managers have increasingly focused on enhancing employees' levels of organizational commitment (Sürücü & Maşlakçı, 2018, pp. 49–65). At the organizational level, organizational commitment positively affects performance and competitive advantage, reflects leadership quality, and contributes to the dissemination and transfer of knowledge within the organization. At the individual level, many studies have shown that organizational commitment positively influences employees' attitudes, behaviors, motivation, and job satisfaction, increases their sense of belonging to the organization, and is negatively associated with absenteeism and turnover intentions (Milikic & Cuckoviç, 2019, pp. 81–116).

### **3.1. Comparative Analysis of Organizational Commitment Approaches**

Commitment is a concept that emerges at the intersection of organizational requirements and individual experiences. It is defined as the process through which personal interests—reflecting one's nature and needs—become aligned with the behavioral patterns of the organization, which are perceived as fulfilling those interests. According to Rosabeth Moss Kanter, commitment is formed in three primary areas: social control, group cohesion, and continuity of the system. Kanter emphasizes the importance of employees' adherence to the organization's norms. In this regard, employees consider it appropriate to comply with and be loyal to organizational norms and rules for moral reasons (Kanter, 1968, pp. 499–517).

Amitai Etzioni's approach categorizes organizational commitment into three types: alienative (negative) commitment, calculative (neutral) commitment, and moral (positive) commitment (Arslan & Demirci, 2015, pp. 24–38). In moral commitment, employees feel that their personal values are aligned with the organization's values and perceive both their work and the organization as meaningful. This leads to a strong and positive sense of attachment to the organization. In calculative commitment, the bond is limited to a mutual exchange relationship between the employee and the organization, where factors such as salary and status are of primary importance. In alienative commitment, there is a strong but negative connection between the employee and the organization, often arising in situations where the employee perceives the organization as harmful or feels compelled to remain due to lack of alternatives (Olçay et al., 2023, pp. 2558–2569). Charles A. O'Reilly and Jennifer Chatman focus on three types of organizational commitment: compliance, identification, and internalization. Compliance commitment is associated with instrumental perceptions, where the employee's primary goal is to obtain rewards. In identification commitment, the employee adopts and aligns with the organization's perspective. In internalization commitment, the values of the employee and the organization are fully integrated (Gülova & Demirsoy, 2012, pp. 49–76). According to Penley and Gould, an employee with moral commitment is dedicated to and fully supports the organization in all respects. In the case of calculative commitment, the employee perceives the organization as a tool to achieve personal goals. In alienative commitment, the employee remains in the organization due to a perceived lack of alternatives (Olçay et

al., 2023, pp. 2558–2569).

A widely recognized and influential model within the organizational commitment literature is that developed by Nathalie J. Allen and John P. Meyer, who delineate commitment into three distinct components: affective, continuance, and normative. Affective commitment refers to an employee's emotional attachment to, identification with, and active participation in the organization. Continuance commitment is based on the perceived costs and potential losses associated with leaving the organization, thus reflecting a more utilitarian form of attachment. Normative commitment, on the other hand, reflects a sense of moral duty or obligation to sustain with the organization (Allen & Meyer, 1990, pp. 1–18).

### **3.1.1. Affective Commitment**

Affective commitment is defined as the extent to which an employee is genuinely committed to the organization, its activities, and its goals and objectives, and the degree to which they identify with the organization. Affective commitment arises when the employee perceives an alignment between their own values and those of the organization, and it tends to be more enduring than other forms of commitment. Moreover, affective commitment tends to develop in environments where job satisfaction and organizational justice are present, resulting in positive outcomes such as reduced absenteeism and tardiness (Örücü & Kışlalıoğlu, 2014, pp. 45–65). Allen and Meyer (1990), factors contributing to affective commitment include task difficulty, role clarity, openness of management to suggestions, goal clarity, peer attachment, fairness and justice, personal significance, feedback, and employee participation (Oktay & Gül, 2003, pp. 403–428).

Employees with high affective commitment internalize the interests of the organization as if they were their own. They view the achievement of organizational goals as personal objectives and willingly engage in efforts to realize these goals. In the face of failure, they feel a sense of responsibility. Such employees are more likely to wish to remain within the organization and demonstrate higher levels of performance. This type of commitment is considered the most critical form of commitment for organizations. To foster this form of commitment, organizations often implement strategies such as ensuring that the work itself is challenging, clarifying employee roles, strengthening bonds among coworkers, promoting a participatory organizational culture, and maintaining fair and just managerial practices. In environments where such conditions are not present, the development of affective commitment is often attributed to individual personality traits of employees (Üzümlü, 2019, pp. 111–132).

### **3.1.2. Continuance Commitment**

Employees' desire to remain within an organization is often driven by personal expectations and accumulated gains. These gains may include acquired expertise, developed social relationships, seniority, career advancement opportunities, and retirement benefits. In the event of leaving the organization, these elements are perceived as losses and are thus considered the costs of leaving. When employees perceive a lack of alternative organizations, these costs are perceived as even higher. To avoid incurring such losses, employees develop continuance commitment to their current organization (Taşkın & Dilek, 2020, pp. 37–46).

The key distinction between affective commitment and continuance commitment lies in the motivation behind the employee's decision to stay. Employees with high affective commitment remain in the organization because they want to, whereas those with high continuance commitment stay because they feel they have to (Eslami & Gharakhani, 2012, pp. 85–91).

### **3.1.3. Normative Commitment**

Normative commitment refers to the belief that remaining with the organization is a moral obligation and the "right thing to do." In this form of commitment, the employee feels a sense of duty to remain a member of the organization, perceiving this as ethically appropriate and responsible. The employee does not stay for personal gain, but because it is considered virtuous and morally justifiable (Gül, 2002, pp. 37–55). Normative commitment emerges from the individual's internalized norms of loyalty, which are shaped by their social and cultural background. Employees with high normative commitment tend to view loyalty to the organization as a moral imperative, placing value on obedience, prudence, and formal

structures. In many cases, individuals may even develop a generalized sense of commitment and responsibility toward any job before formally entering an organization (Üzümlü, 2019, pp. 111–132). Employees who experience normative commitment often feel a moral responsibility to repay the organization for investments made in their personal and professional development. As a result, they choose to remain with the organization out of a sense of ethical duty rather than necessity or emotional attachment (Mendes & Jesus, 2018, pp. 260–286).

## **4. Research and Statistical Methods**

### **4.1. Objective of the Research**

The primary aim of this research is to determine the relationship between employees' intrinsic and extrinsic motivation and the sub-dimensions of organizational commitment. Specifically, the study focuses on employees working in the banking and insurance sectors, which are known for their demanding work conditions and the challenging nature of the job itself. The objective is to examine how motivation and organizational commitment levels are related in these sectors. In particular, following the Covid-19 pandemic, the widespread use of information technologies, the increase in the number of digital transactions, and rising expectations regarding employee performance scores have significantly impacted the work practices, working conditions, and group dynamics within the service-oriented banking and insurance industries.

The originality of this study lies in its focus on examining how the transformation in various sectors is reflected in the variables of motivation and organizational commitment, based on data collected from 387 participants. The research specifically emphasizes motivation in its intrinsic and extrinsic sub-dimensions and explores the relationships between these sub-dimensions and the sub-dimensions of organizational commitment within service sectors. It is believed that this in-depth analysis will serve as a foundation for future studies in this field.

### **4.2. Methodology**

#### **4.2.1. Research Model and Hypotheses**

##### **Research Hypotheses:**

**Hypothesis 1:** There is a **positive and significant relationship** between motivation and organizational commitment.

**H1a:** There is a positive relationship between intrinsic motivation and affective commitment, a sub-dimension of organizational commitment.

**H1b:** There is a positive relationship between intrinsic motivation and continuance commitment, a sub-dimension of organizational commitment.

**H1c:** There is a positive relationship between intrinsic motivation and normative commitment, a sub-dimension of organizational commitment.

**H1d:** There is a positive relationship between extrinsic motivation and affective commitment, a sub-dimension of organizational commitment.

**H1e:** There is a positive relationship between extrinsic motivation and continuance commitment, a sub-dimension of organizational commitment.

**H1f:** There is a positive relationship between extrinsic motivation and normative commitment, a sub-dimension of organizational commitment.

**Hypothesis 2:** There is a positive and significant relationship between intrinsic motivation and extrinsic motivation.

The variable of motivation was examined in two dimensions: intrinsic motivation and extrinsic motivation. Meanwhile, organizational commitment was analyzed under three dimensions: affective commitment, continuance commitment, and normative commitment.

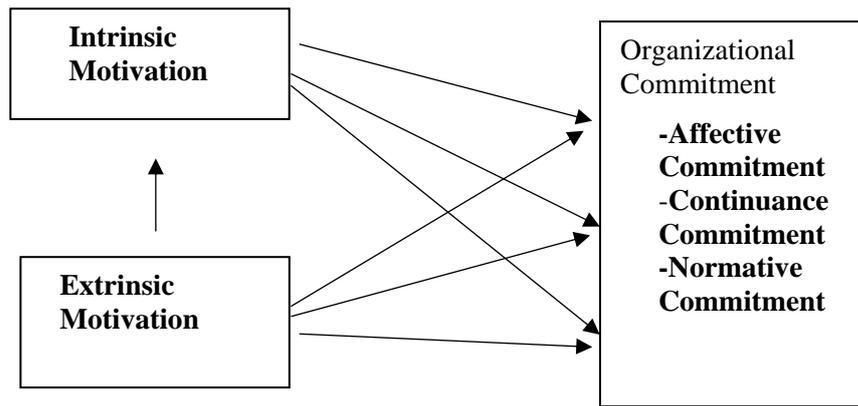


Figure 1: Research Model

#### 4.2.2. Sample and Data Collection Method

The population of this study consists of employees working in the banking and insurance sectors in Turkey, due to the presence of operational and sales roles, similar organizational structures, and shared productivity targets across both sectors. Specifically, the target population includes employees working in banks and insurance companies operating in Turkey.

The Banking Regulation and Supervision Agency (BRSA) data from December 2024, the Turkish banking sector employs a total of 209,003 people. Based on data from the Insurance Association of Turkey (TSB) for the same period, 27,540 people are employed in the insurance sector. When including agents, brokers, actuaries, and adjusters, the total amount of employees in the insurance sector is estimated to be around 50,000. Thus, the total size of the study population is approximately 259,000 individuals.

The sample of the study consists of 387 employees from the banking and insurance sectors in Turkey, who responded to a Google Forms-based questionnaire conducted between April 30 and May 7, 2025. The convenience sampling method was used in this study. Respondents include white-collar employees from various positions in headquarters and operational departments of banks and insurance companies.

The sample size was determined using the following formula:

$$n = \frac{P(1 - P)Z^2}{E^2}$$

**n** = Sample size

**Z** = Z-value for the selected confidence level

**P** = Estimated proportion of the population

**E** = Margin of error

Based on a confidence level of  $\alpha = 0.05$  and a margin of error  $e = 0.06$ , applying this formula (Kurtuluş, 2006, p. 188), a sample size of 387 is considered statistically sufficient for the study.

#### 4.2.3. Limitation of the Research

A limitation of the study is that participants were reached via an online survey method, and face-to-face communication was not possible. Additionally, since the sample consists of employees from different organizations, this may affect the generalizability of the findings.

#### 4.3. Data Analysis and Findings

The Motivation Scale consists of a total of 24 items designed to measure employees' intrinsic and extrinsic motivation. The scale was originally developed by Mottaz (1985) and later adapted into Turkish by Tanrıverdi, Koçaslan, and Perdeci (2017). The Motivation Scale comprises two dimensions:

the intrinsic motivation dimension includes nine items, while the extrinsic motivation dimension consists of fifteen items, totaling twenty-four items. The Organizational Commitment Scale developed by Meyer, Allen, and Smith (1993) was used to measure organizational commitment. This scale includes a total of 18 statements across three dimensions: affective commitment, continuance commitment, and normative commitment. Items 1 to 6 measure affective commitment, items 7 to 12 measure continuance commitment, and items 13 to 18 measure normative commitment. The research data were analyzed using IBM SPSS 23 and Microsoft Excel 2010.

**Table 1: The Frequency Table For Demographic Data**

Variable	Group	n	%
Gender	Female	215	55.6
	Male	172	44.4
	Total	387	100.0
Age	25 and under	38	9.8
	26-34	121	31.3
	35-44	141	36.4
	45-54	73	18.9
	55-64	14	3.6
	Total	387	100.0
Marital Status	Single	121	31.3
	Married	243	62.8
	Divorced	23	5.9
	Total	387	100.0
Educational Level	High School	29	7.5
	Associate Degree	45	11.6
	Bachelor's Degree	254	65.6
	Master's Degree	59	15.2
	Total	387	100.0
Sector	Banking	276	71.3
	Insurance	111	28.7
	Total	387	100.0
Şimdiki İş Yerinde Çalışma Süresi	1 yıldan az	47	12.1
	1-5 years	144	37.2
	6-10 years	53	13.7
	11-15 years	54	14.0
	16-20 years	49	12.7
	20 years and above	40	10.3
	Toplam	387	100.0

Length of Employment at Current Workplace	Less than 1 year	29	7.5
	1-5 years	92	23.8
	6-10 years	57	14.7
	11-15 years	67	17.3
	16-20 years	67	17.3
	20 years and above	75	19.4
	Total	387	100.0
Length of Employment in the Sector	Less than 1 year	12	3.1
	1-5 years	65	16.8
	6-10 years	63	16.3
	11-15 years	74	19.1
	16-20 years	67	17.3
	20 years and above	106	27.4
	Total	387	100.0
Total Length of Employment	Employee	162	41.9
	Mid-level Manager	138	35.7
	Manager and Above	87	22.5
	Total	387	100.0

As shown in Table 1, an examination of the demographic variables reveals that the majority of the participants are female (55.6%), between the ages of 35–44 (36.4%), married (62.8%), hold a bachelor's degree (65.6%), and work in the banking sector (71.3%). Most participants have been employed at their current workplace for 1–5 years (37.2%), have 1–5 years of experience in the sector (23.8%), and have a total work experience of 20 years or more (27.4%). In terms of job title, the majority are employees (41.9%).

It is noteworthy that while the total work experience is concentrated in the category of 20 years and above, the duration of employment at the current workplace is mostly between 1–5 years. This highlights the significance of the concept of organizational commitment among employees in the banking and insurance sectors, as emphasized by the findings of this study.

#### 4.3.1. Reliability Analysis

The reliability analysis examines the consistency of the participants' responses to the test items and the extent to which the questions measure the intended subject. Table 2 presents the results of the reliability analysis.

**Table 2: Reliability Analysis Results of the Scales and Sub-Factors**

Factor Dimension	Cronbach's Alpha
Motivation	0.96
Intrinsic	0.97
Extrinsic	0.87
Organizational Commitment	0.89
Affective	0.88

Continuance	0.87
Normative	0.88

As seen in Table 2, since the alpha coefficient is greater than 0.8 for both the overall scale and its sub-dimensions, it can be concluded that both the scales and their sub-dimensions are "highly reliable." The results of the item reliability analysis are presented in Table 3.

**Table 3: Item-Total Correlation and Cronbach's Alpha Values if Item Deleted**

Scale	Item No	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Item No	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Motivation	M1	0.79	0.96	M10	0.81	0.96
	M2	0.79	0.96	M11	0.74	0.97
	M3	0.82	0.96	M13	0.74	0.96
	M4	0.83	0.96	M15	0.85	0.96
	M5	0.84	0.96	M18	0.48	0.97
	M6	0.85	0.96	M19	0.72	0.97
	M7	0.84	0.96	M20	0.73	0.97
	M8	0.87	0.96	M21	0.86	0.96
	M9	0.81	0.96	M23	0.52	0.97
Organizational Commitment	Ö3	0.36	0.89	Ö11	0.61	0.88
	Ö4	0.39	0.89	Ö12	0.60	0.88
	Ö5	0.37	0.89	Ö14	0.63	0.88
	Ö7	0.67	0.88	Ö15	0.62	0.88
	Ö8	0.68	0.88	Ö16	0.55	0.88
	Ö9	0.69	0.88	Ö17	0.61	0.88
	Ö10	0.65	0.88	Ö18	0.57	0.88

It was determined that the removal of any item from the scale does not lead to a change in the overall Cronbach's Alpha reliability coefficient.

#### 4.3.2. Exploratory Factor Analysis

An exploratory factor analysis (EFA) was carried out to identify the underlying factor structures and sub-dimensions of the Motivation Scale and the Organizational Commitment Scale. Prior to conducting the EFA, the adequacy of the data for factor analysis was evaluated using the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's Test of Sphericity.

##### Validity Analysis of the Motivation Scale;

The results of the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity, conducted to determine the suitability of the scale for factor analysis, are presented in Table 4.

**Table 4: KMO and Bartlett's Test of Sphericity**

<b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy</b>		0.988
<b>Bartlett's Test of Sphericity</b>	Ki-Kare	7160
	sd	136
	p	.000

As shown in Table 4, since the KMO value is 0.988, which is greater than 0.5, the sample size is deemed adequate for factor analysis. The Bartlett's test result is statistically significant with  $p < 0.05$ . Accordingly, the correlations among the scale items are suitable for factor analysis. An exploratory factor analysis was conducted to determine the factor structure of the Motivation Scale, and the results are presented in Table 5.

**Table 5: Exploratory Factor Analysis Results of the Motivation Scale**

Scale Dimensions and Items		Factor Loadings	Total Explained Variance
<b>MOTIVATION SCALE</b>			<b>74.86</b>
<b>Item No</b>	<b>Intrinsic Motivation</b>		<b>64.78</b>
1	My managers always appreciate my work.	.656	
2	My colleagues appreciate my work.	.745	
3	I believe I have the authority to perform my job fully.	.865	
4	I have the right to make decisions related to my work.	.791	
5	I see myself as an important employee of the organization.	.787	
6	I believe the work I do is respectable.	.843	
7	I take responsibility for the work I do.	.919	
8	I am successful in the work I do.	.926	
9	I believe the work I do is worthwhile.	.848	
13	My colleagues are always supportive in solving my personal and family problems.	.635	
15	My relationships with coworkers are good.	.873	
21	My relationship with my managers is good.	.832	
<b>Extrinsic Motivation</b>			<b>10.08</b>
11	I am rewarded for my achievements.	.779	
18	I believe the salary I receive for my work is adequate.	.771	
19	Training activities such as meetings, seminars, and conferences are conducted by experts in their fields.	.617	
20	There is an opportunity for promotion in my job.	.680	
23	I receive extra pay for my achievements.	.875	

\*Factor loadings above 0.4 are shown in the table.

An exploratory factor analysis was conducted using the principal components method, including all scale items. The total variance explained table presents the two factors extracted and their contributions to the explained variance. The Motivation Scale was found to have a two-factor structure consistent with the original scale. The first factor (intrinsic motivation) accounted for the largest proportion of variance at 64.78%, while the second factor (extrinsic motivation) explained 10.08% of the variance. Together, these two factors explained 74.86% of the total variance. All items had factor loadings greater than 0.6, and the explained variance was high. To ensure that variables loaded highly on only one factor, a factor rotation was applied. Following this process, items 10, 12, 14, 16, 17, 22, and 24 were excluded because they had factor loadings below 0.4 or the difference between their loadings on two factors was less than 0.1. The reason for variables loading highly on multiple factors may be due to the unique culture and differing work dynamics of employees in the banking and insurance sectors, causing them to interpret the questions differently according to their work environments.

As a result, the Motivation Scale consists of 17 items with factor loadings ranging from 0.671 to 0.926. Under the first factor, intrinsic motivation, 12 items were retained, with factor loadings ranging from

0.617 to 0.875. The item with the highest factor loading was “I am successful in the work I do.” The second factor, extrinsic motivation, included 5 items with factor loadings between 0.635 and 0.926. The item with the highest factor loading in this factor was “I receive extra pay for my achievements.”

### Validity Analysis of the Organizational Commitment Scale

The results of the Kaiser-Meyer-Olkin (KMO) measure and Bartlett’s Test of Sphericity, conducted to determine the suitability of the scale for factor analysis, are presented in Table 6.

**Table 6: KMO and Bartlett’s Test of Sphericity**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.883
Bartlett’s Test of Sphericity	Ki-Kare	3252
	sd	91
	p	.000

Given that the Kaiser-Meyer-Olkin (KMO) value was 0.883—exceeding the acceptable threshold of 0.50—the sample was deemed adequate for conducting factor analysis. Additionally, Bartlett’s Test of Sphericity was found to be statistically significant ( $p < 0.05$ ), indicating that the correlations among the scale items were sufficiently strong to justify the use of factor analysis. Consequently, an exploratory factor analysis was performed to examine the underlying factor structure of the Organizational Commitment Scale, with the results summarized in Table 7.

**Table 7: Exploratory Factor Analysis Results of the Organizational Commitment Scale**

Scale Dimensions and Items	Factor Loadings	Total Explained Variance
<b>ORGANIZATIONAL COMMITMENT SCALE</b>		<b>69.85</b>
<b>Item No</b>		
<b>Affective Commitment</b>		<b>42.83</b>
3 I do not feel a strong sense of belonging to my organization.	.844	
4 I do not feel ‘emotional attachment’ to this organization.	.909	
5 I do not feel like a part of the ‘family’ in this organization.	.886	
<b>Continuance Commitment</b>		<b>18.85</b>
7 Continuing to work at this organization is both a desire and a necessity for me at present.	.754	
8 Even if I wanted to, it would be very difficult for me to leave my job right now.	.855	
9 If I decided to leave my organization now, many aspects of my life would be disrupted.	.813	
10 I have almost no alternatives that would make me consider leaving this organization.	.585	
11 If I had not invested so much of myself in this organization, I might consider working elsewhere.	.594	
12 One of the disadvantages of leaving this organization would be the lack of comparable job opportunities.	.581	
<b>Normative Commitment</b>		<b>8.150</b>
14 Even if it were more advantageous for me, I do not think leaving this organization at this time would be the right decision.	.606	
15 I would feel guilty if I left this organization now.	.824	
16 This organization deserves my loyalty.	.817	
17 I could not leave this organization right now because I feel obligated to the people here.	.763	
18 I owe a lot to this organization.	.852	

An exploratory factor analysis was conducted using the principal components method, including all scale items. The total variance explained table presents the three factors extracted and their contributions to the explained variance. The first factor (affective commitment) accounted for the largest proportion of variance at 42.83%, followed by the second factor (continuance commitment) with 18.85%, and the third factor (normative commitment) with 8.15%. Together, these three factors explained 69.85% of the total variance. All items had factor loadings greater than 0.5, and the explained variance of 69.85% indicates a good level of explanation by the scale items.

After the factor rotation process, items 1, 2, 6, and 13 were excluded from the scale due to having factor loadings below 0.4 or a difference of less than 0.1 between their loadings on different factors. In the final form, the Organizational Commitment Scale consisted of 14 items with factor loadings ranging from 0.585 to 0.909. Under the first factor, affective commitment, 3 items were retained with factor loadings ranging from 0.844 to 0.909. The item with the highest factor loading was “I do not feel emotional attachment to this organization.” The second factor, continuance commitment, included 6 items with factor loadings between 0.581 and 0.855. The item with the highest factor loading was “Even if I wanted to, it would be very difficult for me to leave my job right now.” The third factor, normative commitment, included 5 items with factor loadings ranging from 0.606 to 0.852. The item with the highest factor loading was “I owe a lot to this organization.”. The descriptive statistics of the scales and their subdimensions are presented in Table 8.

**Table 8: Descriptive Statistics of the Scales**

Scale Group	Number of Items	n	Arithmetic Mean	Standard Deviation	Median	Min-Maks	Skewness	Kurtosis	p*
<b>Motivation</b>	17	387	59.93	17.390	64	17-85	-1.110	.487	<.01
Intrinsic Motivation	12	387	44.73	13.380	48	12-60	-1.306	.721	<.01
Extrinsic Motivation	5	387	15.20	5.250	16	5-25	-.145	-.777	<.01
<b>Organizational Commitment</b>	14	387	40.27	11.450	41	14-70	.192	.540	<.01
Affective Commitment	3	387	7.78	3.493	7	3-15	.472	-.615	<.01
Continuance Commitment	6	387	18.36	5.890	19	6-30	-.241	-.425	<.01
Normative Commitment	5	387	14.13	5.280	14	5-25	.165	-.717	<.01

\*:Kolmogorov-Smirnov test statistic significance value.  
p was measured at a significance level of 0.05.

The total score of the 17 items in the Motivation Scale ranged from 17 to 85, with an arithmetic mean of 59.93. Considering the minimum, maximum, and mean scores of the scale items, it can be inferred that the participants' motivation levels are high  $((17+85)/2 = 51)$ . To determine whether the scores follow a normal distribution, skewness and kurtosis values were examined, and the decision was based on the p-value of the test. Since  $p < 0.05$ , the item scores of the Motivation Scale do not meet the assumption of normal distribution. The total score of the 12 items in the Intrinsic Motivation subdimension ranged from 12 to 60, with a mean of 44.73. Based on the minimum, maximum, and mean scores, participants are understood to have a high level of intrinsic motivation  $((12+60)/2 = 36)$ . The normality test concluded that the distribution is not normal ( $p < 0.05$ ). The total score of the 5 items in the Extrinsic Motivation subdimension ranged from 5 to 25, with a mean of 15.2. Considering the minimum, maximum, and mean scores, participants' extrinsic motivation is at a moderate level  $((5+25)/2 = 15)$ . The normality test also indicated a non-normal distribution ( $p < 0.05$ ). The total score of the 14 items in the Organizational Commitment Scale ranged from 14 to 70, with a mean of 40.27. Considering the

minimum, maximum, and mean scores, participants' organizational commitment is below the moderate level  $((14+70)/2 = 42)$ . The normality test revealed a non-normal distribution ( $p < 0.05$ ). The total score of the 3 items in the Affective Commitment subdimension ranged from 3 to 15, with a mean of 7.78. Based on the minimum, maximum, and mean scores, participants' affective commitment is below the moderate level  $((3+15)/2 = 9)$ . The normality test again indicated non-normality ( $p < 0.05$ ). The total score of the 6 items in the Continuance Commitment subdimension ranged from 6 to 30, with a mean of 18.36. Considering the minimum, maximum, and mean scores, participants' continuance commitment is at a moderate level  $((6+30)/2 = 18)$ . The normality test showed a non-normal distribution ( $p < 0.05$ ).

The total score of the 5 items in the Normative Commitment subdimension ranged from 5 to 25, with a mean of 14.13. Based on the minimum, maximum, and mean scores, participants' normative commitment is below the moderate level  $((5+25)/2 = 15)$ . The normality test confirmed a non-normal distribution ( $p < 0.05$ ).

#### 4.3.3. Correlation Analysis

A correlation analysis was conducted to determine the presence, magnitude, and direction of the relationships between the scales and their sub-dimensions. Since the study data did not meet the assumption of normal distribution, Spearman's Rho correlation analysis was employed. The correlation coefficient ranges between -1 and +1, where values close to +1 indicate a strong positive correlation, values close to -1 indicate a strong negative correlation, and values near 0 suggest a weak or no correlation. The results of the correlation analysis are presented in Table 9.

**Table 9: Correlation Analysis of Scales and Subdimensions**

Scale	Motivation	Intrinsic Motivation	Extrinsic Motivation	Organizational Commitment	Affective Commitment	Continuance Commitment	Normative Commitment
Motivation	1						
Intrinsic Motivation	.921**	1					
Extrinsic Motivation	.825**	.585**	1				
Organizational Commitment	.461**	.396**	.493**	1			
Affective Commitment	.071	.057	.171**	.446**	1		
Continuance Commitment	.381**	.341**	.404**	.899**	.340**	1	
Normative Commitment	.608**	.519**	.590**	.786**	.038	.580**	1

\*\* : Tested at a significance level of  $p < 0.01$ .

A very strong, positive, and statistically significant correlation was observed between the Motivation Scale and the Intrinsic Motivation subdimension ( $r = 0.91$ ,  $p < 0.01$ ). Similarly, the Motivation Scale demonstrated a strong positive correlation with the Extrinsic Motivation subdimension ( $r = 0.82$ ,  $p < 0.01$ ). A moderate, positive, and statistically significant relationship was found between the Motivation Scale and the Organizational Commitment Scale ( $r = 0.46$ ,  $p < 0.01$ ). In contrast, the correlation between the Motivation Scale and the Affective Commitment subdimension was very weak ( $r = 0.07$ ) and not statistically significant. A weak but statistically significant positive relationship was identified between the Motivation Scale and the Continuance Commitment subdimension ( $r = 0.38$ ,  $p < 0.01$ ). Furthermore, a strong, positive, and statistically significant correlation was found between the Motivation Scale and the Normative Commitment subdimension ( $r = 0.608$ ,  $p < 0.01$ ).

A moderate positive correlation was also observed between Intrinsic and Extrinsic Motivation ( $r = 0.585$ ). Intrinsic Motivation showed a low positive correlation with Organizational Commitment ( $r = 0.396$ ) and Continuance Commitment ( $r = 0.341$ ), and a moderate positive correlation with Normative Commitment ( $r = 0.519$ ). No statistically significant relationship was found between Intrinsic

Motivation and Affective Commitment. Extrinsic Motivation was moderately positively correlated with Organizational Commitment ( $r = 0.493$ ), weakly correlated with Affective Commitment ( $r = 0.171$ ), and moderately correlated with both Continuance Commitment ( $r = 0.404$ ) and Normative Commitment ( $r = 0.59$ ). Organizational Commitment exhibited a moderate positive correlation with Affective Commitment ( $r = 0.446$ ), a strong positive correlation with Continuance Commitment ( $r = 0.89$ ), and a strong positive correlation with Normative Commitment ( $r = 0.786$ ). A low positive correlation was found between Affective Commitment and Continuance Commitment ( $r = 0.34$ ), while no statistically significant relationship was observed between Affective Commitment and Normative Commitment. Finally, a moderate, positive, and statistically significant correlation was identified between Continuance Commitment and Normative Commitment ( $r = 0.58$ ).

#### 4.3.4. Regression Analysis

##### 4.3.4.1. The Relationship Between Motivation and Organizational Commitment

To examine the singular effect of motivation on organizational commitment, a simple linear regression model was established with organizational commitment as the dependent variable and motivation as the independent variable. The results of the analysis are presented in Table 10 and Table 11.

**Table 10: ANOVA Test Results for the Relationship Between Motivation and Organizational Commitment**

<b>Dependent Variable:</b>					
Organizational Commitment	<b>KT</b>	<b>sd</b>	<b>KO</b>	<b>F</b>	<b>p</b>
<b>Regression</b>	19520	1	19519		
<b>Error</b>	31092	385	81	242	0.000
<b>Total</b>	50612	386			
R = 0.621		R <sup>2</sup> = 0.39			

*KT: Sum of Squares (SS), KO: Mean Squares (MS)*

Table 10 presents the results of the significance test for the linear regression model between motivation and organizational commitment. The model was found to be statistically significant ( $p < 0.01$ ). Since the model is significant, the model parameters will be examined to assess the effect of the variables on each other. In this model, the correlation coefficient (R) is 0.621, indicating a strong relationship between the variables. The coefficient of determination (R<sup>2</sup>) represents the percentage of variance in the dependent variable explained by the independent variable. In this model, R<sup>2</sup> is 0.39, meaning that 39% of the variance in organizational commitment is explained by motivation.

**Table 11: Model Coefficients for the Relationship between Motivation and Organizational Commitment**

<b>Independent Variable</b>	<b>B</b>	<b>Standard Error</b>	<b>t</b>	<b>p</b>
<b>Constant</b>	15.760	1.641	9.610	.000
Motivation	.409	.026	15.547	.000

Based on the significance test results of the model parameter coefficients, both the model intercept and the coefficient of the motivation variable were found to be statistically significant ( $p < 0.01$ ). Since the model parameters are significant, the regression equation will be interpreted. According to these results, the established regression model is shown below.

$$\text{Organizational Commitment} = 15.760 + 0.409 * \text{Motivation}$$

According to the regression equation, a one-unit increase in motivation leads to a 0.409 unit increase in organizational commitment. The hypothesis H1, stated as “There is a positive and significant relationship between motivation and organizational commitment,” has been confirmed.

#### 4.3.4.2. Relationship Between Intrinsic Motivation and Extrinsic Motivation

To examine the singular effect of extrinsic motivation on intrinsic motivation, a simple linear regression model was established with intrinsic motivation as the dependent variable and extrinsic motivation as the independent variable. The results are presented in Tables 12 and 13.

**Table 12: ANOVA Test Results for the Relationship Between Intrinsic Motivation and Extrinsic Motivation**

<b>Dependent Variable:</b> Intrinsic Motivation	<b>KT</b>	<b>sd</b>	<b>KO</b>	<b>F</b>	<b>p</b>
Regression	32164	1	32164		
Error	36967	385	96.01	334.98	0.000
Total	69132	386			
R =0.682		R <sup>2</sup> =0.464			

The regression model was found to be statistically significant ( $p < 0.01$ ). In this model,  $R = 0.682$  indicates a strong relationship between the variables. The  $R^2$  value of 0.464 shows that 46.4% of the variance in the dependent variable is explained by the independent variable.

**Table 13: Model Coefficients of the Relationship Between Intrinsic Motivation and Extrinsic Motivation**

<b>Independent Variable</b>	<b>B</b>	<b>Standard Error</b>	<b>t</b>	<b>p</b>
Constant	18.320	1.527	12.000	.000
Extrinsic Motivation	1.738	.095	18.303	.000

The significance test of the model parameter coefficients showed that both the model intercept and the coefficient of the external motivation variable were statistically significant ( $p < 0.01$ ). Since the model parameters are significant, the regression equation will be interpreted. Accordingly, the established regression model is presented below.

$$\text{Intrinsic Motivation} = 18.320 + 1.738 * \text{Extrinsic Motivation}$$

According to the model equation, a one-unit increase in external motivation leads to a 1.738-unit increase in internal motivation. Thus, the hypothesis H2, stated as "There is a positive and significant relationship between internal motivation and external motivation," is confirmed.

#### 4.3.4.3. Relationship Between Internal Motivation and Affective Commitment

Since no relationship was detected between internal motivation and affective commitment in the correlation analysis, a regression model was not established for these variables. Therefore, the hypothesis H1a, which states “There is a positive relationship between internal motivation and affective commitment, a sub-dimension of organizational commitment,” was rejected. There is no relationship between internal motivation and affective commitment.

#### 4.3.4.4. Relationship Between Intrinsic Motivation and Continuance Commitment

To examine the singular effect of internal motivation on continuance commitment, a univariate regression model was established with continuance commitment as the dependent variable and internal motivation as the independent variable. The results of this analysis are presented in Table 14 and Table 15.

**Table 14: ANOVA Test Results for the Relationship Between Intrinsic Motivation and Continuance Commitment**

<b>Dependent Variable:</b> Continuance Commitment	<b>KT</b>	<b>sd</b>	<b>KO</b>	<b>F</b>	<b>p</b>
<b>Regression</b>	3738	1	3378.9		
<b>Error</b>	9614	385	24.97	150	0.000
<b>Total</b>	13353	386			
R =0.529		R <sup>2</sup> =0.278			

The regression model was determined to be statistically significant ( $p < 0.01$ ). The model demonstrates a moderate relationship between the variables, as indicated by an R value of 0.529. The coefficient of determination ( $R^2$ ) is 0.278, suggesting that 27.8% of the variance in the dependent variable is accounted for by the independent variable.

**Table 15: Model Coefficients of the Relationship Between Intrinsic Motivation and Continuance Commitment**

<b>Independent Variable</b>	<b>B</b>	<b>Standard Error</b>	<b>t</b>	<b>p</b>
Constant	7.956	0.887	8.967	.000
Intrinsic Motivation	.233	.019	12.236	.000

The significance test of the model parameter coefficients showed that both the model intercept and the coefficient of the intrinsic motivation variable were statistically significant ( $p < 0.01$ ). Since the model parameters are significant, the regression equation will be interpreted. Accordingly, the established regression model is presented below.

$$\text{Continuance Commitment} = 7.956 + 0.019 * \text{Intrinsic Motivation}$$

According to the regression equation, a one-unit increase in intrinsic motivation leads to a 0.019 unit increase in continuance commitment. Thus, the hypothesis H1b, which states that “There is a positive relationship between intrinsic motivation and continuance commitment, a sub-dimension of organizational commitment,” is supported.

#### 4.3.4.5. Relationship Between Intrinsic Motivation and Normative Commitment

To examine the singular effect of intrinsic motivation on normative commitment, a simple linear regression model was established with normative commitment as the dependent variable and intrinsic motivation as the independent variable. The results of this analysis are presented in Tables 16 and 17.

**Table 16: ANOVA Test Results for the Relationship Between Intrinsic Motivation and Normative Commitment**

<b>Dependent Variable:</b> Normative Commitment	<b>KT</b>	<b>sd</b>	<b>KO</b>	<b>F</b>	<b>p</b>
<b>Regression</b>	2941	1	2941		
<b>Error</b>	7824	385	20.32	145	0.000
<b>Total</b>	10766	386			
R =0.523		Adjusted R <sup>2</sup> =0.271			

The regression model was statistically significant ( $p < 0.01$ ). The correlation coefficient (R) of 0.523

indicates a moderate relationship between the variables. Additionally, the coefficient of determination ( $R^2$ ) of 0.271 suggests that 27.1% of the variance in the dependent variable is explained by the independent variable.

**Table 17: Model Coefficients for the Relationship Between Intrinsic Motivation and Normative Commitment**

Independent Variable	B	Standard Error	t	p
Constant	4.899	0.800	6.120	.000
Intrinsic Motivation	.206	.017	12.031	.000

The significance test of the model parameter coefficients indicated that both the intercept and the coefficient of the normative commitment variable were statistically significant ( $p < 0.01$ ). Since the model parameters are significant, the regression equation will be interpreted. Accordingly, the established regression model is presented below.

$$\text{Normative Commitment} = 4.899 + 0,206 * \text{Intrinsic Motivation}$$

According to the model equation, a one-unit increase in intrinsic motivation results in a 0.206-unit increase in normative commitment. Thus, the hypothesis H1c, which states that “There is a positive relationship between intrinsic motivation and normative commitment, a sub-dimension of organizational commitment,” is supported.

#### 4.3.4.6. The Relationship Between Extrinsic Motivation and Affective Commitment

To assess the individual effect of extrinsic motivation on affective commitment, a simple linear regression analysis was conducted, with affective commitment as the dependent variable and extrinsic motivation as the independent variable. The results of this analysis are presented in Tables 18 and 19.

**Table 1: ANOVA Test Results for the Relationship Between Extrinsic Motivation and Affective Commitment**

Dependent Variable: Affective Commitment	KT	sd	KO	F	p
<b>Regression</b>	179.28	1	179.28		
<b>Error</b>	4529	385	11.76	15	0.000
<b>Total</b>	4708	386			
R =0.602		Adjusted R <sup>2</sup> =0.358			

The regression model was statistically significant ( $p < 0.01$ ). The correlation coefficient (R) was 0.62, indicating a moderate positive relationship between the independent and dependent variables. The coefficient of determination ( $R^2$ ) was 0.358, indicating that approximately 35.8% of the variance in the dependent variable is accounted for by the independent variable.

**Table 19: Model Coefficients for the Relationship Between Extrinsic Motivation and Affective Commitment**

Independent Variable	B	Standard Error	t	p
Constant	5.809	0.534	10.870	.000
<b>Extrinsic Motivation</b>	.130	.033	3.904	.000

As a result of the significance tests for the model parameter coefficients, both the model intercept and the coefficient for the affective commitment variable were found to be statistically significant ( $p < 0.01$ ).

Since the model parameters are significant, the regression equation will be interpreted. Based on these results, the established regression model is presented below.

$$\text{Affective Commitment} = 5.809 + 0.130 * \text{Extrinsic Motivation}$$

According to the regression model, a one-unit increase in extrinsic motivation leads to a 0.130-unit increase in affective commitment. The hypothesis “H1d: There is a positive relationship between extrinsic motivation and affective commitment, a sub-dimension of organizational commitment” has been confirmed.

#### 4.3.4.7. The Relationship Between Extrinsic Motivation and Continuance Commitment

To examine the individual effect of extrinsic motivation on continuance commitment, a simple linear regression model was established with continuance commitment as the dependent variable and extrinsic motivation as the independent variable. The results are presented in Table 20 and Table 21.

**Table 20: ANOVA Test Results for the Relationship Between Extrinsic Motivation and Continuance Commitment**

Dependent Variable:	KT	sd	KO	F	p
Continuance Commitment					
<b>Regression</b>	3288	1	3288		
<b>Error</b>	10064	385	26.42	125.78	0.000
<b>Total</b>	13353	386			
R =0.496		Adjusted R <sup>2</sup> =0.244			

The regression model was found to be statistically significant ( $p < 0.01$ ). The correlation coefficient (R) was 0.496, indicating a moderate association between the independent and dependent variables. The coefficient of determination (R<sup>2</sup>) was 0.244, suggesting that approximately 24.4% of the variance in the dependent variable is explained by the independent variable.

**Table 21: Model Coefficients for the Relationship Between Extrinsic Motivation and Continuance Commitment**

Independent Variable	B	Standard Error	t	p
Constant	9.914	0.797	12.440	.000
Extrinsic Motivation	.556	.050	11.210	.000

As a result of the significance tests for the model parameter coefficients, both the model intercept and the coefficient for the continuance commitment variable were found to be statistically significant ( $p < 0.01$ ). Since the model parameters are significant, the regression equation will be interpreted. Based on these results, the established regression model is presented below.

$$\text{Continuance Commitment} = 9.914 + 0.556 * \text{Extrinsic Motivation}$$

According to the regression model, a one-unit increase in extrinsic motivation leads to a 0.556-unit increase in continuance commitment. The hypothesis “H1e: There is a positive relationship between extrinsic motivation and continuance commitment, a sub-dimension of organizational commitment” has been confirmed.

#### 4.3.4.8. The Relationship Between Extrinsic Motivation and Normative Commitment

To examine the individual effect of extrinsic motivation on normative commitment, a simple linear regression model was established with normative commitment as the dependent variable and extrinsic motivation as the independent variable. The results are presented in Table 22 and Table 23.

**Table 22: ANOVA Test Results for the Relationship Between Extrinsic Motivation and Normative Commitment**

<b>Dependent Variable:</b> Normative Commitment	<b>KT</b>	<b>sd</b>	<b>KO</b>	<b>F</b>	<b>p</b>
<b>Regression</b>	4118.35	1	4118		
<b>Error</b>	6648.43	385	17.26	238.48	0.000
<b>Total</b>	10766.79	386			
R =0.195		Adjusted R <sup>2</sup> =0.036			

The regression model was found to be statistically significant ( $p < 0.01$ ). In this model, the correlation coefficient (R) was 0.195, indicating the presence of a relationship between the variables. The coefficient of determination (R<sup>2</sup>) was 0.036, suggesting that 3.6% of the variance in the dependent variable is explained by the independent variable.

**Table 23: Model Coefficients for the Relationship Between Extrinsic Motivation and Normative Commitment**

<b>Independent Variable</b>	<b>B</b>	<b>Standard Error</b>	<b>t</b>	<b>p</b>
Constant	4.670	0.647	7.220	.000
Extrinsic Motivation	.620	.040	15.440	.000

As a result of the significance tests for the model parameter coefficients, both the model intercept and the coefficient for the normative commitment variable were found to be statistically significant ( $p < 0.01$ ). Since the model parameters are significant, the regression equation will be interpreted. Based on these results, the established regression model is presented below.

$$\text{Normative Commitment} = 4.670 + 0.620 * \text{Extrinsic Motivation}$$

According to the regression model, a one-unit increase in extrinsic motivation leads to a 0.620-unit increase in normative commitment. The hypothesis “H1f: There is a positive relationship between extrinsic motivation and normative commitment, a sub-dimension of organizational commitment” has been confirmed.

In summary, 55.6% of the participants are female and 44.4% are male. Among them, 67.7% are aged between 26 and 44, and 62.8% are married. Since 80.8% of the participants hold undergraduate or graduate degrees, the employees working in banks and insurance companies represent a well-educated group. According to the findings, 39% of the variance in organizational commitment is attributed to motivation. When examining the relationship between motivation and the sub-dimensions of organizational commitment, it was observed that 27.8% of continuance commitment and 27.1% of normative commitment are explained by intrinsic motivation. No significant relationship was found between affective commitment and intrinsic motivation. Additionally, the test results indicate that 35.8% of affective commitment, 24.4% of continuance commitment, and 3.6% of normative commitment are explained by extrinsic motivation.

**Table 24: Hypothesis Results**

<b>Research Hypotheses</b>	<b>Results</b>
H1: There is a positive and significant relationship between motivation and organizational commitment.	Confirmed
H2: There is a positive and significant relationship between intrinsic motivation and extrinsic motivation.	Confirmed
H1a: There is a positive relationship between intrinsic motivation and affective commitment, a sub-dimension of organizational commitment.	Rejected

H1b: There is a positive relationship between intrinsic motivation and continuance commitment, a sub-dimension of organizational commitment.	Confirmed
H1c: There is a positive relationship between intrinsic motivation and normative commitment, a sub-dimension of organizational commitment.	Confirmed
H1d: There is a positive relationship between extrinsic motivation and affective commitment, a sub-dimension of organizational commitment.	Confirmed
H1e: There is a positive relationship between extrinsic motivation and continuance commitment, a sub-dimension of organizational commitment.	Confirmed
H1f: There is a positive relationship between extrinsic motivation and normative commitment, a sub-dimension of organizational commitment.	Confirmed

## 5. Discussion and Conclusion

Achieving sustainable profitability and growth, which are the fundamental goals of organizations, is only possible by understanding employees and creating appropriate working environments for them. Managers are responsible for establishing productive work settings that enable employees to perform at high levels. In this context, identifying the interaction between intrinsic and extrinsic motivational factors and the components of organizational commitment is of significant importance.

Organizations in the banking and insurance sectors operate with similar organizational structures and institutional characteristics. Sales and profit targets, frequent monitoring of these targets, use of technology, close communication with customers and teams, intense work pace, as well as opportunities for promotion and career advancement are common features of both sectors. These shared characteristics justify the inclusion of both sectors as the research population. It is considered that the increasing penetration of digitalization into daily work routines, combined with workload, competition, and pressure stemming from working conditions, may affect the relationship between motivation and organizational commitment. In this regard, it is believed that the findings of this study will provide solutions for managers and practitioners to overcome current challenges. According to the results of the study, while the participants' total work experience tends to concentrate at 20 years or more, their tenure at their current organization tends to cluster within the 1–5-year range. This highlights the importance of organizational commitment for employees in the banking and insurance sectors.

The research findings indicate a positive and significant relationship between intrinsic and extrinsic motivation, as well as between motivation and organizational commitment. Furthermore, it was found that intrinsic motivation significantly and positively affects the continuance and normative commitment dimensions of organizational commitment, while extrinsic motivation significantly and positively influences all three dimensions— affective, continuance, and normative commitment. However, the hypothesis proposing a positive relationship between intrinsic motivation and affective commitment was rejected. There is no significant relationship between intrinsic motivation and affective commitment. In this context, the findings of this study contribute to the literature by highlighting the positive relationship between employee motivation and organizational commitment. Additionally, the results support the view that motivation is an influential factor in determining employees' commitment to their organization. When examining the relationship between the two dimensions of motivation, a significant correlation was found, suggesting that employees motivated by external rewards may also be intrinsically satisfied, and both types of motivation can coexist in the same individual.

The positive effect of extrinsic motivation on affective, continuance, and normative commitment indicates that when employees are motivated by external factors, their commitment to the organization increases across all three dimensions. On the other hand, intrinsic motivation has a significant effect only on the continuance and normative dimensions of organizational commitment. The analysis results show that intrinsic motivation does not significantly influence affective commitment. From this, it can be concluded that intrinsic motivation—which can be summarized as deriving satisfaction from the work itself and showcasing one's abilities through taking responsibility—does not positively impact the development of affective commitment among employees in the banking and insurance sectors. While

intrinsic motivation has a positive relationship with other dimensions of organizational commitment, its lack of association with affective commitment can be attributed to the complex and multifaceted nature of human behavior. This may result in highly intrinsically motivated employees possessing strong self-confidence and self-evaluation, but not necessarily developing a high level of emotional attachment to their organization. Therefore, it is possible to conclude that intrinsically motivated employees are more committed to the work itself rather than to the organization, as they may believe they can utilize their skills in other organizations as well.

While the findings of this study align with the results of previous studies in the relevant literature that have explored the relationship between motivation and organizational commitment, some divergent findings also emerge. Kargün and Koç (2021), in their study titled "*The Effects of Employees' Motivation Levels on Organizational Commitment and Job Performance: A Study in Hospitality Businesses*", concluded that there is a relationship between employee motivation and organizational commitment levels. According to the results of Zeynel and Çarıkçı (2015), there is a significant relationship between professional motivation and organizational commitment. Örucü and colleagues (2022) also found that both intrinsic and extrinsic motivation significantly impact organizational commitment. In contrast, Bilge, Bal, and Gönügür (2015) concluded that extrinsic motivation has a positive effect on the sub-dimensions of organizational commitment, while intrinsic motivation has a negative effect. Uğur (2020) found that both intrinsic and extrinsic motivation positively influence organizational commitment and that both types of motivation positively affect affective commitment. In the same study, extrinsic motivation was found to have a positive effect on continuance and normative commitment, whereas intrinsic motivation did not significantly affect these dimensions.

While our findings are generally consistent with these studies, the lack of a significant relationship between intrinsic motivation and affective commitment in our research may be associated with the sectors in which the sample is situated. This phenomenon may be further investigated in future studies to provide additional insights into the field. The originality of this research lies in its focus on how the transformation driven by technological advancements and performance expectations in the sectors is reflected in the variables of motivation and organizational commitment, based on data obtained from an ideally sized sample. It is believed that this study, by analyzing the relationship between the sub-dimensions of intrinsic and extrinsic motivation and the sub-dimensions of organizational commitment within the service sector, will serve as a valuable reference for future research in this area.

### ***Future Research Directions***

In the existing literature, it is generally observed that motivation has a positive impact on enhancing organizational commitment. However, due to differences in sectors and the timing of the studies, varying results have been obtained across sub-dimensions. Based on the results of this study, the following suggestions can be made for future research:

- The sample size can be increased to enrich the dataset.
- In this study, employees of banking and insurance companies across Turkey were included in the sample. It may be beneficial to conduct a city-based classification.
- Employees in banking and insurance companies can be categorized into sales and operations roles.
- Differentiating between domestic and foreign-capital banking and insurance companies may enrich the data.
- In the current study, motivation was examined as a two-dimensional construct, and organizational commitment as a three-dimensional construct. While it is considered important to maintain this distinction in future research, examining the relationship between motivation and organizational commitment using different moderators could yield meaningful results.
- Conducting similar studies in different sectors may increase the generalizability of the findings.

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**Araştırma Makalesi**

**Analysis of the Relationship Between Motivation and Organizational Commitment: A Study on Employees in the Banking and Insurance Sectors**

*Motivasyon ile Örgütsel Bağlılık Arasındaki İlişkinin Analizi: Bankacılık ve Sigortacılık Sektörlerindeki Çalışanlar Üzerinde Bir Araştırma*

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**Genişletilmiş Özet**

Örgütlerin hedeflenen sonuçlar ile gerçekleşen çıktılar arasındaki farkı azaltmaya yönelik çabalarında en önemli rolü çalışanlar üstlenmektedir. Çalışanlar, sadece üretim sürecine katılan birer unsur değil; aynı zamanda makinelerde bulunmayan ruh, ilham ve yaratıcılık gibi insani değerlere sahip önemli bir üretim faktörü olarak değerlendirilmektedir (Acquah vd., 2021, pp. 25-29). Bu doğrultuda, örgütler sürdürülebilir etkinlik ve verimlilik sağlamak amacıyla çalışan davranışlarını anlamaya, örgütsel amaçlarla uyumlu hedeflerin gerçekleştirilmesinde gönüllü katılımı teşvik etmeye odaklanmakta ve bu bağlamda motivasyon ile örgütsel bağlılığı öncelikli konular olarak ele almaktadır.

Motivasyon, yöneticilerin çalışanlarda güven oluşturmak ve onları harekete geçirmek için kullandığı dinamik bir araç olarak tanımlanmaktadır (Drogomyretska, 2013, pp. 781-785). Bu bağlamda, çalışanlarda motivasyonu tetikleyen faktörlerin neler olduğu, sürdürülebilir motivasyonun nasıl sağlandığı ve bazı çalışanların neden daha istekli çalıştığı gibi sorular, ilgili literatürün temel araştırma alanlarını oluşturmaktadır (Şimşek & Eroğlu, 2013, pp. 167).

Motivasyonun temel işlevi, bireyi harekete geçirmek ve bu hareketliliği süreklilik haline getirmektir (Taylor, 2015, pp. 28-37). Çalışanların yüksek motivasyon göstermeleri, genellikle daha fazla özerklik, yeterlilik ve bağlılıkla ilişkilidir. Bu süreçte örgütsel bağlılık, motivasyonla etkileşim hâlinde önemli bir rol oynamaktadır. Örgütsel bağlılık; çalışanın itaat, katılım ve kimlik geliştirme süreçlerinden geçerek oluşmakta ve çalışanların örgüt değerleri ile öz değerlerinin örtüşmesini içeren bir yapıdır (Leyla & Üzüm, 2019). Nitelikli iş gücünü verimli şekilde yöneten örgütler, entelektüel sermayeden daha etkin faydalanmakta ve bu da örgütsel bağlılığın önemini artırmaktadır (Özdevecioğlu, 2003, pp. 113-130). Bu noktada, çalışanların bilgi, deneyim ve olumlu iş tutumlarına sahip olması, örgütte kalma niyetini artıran unsurlar arasında yer almaktadır (Akyay, 2007, pp. 71-85).

İçsel motivasyonu yüksek bireyler, öğrenme, keşfetme, anlama ve yeni fikirler üretme süreçlerinde içsel bir haz ve tatmin duygusu yaşamaktadır. Bu bireyler yalnızca bireysel başarıya odaklanmakla kalmaz, aynı zamanda çevreleriyle olumlu ilişkiler kurma eğilimi gösterirler. Bu yönüyle içsel motivasyon, bireylerin hem kişisel gelişimlerine katkı sağlamakta hem de kurumlar için sürdürülebilir bir rekabet avantajı yaratmaktadır (Bakan & Yılmaz, 2021, p. 5).

Öte yandan dışsal motivasyon, bireyin gerçekleştirdiği davranışın doğrudan sonucunda elde edilen dışsal ödüllerle ilişkilidir. Bu motivasyon türü, davranışın kendisinden değil, sonucunda elde edilecek kazançlardan kaynaklı olarak ortaya çıkmakta ve dolayısıyla araçsal bir nitelik taşımaktadır. Literatürde yapılan çalışmalar, dışsal ödüllerin bireylerin içsel motivasyonlarını azaltabileceğini ortaya

koymaktadır. Bunun nedeni, ödülün bireyin eylemi gerçekleştirme nedenini değiştirerek, içsel nedenlerden dışsal nedenlere yönlendirmesidir (Legault, 2016, pp. 1-3). Ancak dışsal motivasyon, özellikle bireylerin ilgi duymadığı ya da motive olmakta zorlandığı görevlerde harekete geçmelerini sağlamada önemli bir araç olarak işlev görebilmektedir.

Örgütsel bağlılık ise, çalışanın örgütün amaç ve değerlerini benimseyerek, örgütün çıkarlarını destekleyecek şekilde gönüllü olarak çaba göstermesi ve örgüt üyeliğini sürdürme isteğiyle şekillenen bir tutumdur (Gümüş & Sezgin, 2012). Bu bağlılık, üç temel boyutta ele alınmaktadır. Duygusal bağlılık, çalışanın örgüte karşı hissettiği aidiyet ve özdeşleşme duygularını ifade ederken; devam bağlılığı, çalışanın örgütten ayrılmasının yaratacağı maliyetler nedeniyle örgütte kalma eğilimini yansıtır. Normatif bağlılık ise bireyin örgütte kalmayı etik ya da ahlaki bir yükümlülük olarak görmesiyle ilgilidir (Allen & Meyer, 1990, pp.1-18).

21. Yüzyılda enformasyon teknolojilerinin yaygın kullanımı, dijitalleşme ve COVID-19 pandemisi gibi küresel gelişmeler, iş yapma biçimlerini ve çalışan motivasyonlarını dönüştürmektedir. Bu dönüşüm, motivasyon ve örgütsel bağlılık arasındaki ilişkilerin yeniden ele alınmasını gerekli kılmıştır. Bu araştırmanın temel amacı, banka ve sigorta sektörlerinde çalışanların içsel ve dışsal motivasyon düzeylerinin, örgütsel bağlılığın alt boyutlarıyla ilişkisini ortaya koymaktır.

### **Araştırma Yöntemi**

Özellikle Covid19 Pandemisi sonrasında enformasyon teknolojilerinin yaygın kullanımı ile dijital işlem sayısının ve çalışanların performans skorlarındaki beklentilerin artması, hizmet odaklı bankacılık ve sigortacılık sektörlerindeki iş yapma yöntemlerini, çalışma koşullarını ve grup dinamiklerini etkileyecek gelişmelerinden yoğun etkilenmekte olduğu görülmektedir. Bu araştırmanın evrenini, Türkiye’de faaliyet gösteren banka ve sigorta sektöründe çalışanlar oluşturmaktadır. Çalışma kapsamında, Türkiye’de faaliyet gösteren banka ve sigorta sektörlerinde görev yapan çalışanlara 30 Nisan - 7 Mayıs 2025 tarihleri arasında Google Forms aracılığıyla 387 katılımcıdan veri toplanmıştır. Katılımcılar, banka ve sigorta sektörlerindeki genel müdürlük ve operasyonel kadrolarda görev yapan beyaz yaka çalışanlardır. Kolayda örnekleme yöntemi tercih edilmiştir. Bu araştırmanın temel amacı, çalışanların içsel motivasyon ve dışsal motivasyonlarının örgütsel bağlılığın altboyutları ile ilişkisinin tespit edilmesidir. Bu çalışmanın özgünlüğü özellikle çalışma koşullarının ve işin niteliği açısından zorlayıcı unsurlar barındıran banka ve sigorta sektöründeki çalışanların motivasyon ve örgütsel bağlılık düzeylerinin birbiriyle ilişkisinin tespit edilmesidir. Çalışmanın özgünlüğü, ideal örneklem büyüklüğünden elde edilen verilere dayanarak sektörlerdeki teknolojik ve performans beklentisine yönelik yaşanan dönüşümün motivasyon ve örgütsel bağlılık değişkenlerine nasıl yansıdığına incelenmesine odaklanmasındadır. Araştırmanın özellikle motivasyonu içsel ve dışsal altboyutlar etrafında alarak örgütsel bağlılığın altboyutları ile ilişkilerinin hizmet sektörlerinde nasıl olduğuna yönelik derinlemesine analiz bu alandaki gelecekteki çalışmalar için bir öncül niteliği taşıyacağına da inanılmaktadır.

Araştırmada motivasyonun ölçümünde Mottaz (1985) tarafından geliştirilen ve Tanrıverdi vd. (2017) tarafından Türkçeye uyarlanan 24 soruluk Motivasyon Ölçeği, örgütsel bağlılığı ölçmek için ise Meyer, Allen ve Smith (1993) tarafından geliştirilen 18 soruluk Örgütsel Bağlılık Ölçeği kullanılmıştır. Motivasyon ölçeği içsel (9 madde) ve dışsal (15 madde) motivasyon olmak üzere iki boyuttan; bağlılık ölçeği ise duygusal, devam ve normatif bağlılık olmak üzere üç boyuttan oluşmaktadır. Faktör analizinde, her bir değişkenin yalnızca tek bir faktör altında yüksek yük değerine sahip olmasını sağlamak amacıyla faktör döndürme işlemi gerçekleştirilmiştir. Döndürme sonrası, birden fazla faktörde benzer yük değerine sahip olan (fark < 0.10) veya faktör yükü 0.40’ın altında kalan 10., 12., 14., 16., 17., 22. ve 24. maddeler analiz dışı bırakılmıştır. Bu durum, banka ve sigorta sektörlerinde çalışan bireylerin kendilerine özgü iş ortamları, mesleki deneyimleri ve sektörel kültürleri nedeniyle bazı ifadeleri farklı biçimlerde algılamaları ve yorumlamalarıyla açıklanabilir. Yapılan düzenlemeler sonrası, motivasyon ölçeği 17 maddeyle analizde yer almış ve bu maddelerin faktör yükleri 0.671 ile 0.926 arasında değişmiştir. Elde edilen iki faktörlü yapı içerisinde, birinci faktör olan içsel motivasyon boyutu altında toplam 12 madde yer almakta olup, bu maddelere ait faktör yükleri 0.617 ile 0.875 arasında değişen yüksek değerler göstermiştir.

Verilerin analizinde SPSS 23 ve Excel 2010 programlarından yararlanılmış, ölçeklerin faktör yapılarının

geçerliliği için KMO ve Bartlett testleri yapılmış ve ölçeklerin faktör analizine uygun olduğu saptanmıştır.

### Bulgular

- Motivasyon ve bağlılık arasında genel ilişki: Motivasyon ile örgütsel bağlılık arasında orta düzeyde pozitif ve anlamlı bir ilişki tespit edilmiştir ( $r=0.46$ ,  $p<0.01$ ).
- İçsel motivasyon ile duygusal bağlılık arasında anlamlı bir ilişki bulunamamıştır. Ancak içsel motivasyonun devam bağlılığı ( $r=0.341$ ) ve normatif bağlılık ( $r=0.519$ ) üzerinde pozitif etkisi olduğu görülmüştür.
- Dışsal motivasyonun ise hem duygusal bağlılık ( $r=0.171$ ), hem devam bağlılığı ( $r=0.404$ ), hem de normatif bağlılık ( $r=0.59$ ) üzerinde pozitif ve istatistiksel olarak anlamlı etkisi olduğu ortaya konmuştur.
- İçsel ve dışsal motivasyon arasında da orta düzeyde pozitif korelasyon saptanmıştır ( $r=0.585$ ,  $p<0.01$ ).
- Modelde  $R=0.621$ ,  $R^2=0.39$  olup, örgütsel bağlılıktaki değişimin %39'unun motivasyon değişkenleri tarafından açıklandığı sonucuna ulaşılmıştır.

### Hipotez Test Sonuçları

Hipotez	Sonuç
H1: Motivasyon ile örgütsel bağlılık arasında pozitif ve anlamlı bir ilişki vardır.	Doğrulandı
H2: İçsel motivasyon ile dışsal motivasyon arasında pozitif ve anlamlı bir ilişki vardır.	Doğrulandı
H1a: İçsel motivasyon ile duygusal bağlılık arasında pozitif bir ilişki vardır.	Reddedildi
H1b: İçsel motivasyon ile devam bağlılığı arasında pozitif bir ilişki vardır.	Doğrulandı
H1c: İçsel motivasyon ile normatif bağlılık arasında pozitif bir ilişki vardır.	Doğrulandı
H1d: Dışsal motivasyon ile duygusal bağlılık arasında pozitif bir ilişki vardır.	Doğrulandı
H1e: Dışsal motivasyon ile devam bağlılığı arasında pozitif bir ilişki vardır.	Doğrulandı
H1f: Dışsal motivasyon ile normatif bağlılık arasında pozitif bir ilişki vardır.	Doğrulandı

### Değerlendirme ve Yorum

Araştırma sonucunda dışsal motivasyonun, örgütsel bağlılığın üç alt boyutunda da pozitif etkisi olduğu görülmüştür. Bu durum, dışsal ödüllerle motive edilen çalışanların örgüte olan bağlılıklarının daha yüksek olduğunu göstermektedir. Öte yandan, içsel motivasyonun özellikle duygusal bağlılık üzerinde etkili olmadığı; ancak devam ve normatif bağlılık üzerinde anlamlı etkileri olduğu tespit edilmiştir. Bu durum, içsel motivasyonu yüksek bireylerin işin kendisine daha fazla bağlılık duyduklarını, ancak örgüte duygusal bağlılık geliştirmede sınırlı kaldıklarını göstermektedir. İçsel motivasyonu yüksek çalışanlar, yeteneklerini farklı örgütlerde de kullanma eğiliminde olduklarından, iş yerlerine duygusal düzeyde bağlılık geliştirme gereksinimi duymayabilmektedir.

### Araştırmanın Kısıtları ve Gelecek Araştırmalar İçin Öneriler

Araştırma çevrimiçi anket yöntemiyle gerçekleştirilmiş olup, yüz yüze görüşme imkânı bulunmamaktadır. Örnekleme, farklı kurumlara ait çalışanları içermekte olup, genellemelerde dikkatli olunması gerekmektedir.

### Gelecek çalışmalara yönelik öneriler şunlardır:

- Örnekleme sayısı artırılarak analizlerin daha genellenebilir hale gelmesi sağlanabilir.

- Katılımcılar şehir, departman (örneğin satış vs. operasyon) ve sermaye yapısına göre (yerli/yabancı) sınıflandırılabilir.
- Motivasyon ve örgütsel bağlılık değişkenleri, farklı moderatör ve mediatör değişkenlerle birlikte incelenerek model zenginleştirilebilir.
- Benzer araştırmalar farklı sektörlerde de yapılarak sonuçların sektörel farkları ortaya konabilir.