

The impact of Bank-provided Loans on Organizational Commitment: A Comprehensive Study

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Abstract:

The purpose of this study is to evaluate the impact that bank-issued loans have on organizational commitment, with a specific focus on employees of banks and Human Resource Management (HRM) professionals. SPSS 20 was used to analyze the data collected from a sample of 300 people in order to evaluate the relationship between the availability of bank loans and the level of commitment that employees have to their company. The findings demonstrate that there is a positive correlation between the availability of bank loans and the amount of commitment to a business. This suggests that employees who have access to loans report higher levels of commitment to their respective organizations. There is a significant impact that the environment of the workplace has on the employees. When employees in today's world have access to a wide variety of employment opportunities, the atmosphere of the workplace becomes an essential component in determining whether or not they will accept and/or continue to hold their jobs. It is possible that the amount of motivation of employees, as well as their future performance and productivity, is directly proportional to the quality of the atmosphere in the workplace. A number of factors, including an employee's error rate, level of innovation and collaboration with other employees, absenteeism, and ultimately the length of time they remain in their position, are influenced by how well they get along with the organization.

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