



## **CAREER PLANNING AND DEVELOPMENT OF EMPLOYEES IN PRIVATE SECTOR BANKS: A TREE STRUCTURED ANALYSIS OF ORGANIZATIONAL COMMITMENT IN INDIA**

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### **Abstract**

*Career planning and development have become critical components in enhancing employee satisfaction, productivity, and retention, particularly in the highly competitive banking sector. This study investigates the career planning and development practices of private sector banks in India and examines their influence on the organizational commitment of employees. Using a structured survey administered to bank employees, the research employed Tree Structured Analysis (CHAID method) to identify the most significant predictors of organizational commitment. The analysis revealed that dimensions such as training opportunities, career progression clarity, mentoring support, and performance-linked advancement strongly influenced employees' levels of commitment. The results highlight that employees with well-defined career paths and access to professional development programs demonstrated higher loyalty, engagement, and long-term association with their organizations. This study contributes to human resource literature by emphasizing the strategic role of career development in shaping organizational commitment, and it provides practical insights for private sector banks to design effective career management policies. The findings also suggest that prioritizing employee growth fosters sustainable competitive advantage in the Indian banking industry.*

**Keywords:** *Career Planning, Career Development, Organizational Commitment, Tree Structured Analysis, Private Sector Banks, Employee Retention.*

### **Introduction**

Career planning and development have emerged as integral aspects of modern human resource management in today's competitive business environment. Organizations increasingly recognize that retaining skilled employees and enhancing their commitment depends not only on financial incentives but also on well-structured career development practices. In the context of private sector banks in India, career planning plays a vital role in aligning individual aspirations with organizational objectives, thereby fostering employee engagement and long-term stability (Kumar V et. al 2018). Private sector banks in India have witnessed rapid transformation over the past few decades, characterized by technological adoption, service diversification, and customer-centric approaches. These changes have intensified the need for highly skilled and adaptable employees. However, with rising competition in the financial services industry, banks face challenges in attracting and retaining talented employees. Career planning and development strategies offer a structured approach to meeting these challenges by providing employees with a clear vision of their career progression and opportunities for professional growth.



The concept of organizational commitment is closely associated with employee loyalty, motivation, and productivity. Employees who perceive career development opportunities are more likely to demonstrate higher levels of commitment, resulting in reduced turnover rates and improved organizational performance (Suresh Kumar et. al 2016). In private sector banks, where competition for skilled human capital is intense, organizational commitment can become a differentiating factor in sustaining business success. Thus, studying the link between career development practices and organizational commitment provides valuable insights for both practitioners and scholars.

Career planning, in its essence, involves assessing an employee's skills, interests, and aspirations while designing a pathway that aligns with organizational needs. Career development, on the other hand, encompasses training, mentoring, succession planning, and performance-based growth opportunities. When combined, these practices create an enabling environment that supports employees in achieving their career goals while simultaneously fulfilling organizational requirements. This mutual benefit strengthens organizational commitment, as employees feel valued and secure in their professional journey (Priya Babu et.al 2020).

Private sector banks in India are uniquely positioned in this regard due to their emphasis on performance-driven culture, rapid adaptability, and competitive service delivery (Sehgal et. al 2025). Unlike public sector banks, private sector institutions often focus on aggressive talent management practices to ensure sustained growth. Employees in such institutions tend to place higher expectations on career growth, skill enhancement, and recognition. Failure to meet these expectations can lead to dissatisfaction, disengagement, and attrition. Hence, career planning and development become indispensable tools for managing employee expectations and enhancing organizational commitment.

The theoretical underpinning of this study is rooted in human capital theory, which posits that investment in employee development leads to improved productivity and organizational outcomes (Chen et. al 2021). Furthermore, social exchange theory highlights that when organizations invest in employees' career growth, employees reciprocate through higher levels of commitment and loyalty. These perspectives provide a strong foundation for analyzing the relationship between career planning and organizational commitment in the Indian private banking sector.

To analyze this relationship, the study applies Tree Structured Analysis, particularly the CHAID method, which enables the identification of significant predictors of organizational commitment (Johnson, 2025). This approach helps uncover patterns and relationships within data that may not be evident through traditional linear statistical techniques. The application of this model offers a systematic method to understand how various career development factors, such as training, mentoring, promotions, and recognition—affect the organizational commitment of bank employees (De Nobile et. al 2022).

Empirical evidence from prior studies suggests that effective career planning not only reduces employee turnover but also contributes to long-term organizational success. For instance, organizations that prioritize structured training and clear career progression pathways experience higher job satisfaction levels among employees. In the context of private sector banks, career development programs tailored to the dynamic financial environment can significantly enhance employees' commitment and reduce the risk of attrition in a highly competitive labor market (Suneetha Naisa et. al 2024).



This study contributes to the literature by bridging the gap between career planning practices and organizational commitment outcomes within the specific context of Indian private sector banks. By applying Tree Structured Analysis, the research offers a nuanced understanding of the factors that drive employee commitment, thereby advancing both theoretical insights and practical implications. The findings of this study will assist bank managements in designing career strategies that enhance employee loyalty and organizational performance.

It establishes the importance of career planning and development in fostering organizational commitment, particularly in the private banking sector of India. By analyzing the relationship through Tree Structured Analysis, the study aims to provide empirical evidence on how career development initiatives can influence employee commitment. This research is expected to benefit not only policymakers and HR professionals in private sector banks but also contribute to broader discussions on employee engagement and organizational sustainability in the financial services industry.

### **Review of Literature**

Career growth is the progression of a career, related prospects, experiences, duties, and responsibilities through intervention and purposeful responsibility of individuals and their environment (Biswakarma, 2016, Arthur, 2008). Previously, many aspects of career growth have been studied, such as career self-management, employees' early experiences in an organization (Hirschi et. al 2020, Sturges et. al 2001), and their urge for promotion (Luedech Girdwichai, 2020, Weng et. al 2010]. Though career development is sometimes used interchangeably with career growth (Karavardar 2014) the former term is more concerned with the career plans structured and managed by employees and organizations (Guterman 1991, Okurame 2012).

Redondo et al. (2021) study on two pathways between protean career orientation and intention to quit emphasized that organizational commitment and job satisfaction plays an important role in managing the talent in the organization. The study concluded by highlighting that highly protean talented individuals exhibit higher organizational commitment and job satisfaction, Luna-Arocas et al. (2020) study on the relationship between the role of pay satisfaction and employee perception in business loyalty strategies. The research analysed using structural equation modelling (SEM) on three constructs which are employee perception, pay satisfaction and organizational commitment.

Competence dimensions encompass the aspects of knowledge, skills, abilities, and attitudes. These dimensions are concepts used in the context of human resource development and career advancement. They are important for individuals to achieve effective job performance. Descriptive research findings indicate that the competencies formed in the studied company tend to have a high tendency in the attitude and ability dimensions, a moderate tendency in the knowledge dimension, and a low tendency in the skill dimension (ImasKomariyah et. al 2023).

HRM functions have been carried out by the university such as recruitment and selection, performance evaluation, training and development, and salary and benefits, there are still functions that have not been maximized, namely HR strategy and plan, career progress, and employee relations (Pausits et al., 2022).

The tree model as a concept for learning, self-development, profession and career which is called the pumping model. For human resource development, the author then calls it the PumpingHR model. The structure of the Pumping - HR Model follows the analogy of a tree model. The strong roots in HR



management are called Success Principles. The stem that grows in HR management is called Pumping Competency. Useful fruit/leaves that are produced continuously in human resource management are called Pumping Action (Ramly, 2019). This research has produced a 'human resources' model based on tree components (roots, stems, and fruit/leaves).

Planning for career growth is a crucial aspect that employees should consider in order to enhance their level of job dedication. When an employee perceives that there is a well-defined career path opportunity, he or she will be more motivated to work hard and perform well since they will have the chance to advance along the company's career path. The organization, the job, and determining career routes that offer logical advancement for people between roles in the company are the three main focuses of career development planning (Mathis and Jackson, 2006).

According to Marwansyah (2015), there are two viewpoints on careers, which are as follows: A person's career can be defined as the assortment of occupations they take on over the course of their lifetime. On the other hand, a career includes age-related changes in motivation, values, and attitudes. Both viewpoints emphasize the individual and operate under the premise that people have agency over their own fate, allowing them to seize opportunities and optimize their professional fulfilment. Research by Ifeoma et al. (2020), Reardon et al. (2020), and Hidayati et al. (2018) has shown that career development planning for employees has a favourable impact on employee performance.

### **Statement of the Problem**

The private sector banking industry in India is characterized by rapid technological advancements, intense competition, and an increasing demand for highly skilled human resources. While these banks provide competitive salaries and modern work environments, employee retention continues to be a pressing challenge. Many employees, particularly those in younger generations, prioritize career growth opportunities, training, and skill development over financial benefits alone. The absence of structured career planning and development programs often leads to dissatisfaction, disengagement, and high turnover rates, which in turn affect service quality and organizational performance. Organizational commitment is a critical factor that determines the stability and long-term success of private sector banks. However, commitment levels are often undermined when employees perceive limited opportunities for career progression or unclear developmental pathways. Despite the recognized importance of career planning in enhancing employee loyalty, many private banks in India still underinvest in structured developmental strategies. Moreover, empirical evidence examining the link between career planning, development practices, and organizational commitment in the Indian private banks context remains limited. This situation necessitates an in-depth investigation into how career planning and development influence organizational commitment among employees of private sector banks in India. By applying Tree Structured Analysis, this study aims to identify the most significant factors that contribute to employee commitment and provide actionable insights for banking institutions to strengthen their human resource strategies.

### **Objectives of the Study**

1. To examine the impact of career planning and development practices on the organizational commitment of employees in private sector banks in India.
2. To identify the key factors influencing organizational commitment through Tree Structured Analysis.



## Need For the Study

In the dynamic environment of the Indian banking sector, particularly in private banks, human resources are the most valuable asset for sustaining growth and competitiveness. Employees today are not only motivated by salary and job security but also by opportunities for career growth, skill enhancement, and personal development. The absence of structured career planning and development initiatives often results in dissatisfaction, reduced motivation, and high turnover rates, which negatively impact organizational efficiency and customer service quality. Organizational commitment plays a vital role in ensuring that employees remain loyal, productive, and aligned with organizational goals. However, in private sector banks, where performance expectations are high and employee mobility is frequent, fostering long-term commitment is a significant challenge. There is, therefore, a strong need to understand how career planning and development practices contribute to strengthening organizational commitment.

Moreover, while existing studies have explored the importance of career development, there is limited empirical research focusing on private sector banks in India, where competition for talent is intense. The application of Tree Structured Analysis provides a data-driven approach to identifying the most influential factors of organizational commitment, offering deeper insights than conventional methods. Thus, the study is necessary to bridge the gap between theory and practice by highlighting the strategic role of career development in enhancing employee commitment. The findings will help private banks design effective HR strategies that reduce attrition, improve employee satisfaction, and build a sustainable competitive advantage in the financial services industry.

## Research Methodology

This study adopts a quantitative research approach to investigate the impact of career planning and development practices on the organizational commitment of employees in private sector banks in India. A descriptive and analytical research design has been employed, as it enables systematic measurement of variables, identification of patterns, and examination of relationships between career development initiatives and organizational commitment.

**Data Collection Method:** Primary data was collected through a structured questionnaire designed to capture employee perceptions regarding career planning, career development opportunities, and their commitment toward the organization. The questionnaire used a five-point Likert scale ranging from “Strongly Disagree” to “Strongly Agree” to measure responses. Secondary data was sourced from academic journals, industry reports, and banking sector HR policy documents to support the analysis.

**Sampling Technique and Size:** A purposive sampling technique was adopted to select employees working in private sector banks across different branches in India. This method ensured that respondents had direct experience with career planning and development practices within their organizations. A sample size of **250 employees** was targeted to provide adequate representation and statistical reliability.

**Data Analysis Tools:** The collected data was coded and analyzed using SPSS software. Descriptive statistics were used to summarize demographic profiles and general trends. Factor analysis was applied to identify underlying constructs of career development practices. Further, Tree Structured Analysis (CHAID method) was employed to identify key predictors influencing organizational commitment, allowing for a deeper exploration of hierarchical relationships between variables.





**Scope and Validity:** The study focuses exclusively on employees of private sector banks, thereby limiting the generalizability of findings to other banking sectors such as public or cooperative banks. However, the results provide valuable insights for private banking institutions aiming to improve career development policies. To ensure validity, the questionnaire was pre-tested with a pilot sample, and reliability was measured using Cronbach's Alpha.

**Ethical Considerations:** Confidentiality and anonymity of respondents were maintained throughout the research. Participation was voluntary, and informed consent was obtained prior to data collection.

### **Tree Structured Analysis of Career Planning and Development on Organizational Commitment of Employees**

Tree Structured Analysis is a powerful statistical technique used to identify and classify the most significant factors influencing an outcome variable. In the context of career planning and development, this method allows researchers to explore how different career-related practices such as training, promotions, mentoring, and skill enhancement affect employees' organizational commitment. Unlike linear methods, Tree Structured Analysis segments the data into distinct groups based on predictor variables, providing a clear visual representation of how career development factors influence employee loyalty and commitment at different levels. The strength of Tree Structured Analysis lies in its ability to reveal hierarchical relationships and interaction effects that traditional models often overlook. By systematically splitting data into nodes, the model highlights the most influential factors driving organizational commitment and shows how these variables combine to form different commitment pathways among employees. This approach not only deepens understanding of the link between career planning and organizational commitment but also provides practical insights for human resource managers to design targeted interventions that enhance employee engagement and retention.

**Table – 1: Model Summary of Career Planning and Development on Organizational Commitment of Employees**

Specifications	Growing Method	CHAID
	Dependent Variable	Overall Commitment of the Employees
	Independent Variables	To work in higher-level position, Current position is a training ground, Changing of jobs, Prepared to move into another work area, Career advancement, Information on career development, Evaluation on career development system, Alignment of organizational and employee needs, Support from the bank, Review of the policy, Transparency, Training programs , Proper planning, Career development programs , Career goals, Internal recruitment, Decision for further development, Bank assistances are offered free from bias, Career development are fare and honesty, Organization culture support career development, Impact the promotion process, Favourable career development policy, Increase employees skills, Job affects career development, Opportunities to work in a variety of work assignment, Planning to stay in current position
	Validation	None
	Maximum Tree Depth	3



Results	Minimum Cases in Parent Node	100
	Minimum Cases in Child Node	50
	Independent Variables Included	Planning to stay in current position, Alignment of organizational and employee needs, Transparency, Proper planning, Impact the promotion process
	Number of Nodes	12
	Number of Terminal Nodes	7
	Depth	3

Source: Output generated from SPSS 20

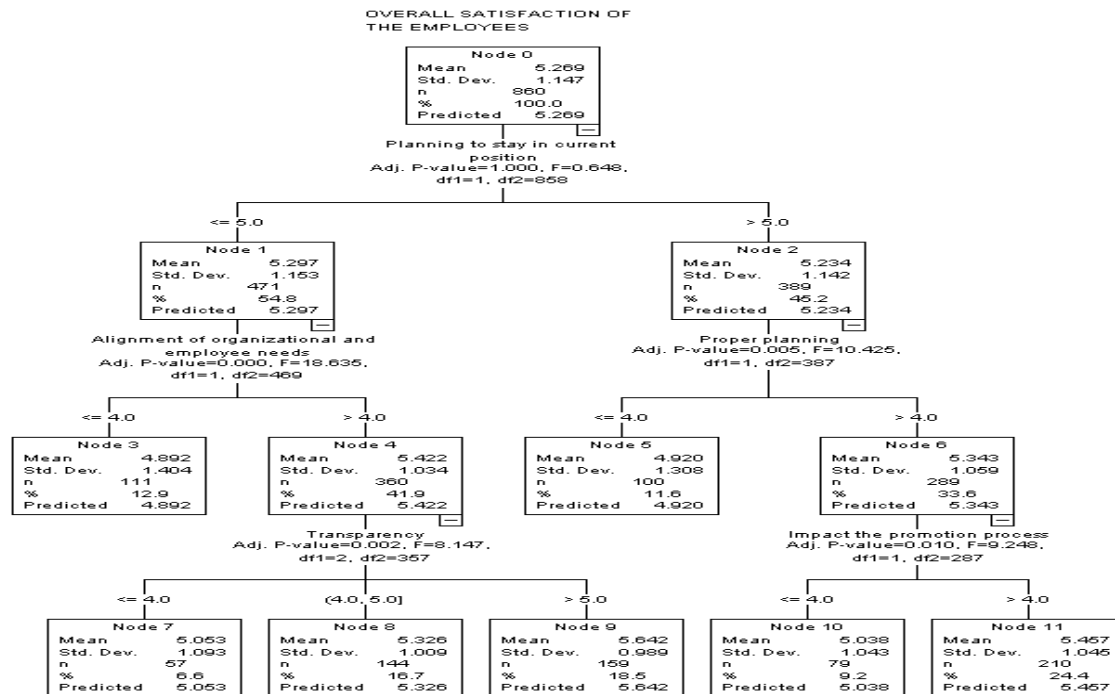
The model highlights that employee commitment is deeply linked to the perception of stability and fairness within the organization. The first significant predictor, planning to stay in the current position, reflects how an employee's intention to remain with the bank influences their overall commitment. Employees who envision continuity in their present role are more likely to invest emotionally and professionally in the organization, which increases their sense of belonging and loyalty. On the other hand, those who are uncertain about staying or who see their current position only as a stepping stone may display weaker levels of commitment, emphasizing the need for banks to create motivating roles and growth opportunities. Another critical factor is the alignment of organizational and employee needs, which underlines the importance of mutual compatibility between career aspirations and organizational goals. Employees feel more committed when their personal development objectives, such as gaining new skills or advancing their career, are supported by the organization's vision and opportunities. Misalignment, however, may create frustration and disengagement, leading employees to seek alternatives elsewhere.

The role of transparency and proper planning in the model signifies that clear communication, unbiased policies, and systematic career development frameworks are vital to sustaining trust. Employees must see that career opportunities, promotions, and training programs are structured and accessible, rather than arbitrary or biased. When these systems are well-planned and openly communicated, they instil confidence and reinforce employees' willingness to stay committed.

Finally, the impact of the promotion process emerged as a strong predictor of commitment, pointing to the importance of merit-based career progression. Employees who perceive fairness in promotions are more satisfied, motivated, and loyal. Conversely, favouritism or lack of clarity in promotional policies can erode trust and significantly reduce organizational commitment. Overall, the tree model demonstrates that employee commitment is a multi-dimensional construct shaped by a combination of career stability, organizational alignment, fairness, and transparent career planning systems. For private sector banks, this interpretation emphasizes the importance of designing career development programs that integrate individual goals with organizational success while ensuring transparency and fairness at every level of policy implementation. This balanced approach not only enhances employee commitment but also strengthens long-term organizational performance.



**Figure-1: Tree Diagram for the Career Planning and Development on Organizational Commitment of Employees**



**Table-2: Risk of the Model for the Career Planning and Development on Organizational Commitment of Employees**

Estimate	Std. Error
1.240	.060
Growing Method: CHAID	
Dependent Variable: Overall commitment of the Employees	

Source: Output generated from SPSS 20

The risk estimate of the model is 1.240 with a standard error of 0.060, calculated using the CHAID growing method with overall commitment of the employees as the dependent variable. In Tree Structured Analysis, the risk estimate reflects the degree of error or misclassification in predicting the dependent variable. A lower value indicates better model accuracy, while a higher value suggests that some variations in employee commitment remain unexplained. The value of 1.240 suggests that the model performs reasonably well in identifying the relationship between career planning, career development, and organizational commitment, though there is still some moderate prediction error. The standard error of 0.060 shows that the estimate is statistically stable and consistent, meaning the result would not vary much if the analysis were repeated on similar samples. From a managerial perspective, this implies that while the model reliably identifies key predictors—such as planning to stay in the current position, alignment of organizational and employee needs, transparency, and the impact of promotions—it cannot fully capture all the factors influencing commitment. Thus, while organizational support, fairness, and proper planning are crucial in fostering employee commitment, additional elements like work-life balance, job satisfaction, and external opportunities may also play a role but are not fully explained in this model.





**Table-3: Gain Summary for Nodes for the Career Planning and Development on Organizational Commitment of Employees**

Node	N	Percent	Mean
9	159	18.5%	5.64
11	210	24.4%	5.46
8	144	16.7%	5.33
7	57	6.6%	5.05
10	79	9.2%	5.04
5	100	11.6%	4.92
3	111	12.9%	4.89
<b>Growing Method: CHAID</b>			
<b>Dependent Variable: Overall commitment of the Employees</b>			

Source: Output generated from SPSS 20

The gain summary shows that employee commitment varies across different groups, with Node 9 (18.5%, mean 5.64) representing the most committed employees, followed by Node 11 (24.4%, mean 5.46) and Node 8 (16.7%, mean 5.33), all of which indicate relatively strong organizational loyalty influenced by effective career planning and supportive development opportunities. On the other hand, Nodes 7 (6.6%, mean 5.05) and 10 (9.2%, mean 5.04) reflect moderate commitment, suggesting that employees in these groups may perceive limited career growth or insufficient alignment of their goals with organizational objectives. The lowest levels of commitment are seen in Nodes 5 (11.6%, mean 4.92) and 3 (12.9%, mean 4.89), indicating dissatisfaction with aspects such as transparency, fairness in promotions, or organizational support. Overall, the results highlight that while a majority of employees show good levels of commitment, a significant proportion remain less engaged, emphasizing the need for banks to enhance career planning systems, ensure fairness in promotion processes, and strengthen policies that align employee aspirations with organizational success.

### Findings

The Tree Structured Analysis revealed that employee commitment is not uniform across the workforce but varies according to how career planning and development practices are perceived. The highest level of commitment was observed in Node 9 (mean 5.64) and Node 11 (mean 5.46), showing that employees who benefit from well-designed career planning systems and supportive organizational policies demonstrate stronger loyalty and engagement. Node 8 (mean 5.33) also reflected good commitment, though not at the same level as the leading groups. In contrast, Nodes 7 and 10 reported only moderate commitment, while Nodes 5 and 3 recorded the lowest mean scores (4.92 and 4.89 respectively), indicating dissatisfaction with transparency, promotion policies, or organizational support. These differences suggest that commitment is driven by a combination of stability in career growth, fairness in opportunities, and alignment between organizational and individual goals.

### Suggestions

Private sector banks should strengthen their career development frameworks by providing clear and transparent promotion policies, fair evaluation systems, and unbiased opportunities for growth. Employees in the lower-commitment nodes can be better engaged through structured mentoring programs, continuous training, and open communication about career paths. Ensuring that organizational needs are aligned with employee aspirations will help reduce dissatisfaction and create a stronger sense of belonging. Policies must emphasize fairness, transparency, and recognition to address the perception gaps that weaken loyalty. By reinforcing career planning initiatives and linking



employee contributions directly to organizational success, banks can not only raise the commitment levels of less engaged employees but also sustain the motivation of those already showing high commitment, leading to long-term organizational stability and reduced attrition.

## Conclusion

The analysis of career planning and development in relation to organizational commitment demonstrates that employee loyalty and engagement are strongly influenced by how well career growth opportunities, fairness, and organizational support are structured. The Tree Structured Analysis revealed that employees who perceive transparent policies, fair promotion systems, and alignment between their personal goals and organizational objectives exhibit higher levels of commitment, while those who lack such perceptions tend to show weaker engagement. Although a majority of employees reflect good commitment, a considerable segment remains less satisfied, underscoring the importance of strengthening developmental frameworks. For private sector banks, this highlights the need to design career planning systems that not only provide clarity and stability but also inspire employees to see their contributions as vital to organizational success. By fostering transparency, fairness, and consistent support, banks can build a more committed workforce, reduce turnover, and secure long-term sustainability in a competitive environment.

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