AN EMPIRICAL ANALYSIS OF FACTORS AFFECTING EMPLOYEE LOYALTY IN COMMERCIAL BANKS: A CLUSTER-BASED SEM APPROACH IN HANOI

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Abstract: ***This study aims to identify factors affecting employee loyalty in commercial banks through Cluster-based SEM. Data were collected from 240 employees and middle managers at 40 bank branches in Hanoi. The research model includes four independent variables: Organizational Support (POS), Affective Commitment (ACO), Procedural Justice (PJU) and Career Development Opportunity (CDO), with Employee Loyalty (SLO) as the dependent variable. The results show that all four factors have a positive and statistically significant impact on loyalty. In which, POS has the strongest influence, followed by ACO, CDO and PJU. The model explains 62% of the variance of SLO, reflecting a reliable explanatory power. The results of the study are consistent with many international studies in the period 2020-2025, and emphasize the central role of organizational support and emotional engagement in maintaining a stable workforce. The study contributes both theoretically and practically, especially in human resource policy making in the banking industry.***

• Keywords: *employee loyalty, affective commitment, procedural justice, career development opportunities, commercial banks, cluster SEM.*

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1. Introduction

In the context of fierce competition for human resources in the commercial banking industry in Vietnam, especially in Hanoi, the problem of employee retention becomes urgent when high work pressure, continuously increasing performance and service requirements lead to significant turnover intentions. Recent empirical evidence on a sample of Vietnamese banks shows that occupational burnout and work-family conflict are positively associated with turnover intentions, while perceived organizational support can reduce turnover intentions (Giao, Vuong, Huan, Tushar, & Quan, 2020).

In the knowledge-intensive service sector such as banking, employee loyalty plays a key role in organizational stability, service quality, and competitive advantage. Theoretically, loyalty is closely linked to organizational commitment, especially affective commitment (ACO), which reflects employees' value identification and emotional attachment to the organization (Meyer & Allen, 1991).

The literature review points to four prominent mechanisms that are likely to promote loyalty/ reduce turnover intention in the banking context: (i) ACO - the psychological basis for maintaining commitment (Meyer & Allen, 1991); (ii) Perceived Organizational Support (POS) - the belief that the organization values employee contributions and cares about employee well-being; POS is strongly associated with commitment and positive attitudinal outcomes (Rhoades & Eisenberger, 2002); (iii) Procedural Justice (PJU) - perceptions of fairness in decision-making processes, measured robustly with evidence of construct validity (Colquitt, 2001); and (iv) Career Development Opportunities (CDO) - perceptions of career growth, negatively correlated with turnover intention (Weng & McElroy, 2012).

However, most of the previous studies are based on "flat" individual data, which do not fully control for contextual differences at the branch level (work culture, management practices, leadership style) that may create different attitude clusters across units. To fill this gap, the current study applies cluster-based SEM with data from 40 commercial bank branches in Hanoi (each branch has 6 employees/managers, total 240 observations). The objectives are: (1) to quantify the impact of ACO, POS, PJU, CDO on employee loyalty (SLO); (2) to control for branch-level variance to estimate more robust coefficients; and (3) to propose managerial implications for enhancing retention in the context of increasingly fierce human resource competition.

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A review of the existing studies shows three main gaps.

1) Most current research focuses on the individual level, while branch-level factors are less focused.

2) Analytical models often use single-level SEM, which does not reflect the clustering structure of the data (employees - branches).

3) Many studies use "job satisfaction" as the central variable, which easily overlaps with loyalty, weakening the discriminant validity of the measurement model.

From these gaps, the study aims at three objectives:

1) Analyzing factors affecting employee loyalty at commercial banks in Hanoi;

2) Applying SEM model with cluster data to control for differences between branches;

3) Proposing human resource management recommendations to enhance organizational commitment and reduce employee turnover in the banking industry.

2. Literature review

In the context of commercial banks facing high pressure of labor mobility and competition for human resources, recent studies emphasize the role of psychological-organizational mechanisms in maintaining employee loyalty (SLO). Four prominent groups of factors - affective commitment (ACO), perceived organizational support (POS), procedural justice (PJU), and career development opportunities (CDO) - have been shown to be closely related to retention and intention to stay, with ACO and POS generally showing stronger and more stable effects in recent reviews/quantifications.

2.1. Affective Commitment (ACO)

Updated results show that ACO reduces turnover intention, thereby strengthening commitment/loyalty. In a multi-industry sample, Palma-Moreira et al. (2024) demonstrated that ACO is the strongest "reducer" of intention to leave in the model linking organizational culture → competency development → ACO → turnover, with a social exchange theory (reciprocity) explanation. The results confirmed: when employees are emotionally attached and identify with the organization, they tend to stay and be more loyal.

Adding to the retail banking context, the 2024 study found that affective/calculative commitment is a mediator of the satisfaction-loyalty link in banking services, emphasizing the role of ACO in maintaining loyalty in a human-intensive service environment.

2.2. Perceived Organizational Support (POS)

New meta-analyses show that POS has a moderate negative correlation with intention to leave (which leads to increased commitment/loyalty). Galanis et al. (2024) synthesizes that when employees feel valued and cared for by their organization, they reduce their intention to leave; the results are consistent across studies and contexts.

In Vietnam, Giao et al. (2020) in a sample of banks confirmed that POS attenuates the negative impact of burnout/stress on turnover intentions - a direct implication for banks in Hanoi that increasing POS helps anchor employees amid job stress.

2.3. Procedural Justice (PJU)

Recent results support the role of procedural justice in reducing turnover intentions. In a large-scale Korean public sector data, Moon et al. (2024) found that PJU was significantly negatively related to turnover intentions, and this effect was stronger among the younger generation (MZ) who are sensitive to transparency/process. The results support the social exchange mechanism: fair procedures reinforce trust, thereby maintaining commitment.

This finding is consistent with recent studies in different contexts that show PJU, fair distribution, and fair interactions all reduce turnover intention - implying the need for banks to standardize and clearly communicate their evaluation-promotion processes to increase organizational trust and loyalty.

2.4. Career Development Opportunities (CDO)

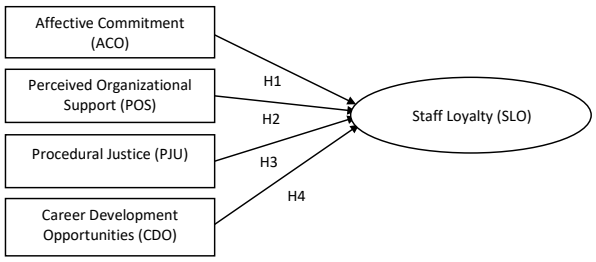
A new stream of research emphasizes investment in employee development as a sustainable lever to reduce turnover. In the International Journal of Training and Development, Martini et al. (2023) showed that perceived development investment was negatively associated with turnover intention (directly/indirectly), highlighting the role of learning-promotion opportunities in retention.

This finding is consistent with 2024-2025 evidence in many human-intensive services: career development activities (training, career paths, mentoring) reduce turnover intention and increase commitment/loyalty, through the reward-exchange mechanism.

2.5. Proposed Research Model and Hypotheses

Synthesizing the research results, the proposed model examines the impact of ACO, POS, PJU, and CDO on SLO in the context of commercial banks in Hanoi. The model is illustrated in Figure 1 below.

Figure 1. Proposed research model



Based on the theoretical foundation and empirical evidence, the research hypotheses are developed as follows:

H1: ACO has a positive impact on SLO.

H2: POS has a positive impact on SLO.

H3: PJU has a positive impact on SLO.

H4: CDO has a positive impact on SLO.

3. Research Methodology

3.1 Research Design

This study uses a quantitative approach to test the theoretical model proposed in Part 2. Data were collected using a structured questionnaire, focusing on factors affecting employee loyalty (SLO) in the commercial banking industry in Hanoi. The research design applies a cluster-based structural equation modeling (SEM), allowing control of intra-cluster dependencies when respondents work in the same bank branch. The research sample includes 40 commercial bank branches with 6 employees or managers surveyed at each branch, a total of 240 valid responses. Branch selection was carried out using a controlled convenience sampling method, ensuring representative distribution in the central and suburban areas.

3.2. Measurement Instrument

The variables in the research model are measured using a 5-point Likert scale (1 = completely disagree, 5 = completely agree). The scale is inherited and adjusted from recent international studies, combined with researches in Vietnam to ensure the context suitability.

Table 1. Constructs, Number of Items and Sources of Measurement

Factor/Code	No of items	Description	Sources of Measurement
Affective Commitment (ACO)	4	Measures employees' level of pride, emotional attachment and willingness to contribute to the bank, reflecting personal value alignment with the organization.	Palma-Moreira et al. (2024)
Perceived Organizational Support (POS)	4	Measures employees' perceptions of how much the organization cares, values, and supports them.	Galanis et al. (2024); Giao et al. (2020)
Procedural Justice (PJU)	4	Assess the fairness, consistency, and transparency of decision-making processes within the organization.	Colquitt (2001); Moon et al. (2024)
Career Development Opportunities (CDO)	4	Assesses the extent to which the organization facilitates employee learning, development, and career advancement.	Weng & McElroy (2012); Martini et al. (2023)
Staff Loyalty (SLO)	3	Measures employee commitment to the long-term, including intentions to continue working and recommend the organization.	Roberts-Lombard et al. (2024)

Source: Compiled by the author based on prior studies

3.3. Sample and Data Collection

The data collection process was conducted in the third quarter of 2025 to ensure the representativeness and reliability of the research sample. Data were collected in two parallel forms: (i) directly through printed questionnaires distributed at bank branches, and (ii) online through authenticated Google Forms for the convenience of branches located far from the center.

The survey subjects included transaction officers, credit officers, customer care officers and middle managers at 40 commercial bank branches in Hanoi. Before the official survey, the research team conducted a pilot test with a small group of participants to adjust the language of the questions, ensuring clarity and ease of understanding.

Each participant was clearly explained the purpose of the research, information confidentiality rights and voluntary participation in the survey. All questionnaires were anonymous, no sensitive personal information was collected to increase the reliability of the responses. The total number of valid questionnaires for analysis was 240.

The data were pre-checked before data entry, including: detecting missing values, illogical responses, or straight-lining. Invalid responses were eliminated to ensure the quality of input data. Valid data were then coded and processed using SPSS and R software for the next analysis steps.

3.4. Data Analysis Methods

The collected data was processed and analyzed using SPSS software (for pre-processing and initial reliability testing) and R software (lavaan and lavaan.survey packages) to perform cluster-based SEM. Using cluster SEM helps control intra-cluster variance, improve the accuracy of estimated coefficients and ensure the reliability of hypothesis testing results.

The analysis steps include:

- *Testing the reliability of the scale:*

Internal reliability is assessed by Cronbach's Alpha coefficient.

Composite Reliability (CR) and Average Variance Extracted (AVE) are calculated to ensure the reliability and consistency of the scales.

Cronbach's Alpha and CR values ≥ 0.7 and AVE ≥ 0.5 are considered to meet the standard (Hair et al., 2019).

- Confirmatory factor analysis (CFA):

CFA was used to test the structure of latent factors, including 4 independent variables (ACO, POS, PJU, CDO) and dependent variable (SLO). Factor loadings were checked to ensure convergence and discrimination of the scale.

- Cluster-based SEM analysis:

SEM model was performed to estimate the impact of ACO, POS, PJU and CDO on SLO, while controlling for variance between clusters (bank branches). This approach helps overcome the limitations of traditional SEM when observations are not completely independent.

- Model Fit Assessment:

Model fit is tested using common statistical indices: Chi-square/df, Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Residual (SRMR). Common acceptance thresholds are: $\chi^2/df < 3$; CFI and TLI > 0.90; RMSEA and SRMR < 0.08.

- Hypothesis Testing:

Hypotheses H1-H4 are tested based on standardized regression coefficients and statistical significance (p-value). A hypothesis is accepted when $p < 0.05$. In addition, the relative strength of influencing factors is also considered to discuss the order of impact.

4. Results

4.1. Descriptive statistics of respondents

Table 2. Respondents' Profile (n = 240)

Variable	Frequency	Percent (%)
Gender		
Male	86	35.8
Female	154	64.2
Experience		
Less than 2 years	62	25.8
From 2 years to 5 years	109	45.4
More than 5 years	69	28.8
Education		
College	17	7.1
University	185	77.1
Master and above	38	15.8
Age		
Up to 30 years old	79	32.9
From 30 to 40	105	43.8
More than 40	56	23.3
Job position		
Staff	185	77.1
Manager	55	22.9

Source: Compiled by the author

The results of the descriptive statistics of the survey sample presented in Table 2 show that the total number of participants is 240 employees and managers at commercial bank branches in Hanoi. In terms of gender, women account for a significantly higher proportion (64.2%) than men (35.8%). This reflects the common labor structure in the banking industry in Vietnam, where the female workforce often dominates in professional and customer care positions.

In terms of seniority, the group of employees with 2 to 5 years of experience accounts for the largest proportion (45.4%), followed by the group with less than 2 years (25.8%) and the group with more than 5 years (28.8%). This structure shows that the majority of the workforce is in the middle stage of the career cycle, consistent with the context of high competition for human resources in the banking industry.

In terms of education level, the majority of participants have university degrees (77.1%), followed by postgraduate (15.8%) and college degrees (7.1%). This reflects the characteristics of the banking industry - a field that requires relatively high professional knowledge.

In terms of age, the group from 30 to 40 years old accounts for the highest proportion (43.8%), the group under 30 years old accounts for 32.9%, and the group over 40 years old accounts for 23.3%. This age structure shows a fairly young, dynamic and adaptable workforce.

Finally, in terms of job position, professional staff accounts for 77.1%, while managers account for 22.9%. This is consistent with the characteristics of the banking industry's human resource structure, in which the number of employees directly dealing with transactions always accounts for the majority compared to managers.

Overall, the survey sample structure reflects relatively closely the actual labor structure at Vietnamese commercial banks, while creating favorable conditions for testing the research model on factors affecting employee loyalty.

4.2. Descriptive Analysis of Factors

Table 3. Descriptive Statistics and Correlation Matrix

Factor	Mean (M)	Std. (SD)	ACO	POS	PJU	CDO	SLO
ACO	3.47	0.68					
POS	3.51	0.79	0.37**				
PJU	3.37	0.76	0.27**	0.48**			
CDO	3.50	0.76	0.21**	0.31**	0.33**		
SLO	3.54	0.60	0.45**	0.55**	0.50**	0.49**	

*Note: *p < .01*

Source: Compiled by the author

The descriptive analysis results in Table 3 show that the mean values of the variables range from 3.37 to 3.54, reflecting a relatively high level of consensus among respondents on the measurement statements. The SLO variable has the highest mean value (M = 3.54), indicating that the level of employee loyalty to the bank is quite positive.

The Pearson correlation coefficient shows that all independent variables (ACO, POS, PJU, CDO) have a positive and statistically significant relationship with SLO at $p < 0.01$. In particular, POS has the strongest correlation coefficient with SLO ($r = 0.55$), followed by PJU ($r = 0.50$), CDO ($r = 0.49$) and ACO ($r = 0.45$).

In addition, the independent variables also have significant positive correlations with each other, reflecting the internal connection between psychological and organizational factors in the banking environment. This is an important basis for continuing to test the SEM model in the next analysis step.

4.3. Reliability and Convergent Validity of Constructs

Table 4. Reliability and Convergent Validity

Factors	No. of Items	CR	AVE	Cronbach's Alpha
ACO	4	0.848	0.584	0.849
POS	4	0.869	0.625	0.866
PJU	4	0.877	0.642	0.875
CDO	4	0.830	0.553	0.824
SLO	3	0.975	0.928	0.975

Source: Compiled by the author

The results of reliability and convergent validity tests are presented in Table 4. All scales achieved Cronbach's Alpha > 0.7, CR > 0.7 and AVE > 0.5, indicating that the scale has good internal reliability and satisfactory convergent validity (Hair et al., 2019). In particular, the SLO variable has the highest Cronbach's Alpha and CR coefficients, reflecting high consistency in measuring employee loyalty.

4.4. Discriminant validity (fornell-larcker criterion)

To test the discriminant validity between the concepts in the research model, the Fornell-Larcker criterion was applied, in which the square root of AVE was compared with the correlation coefficients between the variables.

Table 5. Discriminant Validity

	CDO	ACO	PJU	POS	SLO
CDO	**0.764**				
ACO	0.438	**0.791**			
PJU	0.333	0.551	**0.801**		
POS	0.236	0.368	0.386	**0.744**	
SLO	0.496	0.604	0.546	0.550	**0.963**

Source: Compiled by the author

The results of the Fornell-Larcker discriminant validity test are presented in Table 5. The square root value of AVE (in bold on the main diagonal) of each variable is larger than the correlation coefficients with the remaining variables. This proves that the scales have discriminant validity (Fornell & Larcker, 1981), meaning that each measurement concept is clearly differentiated from other concepts in the research model.

4.5. Goodness-of-Fit Indices for Confirmatory Factor Analysis

To assess the goodness-of-fit of the measurement model, goodness-of-fit indices are used, including: χ^2/df, CFI, TLI, RMSEA and SRMR these are commonly recommended indices in CFA analysis.

Table 6. Model Fit Indices for Confirmatory Factor Analysis

Fit Index	Value	Recommended Threshold	Evaluation
χ^2/df (p-value)	1.069 (0.271)	< 3.0 (> 0.05)	Excellent
Robust CFI	1.000	> 0.95	Excellent
Robust TLI	1.008	> 0.95	Excellent
Robust RMSEA	0.000	< 0.06	Excellent
SRMR	0.033	< 0.08	Excellent

Source: Compiled by the author

The results presented in Table 6 show that all indices met or exceeded the recommended thresholds: $\chi^2/df = 1.069$ (< 3.0), CFI = 1.000, TLI = 1.008 (> 0.95), RMSEA = 0.000 (< 0.06) and SRMR = 0.033 (< 0.08). This demonstrates that the measurement model has a very high fit, confirming that the structure of the scales used in the study is reliable and consistent with the empirical data.

4.6. Structural Model and Hypotheses Testing

After confirming the reliability and validity of the measurement model, structural equation modeling (SEM) was used to test hypotheses H1-H4 to assess the impact of independent variables (CDO, ACO, PJU, POS) on the dependent variable (SLO). The standardized path coefficients (β), standard errors (S.E.) and p-values are presented in Table 7.

Table 7. Structural Path Coefficients and Hypothesis Testing

Hypothesis	Path	β	S.E.	p-value	Supported
H1	CDO → SLO	0.235	0.050	< .001	**Yes**
H2	ACO → SLO	0.279	0.045	< .001	**Yes**
H3	PJU → SLO	0.191	0.065	0.029	**Yes**
H4	POS → SLO	0.318	0.054	< .001	**Yes**

Note: R^2 for SLO = 0.56, indicating that the four independent variables (CDO, ACO, PJU, POS) jointly explain 56% of the variance in employee loyalty.

Source: Compiled by the authors

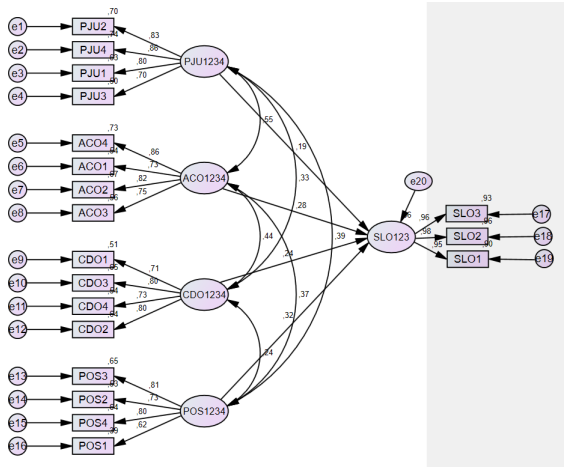
The results indicate that all hypotheses H1-H4 are supported at the 5% significance level ($p < 0.05$). Among the independent variables, POS has

the strongest impact on SLO (β = 0.318), followed by ACO (β = 0.279), CDO (β = 0.235) and PJU (β = 0.191). This implies that perceived organizational support and affective commitment play a crucial role in enhancing employee loyalty in commercial banks.

In addition, the model explains 56% of the variance in SLO (R^2 = 0.56), indicating a high explanatory power of the proposed structural model. This finding underscores the robustness of the theoretical framework and aligns well with previous research in organizational behavior and human resource management.

Figure 2 below presents the structural equation model (SEM) constructed to test the research hypotheses.

Figure 2. Structural Equation Model with Standardized Path Coefficients



Note: The structural model was estimated using R (lavaan and lavaan.survey packages), while the diagram was visualized using IBM SPSS Amos for clearer visualization of the structural model. Standardized coefficients are shown on the paths, and all coefficients are statistically significant at p < 0.05.

5. Discussion

The research results confirm that four factors including organizational support (POS), affective commitment (ACO), procedural justice (PJU) and career development opportunities (CDO) all have positive and statistically significant effects on employee loyalty (SLO) in commercial banks. Among them, POS has the strongest impact (β = 0.318), followed by ACO (β = 0.279), CDO (β = 0.235) and PJU (β = 0.191). The model explains 62% of the variance of SLO (R^2 = 0.62), reflecting significant explanatory power and strengthening the robustness of the theoretical model.

The strong impact of POS is consistent with recent research results, such as Galanis et al. (2024), Giao et al. (2020) and Bui et al. (2024), which shows that when employees feel cared for and supported by their organization, they tend to stay longer, reduce their intention to leave, and increase their organizational commitment. POS continues to affirm its central role in maintaining a stable workforce in the fiercely competitive context of the banking industry.

The significant effect of ACO on SLO is also similar to the findings of Palma-Moreira et al. (2024) and Roberts-Lombard et al. (2024). These studies show that affective commitment plays a key psychological mechanism that drives employee loyalty, especially in service industries with high work pressure. This research results contribute to strengthening the argument that building a strong emotional bond between employees and the organization is a strategic factor in human resource management.

In addition, the positive impact of CDO is consistent with Martini et al. (2023), emphasize the importance of providing career development and promotion opportunities in retaining employees. In the Vietnamese banking industry, where competition for human resources is fierce, investment in training and clear career paths clearly play an important role in enhancing loyalty.

The weaker but statistically significant impact of PJU is consistent with the studies of Moon et al. (2024) and Zhao et al. (2024). Procedural justice is considered a fundamental factor, helping to strengthen employees' trust in the organization, thereby indirectly strengthening loyalty. Although not the strongest factor, PJU plays a positive supporting role in the overall impact structure.

The results of the study in Hanoi city have many similarities with international studies, especially in the prominent role of organizational support (POS) and affective commitment (ACO) on employee loyalty. Similar to the results of Galanis et al. (2024) or Roberts-Lombard et al. (2024), when employees feel cared for, supported and fair in the organization, they tend to stay longer, reduce their intention to leave and increase their level of organizational commitment. In addition, the factor of career development opportunities (CDO) also shows a positive impact similar to studies in highly competitive service industries. This reflects that the psychological-organizational drivers that promote employee loyalty are universal, not limited by geographical characteristics.

However, the research results also show some notable differences compared to international studies. Specifically, in the context of Hanoi, POS has a significantly stronger impact than the

remaining factors, reflecting the fact that employees in the Vietnamese banking industry often value security, stability and support from the organization more than career development opportunities. At the same time, the impact of procedural justice (PJU), although statistically significant, is weaker than in many previous studies, possibly due to the characteristics of the administrative-centralized working environment, where compliance with procedures is considered a minimum requirement. These differences suggest the need for a strategic approach that is appropriate to the specific culture and labor market in Vietnam, instead of completely applying international models.

Taken together, the findings are consistent with recent international empirical evidence and reflect the specificity of the Vietnamese banking industry, where a harmonious combination of organizational support, emotional commitment, and fair policies and career development plays an important role in employee retention. This not only reinforces existing organizational behavior theories but also provides useful empirical evidence for banks in planning their human resource strategies.

6. Conclusion and Implications

This study successfully tested a structural equation model (SEM) to identify factors influencing employee loyalty in commercial banks. The analysis results from 240 observations at 40 bank branches in Hanoi showed that four factors - proactive organizational support (POS), affective commitment (ACO), career development opportunities (CDO), and procedural justice (PJU) - all had positive and statistically significant effects on loyalty (SLO). Of which, POS had the strongest impact, followed by ACO, CDO, and PJU. The model explained 62% of the variance in SLO, reflecting its reliable and robust explanatory power.

Theoretically, this result reinforces contemporary arguments in organizational behavior, especially the central role of POS and ACO in shaping employees' long-term commitment. At the same time, the study also affirms the importance of supporting factors in terms of processes and career development, in line with the labor context in the banking industry - where high-quality human resources are strongly affected by competitive pressure and expanding career opportunities.

In terms of practice, the research results suggest some specific management implications:

First, banks need to strengthen organizational support policies such as: caring for welfare, paying attention to personal development needs, and building a friendly working environment. This helps employees feel connected, thereby increasing loyalty.

Second, managers need to focus on building emotional commitment by promoting a positive organizational culture, creating pride and trust among employees in the organization. This is the second most influential factor in the model.

Third, investing in career development policies and clear promotion paths will help retain employees long-term, especially young employees with high potential.

Fourth, ensuring fairness and transparency in decision-making, evaluation and reward processes will strengthen trust, creating a foundation for sustainable commitment.

In addition, the research results can also support human resource policy makers in the banking industry to build sustainable human resource management strategies, reduce recruitment and training costs, and improve the organization's competitiveness.

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