

**T.C.  
ISTANBUL GEDİK UNIVERSITY  
INSTITUTE OF GRADUATE STUDIES**



**ETHICAL CLIMATE, ORGANIZATIONAL IDENTIFICATION, AND  
AFFECTIVE COMMITMENT: AN EMPIRICAL STUDY IN THE BANKING  
INDUSTRY OF SOMALIA**

**Fahad Dahir ABUKAR**

**Business Administration in English Program**

**SEPTEMBER 2021**

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**Business Administration in English Program**

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**SEPTEMBER 2021**



**T.C.**  
**İSTANBUL GEDİK ÜNİVERSİTESİ**  
**LİSANSÜSTÜ EĞİTİM ENSTİTÜSÜ MÜDÜRLÜĞÜ**

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## **DECLARATION**

I, Fahad Dahir ABUKAR, do hereby declare that this thesis titled as “Ethical climate, organizational identification, and affective commitment: an empirical study in the banking industry of Somalia” is original work done by me for the award of the masters degree in the faculty of Engineering Management. I also declare that this thesis or any part of it has not been submitted and presented for any other degree or research paper in any other university or institution. (01/09/2021)

Fahad Dahir ABUKAR



## **DEDICATION**

I want to dedicate this thesis to Almighty Allah, my creator, my pillar, my source of inspiration, which allows the author to carry out research work and submit a dissertation. He has been the source of my strength throughout this program, and it is only on His wings that I have soared.

This thesis is also dedicated to my mother, Halimo Arif, as a unique feeling of gratitude and loving parents. They supported me from the start of my studies and were a great source of motivation and inspiration.

Finally, this thesis is dedicated to my brother Faisal Hashi, a constant source of support and encouragement during higher education and life trials.

Fahad Dahir ABUKAR

## **PREFACE**

Firstly, I want to show my profound appreciation with a great feeling of dedication to Assistant Professor Ahmet Hakan ÖZKAN, whose memory, patience, valuable guidance, and sincere cooperation will be unparalleled. Without their timely feedback and constructive suggestion, I would not have completed this study.

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September 2021

Fahad Dahir ABUKAR

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## **ABBREVIATIONS**

**FSB:** Financial Stability Board  
**RF:** Radio Frequency  
**UK:** United Kingdom  
**US:** The United States



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**ETHICAL CLIMATE, ORGANIZATIONAL IDENTIFICATION, AND  
AFFECTIVE COMMITMENT: AN EMPIRICAL STUDY IN THE  
BANKING INDUSTRY OF SOMALIA**

**ABSTRACT**

**Purpose** - The main variables of this study are ethical climate, organizational identification, and affective commitment. This study aimed to examine the interrelationships between ethical climate, affective commitment, and organizational identification in the Somalia banking industry.

**Methodology** - 200 employees working in the Somalia banking industry contributed to the study. SPSS was used to analyze the collected data. Factor analysis, Pearson correlation test, and regression analysis were carried out.

**Findings** – The outcomes of the analytical analysis revealed that the ethical climate and affective commitment have a positive and significant effect on organizational identification and affective commitment. Moreover, ethical climate has a significant effect on affective commitment.

**Practical implications** – The findings of this study can be utilized by the future researchers and the managers who have connections with the banking industry of Somalia.

**Originality/value** – This was the first attempt to design such a model investigating the ethical climate, organizational identification, and affective commitment in Somalia's banking industry.

**Keywords:** *Organizational identification, Affective commitment, Ethical climate*

## ETİK İKLİM, ÖRGÜTSEL ÖZDEŞLEŞME VE DUYGUSAL BAĞLILIK: SOMALİ BANKACILIK SEKTÖRÜNDE AMPİRİK BİR ARAŞTIRMA

### ÖZET

**Amaç** – Bu çalışmanın temel değişkenleri etik iklim, örgütsel özdeşleşme ve duygusal bağlılıktır. Bu çalışma etik iklim, örgütsel özdeşleşme ve duygusal bağlılık arasındaki ilişkileri Somali bankacılık sektörü içinde incelemeyi amaçlamaktadır.

**Metdooloji** – Somali’de bankacılık sektöründe çalışan 200 kişi bu çalışmaya katılmıştır. Toplanan verileri analiz etmek için SPSS kullanıldı. Faktör analizi, Pearson korelasyon testi ve lineer regresyon uygulandı.

**Bulgular** – Bu çalışmanın sonuçları göstermiştir ki etik iklim ve duygusal bağlılığın örgütsel özdeşleşme üzerinde pozitif ve anlamlı bir etkisi vardır. Ayrıca etik iklimin duygusal bağlılık üzerinde anlamlı bir etkisi vardır.

**Uygulama alanları** – Bu çalışmanın bulguları Somali bankacılık sektörü ile bağlantısı veya ilgisi olan araştırmacı ve çalışanlar tarafından kullanılabilir.

**Orijinallik/değer** – Bu çalışma Somali bankacılık sektöründe etik iklim, örgütsel özdeşleşme ve duygusal bağlılık içeren bir araştırma modeli tasarlayan ilk çalışmadır.

**Anahtar kelimeler:** *Örgütsel özdeşleşme, duygusal bağlılık, etik iklim*

## **1. INTRODUCTION**

This study focuses on ethical climate, organizational identification, and affective commitment and their interrelationships. These variables are surveyed in the banking industry to increase efficiency and the reliability of the operations. The relationship between these variables are also followed by the managers determining organizational policies in the banking industry. The reasons for their importance for the banking industry will be explained.

The ethical climate refers to the moral atmosphere of the workplace as well as the amount of ethics practiced inside a firm. Organizational identification refers to what people use in their organizations to help them understand who they are personally. The last area the study focuses on is affective commitment, which means continuing to work for an organization because you have an emotional connection and a desire to be there. The study will observe the banking business sector and try to figure out how employees identify themselves with the organizations to which they belong.

The first section of the literature explains the organization's affective commitment, organizational identification, and ethical climate. It also includes a review of the literature on the relationship between organizational identification, ethical climate, and affective commitment. A more detailed analysis of Islamic commercial banks in Somali is included at the end of the literary review as there are only Islamic banks in Somalia.

The second section includes the design of the model, explanation of the analysis technique and results of the analysis. The research model is shown in this part. The analysis methods were listed. The software and techniques used for this analysis was explained. The analysis results were shown.

The last section included the discussion and conclusion. The results are discussed. The findings are listed clearly in the conclusion part. The implications of the study was explained. Lastly, the recommendations for the future studies are mentioned.

## 1.1 Background of the Study

Ethical climate, organizational identification and affective commitment are some significant factors for the management of an organization. The managers prefer to follow their employees in the perspective of these variables. Therefore the relationship between these factors are significant for the managers.

The aforementioned variables are also significant for the researchers attempting to learn about the functioning of an organization and the contribution of its employees to its operations. These variables and their relationships with each other can be monitored and improved to increase the efficiency of the organizational policies. The success of organizational policies can be increased with the help of such variables that are getting affected by the employees directly.

According to Yener et al. (2018), the ethical climate is a significant variable effecting the work environment of an organization. Ethical structure of an organization affect all the employees (Schneider and Rentsch, 1988). The environment may change in an organization, but ethical environments are accepted as more acceptable. Victor and Cullen (1988) characterized the moral environment inside an association as "the common view of what is morally right conduct and how moral issues ought to be taken care of" (p. 51) and "the predominant impression of commonplace hierarchical practices and systems that have moral substance" (p. 101). An ethical work environment can increase or decrease the quality of an organization (Babin et al., 2000). Ethical climate can be created by bylaws of an organization, but there are also informal procedures as there are always formal and informal perceptions of employees (Victor and Cullen, 1987, 1988).

Öncer and Yıldız (2012) defined organizational identification as the feeling of belonging to or being connected with an organization. This concept is a mental link between the person and the organization. As a social aspect, the individual experiences a strong, self-evident emotional and psychological link with association. The employee will feel oneness with the organization (Wiesenfeld, Raghuram, and Garud, 1999).

According to Öncer & Yıldız (2012), the organizations need to strengthen organizational identification because identification affects employee performance. The employees accept the performance of the organization as their own performance.

Moreover, they accept the issues related to the organization as their own issues (Edwards and Peccei, 2007).

Affective commitment refers to attachment. An employee's passionate tie to identification with and engagement in an organization is known as affective commitment. Personal qualities, structural features, and job experiences are all influenced by it. It's a facet of an organization's dedication (Meyer and Herzcovic, 2001).

According to Prabhavathi and Dinesh (2018), the bank is a monetary foundation that manages deposits and loans. It acts as a bridge between the banks and the borrowers. Banks can also create money by lending money and this increases money supply in a money market.

The organizational behavior is a significant concern for the banking industry. Affective commitment, organizational identification, and ethical can be very important for the employees working in the banking industry as their ethical behaviors affect the operations of the banks. This study will try to design a research model including these variables.

## **1.2 Problem Statement**

The employees should be monitored very carefully in the banking industry to keep the reliance of the banking operations. The employees should avoid mistakes. Only the employees who accept the mistakes of an organization as their own mistake can decrease the number of their errors. This is related to the organizational identification. Employees with high organizational identification feel themselves as a significant part of an organization or a oneness with the organization can be perceived.

Another important variable in the banking industry is the ethical understanding of the employees. Ethical climate evaluates the ethical understanding of an organization. When ethical climate indicates that the employees have high ethical values, then the effort for monitoring will be less necessary.

Affective commitment can show the amount of the contribution of an employee. Because the employees finding their organization more valuable and feeling commitment to that organization tend to make more contribution to their

organization. However, the effect of affective commitment on organizational identification and the effect of ethical climate on affective commitment is still unknown in the banking industry of Somalia.

This study will try to analyze the relationship between ethical climate, organizational identification, and affective commitment. The ethical climate is influenced by the personal, societal, and organizational elements. These variables are also known as individual characteristics, including knowledge level, moral beliefs and attitudes, and personal objectives. Ethical climate is very important for the banking industry.

As defined by Meyer and Allen (1997), and affective commitment was described as tendency of getting attached to an organization with the effect of emotional ties. A dedicated employee with affective commitment passionately connects with the organization's objectives and wants to stay employed.

Organizational identification refers to oneness of an employee with the organization (Cheney, 1983). The organizational identification may have different effect of different individuals (Cheney and Tompkins 1987, Cheney 1983).

One of the most significant challenges that businesses face today is how to keep employees engaged and committed to their organizations. Based on the above information, these variables can be used to design a model that can be used to determine a better work environment that can keep employees committed to their organization. Understanding these relationships can help organization leaders to determine more effective organizational policies in the banking industry. This study's research questions are given below:

1. Is there a significant relationship between the ethical climate and organizational identification in Somalia's banking industry?
2. Is there a significant relationship between the ethical climate and affective commitment in the banking industry in Somalia?
3. What is the relationship between affective commitment and organizational commitment in the banking industry in Somalia?

### **1.3 Purpose of the Research**

In this context, the drive of the study is to determine the interrelationships between affective commitment, organizational identification, and ethical climate. Another aim

is designing a model that can contribute the decision-making of executive members and management.

The data is collected to examine the relationship between affective commitment, organizational identification, and ethical climate among the managerial employees of the banking industry in Somalia. We believe that this research contributes to management because, to the best of our knowledge, the research model described in this paper has not been studied previously. As a result, we hope that our study will pave the way for future research and guide management practices to improve organizational employees.

The study aimed to survey the relationships between ethical climate, organizational identification, and affective commitment. The geographic area of the study is limited to the business sector in Mogadishu, Somalia. The data of this study was collected in period of time between February and May 2021.

## **2. LITERATURE REVIEW**

This chapter will review the literature regarding the surveyed variables. In this chapter, the researcher reviewed the variables together with the relationships.

### **2.1 Ethical Climate**

Ethical climate has strong connections with the bylaws of an organization. But the bylaws of an organization is easy to observe and it does not reflect the overall ethical understanding of a work environment as they can easily be ignored by the managers or the employees. The monitoring abilities, collaboration, cynicism and many other factors affect the ethical perspective of an organization. The effect of all the factors to the ethical environment of an organization can be measured by using ethical climate scales.

According to Mumcu & Döven (2016), ethical climate is related to understanding what to do and what not to do, what to request and what not to request, and what to have and what not to have. Ethics can likewise be characterized as "a philosophical order, which considers the qualities and decides that structure the premise of the individual and social connections that people have set up as far as moral perspectives like correct or positive or negative."

An ethical work climate refers to "the shared vision of what is morally correct behavior and how moral problems should be handled" (Victor and Cullen, 1987, p. 51). That is, an ethical work environment responds to a common understanding of ethical issues. Therefore, the work environment of an organization decides its moral standard and desired exposures (Cheng et al., 2013; Teng et al., 2020).

According to Ünal (2012), ethics are moral principles, beliefs in characteristics, rules. Many factors, such as the general environment, practices, procedures, and schedules, characterize the working environment of workers in the characteristics of the public environment.

According to Civelek et al. (2016), ethical climate is related to standard, culture, ethical norms, and applications. Therefore perceptions of ethical climate may change from a person to the other (Oğuzhan, 2015). A common ethical understanding is important for the organizations. The organizations can arrange such a common understanding during the recruitment process or with the true organizational policies (Treviño et al., 2006). But there will be always ethical dilemmas (Miceli et al., 2009). The use of bylaws is solving such possible ethical dilemmas (Miceli et al., 2009).

### **2.3 Organizational identification**

Employees may evaluate the organizations as a separate part and they may ignore paying attention to the events affecting the organization. Such employees prefer to follow the factors affecting their performance and avoid paying attention to the factors affecting the operations of the organizations. The tendency of such avoidance indicates lower organizational identification and it can harm the organization.

High organizational identification is useful for the organization. The employees accept the incidents affecting the company as the ones affecting themselves. They also evaluate their own success as the success of the company. Therefore they cannot neglect the happenings affecting the organization negatively and they strive to decrease the negative effects of these happenings.

DeConinck, (2011) claimed that organizational identification is related to the organization and the employee that can also keep the employee striving to do the best for the organization (Ashford and Mael, 1989, p. 21). Organizational identification is a perception and it is created in the mind of the employee (Haslam, 2001, p. 383). It can affect the performance of the employees (Pratt, 1998) and it can also contribute to the overall performance of a company (Tajfel and Turner, 1985). The managers who can control organizational identification can also increase the performance (Ellemers et al., 2004).

Organizational identification is not only related to performance, but also to performance assessments (Ballmer and Gresser, 2006 & Mukherjee, 2009). The employees can understand and accept the performance assessment system of the companies more easily if they have higher organizational identification (Martin et al.,

2011). Consequently, they also understand the expectations of their company (Brun, 2002).

There are also psychodynamic perspectives related to organizational identification. The organizational identification always have some psychoanalytic characteristics and connections (Beyonc 196, 1968; Jackson, 1955). Ratna (1993) considered organizational identification a "protection mechanism" for members. Driver (2009) believes that organizational identification idea has connections with the emotional experiences of an individual.

#### **2.4 Affective Commitment**

Affective commitment is the adherence of the employees to the organization. They tend to feel as a part of that organization and they also get affected by the factors caused by the organization. Affective commitment has almost no connection with the situation of the employee. It refers to the attachment of the employee to the organization.

Affective commitment is a subscale of organizational commitment. But it is the only subscale of organizational commitment which is not affected by a feeling of obligation or requirement. Therefore it can be affected by the managers or the policies (Kumari & Afroz, 2013). Meyer and Allen (1997) report that various scientists have determined the emotional connection between the employee and organizations. Mowday et al. (1992) claimed that this connection can be increased or decreased.

#### **2.5 The interrelationships between ethical climate, organizational identification and affective commitment**

The interrelationships between ethical climate, organizational identification and affective commitment is important in the banking industry as all these variables play a great role in the contributions of the employees of the banking sector. The researchers can observe an organization more efficiently if they have more knowledge about the interrelationships between these variables.

According to Stinglhamber et al. (2015), there is a significant relationship between organizational identification and affective commitment. Marique and Stinglhamber

(2011) confirmed this relationship. Ünal (2012) confirmed the relationship between ethical climate and affective commitment. Acar et al. (2018) suggested that ethical climate has a significant effect on organizational identification.

## **2.8 Islamic Banks in Somalia**

The banking industry in the Somalia is functioning in the form of Islamic banking. The Islamic money industry has developed quickly for an absurd decade, developing at 10-12% every year. Today, Sharia-consistent monetary resources are assessed to associate with us \$ 2 trillion, which incorporates banking and non-banking financial foundations, economic, business sectors, currency markets, and protection ("Takaful").

Most colleges in Somalia currently offer banking and account courses, and there are no conventional business banks in Somalia. Nonetheless, Islamic accounts can exploit the advancement of this developing industry. Somalis need moral financing and exchanges due to their confidence. Moreover, about 100% of Somali people are Muslims, which is the principal stage for Islamic finance development. With his mental stability presently coming to public awareness, this will be an added advantage to the life business, which will open tasks in the country. Eventually, this audit expects to make Somalia an east African financial center. There is a requirement for instructive practice in this arising area.

Currently, Somalia has created a monetary foundation law no. 130/2012, which contributes to other regulations of the financial organization's activities, both Islamic and ordinary. The present circumstance leaves the economic business to oblige and open for customary monetary organizations, such as insurance agencies.

Islamic banks in Somalia offer Islamic investment funds and current records. Bank accounts provide benefit sharing and specialization in explicit spaces of the economy, for example, clients, while the current form is for everyday cash utilization. FSB Islamic advance items are equipped with significant undertakings, for example, building and redesign financing. An exchange account is additionally accessible to work with the import of merchandise into the Somali market.

Clients can likewise put resources into securely fixed return items, for example, a depository mobile account or by putting resources into a portion of their related

business with a bank like Islamic money administrator (Takaful), which is unsafe yet high influence rate if fruitful. To take. The bank means to move Somalia towards an advanced and safer credit the only economy with a cell phone and web-based financial offices (FSB, 2012).

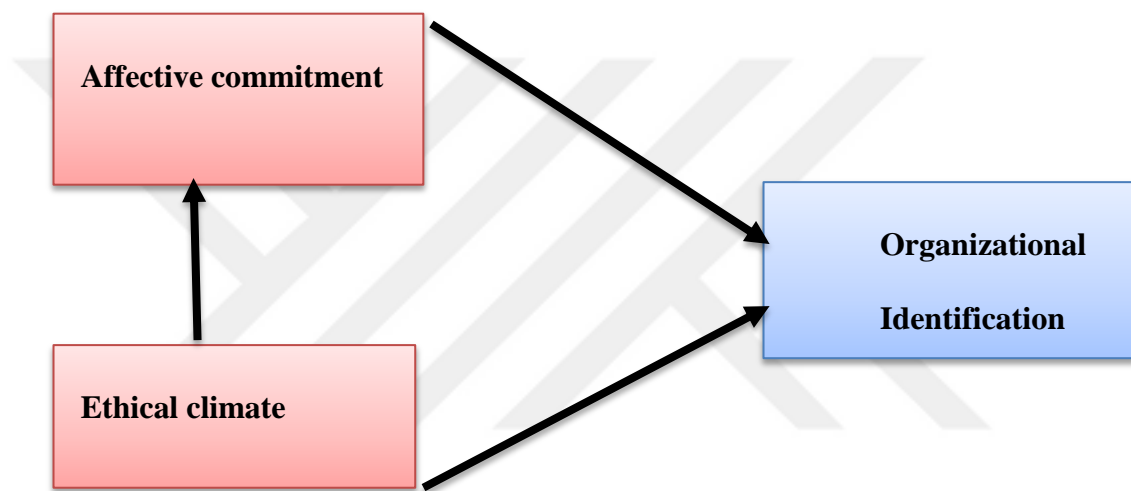
Another idea by pundits of Somalia's future monetary framework is to build up a privately possessed private Islamic bank in Somalia. These banks are supported by Somali finance managers and run principally by experts.



### 3. METHODOLOGY

#### 3.1 Conceptual framework

The study's conceptual model is shown in figure 3.1. It includes the organizational identification, ethical climate, and affective commitment.



**Figure 3.1:** Conceptual Framework

#### 3.2 Sample and Procedure

The researcher chose random sampling as the sampling method. The survey forms were delivered to 360 questionnaires using Google Forms via email. This study uses a quantitative research methodology to investigate the relationship between the ethical climate, organizational identification, and affective commitment. 200 usable surveys were collected from private-sector employees from banking.

The banking industry in Mogadishu, Somalia, was chosen as the research area. Somalia is a coastal nation located in eastern Africa in the horn of Africa, which consists of Somalia, Ethiopia, and Djibouti. Djibouti and Ethiopia border its northern and Midwest region. The south-western borders of Kenya, and north of Somalia is the Gulf of Eden. This is the eastern frontier of the Indian ocean. There is a range of

11.55n and 1.39s and around 40e and 51e in Somalia. The area of Somalia is 637 657 km<sup>2</sup>. The longest coast line in Africa is 3,025 kilometers. The nation is split into 18 regions. The capital of Mogadishu is the biggest city.

The capital city of Somalia has five local commercial banks such as Amal Bank, Dahabshiil Bank Premier Bank, Salaam Bank, and International Bank Somalia (IBS). It has three local organizational Telecommunications such as Hormuud Telecom, Somtel, Nationlink but Hormuud is the most used and popular in Somalia.

### **3.3 Measurement Tools**

A three-page survey is created to obtain information about the ethical climate, organizational identification, and affective commitment. The survey comprises four main parts: Part 1, Part 2, Part 3, and Part 4. The primary section of the survey includes enquiries about respondents' demographic data (age, gender, education level, etc). The questionnaire had 26 structured items, with 19 relating to the independent variables (ethical climate and affective commitment) and the dependent variable (organizational identification).

***Measurement of organizational identification scale.*** Employee organizational identification is assessed by a scale developed by Mail and Ashford (1992). Six questions modified from yang were used to assess organizational identification (2012). Using a 5-point Likert scale (1=strongly disagree, 2=disagree, 3=neither agree nor disagree, 4=agree, 5=strongly agree).

***Measurement of ethical climate scale.*** The ethical climate measured from Schreppackers (2001) a seven-item scale that has been frequently utilized in sales environments (Mulkey, Jaramillo, and Locander 2006; Weeks et al. 2004). Using a 5-point Likert scale, rate them.

***Measurement of Affective commitment scale.*** Meyer and Allen's (1997) measuring affective commitment is used to collect responses for affective commitment. The scale comprises six items. 5- point Likert scale is used for reactions for affective commitment where 5-point Likert scale.

### **3.4 Data Analysis and Scales**

The participants' demographic information was obtained using the questionnaire form, and the scale judgments were requested to be assessed. Scale dimensions were determined by using factor analysis on the scales. The scales and obtained measurements were subjected to a reliability analysis to assess their suitability for research. It is concluded that the scales and dimensions have a high degree of reliability. Following these steps, correlation and regression analysis and the relationship and effect values between measurements were performed. Hypotheses were tested by determining which dimensions affect each other and to what extent they affect each other. The results of the hypothesis are interpreted.



## 4. RESEARCH FINDINGS

### 4.1 Demographic Frequencies

In the table 4.1, some demographic data of the research participant are indicated.

**Table 4.1:** Frequency Distribution of Demographic Variables

	Frequency	Percent		Frequency	Percent
<b>Gender</b>			<b>Sector</b>		
Female	36	18,0	Human resource	29	14.5
Male	164	82,0	Bank Taller	51	25.5
Total	200	100,0	Manager	16	8.0
<b>Age</b>			R & D	2	1.0
15-24	73	36,5	Public Relations	7	3.5
25-34	46	23,0	IT	16	8.0
35-44	57	28,5	Finance	55	27.5
45-54	16	8,0	Marketing	24	12.0
55 Or more	8	4,0	Total	200	100,0
Total	200	100,0			
<b>Education</b>					
Primary School	4	2,0			
High school	18	9,0			
University	82	41,0			
Master	94	47,0			
PHD	2	1,0			
Total	200	100,0			
<b>Monthly Income</b>					
\$300	50	25,0			
\$500	58	29,0			
\$700	30	15,0			
Other	62	31,0			
Total	200	100,0			
<b>How long did you work?</b>					
0-5	153	76,5			
6-10	29	14,5			
11-20	11	5,5			
21 or more	7	3,5			
Total	200	100,0			

When the frequencies of the participants' ages are examined, it is seen that the majority is under 34. People between the ages of 15-24 make up 36.5% of the sample. People aged 55 and over have 4%. 82% of the participants are men, and 18%

are women. There are four primary schools when the education levels are examined. There are 4 primary schools, whereas 18 high school graduates, 82 undergraduates, 94 postgraduate degrees, and 2 Ph.D. Degrees. Considering the total work experience of the participants every year, the percentage of people with an understanding of 0-5 years is 76.5%, between 6-10 years is 14.5 %, between 11-20 years is 5.5 %, and the proportion of participants who have worked for more than 21 years is 3.5 %. When the sector of the people on the job is examined, it is seen that human resource 14.5%, bank teller 25.5%, is seen as the second largest percentage, also finance 27.5%. In contrast, R & D 1%, is seen as the lowest percentage. IT 8%, marketing 12%, and the remaining have another 11.5%.

#### 4.2 Distribution Analysis

The normal distribution for both scales was examined in the examinations. It was understood that the data were distributed normally, and parametric test applications were continued.

**Table 4.2:** Normality Test Table

Scales	Kolmogorov-Smirnov		Shapiro-Wilk	
	Statistic	Sig	Statistic	Sig
Affective Commitment	0.131	.000	0.921	0.01
Organizational Identification	0.122	.001	.942	0.01
Ethical Climate	0.134	.001	.912	0.01
Lilliefors Significance Correction, p: 0,01				

**Table 4.3:** Descriptive Statistics

Scales	Skewness	Stand. error	Kurtosis	Stand. deviation
Affective Commitment	-0.857	0.381	-0.003	5.389
Org. Identification	-0.889	0.310	0.732	4.382
Ethical Climate	-1.192	0.338	1.916	4.776

In cases where the chi-square test cannot be performed, the Kolmogorov-Smirnov test can be examined. It is also possible to do instances where the sample volume is small. According to the normality examination, it was seen that the sample distributions in the table were following the normal.

#### 4.4 Explanatory Factor Analysis

Explanatory factor analysis (EFA) is often used to explore the factor assembly and the opportunity to research with a small number of sub-dimensions. Instead of working on a large number, it is the size reduction method that recognizes. Kaiser-Meyer-Olkin (KMO) for each scale bartlett, which provides the measurement of sampling adequacy and consistency of variables, the sphericity test was also found to be statistically significant. As a result of the tests, the sample used in the explanatory factor analysis is sufficient in terms of research, and factor analysis was appropriate. Data compliance performed the factor retention method to determine the factor structure by verifying it with tests. "Varimax rotation method" and principal component analysis method have been applied. As a result of the casual of the data set, the scales were made following their original dimensions have shown factorization.

The following tables include factor analyses of the research scales.

**Table 4.4:** Factor Analysis for Affective Commitment Scale

	<b>Dimension - Items</b>	<b>Components Value</b>	<b>Total Variance Explained</b>
Affective Commitment	I am proud to tell others I work in my organization.	0.804	62.570
	Working for my organization has a lot of personal meaning to me.	0.789	
	I would be happy to work on my organization until I retire.	0.806	
	I really feel that problems faced by my organization are also my problems.	0.749	
	I feel a strong sense of belonging to my organization.	0.803	
	I feel personally attached to my organization.	0.794	

**Table 4.4:** Continue

<b>Dimension - Items</b>		<b>Components Value</b>	<b>Total Variance Explained</b>
Total Variance Explained: 62.570			
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.837
Bartlett's Test of Sphericity	Approx. Chi-Square		616.000
	DF		15
	Sig.		0,000
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			

As can be seen in the table, the affective commitment scale showed factorization with one dimension. A KMO value of 0.837 indicates the suitability of the research sample size. The resulting factor can explain the scale at a rate of 62.570%.

**Table 4.5:** Factor Analysis for Organizational Identification Scale

<b>Dimension - Items</b>		<b>Components Value</b>	<b>Total Variance Explained</b>
Org. Identification	The company's successes are my successes.	0.557	45.538
	When I talk about the company, I usually say "we" rather than "they"	0.593	
	When someone criticizes the company, it feels like a personal insult.	0.643	
	I am very interested what others think about the company.	0.787	
	When someone praises the company, it feels like a personal compliment.	0.717	
	If a media story criticized the company, I would feel embarrassed.	0.724	
	Total Variance Explained: 45.538		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.771
Bartlett's Test of Sphericity	Approx. Chi-Square		281.442
	DF		15
	Sig.		0.000
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			

As seen in the table, the organizational identification scale showed factorization with one dimension. A KMO value of 0.771 indicates the suitability of the research sample size. The resulting factor can explain the scale at a rate of 45.538%.

**Table 4.6:** Factor Analysis for Ethical Climate Scale

Dimension - Items		Components Value	Total Variance Explained
Ethical Climate	My company has policies with regard to ethical behavior.	0.778	44.034
	My company strictly enforces policies regarding ethical behavior.	0.637	
	Top management in my company has let it be known in no uncertain terms that unethical behaviors will not be tolerated.	0.632	
	My company has a formal, written code of ethics.	0.511	
	My company strictly enforces a code of ethic.	0.689	
	If a salesperson in my company is discovered to have engaged in unethical behavior that results in primarily personal gain (rather than corporate gain), he or she will be promptly reprimanded.	0.651	
	If a salesperson in my company is discovered to have engaged in unethical behavior that results in primarily corporate gain (rather than personal gain), he or she will be promptly reprimanded.	0.717	
Total Variance Explained: 44.034			
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			.812
Bartlett's Test of Sphericity	Approx. Chi-Square DF		328.265
	Sig.		21
			0,000

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

As seen in the table, the ethical climate scale showed factorization with one dimension. A KMO value of 0.812 and higher indicates the suitability of the research sample size. The resulting factor can explain the scale at a rate of 44.034%.

As a result of the factor analysis tested for all scales, one sub-dimensions were obtained. There are no low-load judgments during factor analysis. All decisions of the scales are included in the study. Bartlett test statistics were found to be high and significant. The high value of KMO value indicates the adequacy of the sample size and its suitability for factor analysis. The new dimensions and scales, respectively; affective commitment of 62.570, organizational identification 45.538, ethical climate 44.034. Further investigation will be continued with three dimensions.

#### **4.5 Reliability Analysis**

For reliability analysis, the Cronbach Alpha coefficient is widely used in the measurement of internal consistency, which is one of the indicators of reliability is seen. Although the Cronbach's Alpha coefficient is commonly used in the questionnaire to measure the interior surface of questions or answer choices with more than 2 answer options, it has 2 answer options, in other words, true and false, gender (male, female), marital status (married, single) can also be used in scales with dichotomous response options (Nunnally, J. C., & Bernstein, I. H. (1994).

The Cronbach alpha coefficient, which measures the internal consistency of the items, is used to explain or call into question the scale's homogenous structure. It is assumed that the items on the scale with a high Cronbach alpha coefficient are consistent and measure the same characteristic. Cronbach alpha Likert scales are commonly used. Cronbach's alpha is denoted as follows: (Zekeriya, NARTGÜN; (2015),

If  $0 < R^2 < 0.40$  it is not reliable

If  $0.40 < R^2 < 0.60$  it is low reliability

If  $0.60 < R^2 < 0.80$  it is quite reliable

If  $0.80 < R^2 < 1.00$  it is high reliability

The reliability values of the scales and their sub-dimensions are shown in the table below.

**Table 4.7: Reliability Analysis Results**

Variables	Cronbach Alpha Value	N of Items
Affective Commitment	0.880	6
Org. Identification	0.759	6
Ethical Climate	0.786	7

(n): 200

The Cronbach's alpha value calculated for the affective commitment in the table above is 0.880, and the scale is quite reliable. The value for the organizational identification is 0.759, and the ethical climate is 0.786, which is very reliable for research. Reliability values for the sub-dimensions of the scales were around 0.80, and the suitability of the calculated Cronbach alpha values was determined.

#### 4.6 Correlation Analysis

Correlation analysis is a statistical analysis that determines whether or not there is a relationship between two or more variables and, if so, the strength of that relationship. Correlation values between variables are given in the table.

**Table 4.8: Correlation Analysis Results**

	Mean	Std. Deviation	Affective Commitment	Org. Identification	Ethical Climate
Affective Commitment	18.60	4.814	1	.556**	.374**
Org. Identification	18.60	4.382	.556**	1	.372**
Ethical Climate	22.23	4.766	.374**	.372**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Correlation values between all variables were calculated and compiled in the table above. When the correlation values between variables are examined, it is seen that Cronbach's alpha value between affective commitment and organizational identification is a positive relationship with power 0.556\*\*, and statistically significant. There is an important relationship between these two variables. There is a positive relationship between organizational identification and ethical climate with a value. 0.372\*\*. And also, the ethical climate has a positive relationship between affective commitment a value 0.374\*\*, so the ethical climate has a relationship with both variables.

#### 4.7 Regression Analysis

Regression reveals the relationship between one dependent variable and numerous others. Regression analysis helps to understand the variability of the dependent variable when the independent variable varies. This approach is used to estimate and identify connections between variables between causes and effects.

The test results of the regression analysis between affective commitment and organizational identification is in table.

**Table 4.9:** Linear Regression Model for Affective Commitment and Organizational Identification

Dependent Variable: Organizational. Identification		Unstandardized Coefficient		Standardized Coefficient	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.186	1.033		8.895	.000
	Affective Commitment	.506	.054	.556	9.411	.001
F: 88.562 Sig. 0.000						
R: 0.556						
R Square: 0.309						

The F value of the model is 88.562, and the corresponding sig. The value of 0.000 < 0.05 means that the model parameters are statistically significant. The explanation ratio of the model is 0.309. This variable has a significant effect on organizational identification. In this case, the H1 hypothesis is supported.

**Table 4.10:** Linear Regression Model for Ethical Climate and Organizational. Identification

Dependent Variable: Organizational. Identification		Unstandardized Coefficient		Standardized Coefficient	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.992	1.379		7.971	.000
	Ethical Climate	.342	.061	.372	5.639	.000
F: 31.803 Sig. 0,000						
R: 0. 372						
R Square: 0.138						

The regression analysis results regarding the relationship between ethical climate and organizational identification is in table 4.10. The F value of the model is 31.803, and the corresponding sig. The value of 0.000 < 0.05 means that the model parameters are

statistically significant. The explanation ratio of the model is 0.138. The direction of the relationships is positive and statistically significant. In this case, the H2 hypothesis is supported.

**Table 4.11:** Linear Regression Model for Ethical Climate and Affective Commitment

Dependent Variable: Affective Commitment		Unstandardized Coefficient		Standardized Coefficient	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.193	1.513		6.735	.000
	Ethical Climate	.378	.067	.374	5.678	.002
F: 32.240 Sig. 0,000						
R: 0.374						
R Square: 0.140						

The regression analysis results of the relationship between ethical climate and affective commitment are shown in table 4.11. The F value of the model is 32.240, the sig. value of 0.000 <0.05 means that the regression analysis results are statistically significant. The explanation ratio of the model is 0.140. In this case, the H3 hypothesis is supported.

**Table 4. 12:** Hypothesis Analysis

HYPOTHESIS	RESULTS
H1: Affective commitment has a positive effect on organizational identification	SUPPORTED
H2: Ethical climate has a positive effect on organizational identification	SUPPORTED
H3: Ethical climate has a positive effect on affective commitment.	SUPPORTED

## **5. CONCLUSION AND RECOMMENDATIONS**

### **5.1 Discussion**

This study offers a comprehensive review of literature examining the backgrounds and outcomes of organizational identification over the last decade, as well as the relationship between ethical climate and affective commitment. Today business firms over the world are dealing how to keep their employee and engagements to the work and identify them self as organization. To encourage staff to follow through on the organization's aims, the objectives and principles should be put to work in more than just a banner on the wall. It is important for managers to consistently utilize techniques that are designed to articulate the core principles of the business and its aims, stimulation up the workforce, and foster a strong sense of association.

But since the concept of identification as a component of affective organizational commitment was studied by Steer and Porter (1979), the ideas have often been considered as synonyms, and the only rhetorical difference between them was apparent. The organization's dedication to its goals is superimposed with the notion of shared culture. Meyer and Allen (1997) describe organizational commitment as an attitude or orientation in which the individual identifies with the organization, and in which the individual's goals become consistent with those of the organization (Meyer & Allen, 1997). O'Reilly and Chatman (1986) describe a psychological link between an employee and a company as commitment, but they also categorize it into three subcategories: compliance, identification, and internalization. They state that identification occurs when a person has a relationship with a group in order to get influenced by it. Thus, someone might appreciate a group's values without internalizing them, unlike acceptance (when a person's induced attitudes and values match their own) or compliance (when they accept the attitude or value because they see a specific advantage in doing so).

Thus, it seems that the means of identification will provide assistance to both workers and their businesses in their pursuit of a feeling of fulfillment, pleasure, and productivity. The results of this study indicate that methods that are designed to

promote employee commitment are not likely to have the desired effect of enhancing identification since commitment and identification are based on distinct factors. So, practitioners must ask themselves if they want to enhance commitment (and what kinds of commitment they would like to increase) or identification. Specifically, managers will discover management strategies to keep commitment in Meyer and Allen's review (1997). Programs that boost sentiments of corporate identity and generate a favorable picture of the company as a whole can encourage identification.

The process of integrating and aligning corporate goals with individual goals is known as organizational identification (Mail and Ashford, 1992). According to studies, well-known workers are more likely to put out extra effort in carrying out their responsibilities and achieving corporate goals. Employees who favorably connect with the organization also put the organization's interests over their own (Bitmeas, Sokman, and Target, 2013). Following on from earlier debates about the significance of organizational identification, in addition, employees who positively identify with the organization prioritize the interests of the organization over their own (Bitmeas, Sokman, and Target, 2013). Based on previous discussions on the importance of organizational identification, this work goals to comprehend the relationship between organizational identification, the ethical climate, and the affective commitment to the Somali banking industry.

According to the findings, ethical climate and affective commitment has a significant impact on organizational identification. As a result, increasing affective commitment will contribute to the organization's long-term success in the banking industry of Somalia. Managers may also affect the organizational identification directly. Managers must also consistently support the organization's goals and convey them to its personnel. Employee feedback on their conduct and performance, as well as their involvement in accomplishing goals, can be utilized to shape the organization's identification.

Another significant finding showed that ethical climate has a significant effect on affective commitment. Ethical environment increases the commitment of the employees. This indicates that managers can increase the ethical climate to increase affective commitment.

Management should focus on improving the company's reputation in addition to bridging the gap between the company's value systems and the values that workers

consider vital. An external communication plan that projects images that highlight and enhance the organization's desired qualities may improve the organization's perceived external reputation. This may have a positive influence on the perception of external stakeholders. An internal communication plan's objective may be to communicate the company's positive reputation in order to make it easier to identify it.

## **5.2 Conclusion**

The results show that there is a significant relationship between affective commitment and organizational identification. Regression analysis confirms this result by demonstrating an effect on the affective commitment of the organizational identification. The result is prominent theoretical, and other scholars found a similar result, Stinglhamber et al. (2015). They studied employees' organizational identification and affective organizational commitment, and they discovered similar results when looking at the relationship between organizational identification and affective commitment. They found that organizational identification is positively related to temporal change in affective commitment.

The second hypothesis, looked into the relationship between organizational identification and the ethical climate. Correlational analysis showed that there is a positive link between firm identity and the ethical climate. Regression analysis has shown that the greater the identity of the organization, the higher the moral climate level (DeConinck, 2011). They found similar results, showing that the ethical environment has a positive impact on the identity of organizations. Organizational commitment and organizational identification are closely related.

Third, there is a substantial and positive relationship between the ethical climate and affective commitment. Regression analysis confirms this result by reveals a positive effect on the affective commitment of the Ethical climate. Furthermore, according to Ünal, (2012). Similar results showing ethical climate have a significant and positive impact on affective commitment and continuance commitment.

## **5.3 Implications**

Quality of the operations of an organization has strict connections with the elements such as work, pay, employment, style of leadership, technology, employee happiness

and motivation, connections with employees, participation, employment security, social fairness and security, demographic structure and continuous education. In a broader sense, a person's job has a positive worth. Accordingly, with improved staff productivity, it is feasible to obtain optimal performance results if businesses can improve employee quality of life. This study showed that the confirmed model can contribute to the quality of the operations.

In this context, organizational identification is one of the most significant factors correlated with the ethical environment and commitment, both of which are essential markers of work life quality. As a result, managers must seek for ways to improve their workers' sense of belonging to the company. Employee participation in the decision-making process is a common corporate practice (quality sectors) Business standards and prospective modifications should be reported on a regular basis (through company newsletters), and employees should be appropriately compensated and assisted with improving their abilities (via periodic, specialized training and the truth that they believe is useful in the organization).

#### **5.4 Limitation of the Study**

The researcher was required to find the information he needed, consolidate the document, and conduct a survey for this research study. However, due to very little research for the banking sector, the journals and articles established for this research study were limited. In addition, some respondents were not willing to take the survey because survey questions are susceptible to them. The researcher used random sampling technique to collect data, and 200 respondents provided usable results.

#### **5.5 Future Research**

This study offers many potential opportunities for future research. Previously, as with other studies, the results had to be repeated to confirm the results. This study was the first to incorporate organizational identification into a model that analyzes the ethical working environment, and future studies need to ensure these results in the Somalia banking industry. Future studies can use the guidance provided by this research.

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## APPENDICES

### Appendix A: Survey

This study is part of an academic study investigating the ethical climate, organizational identification, affective commitment. An empirical study in the banking industry of Somalia. The information gathered will be used just for educational reasons and will not be shared with any other individuals, institutions, or organizations. It is critical that you answer all of the survey questions.

I appreciate your interest in the research.

#### First Section Demographic Questions

**1. Age:**

15-24      25-34      35-44      45-54      55 or more

**2. Gender:**

Female      Male

**3. Education Level:**

Primary School      High School      Undergraduate      Master      PhD

**4. Total Work Experience:**

0-5 year      6-10 year      11-20 year      21 years or more

**5. What is your monthly income?**

\$300      \$500      \$700 year      others

## 6. What is your department of work?

1. Human resource	2. Bank Taller	3. Manager	4. R & D
5. Public relation	6. IT	7. Finance	8. Marketing

## 2. Second Section (Affective Commitment)

Please indicate the degree to which you agree with the following statements, considering the practices in your institution.

<b>AFFECTIVE COMMITMENT</b>	(1) Strongly Disagree	(2) Disagree	(3) Neither Agree nor Disagree	(4) Agree	(5) Strongly Agree
1. I feel a strong sense of belonging to my organization.					
2. I feel personally attached to my organization.					
3. I am proud to tell others I work in my organization.					
4. Working for my organization has a lot of personal meaning to me.					
5. I would be happy to work at my organizations until I retire.					

6. I really feel that problems faced by my organization are also my problems.					
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### 3. Third Section (Organizational Identification)

Please indicate the degree to which you agree with the following statements, considering the practices in your institution.

<b>ORGANIZATIONAL IDENTIFICATION</b>	(1) Strongly Disagree	(2) Disagree	(3) Neither Agree nor Disagree	(4) Agree	(5) Strongly Agree
1. The company's successes are my successes.					
2. When I talk about the company, I usually say "we" rather than "them."					
3. If a media story criticized the company, I would feel embarrassed.					
4. When someone criticizes the company, it feels like a personal insult.					
5. I am very interested what others think about the company.					
6. When someone praises the company, it feels like a personal compliment.					

**4. Fourth Section (Ethical Climate)**

Please indicate the degree to which you agree with the following statements, considering the practices in your institution.

<b>ETHICAL CLIMATE</b>	(1) Strongly Disagree	(2) Disagree	(3) Neither Agree nor Disagree	(4) Agree	(5) Strongly Agree
1. My company has a formal, written code of ethics					
2. My company strictly enforces a code of ethic					
3. My company has policies with regard to ethics Behavior.					
4. My company strictly enforces policies regarding Ethical behavior.					
5. Top management in my company has let it be known in no uncertain terms that unethical behaviors will not be tolerated.					
6. If a salesperson in my company is discovered to have engaged in unethical behavior that results in primarily personal					

<p>gain (rather than corporate gain), he or she will be promptly reprimanded.</p>					
<p>7. If a salesperson in my company is discovered to have engaged in unethical behavior that results in primarily corporate gain (rather than personal gain), he or she will be promptly reprimanded.</p>					

## **RESUME**

### **EDUCATION:**

1. High School: 2015 graduated from STAR High School, Mogadishu, Somalia.
2. Bachelor: 2019 graduated from Mogadishu University, Faculty of Economic and management science, Finance and Banking Department.
3. Master degree: 2021 graduated from Istanbul Commerce University, School of finance, Master of International Finance.

### **PROFESSIONAL EXPERIENCE AND REWARDS:**

1. Benadir General Service Co. (2015-2016), Mogadishu, Somalia. Worked as bookkeeper:
  - I. Keeping track of daily transactions
  - II. Handling the accounts payable ledger
  - III. Preparing the books for the accountant
2. Sahan Construction and survey Co. Ltd (2017-2019) Mogadishu, Somalia.  
Worked as assistance of admin and finance.