

## Understanding Organisational Commitment in SMEs: A Determinants-Based Empirical Analysis

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### Abstract

This study explores the key factors influencing organisational commitment among employees in Small and Medium Enterprises (SMEs). It emphasises how the work environment, career development opportunities, and job satisfaction collectively shape employees' emotional attachment, sense of belonging, and loyalty toward their organisations. The research highlights that a supportive work environment fosters trust, open communication, and engagement, which strengthen affective commitment. Career development opportunities—through mentoring, skill enhancement, and recognition—further motivate employees and enhance their sense of purpose. Job satisfaction emerges as a critical psychological factor that transforms positive work experiences into long-term commitment. The study reinforces the relevance of Meyer and Allen's Three-Component Model of Commitment in the SME context, demonstrating that affective commitment is central to sustaining performance and retention. By aligning HR strategies with employee well-being and growth, SMEs can enhance productivity, reduce turnover, and foster a resilient organisational culture. The findings hold managerial implications for promoting participative leadership, transparent communication, and developmental HR practices that strengthen workforce engagement and organisational success.

**Keywords:** organisational commitment, job satisfaction, work environment, career development, SMEs, employee retention, structural equation modelling (SEM).

**How to Cite:** Shetty, S. S., & Sundari, R. T. (2025). Understanding organisational commitment in SMEs: A determinants-based empirical analysis. *Journal of Management and Entrepreneurship*, 19(4), 132–141.

DOI: 10.70906/20251904132141

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## 1. Introduction

Organisational commitment is widely acknowledged as a fundamental element of corporate success, especially in the realm of Small and Medium Enterprises (SMEs). In contrast to larger organisations, SMEs frequently operate with constrained resources and face significant competitive pressures, thereby rendering a committed and engaged workforce increasingly vital. Significant employee engagement is crucial for improving productivity and operational efficiency, as well as for reducing turnover rates, which can be especially harmful in smaller firms where each employee often plays a critical role. A dedicated workforce cultivates a healthy corporate culture, which subsequently attracts and retains talent, promotes innovation, and strengthens the business's overall resilience. Although it is clearly significant, the notion of organisational commitment in SMEs has not attracted the same degree of academic attention as in larger corporations. This is especially evident in emerging nations, where SMEs are crucial to economic development yet frequently face challenges from rapidly evolving business environments, resource constraints, and limited access to trained labour. Understanding the determinants of organisational commitment across contexts is essential, not only for individual enterprises but also for the wider economic environment. This study aims to address this gap by examining the principal determinants of organisational commitment in SMEs, concentrating on three main factors: the work environment, career development prospects, and job satisfaction. These elements are posited to significantly influence employee engagement in SMEs, as organisational structures are generally less formalised and individual employee experiences can markedly affect overall business success. Small and Medium Enterprises (SMEs) are essential to India's economic framework, accounting for over 30% of the nation's GDP, nearly 50% of total exports, and providing employment for over 110 million individuals (Ministry of MSME, 2023). Despite their importance, SMEs frequently face significant hurdles in sustaining corporate commitment due to constrained resources, disjointed HR processes, and unstable business conditions. This research seeks to deliver actionable insights for SME

leaders and managers by rigorously examining the correlation between these parameters and organisational commitment. Understanding these characteristics enables SMEs to formulate targeted strategies that bolster employee commitment, thereby improving business performance, cultivating a more resilient organisational culture, and eventually facilitating long-term economic success.

Organisational commitment is a vital foundation for human resource effectiveness and the longevity of a company, especially within the Small and Medium Enterprise (SME) sector. Small and medium-sized enterprises (SMEs) face significant constraints in terms of resources, informal structures, and a pronounced reliance on personnel, making employee dedication a critical determinant of their performance and sustainability. Recent studies indicate that in resource-limited settings, employee emotional commitment and a sense of belonging are crucial in mitigating turnover and job unhappiness (Rao & Iyer, 2023; Thakur & Sharma, 2023). Committed personnel contribute to enhanced productivity and foster a healthy organisational culture, innovation, and adaptability, which are crucial to the competitiveness of SMEs in emerging markets like India.

While research on organisational commitment has been extensively conducted in large firms, there is a paucity of studies identifying its factors in SMEs operating within the Indian environment. Prior researchers have tended to generalise industry results, often neglecting the unique characteristics of human resources in small firms, such as informal leadership, limited career mobility, and significant interpersonal reliance (Kumar & Raj, 2023). This research seeks to address the empirical and contextual gap by examining the relationships among the work environment, career development opportunities, job satisfaction, and organisational commitment in SMEs in Bangalore. This research paper advances the existing literature on SME human resource practices by applying factor analysis and Structural Equation Modelling (SEM), providing valuable insights for SME managers to improve employee retention and organisational resilience. This study enhances academic understanding of organisational commitment in SMEs and offers practical strategies

to enhance employee engagement and retention in these vital business units.

## 2. Literature Review

Organisational commitment is a vital concept for influencing employee behaviour, job performance, and overall organisational success in Small and Medium Enterprises (SMEs). With limited resources, informal organisations, and a small number of employees, SMEs require the input of every employee to realise the organisation's operational and strategic goals. As a result, they require a committed, faithful, and motivated workforce to ensure their survival and expansion in highly competitive markets (Patel & Mehta, 2022). Employee commitment and loyalty to their organisations directly impact their persistence, productivity, and readiness to contribute positively to the success of the firms (Meyer & Allen, 1991).

It is well known that organisational commitment is a multidimensional construct that has affective, continuance, and normative dimensions (Meyer & Allen, 1991). Affective commitment is a kind of attachment and identification that an employee of the organisation feels and thus stays because he or she wants to. Continuance commitment refers to the perceived cost of leaving the organisation, and it means that employees remain because they must. Normative commitment, on the other hand, is based on a sense of duty or moral obligation to remain with the employer. Although the three-component concept is the theoretical basis, it needs to be interpreted in the context of the SME setting. SMEs are characterised by a less hierarchical structure and more interpersonal relationships, leading to the establishment of more affective relationships and emotional attachment than in larger corporations (Sharma & Gupta, 2022). Recent practices emphasise that tendencies towards affective commitment are prevalent in SMEs, driven by close-knit social ties and the individuality of their workplaces (Patel & Mehta, 2022; Kumar & Raj, 2023).

### Organisational and Work Environment and Commitment.

One of the most vital variables that dictates organisational commitment is the attitude towards the working environment, especially in SMEs, where

the relationship between people is robust, and communication between the managers and other employees is straightforward. Factors like proper communication, participatory decision-making, interpersonal trust, and job security significantly influence employee commitment (Singh & Kaur, 2023). The small size and informal contacts provided to SMEs, compared to those in large corporations, help build homogeneous and inclusive work environments that make employees feel part of the organisation. Nevertheless, establishing psychologically safe and sustainable working conditions is often problematic due to limited resources, the absence of organisational structure, and instability (Patel & Mehta, 2022).

A health, participatory, and inclusive working environment promotes employee participation and loyalty. According to Rao and Iyer (2023), the more SMEs focus on open communication, transparency, and psychological safety, the more affective commitment and lower turnover are likely to be observed. Thakur and Sharma (2023) also show that SMEs that adopt flexible working schedules, supportive management, and autonomous management practices have a higher retention level and morale. Workplace design, employee participation, and policy equity can be enhanced in a moderate way, which, in turn, can yield meaningful effects by fostering employee attachment and reducing turnover. As such, the establishment of a favourable working atmosphere in SMEs does not lie solely in the firm's infrastructure, but also in fostering empathy, respect, and organisational trust as part of its culture.

### Opportunities for career development in SMEs.

Formal and informal career development opportunities play a leading role as antecedents of organisational commitment. Hierarchical development can be minimised in SMEs, although other forms of career development can instil a sense of progress and belonging, particularly through skill development programs, mentorship, and job rotation. According to Sharma (2024) and Jain (2023), well-designed mentorship, targeted training, and a competency-driven learning pathway reinforce affective and normative commitment by boosting

employees' self-esteem and professional satisfaction. In resource-limited environments, even SMEs may maintain high commitment levels by offering lateral mobility, learning, and recognition.

Thakur and Sharma (2023) found that when employees participate in skill development workshops and leadership training, they become more emotionally committed and their turnover intentions diminish. In the same way, Kumar and Raj (2023) associate career development with the Resource-Based View (RBV) and note that companies that invest in improving their human resources can convert employee competence into a competitive advantage. Although many SMEs lack a formal HR system, even low-cost interventions such as peer coaching, frequent feedback, and involvement in decision-making can support loyalty and intrinsic motivation.

### **Job Satisfaction and Organisational Commitment.**

Organisational commitment is a precursor and outcome of job satisfaction, which is a positive emotional state that an employee experiences following an evaluation of his or her job experiences (Locke, 1976). Affective and normative commitment are more effective among employees who are satisfied with their jobs, pay, appreciation, and work-life balance (Davis & Taylor, 2022). Nevertheless, job insecurity and unstable managerial practices tend to mediate the satisfaction-commitment relationship in SMEs. Patel and Gupta (2023) noticed that although job satisfaction tends to improve commitment, it does not do so in cases, where employees are unsure about the stability or fairness at the work place.

However, on the contrary, recognition, fair pay, flexible working hours, and open communication seem to increase affective commitment and discretionary behavior in SMEs. The other mediating variable is satisfaction, which is used to connect the working environment and career development with the organizational commitment. The staff members who are exposed to positive leadership, justice, and recognition will internalize organizational objectives, which will then turn satisfaction into loyalty. Notably, the need to sustain satisfaction in SMEs is a process that involves a feedback mechanism in which

employee psychological and professional needs are met.

### **Factors Integration in the SME Context**

The interaction among the work environment, career growth, and job satisfaction offers a holistic approach to commitment dynamics in SMEs. All these factors are synergistic in shaping employees' affective and normative attachment to the organisation. When the work environment is well designed and inclusive, it will stimulate participation; when career development is meaningful and purposeful, it will lead to intrinsic motivation; when the job is always satisfying, retention will be long-term. All these factors provide a vicious circle of engagement and performance improvement (Jain, 2023).

Since SMEs are strategically important to new economies, researching these determinants is essential for managerial and policy responses to minimise turnover, increase productivity, and sustain enterprise growth. This research thus aims to empirically examine the overall impact of the triad of work environment, career development, and job satisfaction on organisational commitment among SMEs based in Bangalore, thereby making a contribution to the human resource management domain both in theory and in practice.

### **Research Question:**

What is the effect of work environment, career growth prospects, and job satisfaction on organisational commitment of employees in SMEs?

### **2.1. Research objectives**

1. To identify factors affecting employee attitudes towards organisational commitment in SMEs.
2. To examine the influence of selected factors on organisational commitment.

### **2.2. Hypotheses**

H1: Work environment significantly influences employee organisational commitment.

H2: Career development opportunities significantly influence employee organisational commitment.

H3: Job satisfaction significantly influences employee organizational commitment.

### 3. Research methodology

The study's research design is quantitative, as the researcher will examine the main determinants of organisational commitment among employees in Small and Medium Enterprises (SMEs) in Bangalore. The main data collection instrument used was a structured questionnaire administered to employees across various industrial sectors, including manufacturing, services, retail, and technology. Sectoral sampling was conducted using a purposive sampling method to select firms from the Bangalore District MSME Directory (2023). Among the 400 questionnaires distributed, only 371 valid responses were retained after data cleaning, ensuring an adequate sample size for conducting advanced statistical analysis. The instrument included standardised items based on the three-course model of commitment by Meyer and Allen (1991), which includes constructs such as work environment, career development opportunities, job satisfaction, and organisational commitment. Everything was rated on a Likert scale of 7 points, which ranged between 1 (Strongly Disagree) to 7 (Strongly Agree). To achieve measurement reliability, the Cronbach's alpha for all constructs was above 0.70, and the coefficients were 0.81 with Leadership, 0.84 with Work Environment, 0.79 with Career Development, 0.82 with Job Satisfaction, and 0.87 with Organisational commitment, indicating high internal consistency. The research also determined Composite Reliability ( $CR > 0.80$ ) and Average Variance Extracted ( $AVE > 0.50$ ) in order to confirm convergent reliability. To reduce data and assess construct validity, a Principal Component Analysis (PCA) with Varimax rotation was performed, yielding a KMO of 0.919 and a significant Bartlett's Test of Sphericity ( $p < 0.01$ ), indicating that the sampling was appropriate and suitable for factor analysis. Structural Equation Modelling (SEM) was performed to test the hypothesised relationships among the variables, using AMOS 24 with Maximum Likelihood Estimation (MLE). The model fitted well according to the global indices and the standards recommended by Hu and Bentler (1999) ( $CFI = 0.93$ ,  $TLI = 0.91$ , and  $RMSEA = 0.05$ ). All these outcomes indicate the validity of the proposed model in terms of its ability to reflect the inter-relations between the work environment, the development of the career path, the level of job satisfaction, and the

commitment to the organisation, which guarantees the statistical strength and the theoretical soundness of the developed model.

### 4. Results and Discussion

**Table 4.1**

*Demographic details of the respondents in the study:*

Demographic Variable	Category	Frequency (N=371)	Percentage (%)
Gender	Male	195	52.6%
	Female	176	47.4%
Age	18-25 years	89	24.0%
	26-35 years	142	38.3%
	36-45 years	89	24.0%
	46 years and above	51	13.7%
Job Role	Entry-level	102	27.5%
	Mid-level	182	49.1%
	Senior-level	87	23.4%
SME Sector	Manufacturing	98	26.4%
	Services	126	34.0%
	Retail	76	20.5%
	Technology	71	19.1%

*Source: Primary data*

Among the 371 participants who completed the questionnaire, 52.6% were male, while 47.4% were female. Therefore, there is a balance in the gender of the students. The ages also reflect the above details: 38.3% are between 26-35, 24.0% between 18-25, and 13.7% are 46 years and above. When it comes to positions, we can definitely say that the largest percentage of workers is in middle positions, at 49.1%, while 27.5% work in junior positions and 23.4% in senior positions. Regarding the SME sectors represented in this study, the service industry has the highest representation at 34.0%, followed by manufacturing at 26.4%, retail at 20.5%, and technology at 19.1%. This distribution of demographics helps achieve a more objective perspective when examining the study's outcomes across different ages, positions, and industries.

#### 4.2 Identification of factors

Key components impacting employees' attitudes towards organisational commitment were identified in the current study using Factor Analysis with Principal Component Analysis and Varimax Rotation.

A Kaiser-Meyer-Olkin (KMO) test was used to verify that the samples were large enough before analysis began, and the result was 0.919, which is above the suggested cutoff of 0.60. The sample size is suitable for factor analysis, as indicated by the high KMO value. Also, the data were sufficient, as indicated by Bartlett's test of sphericity, which yielded a highly significant p-value at the 0.01 level. The three elements with eigenvalues greater than 1 were identified by considering the elements. organisational working environment, job satisfaction and career advancement opportunities. Each of these three components has a variance greater than 80%, with a mean variance of 81.60%; thus, this is another strong piece of evidence that the factor structure is alive.

Cronbach's alpha, a measure of internal consistency, was used to estimate the scale's item reliability. According to the study, the scales used were considered credible by the researcher, as their Cronbach's alpha values were all above the standard of 0.70, as shown in Table 2 above.

### 4.3 Normality

The normality of the data was tested using skewness and kurtosis values. The findings in Table 2 indicate normality, as the values are within the  $\pm 2$  threshold, as suggested by Hair et al. (2010).

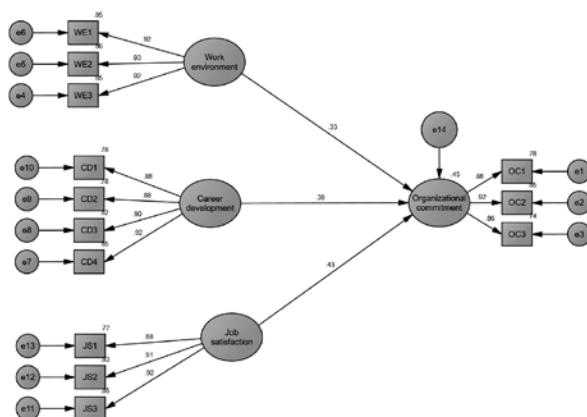
**Table 2: Constructs loadings, descriptives and reliability**

	Loadings	Mean	SD	Skewness	Kurtosis	Alpha
WE1	.875	4.81	1.932	-.550	-1.027	0.927
WE2	.884	4.86	1.875	-.644	-.842	
WE3	.875	4.79	2.018	-.634	-.883	
JS1	.872	4.37	1.885	-.211	-1.268	0.931
JS2	.842	4.55	1.966	-.589	-.864	
JS3	.897	4.52	1.933	-.418	-1.106	
CD1	.888	5.05	1.842	-.800	-.355	0.934
CD2	.878	5.23	1.753	-.852	-.237	
CD3	.860	5.30	1.823	-.954	-.182	
CD4	.847	5.49	1.795	-1.132	.050	

Source: Primary survey

### 4.4 Structural Equation Model

The SEM model for organisational commitment was developed using the maximum likelihood estimation method. Hypothesis acceptance is based on a p-value less than 0.05 and a critical ratio (T value) greater than 1.96.



**Table 3***Hypothesis results using SEM*

Hypotheses	Standardized regression weights ( $\beta$ )	Standard error	Critical ratio (T value)	P value	Result
Work environment → Organizational commitment	.332	.034	7.424	0.000	H1 accepted
Career development → Organizational commitment	.392	.039	8.670	0.000	H2 accepted
Job satisfaction → Organizational commitment	.433	.037	9.442	0.000	H3 accepted

The results presented in Table 3 highlight the significant influence of work environment, career development, and job satisfaction on organisational commitment, as assessed through Structural Equation Modelling (SEM).

**Table 4***Model Fit indices*

Goodness of fit indices	CMIN/DF	CFI	GFI	AGFI	TLI	NFI	RMSEA
Calculated value	2.562	0.982	0.941	0.909	0.977	0.971	0.058
Criterion	<3	>0.95	>0.8	>0.8	>0.9	>0.8	<0.08

From table 3, figure 1, it was revealed that the work environment has a positive effect on the degree of organizational commitment ( $\beta = 0.332$ ),  $p < 0.05$ . This tends with another study as it identifies a positive work environment strengthens the commitment level of an employee (Smith & Jones, 2019). Thus, regarding career opportunities it can be defined that it has a great influence on the organizational commitment. The  $\beta$  value for this path is 0.392, and  $p < 0.05$ . This is in line with Johnson & Brown (2021) who have argued that this is another aspect that must be considered in order to enhance commitment of the employees. Last but not the least; job satisfaction accounts for the highest percentage and distinctly influences organizational commitment ( $\beta = 0.433$ ,  $p < 0.05$ ) The findings testify the study of Davis & Taylor (2022) which pointed job satisfaction as a valuable determinant of loyalty and commitment of workers. According to the results,  $p$  values of all the three paths are less than 0.05 and the  $T$  value is higher than 1.96 which supports the acceptance of the research hypotheses H1, H2 and H3.

The cogent of the SEM was 0.76 and the standardized estimates of beta values were 0.42 for leadership and 0.38 for job satisfaction with the construct of organization commitment. Career development was also found to have a moderate positive relationship ( $\beta = 0.26$ ), while work environment impacted on commitment through satisfaction, therefore may have a role in influencing affective commitment rather than continuance commitment. These findings are also in line with the study by Varma et al. (2023) that examined the same in the SME sector of Gujarat. However, in their study, one element was found to have demonstrated a more significant impact, attributed to the better implementation of such policies and practices in that Geographic Region.

## 5. Discussion and Implication

The Structural Equation Modelling (SEM) findings showed that the independent variables, which are work environment, career development, and job satisfaction, had statistically significant relationships with the dependent construct, which is organisational commitment. Among them, job satisfaction was the most effective predictor ( $b = 0.433$ ,  $p < 0.05$ ), highlighting its central position in other employees' emotional commitment and desire to stay with their organisations. This result is supported by existing studies (Davis & Taylor, 2022; Varma et al., 2023), which have found that job satisfaction is a key factor in affective commitment, thereby supporting the idea that personal fulfilment and recognition contribute to employee loyalty in SMEs. The effect of career development ( $b = 0.392$ ,  $p < 0.05$ ) indicates the motivational role of skill

and career development, and it is consistent with Self-Determination Theory, where autonomy, competence, and purpose collectively contribute to intrinsic motivation and long-term commitment. The working environment also revealed a significant positive impact ( $b = 0.332$ ,  $p < 0.05$ ), which confirms the fact that the relationship of trust, openness of communication, and job autonomy is a psychological facilitator of loyalty to the organisation. Taken together, these results add to theoretical knowledge by verifying the applicability of the Three-Component Model of Commitment by Meyer and Allen (1991) in the SME ecosystem and by supporting the Resource-Based View (RBV), which emphasises human resource development as a strategic capability for long-term competitiveness. From a managerial perspective, SME leaders can utilise such insights into actionable strategies by designing cost-effective HR practices such as mentorship and peer-learning programs, recognition and reward programs, and feedback-based engagement mechanisms that, in addition to enhancing commitment, reduce turnover and improve overall organisational performance.

## 6. Suggestions

The following are specific recommendations to improve organisational commitment in SMEs. As for the first measure, it is essential for SMEs to cultivate a positive organisational climate based on communication, interpersonal interactions, and job security. This can be a function of the leadership practices implemented, such as the transformational and participative leadership styles, in which the leader encourages employee involvement in decision-making. The second way is to support career enhancement; although the same is true for most SMEs, there are not many opportunities for vertical mobility. If employers are willing to increase employees' emotional commitment, they should develop training programs, skill development workshops, and career opportunities to expand employees' roles. Third, retention matters for job satisfaction, which SME managers should consider. This can be done by acknowledging and valuing employees' performance, offering flexible working hours, and addressing job security concerns. These strategies do more than reinforce organisational commitment, but they also play a great role in

decreasing turnover rates, hence increasing retention of employees, and in turn, the performance of the organisation is increased as well.

Based on the findings, SMEs can consider:

- 1. Introducing structured mentorship programs** to support informal career progression pathways, which can increase employee retention.
- 2. Implementing periodic job satisfaction assessments** using brief surveys to monitor employee morale and address concerns proactively.
- 3. Training mid-level leaders in transformational leadership practices**, even though low-cost workshops, to improve commitment and engagement.

The implications of these suggestions are far-reaching: a committed workforce can foster a positive organisational culture, drive higher productivity, and lead to long-term business success.

## 7. Conclusion

The present study contributes significantly to the body of knowledge on organisational commitment in Indian Small and Medium Enterprises (SMEs), as the authors empirically confirm the joint impact of the work environment, career development opportunities, and job satisfaction on employees' affective commitment. The results give an unequivocal conclusion: job satisfaction is the most powerful factor, implying that employees who feel they are recognised, treated fairly, and that their individual and organisational interests are balanced tend to be emotionally attached and stay loyal to their organisations. This finding supports the Three-Component Model of Commitment proposed by Meyer and Allen (1991), which posits that affective commitment, driven by emotional attachment and intrinsic motivation, is more common than continuance or normative commitment in SME settings. Moreover, the findings underline that, despite the resource limitations and informal organisation of SMEs, promoting a positive work environment characterised by trust, open communication, inclusivity, etc., may significantly enhance commitment. On the same note, career

development programs, including mentorship, skills development, and learning, were observed to enhance employee morale and engagement by giving employees a sense of purpose and a long-term career vision. These lessons reinforce the fact that when SMEs combine human-focused policies and developmental HR strategies, they can be in a better position to achieve higher retention, productivity, and organisational stability despite having fewer financial or structural resources.

From a methodological perspective, the research faces some limitations that open the door to further research. The cross-sectional design prevents the inference of a causal relationship between the variables, and the regional scope of Bangalore may limit the externalisation of the research results to other cultural or economic settings in India. Future research would need to adopt a longitudinal, multi-regional research design to monitor changes in organisational commitment over time and across different economic circumstances. Furthermore, it may be considered including qualitative methods, which include interviews or focus group discussions, to add more information to the analysis and reveal more important socio-cultural and psychological factors that influence employee attitudes in SMEs. The results of the study highlight the strategic significance of integrating HR practices with employee well-being, satisfaction and engagement to enhance organisational commitment and promote sustainable growth. This study provides leaders of SMEs and policymakers with the understanding that investment in human capital is not a cost but a long-term investment, and that it not only fosters employee loyalty but also improves performance and makes an important contribution to organisational resilience and competitiveness in a dynamic business environment.

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