

Linking Psychological Ownership with Employee Loyalty through the Mediating Role of Organizational Commitment: An Empirical Study

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Abstract:

The primary purpose of this research is to examine the relationship between psychological ownership and employee loyalty through the mediating role of organizational commitment. The current research work is based on a supported theoretical framework which highlights the role of social exchange theory in enhancing the relationship of psychological ownership, employee loyalty and commitment to the organization with the specific focused on the employees' shared value inside the organization. A total number of 413 operational non-teaching employees of public and private universities in Afghanistan participated in this research. The data was analyzed using Partial Least Square Structure Equation Modeling (PLS-SEM), through SmartPLS 4. The empirical results indicated that psychological ownership positively and significantly affected employee loyalty. In addition, the result showed that organizational commitment significantly mediates the relationship between PO and EL. The current research work theoretically contributes to the literature by adding a significant amount of evidence from an unexplored framework and under-researched area. This research further help the employees' about the understanding of their shared values inside the organizations which considerably define and framed the current research work.

Keywords: Psychological ownership, Employee loyalty, Organizational commitment, Operational non-teaching employees of Afghanistan's public and private universities

1. INTRODUCTION

According to Borman and Motowidlo (1993), employee's activities and task performance is the first necessary policy of HR management which belongs to mental ownership in a technical and professional way. To bring high performance behavior in employees and increase their interest to work harder for the organizations, employees must have some legitimate authority and mental perception that they belong to

the organization and this will immediately effect on their behavior, performance, and commitment toward organization change and values (Sharma et al., 2022). Pierce et al. (1991) described psychological ownership (PO) as a state of mind in which individuals believe that the object of ownership (material or immaterial in nature) or a portion of it is "theirs" (i.e., "It is MINE!"). The sensation of possessiveness and being mentally attached to an item is at the heart of psychological ownership. Belongings are recognized as supplement to one's self which entails what is being for me becomes (in my feelings) part of "ME" (Dittmar, 1992). Psychological ownership (PO) is a sense of control on a purpose or an element, notion, group or other person which is not backed through proper possession. PO describes not just the item ("that is my team"), but also the owner ("my team is Oxford United; I am an Oxford United supporter"). Persons get devoted in the object of ownership as a reflection of who they are and what they belong to (Dittmar, 1992; Pierce et al., 2001). This results in a sense of meanness, a want to keep control, which can appear confidently or adversely, and a psychological affection to the object (Pierce et al., 2001). Becker (1960) has explained loyalty as a process, when a person is loyal to the company when he is aware of better working circumstances and more pay, but he refuses to accept that position in order to keep his existing job. Employee loyalty (EL) is defined as workers who are keen to the corporate achievement and trust that functioning for it will benefit them. "Loyalty, as a notion, refers to individual's allegiance or pledge to something particular, which might be another one or group of individuals, an aim, a mission, or a reason. It performs equally in both believes and performance and seeks to align the devoted person's interests with persons or the purpose (Encyclopedia Britannica, 1998). Meyer and Allen (1997) described organizational loyalty as a subset of the organizational culture; organizational culture is a collection of beliefs and concepts that govern a company. For example, if organizational loyalty is one of the acceptable values for employees, it will become part of the organization's culture. The most significant capital of a business is its loyal and devoted workers who fully understand their roles in the firm. Porter et al. (1974) defined organizational commitment (OC) as a strong belief in and acceptance of the organizations aims a readiness to put up a significant amount of work on its behalf, and a desire to continue belonging to the organization. As a result, commitment differs from motivation in that it has an impact on behavior independent of other attitudes and reasons and can result in perseverance with a course of action even when it goes against those motives (Singh et al., 2023; Meyer et al., 2002). In this research, the model employed to explain the relationship of variables in a unique way. The correlation of the constructs showing that combined values are shared by employees to shape this research in two distinct methods such as lower-order relation between constructs antecedents and higher-order construction of the link between the variables.

2. RESEARCH GAP

Pierce et al. (2001) began to work in concept of psychological ownership as the employee stock ownership only cover part of employee's participation in the stock share of company and this concept did not include the other parts of ownership. Thus, they purposed psychological ownership to cover the organizational components of ownership theory. Dawkins et al. (2017) discussed the need for more research in term of psychological ownership, by stating that firstly, there is a need to examine theoretically and empirically different approaches to the study of psychological ownership. Secondly,

there is a necessity to conduct research about one's work and the organization (e.g., people, occupations, projects, teams, and groups). Calling for more research from Van Dyne and Pierce (2004), as chartered financial analyst evidenced to support the uniqueness of organization-based Psychological ownership from other related constructs, including organizational commitment, satisfaction, organization-based self-esteem, self-efficacy and performance (Singh and Bala, 2020). Recent research indicates that employee loyalty was previously used in management contexts that were closely linked to organizational commitment (Sidiqui and Dron, 2019). Thus, adding a psychological components bring unique definition to the model. On the other hand, this study conducted on Afghanistan's educational sector which as per our knowledge no study have been conducted in this area of research in the past. Hence, considering the socio-economic situation of Afghanistan it is necessary to conduct more research in this country to better understand the behavior and feeling of employees and their work conditions.

3. THEORITICAL FOUNDATION AND HYPOTHESES

Social exchange theory (SET) has provided an important conceptual structure for accepting how management affects workers (Bedi et al., 2016; Brown et al., 2005). According to Brown and Trevino (2006), supervisors and staff members have long-term social connections marked by shared dedication and cooperation. Loyalty-related psychological ownership is initiated on the logical reasoning of SET, which states that individuals' wants are met by their feelings of a connection with the business (Avey et al., 2012). Loyalty is connected with the extra labor that a worker decides to undertake while being obliged (Joung et al., 2015; Wang et al., 2017). Individuals with PO are more devoted to achieving their objectives because they see work activities, thoughts, or tasks as reflections of themselves (Dawkins et al., 2017). Further, staffs that are spontaneously rewarded feel more engaged to their work, exhibit a stronger sense of commitment and strength, and hence are more loyal to their employers (Avey et al., 2012). Previous researches have shown that an encouraging social setting can strongly predict people's loyalty to organizations, obedience, knowledge sharing, exchange resources and willingness to cooperate (Gu et al., 2015).

3.1 PO and EL

The link between psychological ownership and loyalty, according to Zhao et al., (2016) is directly tied to individuals' views and behaviors in companies. Few empirical investigations have been conducted to examine this hypothesis. The study's goal is to combine psychological ownership with the loyalty and shared value acceptance paradigm and investigate the causes and implications of psychological ownership. Sowik et al., (2013) sought to shed light on the impact of psychological ownership on loyalty in access-based consumption. Based on customer loyalty, they attempt to determine the impact of psychological ownership on loyalty. To link this article with the theoretical framework, they employed the mediating effect of psychological ownership on loyalty since psychological ownership has a beneficial impact on loyalty. Empirical Study on the Effect of Psychological Ownership on Employee Loyalty was undertaken by Yao Ji-biao et al., (2012). They investigate the impact of psychological ownership on employee knowledge and loyalty to the firm. As a result, a career plan that incorporates both work and personal life has become a vital metric for recruiting and retaining top-tier employees.

They discovered that psychological ownership has a strong positive impact on knowledge employee loyalty; work satisfaction acts as a mediator between psychological ownership and knowledge employee loyalty. Thus, on the basis of literature review, the hypothesis is formed as:

H1 There is a positive effect of psychological ownership on employee loyalty.

3.2 PO and OC

According to O'Driscoll et al., (2006) psychological ownership may play a part in the association between employee reactions and various levels of workplace structure. According to this logic, employees may exercise more personal control, are more informed about their organization and jobs, and put more effort into their work when there is less structure in the workplace. Employee psychological ownership is described by Han et al., (2010) as "employees who think they have ownership of the organization consider themselves as significant organizational members and then committed to the organization." In their study, they looked at employee involvement in decision-making, information exchange, and psychological ownership using organizational commitment as a mediating factor. Psychological ownership was found to be associated to organizational commitment in a favorable way. Organizational commitment and information sharing have a good link. The effects of authentic leadership and leader-member exchange on employee psychological ownership and organizational commitment were the subject of a study by Yang and Kwon, (2015). They concentrated on the special effects of employee psychological ownership and organizational commitment on the knowledge of such a company leader's authenticity and the sincerity of their leader-member exchange (LMX).

Liu et al., (2012) defined psychological ownership as a combination of organizational-based and knowledge-based psychological ownership. They contended that organizational-based psychological ownership and knowledge-based psychological ownership are critical in translating the influence of workers' affective commitment to common knowledge sharing and crucial information sharing; thereby this unlocked the mystery of how effective commitment affects knowledge sharing. Postuma et al., (2015) evaluated employee ownership and citizenship behavior high performance ownership with psychological ownership as a moderator. Findings showed that employee ownership has a positive influence on organizational citizenship behavior. Organizations are therefore advised to consider implementing employee ownership (Singh, 2021). The results also show that a set of HR practices positively influences psychological ownership. According to Mustafa et al., (2021) psychological ownership may be successfully linked to managers' attitudes in the workplace, and they hypothesized that psychological ownership and managers' attitudes can influence how well job commitment and satisfaction work. Boonsiritomachai et al., (2022) pursued to determine if psychological ownership had an influence on organizational commitment. The result showed there is significant relationship between PO and OC. Further, firms should create a working atmosphere in which workers experience a feeling of autonomy and independence in their work. Furthermore, senior leaders should be open and responsible for their acts so that their actions may be replicated throughout the business and utilized as a model for other employees. Thus, as per the discussed literature review the formulation of second hypothesis is as follows:

H2 There is a positive effect of psychological ownership on organizational commitment**3.3 OC and EL**

Employee loyalty, as described by Pandey et al., (2012), is defined as employees who are devoted to the success of the business and believe that operational for this organization is their best alternative. They studied the effects of work satisfaction and organizational commitment on employee loyalty. Steven Si and Yi Li, (2012) investigated the role of organizational commitment as a mediating factor in human resource management practices related to exit, voice, loyalty, and neglect. They began investigating the implications of organizational commitment as a mediating factor in the exit, voice, loyalty, and neglect (EVLN) behaviors of workers as well as the effects of human resource management practices (HRMP). A study on the Impact of HR Practices on Employee Loyalty and Commitment: Mediating Role of Job Satisfaction was undertaken by Uzair et al., (2017). The findings indicated that HR policies are significantly and favorably connected to workers' commitment and loyalty. Additionally, results showed that job satisfaction considerably and partly mediates the link between HR practices, loyalty, and commitment. Obialor (2020) debated the link between employee loyalty, organizational commitment, and organizational sustainability in their article. According to the studies, the major criterion for the employee to be devoted to being loyal to the firm is employee loyalty. Sutanto and Setiadi (2021) conducted a research on the impact of organizational commitment on organizational culture and employee loyalty. They described organizational culture as a key element of a company's ability to adapt to an environment that is becoming more dynamic and as being heavily influenced by both commitment and organizational culture (Singh, 2017). Despite the fact that organizational commitment was able to moderate the ambiguity between organizational culture and employee loyalty, it was observed that organizational culture did not significantly predict employee loyalty (Mangla et al., 2026). Thus, the literature firmly illustrated that the hypothesis formulated as follow:

H3 There is a positive effect of organizational commitment on self-efficacy**3.4 OC as Mediator**

Ramos et al., (2023) examined the relationship between middle-managers' sentiments of ownership and their creative work practices, as well as the mediating effect of organizational commitment. The authors discussed how managers' feelings of ownership in the firm affect their creativity and creative work practices. This result lends credence to prior research that claimed psychological ownership may affect an employee's extra-work-related activities by fostering their participation, dedication, and integration within the company (Avey et al., 2009; Ramos et al., 2014). According to psychological ownership theory, it is anticipated that individualization will have a positive relationship with affective and normative commitment to change but a detrimental association with constant commitment, whereas reactive protection will have a negative relationship with affective and standard commitment to alteration and a positive relationship with constant commitment to change (Kromah et al., 2024). High affective commitment employees are driven by loyalty, trust, and value alignment with their company in addition to external gratification (Rhoades et al., 2001). Higher territorial behaviors, better performance, and less intent to leave are all linked to high levels of affective commitment (Robinson, 2023). Organizational commitment can be influenced by cultural variables. For instance, although loyalty and

group membership are highly prized in collectivism situations, such as some governmental settings, affective relationships may be strengthened (Alshetri, 2013; Chordiya et al., 2017). Thus, as per the discussed literature review the formulation of fourth hypothesis is as follows:

H4 Organizational commitment mediates the relationship between psychological ownership and employee loyalty.

3.5 Conceptual model

This research work originated a conceptual framework that explains how organizational constructs shape a broader multidimensional relationship among variables. Figure 1 shows that Psychological ownership as independent variable with five dimension shaped relationship with organizational commitment as mediator and employee loyalty with three dimensions as dependent variable. Thus, based on the visual illustration the hypotheses H1 to H4 developed through the positive direct and indirect relationship among the variables.

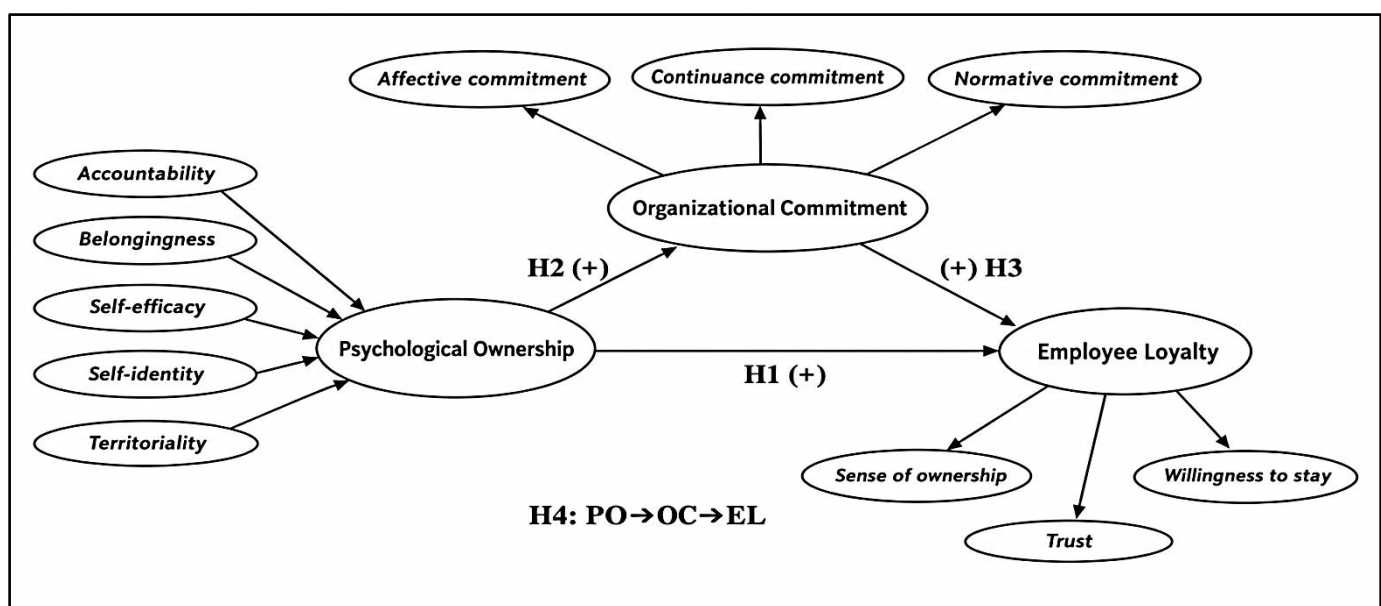


Figure 1: Conceptual Model of the study

Source: Authors' own work

4. RESEARCH METHODOLOGY

4.1 Research Procedure and Data collection

The existing research methodology for sampling commences with a two-step procedure. In first step, information about 161 educational institutions in Afghanistan and number of non-teaching employees and their job locations collected to ease the process of sampling population for the study. Further, by using simple random sampling methods six universities, three from public and three from private institutions have been selected. In second step, convenience sampling technique used to separate and select non-teaching operational staffs as the sample population of the study. In total, 450 online and

offline questionnaires have been distributed for participants and 413 surveys returned back by participants. Thus, after the data cleaning procedure, outlier detection process, and missing value detection a sample of 382 respondents found to be valid for the data analysis. Informed consent of the respondents in alignment with the 1964 Statement of Helsinki and the American psychological association (APA) ethical standards in the conduct of human sample prior involvement has been taken. Further, they were free to withdraw their participation at any time. After educating the informed consent, respondents were requested to provide some demographic information regarding their age, gender, and education level. The demographic details showed that majority of participants were in the age brackets between 35 and 49 years (39.2 %). Further, a substantial part of the respondents are male 87.4 %. Regarding the level of education, most respondents were bachelor's degree holders (56.2 %). Around 51.8% of the respondents have 1-10 years of work experience (See Table 1).

Table 1. Demographic Details		
(N=382)		
Demographics	Frequency	(%)
Gender		
Male	334	87.4
Female	48	12.5
Education		
Under-graduate	41	10.7
Graduate	214	56.2
Postgraduate	117	30.6
Above Postgraduate	10	2.62
Age		
18-34	144	35.0
35 and above	238	65.9
Experience/Tenure		
1-10	198	51.8
11-30	125	32.7
31 and above	25	6.54
Source(s): Authors' own work		

4.2 Measurement scales

This research conceptualizes psychological ownership as a formative construct. Psychological ownership measurement scale was adopted from Avey et al. (2009). Psychological ownership questionnaire (POQ) consists of 16 items with 5 point Likert scale. The employee loyalty scale consists of 13 items applied and adopted from the research of work of Dutta and Dhir (2025). One of the typical items are "If I choose to work again, I still choose this firm" with 5 point Likert scale. The most accepted tool to measure organizational commitment is that of Allen and Meyer (1990) 18 item scale

with 5 point Likert scale (1) for strongly disagree and (5) for strongly agree. Items (OC3, OC4, OC7, and OC14) were removed during data analysis because of low factor loading in accordance to Hair et al. (2019) suggestion that a latent variable with at least 3 well-loading indicators were statistically acceptable in structure equation modeling and factor analysis. These processes have been conducted during the evaluation of constructs dimension in LOCs procedure to increase AVE, and CR in accordance to suggested standard values (See Table 2).

4.3 Lower-order constructs (LOCs)

The present study assessed measurement model of latent constructs through the assessment of LOCs using SmartPLS algorithm. LOCs are validating mostly by the assessment of reliability, convergent validity, and discriminant validity. Psychological ownership as HOCs in general divided in two distinct types: promotive psychological ownership and preventive psychological ownership. Promotive psychological ownership is composed of self-efficacy, self-identity, belongingness, and accountability. Preventive psychological ownership consists of territoriality (Avey et al., 2009). Employee loyalty as higher-order construct consists of behavioral and cognitive components such as sense of ownership, willingness to stay, and trust which offering a distinguish definition to the conceptual structure of the study (Dutta & Dhir, 2025). Organizational commitment as mediator, with affective commitment, continuance commitment, and normative commitment dimensions as LOCs (Allen and Meyer, 1990) (See Figure 2).

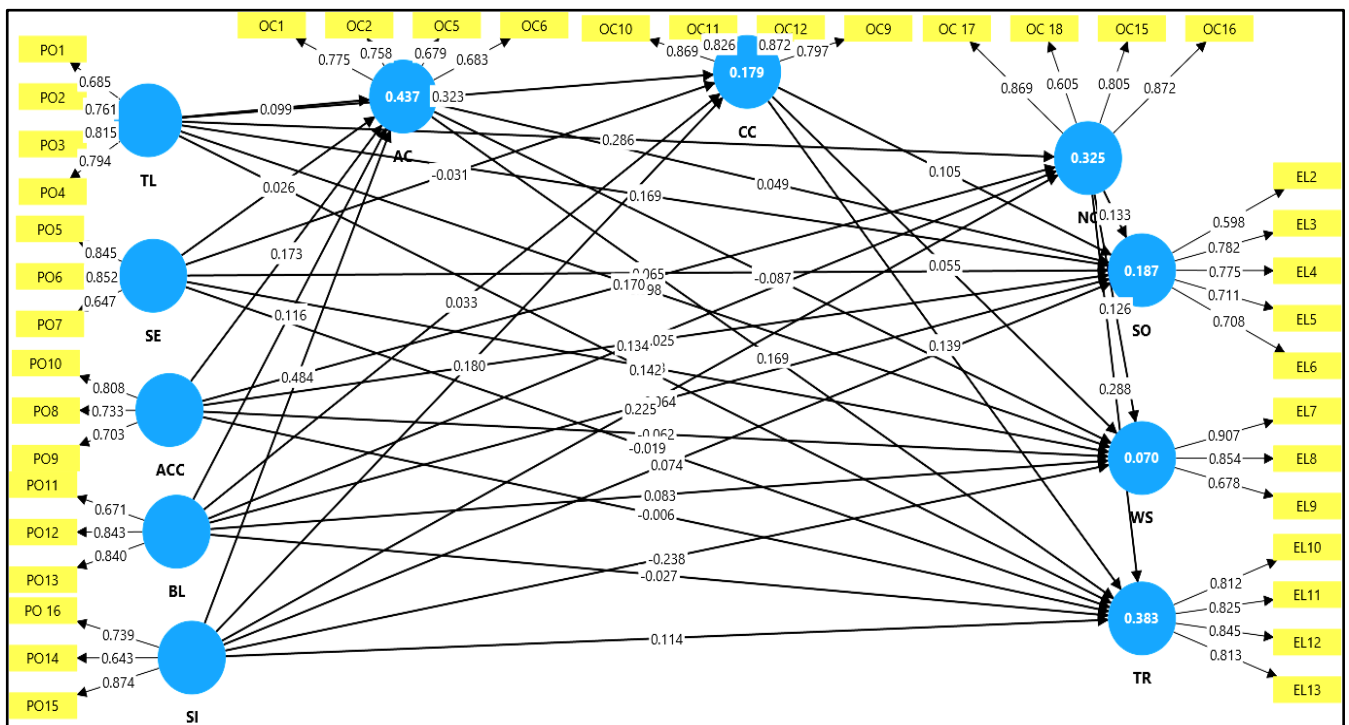


Figure 2: Assessment of LOCs

Source: SmartPLS output, 2025

5. RESULTS

5.1 Measurement model

The measurement model is studied to validate composite reliability, convergent validity, and discriminant validity criteria (Hair et al., 2018). The findings of this research shows the values for average variance extracted (AVE), Cronbach's alpha (CA), composite reliability (CR), in Table 2. The majority of indicators had Cronbach's alpha values between 0.6 and 0.8, indicating sufficient reliability. Additionally, AVE values can be used to demonstrate convergent validity; each indicator should have an AVE value of at least 0.50 (Hair et al., 2014). As it can be seen in Table 2 that indicator possesses AVE value above the standard value of 0.5. Further, the model was analyzed using the two-stage disjoint technique for higher order constructs (HOC) (Becker et al., 2022). The main benefit of this procedure is that HOC measurements ensure an observable characteristic of a broader theoretical evolution of model parsimony (Hair, 2018). Hence, the next important procedure in measurement is to find whether constructs in HOCs showing the acceptable criteria for further data analysis and hypothesis procedure.

Table 2: First- order Reliability and Validity of Constructs

Constructs	Loadings	α	CR	AVE
Psychological ownership	PO1-TL	0.679		
	PO2-TL	0.760		
	PO3-TL	0.830		
	PO4-TL	0.785		
	PO5-SE	0.811	0.660	0.814
	PO6-SE	0.786		
	PO7-SE	0.712		
	PO8-ACC	0.739	0.711	0.838
	PO9-ACC	0.805		
	PO10-ACC	0.840		
	PO11-BL	0.845	0.816	0.891
	PO12-BL	0.859		
	PO13-BL	0.860		
	PO14-SI	0.629	0.614	0.791
	PO15-SI	0.869		
	PO16-SI	0.733		
Organizational commitment	OC1-AC	0.755	0.701	0.815
	OC2-AC	0.748		
	OC5-AC	0.688		
	OC6-AC	0.702		
	OC8-CC	0.465	0.792	0.863
	OC9-CC	0.770		
	OC10-CC	0.827		

	OC11-CC	0.797				
	OC12-CC	0.835				
	OC13-NC	0.520		0.769	0.848	0.537
	OC15-NC	0.794				
	OC16-NC	0.841				
	OC17-NC	0.844				
	OC18-NC	0.602				
Employee Loyalty		EL1-SO	0.591	0.815	0.868	0.527
		EL2-SO	0.600			
		EL3-SO	0.774			
		EL4-SO	0.800			
		EL5-SO	0.772			
		EL6-SO	0.784			
		EL7-WS	0.814	0.627	0.802	0.576
		EL8-WS	0.789			
		EL9-WS	0.665			
		EL10-TR	0.813	0.847	0.897	0.685
		EL11-TR	0.827			
		EL12-TR	0.849			
		EL13-TR	0.820			
Source(s): Authors' own work						

To ascertain whether constructs differ from one another, discriminant validity was employed. The HTMT ratio was analyzed in accordance with the recommendations made by Hair et al. (2018). Henseler et al. (2015) state that the HTMT ratio's extreme onset value is 0.85, Table 3 showed that most of the numbers are below the maximum threshold. However, the interaction between AC and TL and TL with TR shows above the standard which it is obvious in LOCs assessment. These guaranties the research's discriminant validity accurately examined. Furthermore, the square root of AVE exceeds the correlation between the indicators; according to Fornell and Larcker criterion this shows a sufficient validity in constructs (See Table 4).

Further in the model, the problem of common method bias was examined using Full Collinearity VIF (Kock, 2015). During the analysis, it was found that the Variance Inflation Factor (VIF) standards for the all items were all lower than 5. According to the recommendation, if complete Collinearity VIF values are lower than 3.3 or 5, it specifies that the study has no problem with CMB. Additionally, the Harman's one factor test indicated that if the variance is below 50% there no common method bias exists. Accordingly, the value for Harman's one factor test in the current study is 26.8% which shows that there exists no CMB in the current research.

Table 3: Heterotrait-monotrait ratio (HTMT)

	AC	ACC	BL	CC	NC	SE	SI	SO	TL	TR	WS
AC											
ACC	0.588										
BL	0.486	0.856									
CC	0.652	0.320	0.236								
NC	0.814	0.513	0.394	0.691							
SE	0.450	0.274	0.299	0.472	0.506						
SI	0.826	0.433	0.408	0.449	0.578	0.409					
SO	0.720	0.492	0.433	0.583	0.728	0.467	0.537				
TL	0.442	0.306	0.278	0.503	0.619	0.901	0.486	0.497			
TR	0.619	0.336	0.290	0.537	0.698	0.539	0.549	0.555	0.527		
WS	0.708	0.579	0.513	0.629	0.803	0.566	0.561	0.585	0.623	0.690	

Source(s): Authors' own work

Table 4: Fornell-larcker Criterion

	AC	ACC	BL	CC	NC	SE	SI	SO	TL	TR	WS
AC	0.724										
ACC	0.420	0.796									
BL	0.367	0.659	0.855								
CC	0.486	0.242	0.192	0.752							
NC	0.604	0.384	0.316	0.525	0.732						
SE	0.322	0.187	0.221	0.340	0.362	0.771					
SI	0.581	0.295	0.299	0.331	0.418	0.276	0.750				
SO	0.552	0.379	0.355	0.470	0.577	0.349	0.400	0.726			
TL	0.331	0.230	0.223	0.390	0.473	0.636	0.348	0.397	0.766		
TR	0.496	0.262	0.243	0.443	0.566	0.407	0.411	0.470	0.433	0.828	
WS	0.478	0.392	0.370	0.445	0.560	0.378	0.362	0.701	0.436	0.519	0.759

Source(s): Authors' own work

5.2 Assessment of Higher order constructs (HOCs)

PO as a higher order variable with five lower order components such as accountability, self-efficacy, self-identity, territoriality, and belongingness evaluated as reflective-formative construct. In this approach, higher order constructs are validated using VIF values, which revealed that PO as higher order constructs, poses no collinearity threats because their VIF values are lower than 5.0 and the outer weights showed significant value $P > 0.000$ in most dimensions except BL which later the outer loadings showed value of 0.660, thus, this is accepted to retain the antecedent (Hair et al., 2019). Employee loyalty as higher order variable has three lower order components such as sense of ownership, willingness to stay and trust. EL is a reflective-reflective construct and in order to validate HOC outer

loadings, reliability and validity of construct was assessed. The outer loadings of all indicators for the EL were more than the recommended value 0.5 (Hair et al., 2021). CA and CR measured and showed that Cronbach's alpha values was greater than the recommended value 0.70 (Wasko and Faraj, 2005). Additionally, AVE was greater than 0.50 and discriminant validity (HTMT) were lower than the extreme value of 0.85 (Henseler et al., 2015). The Fornell Larcker showing square root of AVE exceeds the correlation between the variable, this show adequate validity between variables. OC as a higher order construct with three LOC such as affective, normative, and continuance commitment showed that the CR, AVE, CA is all greater than the standard value in all components (See Table 4 and Figure 3).

Table 4: Measurement of Higher-order Constructs (HOCs)

Reflective-formative								
HOC		LOC		VIF	Outer weights	T-statistics	P- values	Outer loadings
PO		ACC → PO		1.812	0.319	4.875	0.000	0.662
		TL → PO		1.791	0.347	4.542	0.000	0.736
		BL → PO		1.824	0.086	1.227	0.110	0.660
		SE → PO		1.704	0.222	2.750	0.003	0.686
		SI → PO		1.226	0.458	7.938	0.000	0.676
Reflective-reflective								
HOC	α	CR	AVE	LOC	Outer loadings	Fornell–Larcker criterion		
OC	0.778	0.871	0.692	AC → OC	0.849	OC		
				CC → OC	0.775	EL	OC	
				NC → OC	0.868	0.843		
EL	0.795	0.880	0.711	SO → EL	0.865	0.731	0.832	
				TR → EL	0.783			
				WS→ EL	0.878			
Source(s): Authors’ own work								

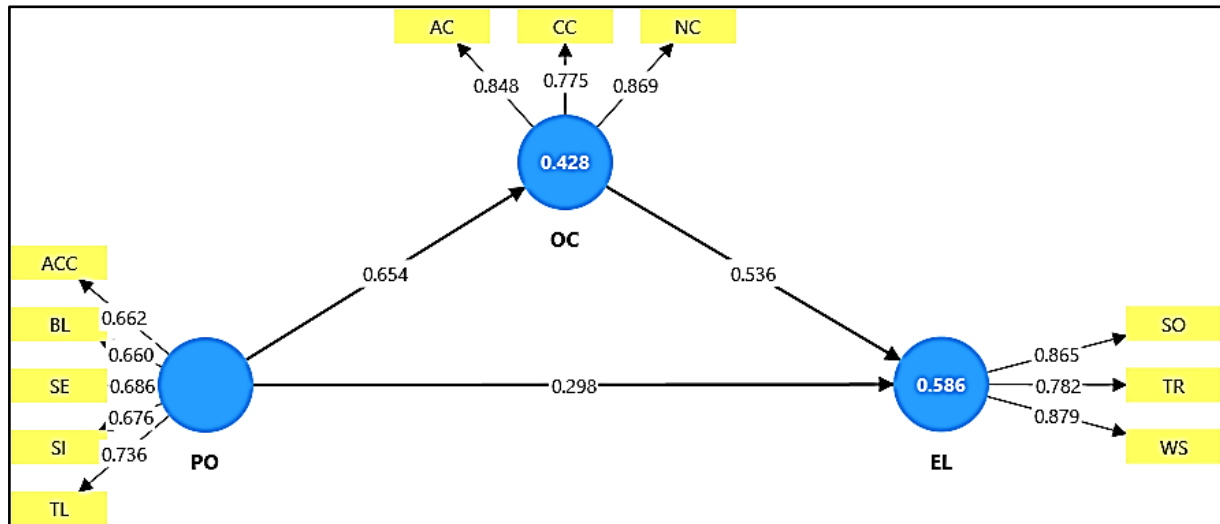


Figure 3: Reflective-reflective LOCs

Source: SmartPLS output, 2025

5.3 Structural Model

After validating the measurement model, the current study assessed the structural model to identify the P-Values, T-statistics, and effect sizes based on the direct and indirect framework. The direct relation between psychological ownership and employee loyalty revealed a positive and significant effects of PO on EL ($\beta = 0.314$, $t = 6.184$, $P < 0.000$, 95 % CI [Lower= 0.229 upper=0.397]) and total effect of ($\beta = 0.676$, $t = 22.978$, $P < 0.000$, 95 % CI [Lower= 0.631 upper=0.727]). The positive significant relationship in the path leads to the fact that the hypothesis supported the positive relation between PO and EL. This relationship also outlined that in 95% confidence interval “0” didn’t lie anywhere in between so the confidence interval also implying positive and significant link between PO and EL. Thus, the result from the analysis supported the (H1) (See Table 5). The interaction between the relationship of PO and OC revealed that there is positive and significant relationships exist between variables. The path coefficient effects based on PLS bootstrapping is ($\beta = 0.706$, $t = 33.280$ $p < 0.000$, 95% CI [lower= 0.676, upper= 0.746]). In this interaction, it was revealed that there is a significant relationship among the variables as “0” doesn’t lie in between the upper and lower confidence intervals. Also, considering the β for total effects was high implying significant relation between the variables. The third hypothesis, H3, is the main hypothesis concerned with testing the direct and significant positive effect of organizational commitment (OC) on employee loyalty (EL) among Afghanistan’s educational sector employees. According to Table 5, the result from PLS-SEM bootstrapping revealed that OC positively and significantly affects EL on total effect ($\beta = 0.512$, $t = 10.667$, $P < 0.00$, 95% CI [lower= 0.432 upper= 0.591]) and direct effect ($\beta = 0.361$, $t = 9.997$, $P < 0.00$, 95% CI [lower= 0.306 upper= 0.425]). Hence, the result supported H3. Moreover, it was evident in the fact that zero didn’t exist in- between the lower and the upper confidence interval. A reasonable β level is an indicator of positive and significant association in this relationship of OC and EL. Hence, from the results of the analysis, it can be deciphered that the hypothesis three supported.

Table 5: Path Coefficients (PO→OC→EL)

Hypotheses	β	t- values	p- values	Decision	95% CI	
					Lower	Upper
H1: PO → EL	0.314	6.184	0.000	Supported	0.231	0.399
H2: PO→OC	0.708	33.280	0.000	Supported	0.676	0.746
H3: OC→EL	0.512	10.667	0.000	Supported	0.432	0.591
H4: PO →OC→EL	0.432	0.591	0.000	Supported	0.306	0.425

Note: ***p<0.001, **p<0.01, *p<0.05

Source(s): Authors' own work

The relationship between psychological ownership, employee loyalty and organizational commitment in single mediation model examined through SmartPLS 4 bootstrapping method. The indirect effect of PO on EL through OC is positive and significant ($\beta=0.361$, $t= 9.997$, $p <0.000$, 95% CI [lower= 0.306, upper= 0.425]). The mediating effect of OC between the relationship of PO and EL was found to be positive and significant and this supported the Hypothesis (H4). The mediating effect of OC in accordance to recent literature and findings of the current study is complementary (Partial) mediation (See Table 5 and Figure 4). The R-squared (Coefficient of determination) values for the exogenous variables were found to be 0.586 for EL indicating that 58.6% of the variance explained by it is predecessor variable. Similarly, OC, $R^2=0.460$ which indicated that 46.0 % of it is variance is explained by the predictors. According to Hair et al. (2019) both value indicate moderate level of explanatory power. Further effect sizes of endogenous variables were examined according to guidelines: small ($f^2 = 0.02$), medium ($f^2 = 0.15$), and large ($f^2 = 0.35$). It was found that PO had a medium effect on EL and large effect on OC. Further, OC had a medium to large effect on EL. Thus, the results also support mediation effect in this framework.

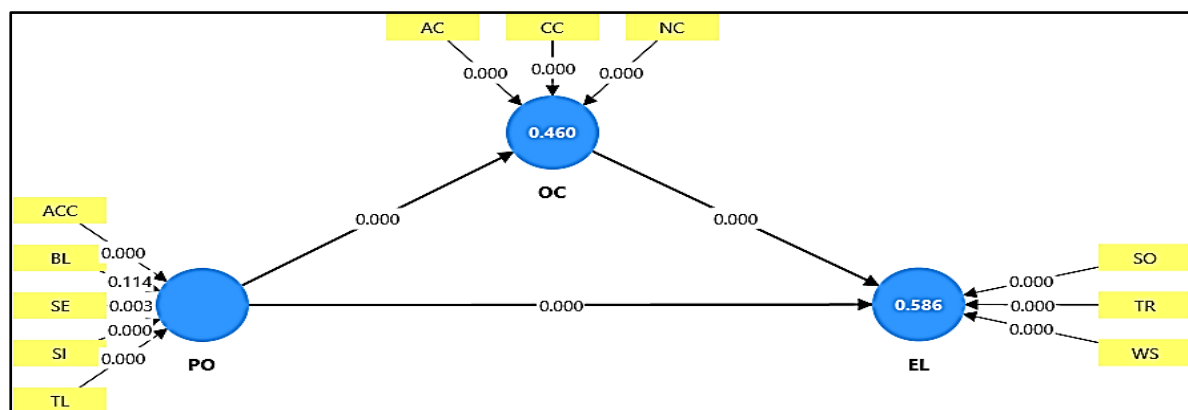


Figure 4: Tested Model (HOCs)

Source: SmartPLS output, 2025

6. DISCUSSION

The present research focuses on employee's mutual values inside the organization based on the relationship between psychological ownership, loyalty to the organization and commitment. This research highlights how these constructs root to career advancement, success, and well-being of non-teaching employees at public and private universities in Afghanistan. In the educational sector, few or negligible studies have attempted to study the direct association between PO and EL via the mediation impact of OC. As per existed literature in educational sector of Afghanistan there is no study can be found to examined the direct relationship between PO and EL with mediating role of OC. The findings of this study underscore the importance of psychological ownership in organization setting with focused on the dimensional perspective in nurturing accountability, sense of belongingness, self-efficacy, and self-identity among academic staff and can serve as an important mechanism in enhancing loyal work behavior. According to He and Tresirichod (2024) psychological ownership as main construct functions as perilous intermediary in human resource management practice that links employees needs with the organization and has direct influence on employee loyalty. Recent literature has similarly recognized that PO in organizational behavior components associated with the OC, OCB, EL and job satisfaction which can distributed at modest level and put effect on employee attitude and behavior (Mayhew et al., 2007; Pierce et al., 2004; Zhang et al., 2021). Nevertheless, the results indicated that non-teaching operational workforce had relatively favorable attachment and commitment to their universities, but level was not sufficiently high to a strong level of OC. The findings consistent with the conceptualization of the origin of OC as construct, which can contribute as a psychological attachment to influence employees willingness to stay with the organization (Meyer & Allen, 1991; Meyer et al., 2002). PO showed a considerable positive effect on OC this suggested that PO invade perceptions of organizational ownership, modulates the link between organizational commitment and employee civic behaviors and work environment structure (O'Driscoll et al, 2006).

In addition, the direct relationship between OC and EL examined through SmartPLS 4 bootstrapping method, which shows that the direct connection among OC and EL found to be positive and significant in non-teaching employee of educational sector in Afghanistan. Thus, empirical findings supported that EL is all about employees being committed for the success of the organization with a strong belief that working with that particular organization is their best option (Sharma & Singh, 2021). A substantial link exists between job satisfaction and organizational commitment and employee loyalty (Sidique and Dron, 2019). Finally, the mediation effect analyzed using the SmartPLS 4 bootstrapping and finds out that OC partially mediate the relationship between PO, and EL. The results are inconsistent with the recent literature which showed that PO is correlated with employee involvement in decision-making and in turn company commitment was positively correlated with PO which creates a stronger explanation on the mediation effect of OC between the relationship of PO and EL (Han et al., 2010; Azila-Gbette et al., 2024).

7. CONCLUSION

This study deepens our understanding not only of the relationship between psychological ownership, employee loyalty, and organizational commitment but also provides actionable insights for universities,

leaders, more specifically human resource managers in Afghanistan's public and private institutions seeking to foster positive and engaged workplace environment. This research considers PO, EL, and OC as shared value elements between the employees and the findings supported this assumption which provided empirical evidence how to implement this framework which can help employees to think positive toward their organizations and cooperate in significant amount of daily tasks.

8. IMPLICATIONS

8.1 Theoretical Implication

This study contributes to the literature in many possible ways. The study investigated the relationship of psychological ownership, employee loyalty and organizational commitment focused on non-teaching employees in public and private universities in Afghanistan. Although, the study bring new body of knowledge by studying the role of psychological and emotional components in employees of educational institutions in Afghanistan it is theoretical contribution provide an adverse ground of information for future literature in many ways. Social Exchange Theory, which proposing valued intuitions into how social interactions shape employees' choices to stay or quit an organization. Nevertheless, in the current study we drew certain concepts from social exchange theory, which is considered one of the most significant concrete standards to assess workstation conduct (Loi et al., 2015). According to Al-Ansi and Han (2019), psychological assets are shared in human communities by both people and leader. In this process responsible leaders consider the economic, societal and mental exchanges to be benefiting all the members of the organization by administering SET (Zhao and Zhou, 2019).

8.2 Practical implication

This research indicates that firms can retain employees more effectively by offering attractive shared values elements such as wage package, growth opportunities, recognition initiatives, and favorable working circumstances because individuals' commitment influenced by both their personal circumstances and the workplace environment. Employers should therefore choose to hire dedicated candidates rather than the top ones. Additionally, as OC is a crucial factor for EL in the long run, companies should upgrade HR management policies and the workplace on a person-oriented basis. This approach operates that workers are most important assets and investing on their growth and happiness leads to higher productivity, commitment and loyalty. Employers ought to be aware that although PO plays a beneficial role and can help EL, loyalty by itself is a neutral factor in the relationship with the OC. Employees mostly shared the values by establishment of good friendly environment. Thus, management should consider effective trainings, communication skills and interpersonal skill workshop to build a healthy workplace environment.

9. LIMITATION AND FUTURE RESEARCH SCOPE

Research limitations explaining the fundamental outcomes of conducting a research study in a new area. However, this study follows the basic guidelines on ethics of the research and its theoretical rigorous, methodologically sound, and practically relevant but has its own limitation that must be recognized to facilitate the accurate interpretation of the results and to inform future areas of research. The first

limitation of the study was the use of self-reported questionnaire. According to Podsakoff et al. (2003) self-reported questionnaires may lead to inflated relationship among variables and common method bias in statistical analysis. Therefore, steps are taken into consideration to diminish the impact of common method bias by conducting confidentiality and autonomy of employees' responses. Further, the standard scales are used to decrease common method bias and measurement errors (Spector, 2006). The research used a cross sectional study design to collect the data at one point in time. The study highlighted relationship among psychological ownership, employee loyalty and organizational commitment that theoretical grounding and statistical significance, but they represent relationships, not dynamic causal process. The study focused on the educational sector of Afghanistan which is bound to academic environment and administration components. This is due to that in different context for example in military sector or hospitality sector the outcome of the extent in which an employee feeling of possession or ownership may varies on a different factor and may moderate the relationship. Although the research employed a complex model with higher-order reflective-formative and reflective-reflective constructs, the conceptual model of the research focused on the three important variables which make the model easily to understand. However, in general term this doesn't limit the research procedure, but methodologically the model limits the inclusion of the variables which can be diminish the validity of the findings but implies that further extensions of the model would help to increase the model applicability for more moderated mediation framework as a first-order constructs design.

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