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COMPROMISO ORGANIZACIONAL Y LA RETENCIÓN DEL TALENTO HUMANO EN EL SECTOR FINANCIERO DEL CANTÓN PUJILÍ

ORGANIZATIONAL COMMITMENT AND HUMAN TALENT RETENTION IN THE FINANCIAL SECTOR OF PUJILI CANTON

Carlos Augusto Basantes Tipan[1], Ibett Mariela Jácome Lara[2]

{carlos.basantes6435@utc.edu.ec[1], ibett.jacome@utc.edu.ec[2]}

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RESUMEN: La presente investigación tuvo como objetivo principal determinar la relación entre el compromiso organizacional y la retención del talento humano en los colaboradores del sector financiero del Cantón Pujilí, Ecuador. Metodológicamente, adoptó un enfoque cuantitativo, no experimental, de corte transversal y alcance descriptivo-correlacional, aplicando un censo poblacional al 100% de la plantilla accesible, conformada por 116 profesionales activos de agencias bancarias y cooperativas de ahorro y crédito locales. La recolección de datos se realizó mediante dos cuestionarios validados en Google Forms que mostraron alta consistencia interna y validez: el de compromiso organizacional (17 ítems) alcanzó un Alfa de Cronbach de 0.920 y un KMO de 0.900, mientras que el de retención (9 ítems) obtuvo un Alfa de 0.902 y un KMO de 0.847. Los resultados descriptivos revelaron un escenario favorable donde predominó el nivel alto tanto en el compromiso organizacional (60.3%) como en la retención del talento (55.2%). Tras aplicar la prueba de Kolmogorov-Smirnov y determinar que los datos no siguen una distribución normal (p = 0.000), se empleó estadística no paramétrica mediante el coeficiente Rho de Spearman, arrojando un valor de Rho = 0.577 (p = 0.000) que evidencia una relación lineal positiva de intensidad moderada, concluyéndose que un mayor compromiso incrementa de manera directa y favorable la retención del personal en la identidad financiera local.

Palabras clave: Compromiso organizacional, retención del talento, sector financiero, modelo no paramétrico, fidelización

ABSTRACT: The main objective of this research was to determine the relationship between organizational commitment and human talent retention among employees in the financial sector of Pujilí Canton, Ecuador. Methodologically, the study adopted a

[1]Universidad Técnica de Cotopaxi, https://orcid.org/my-orcid?orcid=0009-0008-9886-6510

[2] Universidad Técnica de Cotopaxi, Universidad Nacional de Chimborazo, https://orcid.org/0000-0003-4847-4371, 0960625642

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quantitative, non-experimental, cross-sectional, and descriptive-correlational design, applying a population census to 100% of the accessible staff, which comprised 116 active professionals from local bank branches and savings and credit cooperatives. Data collection was carried out through two validated questionnaires on Google Forms that demonstrated high internal consistency and validity: the organizational commitment instrument (17 items) achieved a Cronbach's Alpha of 0.920 and a KMO of 0.900, while the retention instrument (9 items) recorded a Cronbach's Alpha of 0.902 and a KMO of 0.847. Descriptive results revealed a favorable scenario where a high level predominated in both organizational commitment (60.3%) and human talent retention (55.2%). Following the Kolmogorov-Smirnov normality test, which determined that the data did not follow a normal distribution (p = 0.000), non-parametric statistics were used via Spearman's Rho correlation coefficient; this yielded a value of Rho = 0.577 (p = 0.000), demonstrating a moderate positive linear relationship and conclusively leading to the finding that a higher level of commitment directly and favorably increases staff retention within the local financial entity.

Keywords: Organizational commitment, talent retention, financial sector, non-parametric model, loyalty

INTRODUCTION

In the contemporary business environment, human talent management has been placed at the center of global corporate strategy. Organizational commitment and talent retention emerge as key constructs for modern management, determining productivity, personnel stability, and institutional sustainability. Within the financial sector, this dynamic is critical because the speed of digital transformation often exceeds the adaptability of internal culture, eroding the psychological bond between employees and their organizations. Therefore, understanding how commitment and loyalty are articulated is essential to mitigate the flight of intellectual capital towards competitive sectors.

At an international level, the reality of banking during the 2024-2025 biennium demonstrates that the retention of strategic profiles no longer depends on traditional economic compensation. In Spain, the central bank emphasizes that the stability of the current financial system depends on cultural cohesion and internal motivation. However, the disconnect between traditional management and digital expectations has weakened the sense of belonging. Reports from Aon Spain place voluntary rotation in strategic profiles at 18%, showing that the projected salary increases of 4% for 2025 are insufficient if organizations do not prioritize flexible environments and comprehensive well-being. Thus, giants such as the Santander Group recognize the need to transcend economic remuneration to effectively manage their staff. At the regional level, the Peruvian financial sector experiences a similar paradox in the period 2024-2025. While institutions reach historic levels of solvency, the human fabric shows fragility due to external pressures such as cybersecurity risks. According to PwC Peru, 54% of employees report a decrease in their

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corporate identification due to the absence of connection with institutional values, which raised voluntary rotation in young and technological profiles to 16%, according to the Ministry of Labor and Employment Promotion. Given this, leaders such as the Banco de Crédito del Perú are redefining their models towards digital leadership and labor flexibility. (1) (2) (3) (4) (5) (6) (7) (8) (6)

The Ecuadorian financial sector in the years 2024-2025 reflects identical challenges due to digital and regulatory transformations. The Superintendency of Popular and Solidarity Economy points out that savings and credit cooperatives, despite registering a 12% growth in assets, report increases in personnel turnover in areas of customer service and technological management. At the same time, the Central Bank of Ecuador warned that the voluntary rotation of young and digital talent reached 15%, imposing extraordinary costs in recruitment. This problem is valid in the financial sector of the Pujilí Canton, where studies from the Private Technical University of Loja show that professionals prioritize flexibility, well-being and professional development over traditional economic remuneration. (9) (10) (2) (11)

To scientifically address this problem, it is essential to analyze organizational commitment from the multidimensional model of Meyer and Allen, structured in three components: affective, continuity and normative. Affective commitment refers to the employee's emotional attachment and identification with the company's values; Carrillo maintains that it reduces the intention of voluntary turnover and increases the willingness to make additional efforts, while Chamorro, Vélez and Cedeño highlight that an environment of mutual support and trust favors this emotional bond. Continuance commitment is generated when the employee rationally evaluates the economic and professional costs of leaving the institution based on the accumulated benefits (seniority, experience); Torner explains that the individual with high continuity commitment remains out of necessity or lack of external alternatives, and Sajami and Gonzales associate this link with the accumulated benefits of the position. In turn, De Clerc, Belausteguigoitia and Ohanas point out that continuity reduces psychological exhaustion as employment is perceived as a safe environment. Finally, normative commitment is based on a sense of moral obligation and reciprocity; Gonzáles, Medina and Herrera (2024) state that it develops when workers consider that they must remain loyal to the company as compensation for the incentives and training received. (4) (10) (7) (6) (7)

Regarding the variable retention of human talent, Taruchaín and Revelo (2023) define it as the articulated set of corporate strategies to maintain valuable and qualified collaborators, reducing the costs associated with rotation. De la Cruz, Huaraca, Valdez, Li-Parra and Melgarejo state that managing retention increases competitive advantage and allows efforts to be focused on innovation and sustainable growth, avoiding unnecessary expenses in repetitive personnel selection phases. Skerhskova details that to achieve talent loyalty, critical dimensions such as job security and skills development must be managed, factors that favorably influence technical performance and drastically reduce the staff turnover rate, as pointed out by Matabanchoy and Díaz (11) (9) (12) (5)

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Given the pressing need to generate situational scientific data for the local context, the following research question arises: What is the relationship between organizational commitment and employee retention? human talent in the collaborators of the financial sector of the Pujilí Canton? To answer this question, the general objective is established to determine the relationship between organizational commitment and the retention of human talent in employees of the financial sector of the Pujilí Canton. In accordance with the above, it is proposed as an alternative hypothesis of the study (HI) that there is a direct and statistically significant relationship between organizational commitment and the retention of human talent in employees of the local financial sector, directly contrasting it with the null hypothesis (Ho) that denies the existence of said association link.

MATERIALS AND METHODS

This research adopted a quantitative approach with a non-experimental, cross-sectional design and correlational descriptive scope. The population under study was directly made up of professionals and workers who perform their duties in the financial sector of the Pujilí canton, province of Cotopaxi, Ecuador. Because it was a completely finite human group, delimited and completely accessible for the application of the instruments by the work team, a population census was carried out. Therefore, the final sample analyzed coincided exactly with one hundred percent of the members of the local entities, thus including a total of 116 active collaborators belonging to the different banking agencies and savings and credit cooperatives that operate in the aforementioned geographical area.

For the process of collecting field information, two validated data collection instruments were applied, whose methodological origins, operational structure and references are detailed in a summarized manner in Table 1. Both questionnaires were distributed in digital format through the online platform Google Forms to guarantee secure access for the participants.

The first instrument consisted of the scale to evaluate Organizational Commitment, formally adapted from Meyer and Allen's three-dimensional model. It is structured by a total of 17 items distributed in three analytical dimensions: affective commitment (6 items; Cronbach's Alpha = 0.885), continuity commitment (6 items; Cronbach's Alpha = 0.841) and normative commitment (5 items; Cronbach = 0.863). In its overall evaluation, the questionnaire demonstrated excellent internal consistency with a Cronbach's Alpha of 0.920. (13) (10)

To support the construct validity in the studied sample, an Exploratory Factor Analysis (EFA) was executed using the principal components method and Varimax rotation. Sampling adequacy was confirmed by a KMO index of 0.900 and a statistically significant Bartlett's test of sphericity ($\chi 2 = 1245.32$; $p = 0.000$). The factor analysis identified three eigenvalues greater than unity (6.42, 2.15 and 1.38), which together explained 58.5% of the total accumulated variance of the variable.

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The second instrument corresponded to the questionnaire adapted from Skerhakova et al. (2022) to evaluate the Retention of Human Talent. This scale consists of 9 items distributed in four operational dimensions: job recognition (2 items; Cronbach's Alpha = 0.812), institutional support (3 items; Cronbach's Alpha = 0.835), mutual trust (2 items; Cronbach's Alpha = 0.798) and personal encouragement (2 items; Cronbach's Alpha = 0.820). The scale had solid overall reliability with a Cronbach's Alpha of 0.902. Construct validity was supported by Exploratory Factor Analysis, obtaining a KMO indicator of 0.847 and a significant Bartlett's sphericity test ($\chi2 = 780.45$; $p = 0.000$), with four eigenvalues greater than 1.0 (3.85, 1.42, 1.10 and 1.01) representing 62.1% of the explained variance.

Table 1. Operationalization Matrix of Variables and Measurement Instruments.

Variable	Dimensions	Items (Reagents)	Source / Author of origin
Organizational Commitment	Affective Commitment	1, 2, 3, 4, 5, 6	Meyer & Allen (1991)
	Continuity Commitment	7, 8, 9, 10, 11, 12	Meyer & Allen (1991)
	Normative Commitment	13, 14, 15, 16, 17	Meyer & Allen (1991)
Retention of Human Talent	Job Recognition	1, 2	Skerhakova et al. (2022)
	Soporte Institucional	3, 4, 5	Skerhakova et al. (2022)
	Mutual Trust	6, 7	Skerhakova et al. (2022)
	Personal Stimulus	8, 9	Skerhakova et al. (2022)

The Kolmogorov-Smirnov normality test, applied prior to the inferential analysis, formally indicated that the data collected do not follow a normal or parametric distribution by registering a significance value of $p = 0.000$, which is notably below the critical limit of 0.05. For this reason, the methodological and statistical need to use the non-parametric Spearman correlation test was determined to carry out the corresponding contrast of the hypotheses raised in the research. Statistical processing of all information was carried out in an automated manner using the specialized software package IBM SPSS Statistics. In the first stage, descriptive statistics were applied to classify, order and present the behavior of the variables through frequency tables and percentage graphs. In a second stage, the Spearman correlation calculation was carried out to determine the existence, direction and intensity of the relationship between organizational commitment and the retention of human talent in the workforce.

Finally, specific statistical scales were structured that served to classify the levels of both constructs into three ordered categories of analysis: (low, medium and high).

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RESULTS

The results in table 2 correspond to the descriptive evaluation of the Organizational Commitment variable in the financial entities of the Pujilí Canton. When analyzing the global behavior of this construct in the 116 collaborators, a clear predominance of the high level was observed, which reached 60.3% of the total participation, equivalent to 70 people from the studied workforce. This percentage is followed by the medium level with 34.5%, represented by 40 workers, while the low level registered the lowest representation with only 5.2%, which is equivalent to only 6 professionals. From an institutional perspective, the concentration of more than 90% of employees between the medium and high ranks demonstrates that emotional attachment to organizations, the perception of permanence benefits and the sense of moral loyalty operate very favorably in the sector.

Table 2. Results of Variable 1.

Organizational Commitment						
		Frequency	Percentage	Valid percentage	Cumulative percentage
Levels	Low Level	6	5,2	5,2	5,2
	Medium Level	40	34,5	34,5	39,7
	High Level	70	60,3	60,3	100,0
	Total	116	100,0	100,0	

Note. Results obtained from the application of the organizational commitment questionnaire processed in SPSS.

On the other hand, the data in the third table details the global results obtained for the variable Retention of Human Talent in the same study group. In this indicator, an equally positive and consolidated trend is evident, highlighting the prevalence of the high level with 55.2% of the cases, which represents 64 census collaborators. Likewise, the medium level obtained a participation of 37.9%, equivalent to 44 people on the staff, while the low level was located at a minimum margin of 6.9%, corresponding to just 8 individuals. These numerical findings demonstrate the solidity of the current human capital loyalty strategies in the area, denoting that factors such as institutional support, recognition of leaders and stability stimuli are perceived excellently by the vast majority of the workforce.

Table 3. Result of Variable 2.

Talent Retention					
		Frequency	Percentage	Valid Percentage	Accumulated percentage
Levels	Low Level	8	6,9	6,9	6,9

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Medium Level	44	37,9	37,9	44,8
High Level	64	55,2	55,2	100,0
Total	116	100,0	100,0	

Note. Results obtained from the application of the human talent retention questionnaire processed in SPSS.

The Kolmogorov-Smirnov normality test indicated that the data for both variables do not follow a normal distribution (p less than 0.05), which justified the use of non-parametric tests for correlational analysis.

Table 4. Normality test calculation.

Normality tests			
	Kolmogorov-Smirnov		
	Statistical	gl	Sig.
Organizational Commitment	0,378	116	0,000
Talent Retention	0,348	116	0,000
a. Lilliefors Significance Correction			

Note. Kolmogorov-Smirnov test with Lilliefors significance correction

To carry out the hypothesis contrast and determine the relationship between the analyzed variables, Spearman's Rho correlation coefficient was applied, a technique selected after verifying the absence of normality in the distribution of the data. The results of this statistical test reflected a correlation coefficient of Rho = 0.577 between Organizational Commitment and the Retention of Human Talent in the financial institutions of the canton, a value that represents the existence of a positive linear relationship of moderate intensity, indicating a direct proportionality between both elements. Likewise, the analysis yielded a bilateral significance value of $p = 0.000$, a figure that is significantly below the critical significance level of 0.05 and the corporate confidence level of 0.01; Because this indicator is statistically significant ($p < 0.01$), there is sufficient numerical support to strongly reject the null hypothesis (H0) and formally accept the research hypothesis (H1), definitively confirming that a higher level of commitment within the organization directly and favorably influences the increase in the retention of human talent in the workforce.

Table 5. Correlation calculation.

Correlations		
	organizational commitment	**talent retention**

Spearman's Rho	organizational commitment	Correlation coefficient	1,000	,577**
		Sig. (two-sided)		0,000
		N	116	116
	talent retention	Correlation coefficient	,577**	1,000
		Sig. (two-sided)	0,000	
		N	116	116

. The correlation is significant at the 0.01 level (two-sided).

Note. Spearman Correlation

DISCUSSION

The main objective of this research was to determine the relationship between organizational commitment and the retention of human talent in employees of the financial sector of the Pujilí Canton. Statistical findings demonstrated a positive linear relationship of moderate intensity (Rho = 0.577; p = 0.000). These results align with what was stated by De la Cruz, García & Ramírez and Chiavenato, who maintain that adequate management of intellectual capital works as an indicator of organizational intelligence that increases competitive advantage and prevents the unnecessary loss of financial resources in recruitment processes. (14) (11)

When analyzing the first variable, a clear predominance of the high level of organizational commitment (60.3%) was identified. When delving into the socioeconomic particularities of the Pujilí Canton and the province of Cotopaxi, this finding should not be interpreted in isolation. On the one hand, a significant portion of this commitment responds to factors of cultural and territorial roots specific to the locality, where family closeness, social stability and identification with the impact of local savings and credit cooperatives strengthen the affective and normative commitment. On the other hand, the influence of the local work environment cannot be ruled out, characterized by a limited supply of highly competitive jobs in the formal sector. This scarcity of employment alternatives in the area can tilt the perception of employees towards a commitment to continuity where permanence in the institution responds more to the need to preserve economic stability and accumulated benefits than to a genuine emotional attachment. (15) (8) (7) (16)

Regarding the variable retention of human talent, the trend was equally positive, leading the high level with 55.2%. This shows that factors such as institutional support, recognition of leaders and incentives for permanence, intellectual capital towards larger markets such as Latacunga or Quito. (17) (16)

However, the presence of a significant percentage of the workforce in intermediate ranges (34.5% in commitment and 37.9% in retention) constitutes a critical finding. As Sajami &

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Gonzales warn, when workers are located at intermediate levels in delimited geographical contexts, there is a latent risk that they will migrate as soon as a more attractive external job opportunity arises. Faced with this scenario, Pujilí's financial institutions face the strategic challenge of strengthening professional development, emotional salary and comprehensive well-being programs to convert the commitment to continuity into a true affective and sustainable commitment over time. (18)

CONCLUSIONS

The present research determined a positive linear relationship of moderate intensity between organizational commitment and the retention of human talent in the financial sector of Pujilí, Ecuador. The results (Rho = 0.577; p = 0.000) validate the research hypothesis, demonstrating that, by strengthening employee commitment, it directly increases the organization's ability to retain its intellectual capital.

From the descriptive diagnosis, 60.3% of the sample presents a high organizational commitment and 55.2% a high level of retention. This consolidation positions local entities in a situation of greater stability compared to the rotation trends observed in other national contexts.

However, the presence of a relevant segment at medium levels of commitment (34.5%) and retention (37.9%) constitutes a critical point of attention. To guarantee long-term sustainability, organizations must transcend traditional strategies, delving into comprehensive well-being programs, transformational leadership and work flexibility. Finally, it is necessary to carry out further studies that involve research in other financial sectors with other categories, to expand the vision of talent management in the financial sector. It is also recommended to conduct longitudinal studies to determine if these variables change over time.

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