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The Effect of Satisfaction and Commitment on Engagement of Employees in Nigerian Banks

By Phillippa Diuno

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The paper aimed at identifying various strategies and techniques of satisfaction and commitment of employees that bring the best engagement techniques out of employees.

This study was carried out among the employees of First bank Nigeria Plc. Spanning through branches in Asaba, Nigeria.

120 well-structured questionnaires were administered in different areas in Asaba Nigeria where First Bank of Nigeria Plc is evenly represented in branches with a total of 108 questionnaires received back and passed through statistical analyses.

Research questions were raised based on the research objectives and hypotheses.

Multiple regression analysis was deployed to test the various hypotheses formulated in the study. The result showed that less satisfaction of the employees resulted to high commitment on employee engagement to work better. It was also found that worker's perception on what is obtained in the organization will be a motivation to greater productivity for example financial motivation involving monetary rewards.

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THEEFFECTOFSATISFACTIONANDCOMMITMENTONENGAGEMENTOFEMPLOYEESINNIGERIANBANKS

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I. Introduction

Effects of the satisfaction and commitment of employees helps to identify and overcome the problems faced by the employee on the engagement in his/her work.

Khan et al, (2013) Organizations achieve their set objectives when competent and committed employees are engaged, getting committed employees who are competent and ready to give in their best in the pursuit of the objectives of the organization has been one of the problems facing most organizations especially in the banking industry.

Iqra and Yahya, (2013) Some of the indicators of a satisfied or committed employee include but not limited to lack of interest in job offers elsewhere, willingness to accept responsibility, expression of job satisfaction an commitment, willingness and ability to make useful contributions, eagerness to work with less supervision and not given to unnecessary excuses Basically, three forms of employee satisfaction and commitment have been explored, they are affective, continuance and normative. Each of these forms has different implications for employees' workplace behavior.

Klein, Molloy and Brinsfield, (2012) Employee engagement technically is the aggregate net performance of the individual employees in the organization. This is because; the organization is the composition of the employees under it.

An organization does not achieve anything on its own except the cumulative achievements of the employees that make up the organization.

In First Bank of Nigeria PLC for instance, its achievement is an expression of the percentage of market share acquired, level of employee retention as well as the extent of recognition within and outside the country amongst other indices.

Employee satisfaction and commitment as an individual attitude could be elicited through several factors but how it bears on organizational performance is worrisome. Given the banking environment with its concomitant employees lay off consequent upon unexpected performance as it were, it therefore, becomes necessary to investigate the effects of satisfaction and commitment on the engagement of the employees of First Bank Nigeria. Particularly the Asaba Zonal operations.

a) Statement of the Problem

Employees are one of if not the most important assets of any organization, and with more advanced industries and specific services, high quality skills are required more, especially at a time when human resource market has become more competitive than before as a result of increased globalization.

Employees' satisfaction and commitment to their organizations highly affects their engagement as well as the organization's performance. It is the extent to which the employee is involved in his/her work and is loyal to his/her organization.

An engaged employee is concerned with producing quality work and believes that she or he has a stake in the organization. But when the reverse is the case that is to when employees are not engaged in matters concerning the organization, the organization is likely lose their reputation and in a long run close down.

Author: e-mail: phillippadiuno@yahoo.com

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The purpose of any organization is to render services and in order to meet these objectives; people are employed in the organization to help the organization meet its objectives. Thus, it is important to ensure employees in the organization are committed towards their engagement in realizing the organizational goals.

Some people are of the view that such extrinsic factors like money, praise, and quality of supervision and company's policy can motivate people to work, while others are of the view that such extrinsic factors, like advancement, quality of the job done by person, recognition and growth only may not motivate workers to productivity.

For an organization such as the bank, employee engagement is very necessary, because this is where people insure their money, important documents, treasures and in fact their life savings. When employees are lagging behind and a whole lot goes wrong, it doesn't only affect the organization but also the people as well. Thus, it is against this background that this study seeks to investigate the effect of satisfaction and commitment on engagement of employees in Nigerian banks by using First Bank Plc as a case study.

b) Conceptual Framework

The framework below shows that this study consisted of two independent variables and one dependent variable.

The independent variables here are: satisfaction and commitment. While the dependent variable is: Engagement of employee.

This research would identify the effect of satisfaction and commitment on engagement of employees in first bank of Nigeria.

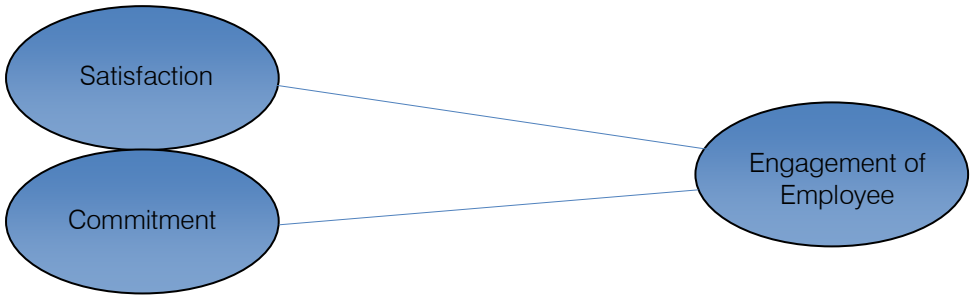


Figure 1: Conceptual Frame Work

c) Research Objectives

1. To examine extent to which satisfaction explain the engagement of employee in First bank of Nigeria Plc.
2. To investigate the effect of commitment on the engagement of employee in First bank of Nigeria Plc.

d) Research Questions

1. To what extent does satisfaction explain the engagement of employee in First bank of Nigeria Plc.
2. What is the effect of commitment on the engagement of employee in First bank of Nigeria Plc.

e) Research Hypothesis

Hypothesis 1

- *H0:* Satisfaction does not have an effect on the engagement of employees in First bank of Nigeria.
- *H1:* Satisfaction has an effect on the engagement of employees in First bank of Nigeria.

Hypothesis 2

H0: Commitment does not have an effect on the engagement of employees in First bank of Nigeria.

H2: Commitment has an effect on the engagement of employees in First bank of Nigeria.

II. Literature Review

General explanation on the variables and the context of this study.

The context of this research focuses on Nigerian bank which has been narrowed down to first bank Nigeria. Before proceeding, bellow is a brief knowledge about first bank Nigeria plc.

FIRSTBANK Nigeria Plc is one of the oldest financial institutions and indeed the largest retail lender in Nigeria, it's the 1st bank to be established in West Africa. The bank was incorporated in Liverpool as a Limited Liability company in March 1894 with the name Bank of British West Africa. The bank was listed on the Nigerian Stock exchange (NSE) in March 1971 after which it acquired its name - First Bank of Nigeria in 1979. First Bank maintains a subsidiary in United Kingdom which has a branch in Paris, the bank also has representative offices in South Africa, China and Dubai through which it offers offshore financial services.

a) General insight on the variables in the research

Saks (2016) defines employee engagement as the extent to which an individual is attentive and absorbed in the performance of his/her roles. He discerned between two types of employee engagement: job engagement and organizational engagement. Job engagement refers to the extent to which an individual is

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actually fascinated in the performance of his/her own individual job role meanwhile, organizational engagement reflects "the extent to which an individual is psychologically present as a member of an organization.

Regarding to the effects of satisfaction and commitment on engagement of employees.

Salanova (2007) studied work engagement and found that when engagement level increases the level of employee commitment increases as well and, moreover, enhances job satisfaction, higher performance and reveals a greater demonstration of personal ideas, higher attendance and lower turnover rates, improved health and security, proactive behavior and learning motivation. "Engagement has many meanings, varying from a straightforward emotional state of being involved and committed, to another transactional state of working in return for a fair economic".

b) Studies focusing on the context of this research

The context of this research explains how satisfaction and commitment influences employee, engagement in Nigerian Banks. It is believed that affective work behaviors are explained by employee's mood and emotions while cognitive based behavior is the best predictor of job satisfaction.

Van Rooyen, J. (2006). One of the basic problems in any organization is how to motivate people to work. Motivating people to work entails, meeting their needs. This is because people working in the organization to meet workers needs affect the satisfaction, which the workers derive from their job.

c) Employee satisfaction in the workplace explained

According to HR service (2017) "Job satisfaction is highly important not only for an employee, but also for the organization as a whole. It is understood why job satisfaction is important for an employee. Being satisfied with the job will have the employee be happy at work and result in lesser frustration and worry. But, how does job satisfaction affect the organization? It's simple. The happier the workers are, the better their state of mind towards their work, and better their performance will be.

Employees who are unsatisfied with their job will not be motivated and enthusiastic towards any chores assigned to them, and they will be more prone to escaping their duties. Moreover, they will be seen with higher levels of absence from work. Even when they are present, they will show very less concern in the issues of the organization, which will certainly affect the organizations' performance negatively.

On the other hand, those who are highly satisfied with their job have a tendency to be more friendly, cooperative and helpful with their colleagues and co-workers. This kind of cooperation brings in sharing and learning. Job satisfaction also induces security and superior workplace feelings with lesser negativity and clashes, thus aiding in smooth running of the organization. Thus, it can be concluded that satisfied employees are more likely to perform superior than unsatisfied ones.

d) Employee commitment in the workplace explained

True job commitment is a quality that majority of employers appreciate and reward. Bosses generally recognize the value of a good employee who is willing to evolve and improve with the company rather than jump ship when times get difficult.

Here are five ways to determine a true commitment as stated by Tronshaw (2016):

"Punctuality"

Arriving on time for work is typically a major indicator of your commitment level. Employees who are personally invested in their work tend to be where they're needed, when they're needed. Moreover, commitment often means going above and beyond the call of duty. A dedicated employee might come in early and stay late because she's engrossed in her work or simply because she wants to complete an assignment on time. When you take pride in your work and start to enjoy it, you stop looking at the clock. As Confucius said, "If you do what you love, you'll never work a day in your life."

"Leave it outside"

Employees committed to a job know how to leave their personal lives behind once they cross the work threshold. Although you may find it difficult at times to separate your personal life from your professional life, as a dedicated worker, you need to make a concentrated effort to put all your attention on work while at work. What does this look like? Tell loved ones not to call your work line or cell phone unless it's an emergency. You should also stop checking your personal email during work hours or at least only check during lunch or a break. Job commitment might also involve refraining from surfing the Internet unless it's for a work-related task, not going to social-networking sites, and keeping personal conversations with colleagues to a minimum."

"Get it done"

When you're committed to a job, it means fully completing all tasks on time. More than just following orders, commitment means taking the initiative and going the extra mile; if you think you can add something valuable to a project, add it. Commitment also means using critical thinking skills to analyze your performance and being determined to exceed your best self. When you're committed to your job, you always try to do better, reach farther and aim higher. Whether that involves taking classes to enhance your skill level, taking work home on weekends, or requesting constructive criticism from qualified colleagues, dedicated employees do what it takes to get the job done right."

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"Be a Team Player"

Employees with a high level of job commitment understand that there is no "I" in "team." And as the saying goes, "A chain is only as strong as its weakest link." Dedicated workers know that success is a group effort, and that it's everyone's responsibility to contribute her own strengths and support her colleagues' weaknesses to ensure a strong, winning dynamic. This means having a pleasant attitude, offering and accepting constructive criticism, being adept at conflict resolution, active listening, expressing frequent appreciation for your team, and absolutely no complaining or gossiping about co-workers. Practice direct, honest communication."

"Don't Give up"

Employees who are committed to their jobs don't quit easily. This isn't to imply the temptation won't strike, but most dedicated workers are willing to struggle through brief rough patches in their tenures because they believe in their company's ultimate vision and are willing to push through to achieve the collective goal."

III. Research Methodology

The research used survey questionnaire to collect data; it is structured to obtain relevant information for the research work.

The structured questions are in two sections designed to have options of in agreement or in disagreement to tick wherever applicable.

The questions raised are derived from the research variables which are group into sections. Section one deals with bio data of the respondent which include gender, age, marital status, academic qualification. Section two has six questions which are subdivided into three sections namely 2a which focus on the independent variable, "satisfaction", 2b also focusing on the independent variable, "commitment" and 2c which focus on the dependent variable.

"Engagement"

A cover letter was attached to the research questionnaire which has been used to describe the title and purpose of the research.

A six point Likert scale was used to measure the answers of the respondents under section two, a scale of 1-6 was used to ascertain the answers from respondents. Response choices are scored as 1 = disagree very much, 2 = disagree moderately, 3 = disagree slightly, 4 = agree slightly, 5 = agree moderately, 6 = agree very much.

a) Sampling and Population

The researcher used a sample of 120 respondents drawn from over 420 the population of the employees in first bank Nigeria PLC. The sample was a fair representation of the organization because it covers the geopolitical zone of Nigeria and all the various branches and departments of the Bank.

The researcher chose to sample as suggested by Amin (2005), who suggested that sampling is important in selecting elements from a population in such a way that the sample elements selected represent the population.

Amin (2005) "In quantitative research, it is believed that if the sample is carefully obtained, it is then possible to generalize the results to the whole population." The researcher used simple random sampling techniques where employees in different departments were randomly chosen.

b) Content validity of the instrument

Content validity of the instrument were obtained by the help of the supervisor's input, questionnaire have been submitted to the supervisor and the supervisor has established the content validity of the instruments that is being used.

Validity is important in determining whether the statement in the questionnaire instrument is relevant to the study, therefore the content validity of this research was established from Salanova et all, 2005

IV. Result

Reliability test of the dependent and independent variables.

Satisfaction (Independent Variable):

Table 1: Reliability Statistics

Cronbach's Alpha	No. of Items
.765	2

Commitment (Independent Variable):

Table 2: Reliability Statistics

Cronbach's Alpha	No. of Items
.724	2

Engagement (Dependent Variable):

Table 3: Reliability Statistics

Cronbach's Alpha	No. of Items
.740	2

The tables illustrate the reliability of the independent and dependent variables according to Cronbach's Alpha in Statistical Package for Social Science (SPSS). The entire construct had a Cronbach's Alpha coefficient above 0.7 which indicates that the entire construct is internally reliable.

a) Bio Data of the Respondent

The table below shows the gender distribution of the respondents used in this study.

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Table 4: Gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	63	58.3	58.3	58.3
	Female	45	41.7	41.7	100.0
	Total	108	100.0	100.0	

63 representing 58.3% of the respondents that participated in this study were males, while 45 representing 41.7% of the respondents were females. This in away indicates that even though there are more males than females in the bank, gender balancing is becoming pronounced in the banks workforce unlike before, the researcher observed casually that no such departments which does not employ both male and female.

The table below shows the age distributions of the respondents used in this study.

Table 4.2: Age Distribution of Respondents

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	27	25.0	25.0	25.0
	31-40	41	38.0	38.0	63.0
	41-50	24	22.2	22.2	85.2
	51-60	11	10.2	10.2	95.4
	61 ABOVE	5	4.6	4.6	100.0
	Total	108	100.0	100.0	

It can be seen that those between ages 31-40 years constitute the greatest number of respondents selected for this study which is 41 representing 38% of the respondents. This is followed by those between the ages of 20-30 years, which is 27 representing 25% of the respondents used in this study. Those between the ages of 41-50 years are 24 representing 22.2% of the respondents used in this study respectively. Those between the ages of 51-60 years constitute 11 representing 10.2% of the respondents, there was low representation for those between the age of 61 years and above which constitute 5 representing 4.6% of the respondents. The low representation of those between the ages of 61 years can be attributed to retirement in the company.

The table below shows the Marital status distributions of the respondents.

Table 4.3: Marital Status Distribution of Respondents

Marital_Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	44	40.7	40.7	40.7
	Married	64	59.3	59.3	100.0
	Total	108	100.0	100.0	

This indicates that married people constitute the bulk of the respondents included in this study. Married people represents 64 constituting 59.3% of the respondents used for this study, while those who are single represents 44 constituting of.40.7% of the respondents used for this study. This analysis shows that married people are more in the company, this may be attributed to the age distribution of the respondents included in this study which shows that about 38% of the respondents are between the ages of 31 years and above. With this age structure, it is not surprising that those who are married constitute the bulk of the respondents used for this study.

The table below shows the Academic qualification distributions of the respondents

Table 4.4: Academic Qualification Distribution of Respondents

Academic_Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelors Degree	40	37.0	37.0	37.0
	Masters Degree	37	34.3	34.3	71.3
	Doctorate Degree	31	28.7	28.7	100.0
	Total	108	100.0	100.0	

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It can be seen that Bachelor's Degree holders are 40 representing 37% of total sample; 37 representing 34.3% are Master's Degree holders and 31 representing 28.7% are Doctorate Degree holders, however, majority of the respondents are Bachelor's Degree holders which could be attributed to the recruitment policy of the bank.

b) Regression Analysis and Hypothesis Testing

Test for Normality

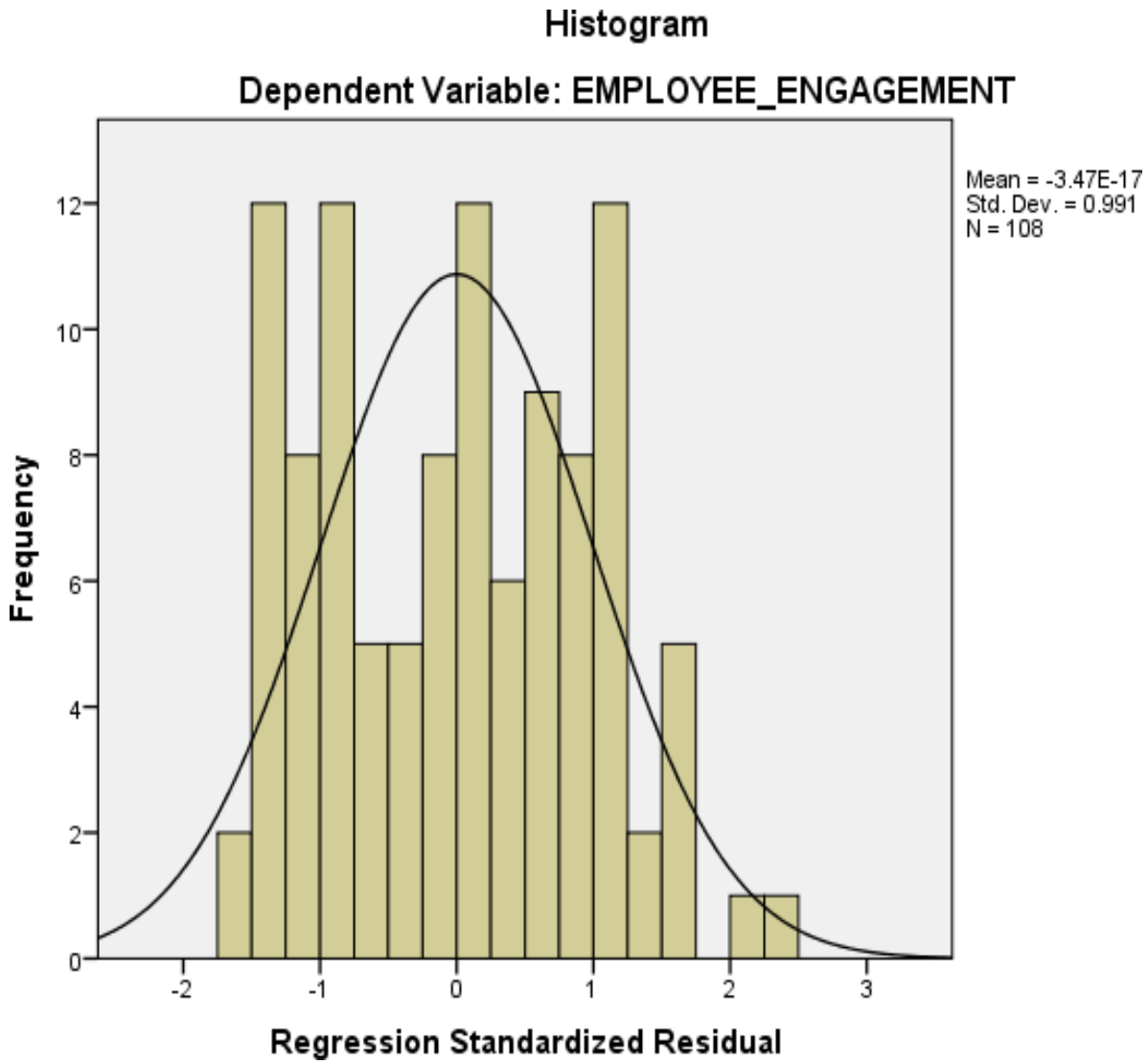


Figure 4

From the regression standardized residual histogram we can conclude that data was normally distributed.

Table 4.5: Hypothesis testing with coefficient table

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	(Constant)	4.608	.950		4.848	.000		
1	Satisfaction	-.024	.107	-.022	-.223	.824	.981	1.020
	Commitment	.207	.104	.193	1.991	.049	.981	1.020

a. Dependent Variable: Employee_Engagement

According to the coefficient table above, the regression analysis shows that satisfaction has no significant effect on the engagement of employees in Nigerian banks. This is because the p value is greater

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than .05 (sig: .824($p>.05$), this however rejected the research hypothesis and accepted the null hypothesis.

On the other hand, the analysis also shows that commitment has a significant impact on the engagement of employees in Nigerian banks. This is due to the fact that the P value is less than .05 (sig: .049 ($p<0.5$), this however accepted the research hypothesis and rejected the null hypothesis.

V. Discussion

This research has discovered that the commitment of employee is the bigger piece of the pie of firms. The findings on commitment of employees demonstrate a positive effect on the employee engagement. This demonstrates that companies and organizations require an exceptionally committed workforce to obtain and hold bigger piece of the overall industry. Findings based on the information derived from the survey presume that the recognition or appraisal from the bank to the employees is measurably low. This implies that the bank employees intend to add more effort and be more committed to their engagement in a long time in order to meet up with the bank's objectives.

a) Recommendations

Based on the findings of this study, the following recommendations are made:

The management should provide adequate recognition to the workers and such recognition should be geared towards meeting the needs of the workers. The provision of adequate recognition to the workers will motivate them to put in their best in their contribution to the organization.

The rewards workers enjoy in the bank should be benchmarked and be favorably with the reward which workers in other similar industries or companies enjoy. This is important because worker's perception of what obtained in other organizations can affect their level of motivation.

The management of the bank should also encourage the training of workers. Learning and development opportunities are an important factor in motivating employees for superior performance.

Other recommendations for employee engagement based on this study are:

Hire the right people from the start. People who are happy with themselves, self-fulfilled and respectful to others. Employees are more in charge of their overall happiness in life than their managers. It is also very important to hire the right type of person for the type of job that will be performed. If you don't hire the right people from the start, no amount of management or leadership will be able to motivate the employees.

Managers should always proactively schedule one-on-one time with their employees. Frequent communication is essential to maintaining a satisfied and committed employee. Quality time spent with your employees can be a huge enabler for understanding their current motivators.

There must be an availability of meaningful work. There must also be organization and a sense of urgency by the team to get the work done. There should always be a good queue of work to be accomplished by each person. Idle time without direction is generally more of a de-motivator than being busy and engaged.

b) Conclusion

This research work was carried out with the aim of looking at effects of satisfaction and commitment on engagement of employees in First Bank Nigeria Plc. From the analysis of data and findings of such analysis, it was discovered that such motivational factors like the quality of supervision; the nature of engagement enjoyed by the workers; worker's perception of the reward gotten in the organization in relation to what other workers of similar status get and also the perception of what is obtained in the organization in relation to others.

Identifying the impact of each of these variables (satisfaction and commitment) on employee's engagement from the data analysis and interpretation, the following conclusions were drawn:

If managers wish to be effective, they need to have at least a basic understanding of satisfaction, commitment, engagement and the different motivational theories that try to explain the concept of motivation.

This study survey results has given us some valuable insight into satisfaction and commitment and its role in the workplace. Managers need to provide growth opportunity and challenging jobs in order to better motivate today's workers. Without these challenges and opportunities for growth, employees may not see a need to perform highly at work. We have seen that recognition also plays a role in employee's motivation. Employees want and need to feel that their contributions make a difference.

This research also suggests that the use of cash rewards can be an effective way to enhance employee's commitment relating to the fact that majority of our survey respondents disagreed very much to receiving the recognition they deserve.

In conclusion, when it comes to bringing out the best engagement of employees, quality of supervision and relationship with the supervisor; recognition and adequate cash rewards can be effective.

Thus, it is important for organization to encourage and improve these factors in the company in order to get optimum productivity from the workers.

c) Implication of Study

In a nutshell, the study will enrich people's knowledge in this area of organizational management of people in the work place.

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d) Limitations of the Study

One limitation in this study is the unwillingness of some of the respondents to partake in the survey as not all the questionnaires that was distributed were returned.

e) Suggestion for Future Research

This research was conducted in first bank of Nigeria Plc Asaba zone, we suggest that in future, the research should also be carried out in several other banks as well.

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