APPRAISAL OF THE RELATIONSHIP BETWEEN JOB SATISFACTION AND WORK COMMITMENT AMONG EMPLOYEES IN SELECTED BANKS IN ADO-EKITI

BY

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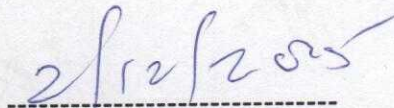
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CERTIFICATION

This is to certify that the research work entitled. An appraisal of the relationship between job satisfaction and work commitment among employees in selected banks in Ado-Ekiti. Submitted by **Adepoyigi Philip Adegboyega** with matriculation number **SOC/11/0219** incorporate the result of independent investigations carried out by him under my supervision.
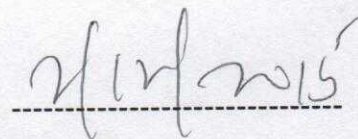

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DEDICATION

This work is dedicated to the Almighty God light of the heavens and the earth, the merciful God, my strength, the alpha and the omega the first and the last, the most Beneficent, the most merciful, all that is in heaven and earth glorifies his name. To my loving parent Pastor and Mrs. Adepoyigi, my brothers Adepoyigi Adedotun and Olasunkanmi and my lovely sister Mrs. Aluko.

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ABSTRACT

Job satisfaction and work commitment is a general phenomenon that is crucial to the sustainability and growth of any organizations. The study tends to appraise the relationship between job satisfactions and work commitment among employees in selected banks in Ado Ekiti.

The study was a descriptive study. The population of the study comprises of all the employees (Staff) and members of management in some selected banks in Ado-Ekiti. The sample size is a sub-group from a large population in order to make inferences about the characteristics of the large population. The data of the study were collected using a self-administered questionnaire.

The data collected was presented in tables of simple percentage to test the research hypotheses using Chi square to enable the research ascertain the effect or influence of the relationship between the variables. The latest version of SPSS was used to analyze the information collected from 100 participants through questionnaire.

The result shows that Job satisfaction and work commitment goes hand-in-hand. It is very difficult to separate one from the other because it has become the backbone of organizational success and victory. The result showed that there is a very strong relationship between job satisfaction and work commitment in the selected banks with the statistics ($\chi^2 = 85.124$, df=16 and P=.000). it is also vital and important to the attainment of goals in any organizations.

In conclusion, thus, decision makers should incorporate motivational factors (salary and promotion) into their employment relations strategies and policies in order to increase the level of job satisfaction and work commitment among the employees, thereby having them on the job for a long period of time.

CHAPTER ONE

INTRODUCTION

1.1   Background to the Study

The banking sector has played an important role in the Nigerian economy. However, despite all the good done by our banks, there has been a disturbing trend within the sector (Hamed, 2012). A decline in the economic growth and global financial crises have put these sector in a challenging situation through an impairment of their assets, pressures on margins and volatility in non-interest income; while an increased competition, higher cost of operation and regulatory tightening all add to the woes faced by these concerns (Sanusi, 2010). The financial crises in the Nigeria banking sector were characterized by persistent liquidity problems, poor asset management, weak corporate governance, weak capital base, over-dependency on public sector deposits, late or non-publication of annual accounts, and neglect of small and medium scale enterprises (Soludo, 2004).

In order to salvage the sector, the Central Bank of Nigeria (CBN) instituted the bank recapitalization and consolidation policies, which reduced the number of commercial banks in Nigeria. By December 2005, the number of commercial banks in Nigeria reduced from 89 to 25 (Ogungbamila, 2010) and later to 24. In early 2010, fresh crises erupted in the Nigeria banking sector. The CBN/ NDIC's (Nigerian Deposit Insurance Company) special examination revealed that 8 of the 24 banks in Nigeria were in distress. Consequently, the sum of 620 billion naira was injected into the failed banks as a direct rescue package while corporate governance was enhanced with the appointment of new management teams (Sanusi, 2011). Apart from that, 3 of the rescued banks were nationalized in August 2011 and the remaining 5 were asked to

recapitalize in September, 2011. The crises in the Nigeria banking sector led to various forms of reactivity among the banks, employees, customers, and the financial sector. Among other things, the banking sector reacted with downsizing, which increased the level of perceived job insecurity among bank employees (Ojedokun, 2008; Owolabi & Babalola, 2011). The Nigeria banking sector was rife with uncertainty and it suddenly became an arena of survival of the fittest. Some bank employees reacted to the uncertainty with intention to quit (Ojedokun, 2008), others quit, and those whose coping capacities could not withstand the psychological demands developed mental problems (Yussuf, 2005).

A very big and pertinent question that comes into everybody's mind is how do employees in this sector fare? Especially in terms of job satisfaction, motivation commitment and lots more. Job satisfaction facets have been recognized as powerful motivators that influence employees' attitude towards their jobs and various aspects of their jobs. Job satisfaction is affected by personal and organizational factors, which cause an emotional reaction affecting organizational commitment (Mowday, Steers & Porter 1979). Gbadamosi (2003) contended that the more favorable an individual's attitudes toward the organization, the greater the individual's acceptance of the goals of the organization, as well as their willingness to exert more effort on behalf of the organization. Schein, (1996) agreed that motivated employees are crucial to an organization's success, and therefore understanding people in their jobs and what motivates them could be a driving force in strengthening organizational commitment. Kreitner and Kinicki (2006) defined job satisfaction a global construct or as a constellation of different dimensions to which the employee reacts affectively. Job satisfaction can be understood as the way employees feel about their jobs and different aspects of their jobs. Job satisfaction can be defined also as the extent to which a worker is content with the rewards he or she gets out of his/her job, particularly

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in terms of intrinsic motivation (Statt, 2004). While defining organizational commitment, Porter et al., (1974) defined it as "strong belief in and acceptance of the organizational goals and values, willingness to exert considerable effort on behalf of the organization, and a definite desire to maintain organizational membership". Previous studies (Adekola, 2012; Meyer and Allen's 2007; Boehman, 2006; Canipe, 2006) on the relationship between commitment and satisfaction with one's job indicate that if employees are satisfied they develop stronger commitment to their work. Any organization that wishes to achieve its goals need not only to retain talented workers, but must fully engage them, capturing their minds and hearts at each stage of their work lives. Therefore, for Nigerian banks to wax stronger in the mix of global financial crisis and have access to global markets, they cannot but provide the essential needs of the workforce such as job satisfaction and organizational commitment through pay satisfaction, good working environment, satisfaction with promotion and recognition as well as good mentoring relationship. Hence, this study to examine the relationship between job satisfaction and commitment to work among employees in some selected banks in Ado-Ekiti.

1.2 Statement of the Problem

Job satisfaction and work commitment has become the backbone of organizational victory and success. It has become the fundamental part that defines the characteristics of organizational success. Several and numerous researches have been made on the relationship between work commitment and job satisfaction, as well as a wide range of variables to support organizational success. This study on workers job satisfaction has broadly been extended to both developing and developed nations of the world and which cut across different profession. A

research was conducted in Malaysia using different industrial sectors to examine the influence of job satisfaction on corporate growth.

Others comprise women in management and their job satisfaction in automobile sector (Santhapparaj et. al 2005); Dawal and Taha (2006) also examined the various factors affecting job satisfaction in two automotive industries; Wong and Heng (2009) assessed the factors using two universities; and Lew and Liew, 2006) unraveled the antecedents of employee's needs on their job satisfaction using a leading bank. As it could be inferred from above that not much research has been conducted on the relationship between all of these constructs. In this regard, this study aimed to contribute to the existing knowledge particularly in the sphere of organizational behaviour. A thorough understanding of 'how' and 'why' work commitment is imperative to attain high job satisfaction from the employees will enable employers in the banking sectors to adopt, adapt and integrate strategic changes towards employee retention and operational excellence.

1.3   Significance of the Study

Job satisfaction and work commitment goes hand-in-hand. It is very difficult to separate one from the other. This study will provide the decision making management board of each bank in Nigerian banking sector with empirical data and current information on this subject matter in order to understand the necessity of practicing and compromising whatever they need to do in order for their employees to attain job satisfaction haven committed to their specialized job. This study will enable the general public know and understand why employees in the banking sector work very hard every day and to determine whether or not they are comfortable and satisfied with their nature of job.

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Robbins (2003), there are four primary factors that determine job satisfaction. The first determinant is equitable rewards, which refers to the pay and promotion systems that employees perceive as fair and in line with their expectations (related to the equity theory). When employees perceive their promotion and pay systems to be fair and to be based upon pay standards and individual skill levels, they are most likely to experience a feeling of satisfaction. The second determinant is supportive working conditions. Employees do not prefer to work in work environments that are dangerous but in work environments that are comfortable and safe. Moreover, many employees prefer to work as close to home as possible and with adequate tools to successfully complete their tasks. Next determinant is to have mentally challenging work. Jobs that are boring, dull, and have little challenge often create boredom with employees. Contrasting, jobs that are too challenging and demanding often create feelings of failure and frustration. Employees like jobs that can give them opportunities where they can use their capabilities, knowledge, and skills and jobs that offer a variety of tasks, freedom, and feedback. The last determinant is supportive colleagues. While Locke (1976) presented a summary of job satisfaction dimensions that have been established to contribute significantly to organizational commitment, the particular dimensions represent characteristics associated with job satisfaction. The dimensions are worked itself, pay, promotions, recognition, working conditions, benefits, supervision and co-workers. This is postulated to influence employees' opinion of "how interesting the work is, how routine, how well they are doing, and, in general, how much they enjoy doing it" (Lumley, 2010). Morrison, (2008) advocated that job satisfaction improved better performance and reduced withdrawal and counter-productive behaviours. In the same view Spector (2008) agreed that job satisfaction influenced an organisation's well-being with regard to job productivity, employee turnover, absenteeism and life satisfaction.

Also, in the area of theory, this study will immensely contribute to theoretically to this study in terms of theory explored for this study and it applicability to this study. In the area of methods, the processes of data collection and method of carrying out this study scientifically is a significant aspect of this study especially for those that will borrow a leaf for future studies.

1.4   Research Questions

The following are the research questions for this study and the study will provide adequate answers to all the questions.

i.   Do job satisfaction dimensions have positive relationship with work commitment among bank staff in Ado Ekiti?

ii. Does salaries or incessant bonus predict work commitment among employees of selected bank in Ado Ekiti?

iii. Whether staff promotion as at when due predict organizational commitment among bank staff in Ado Ekiti?

iv. Does working condition foresee organizational commitment?

v.   Does supervision envisage organizational commitment?

1.5   Objectives of the Study

The main objective of this study is to explore the relationship between job satisfaction and work commitment among employees in selected banks in Lagos. The specific objectives of the study are to:

i.   investigate if job satisfaction dimensions have positive relationship with work commitment among bank staff in Ado Ekiti;

ii. Examine whether salaries or incessant bonus predict work commitment among employees of selected bank in Ado Ekiti.

iii. Explore whether staff promotion as at when due predict organizational commitment among bank staff in Ado Ekiti.

iv. Investigate whether working condition and supervision foresee organizational commitment among employees in the selected banks in Ado Ekiti.

1.6   Hypotheses of the Study

This study tested the following hypotheses to examine the existence of nexus between the variables in each hypothesis.

i. There is a strong relationship between job satisfaction and work commitment among bank staff in Ado Ekiti.

ii. There is a significant relationship between salaries or incessant bonus and job satisfaction and work commitment among employees of selected bank in Ado Ekiti.

1.7   Operationalization of Concept

Job Satisfaction: Job satisfaction or **employee satisfaction** has been defined in many different ways. Some believe it is simply how content an individual is with his or her job, in other words, whether or not they like the job or individual aspects or facets of jobs, such as nature of work or supervision.

Work Commitment: is the feeling of responsibility that a person has towards the mission and goals of an organization. When an individual has job commitment, he or she is more likely to perform tasks and responsibilities that will help an organization achieve a goal.

Employee: a person who is hired to work for another or for a business, firm, etc, in return for payment.

CHAPTER TWO

LITERATURE REVIEW

2.1   Job Satisfaction

The term job satisfactions refer to the attitudes and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). Job satisfaction could be defined as a pleasurable emotional state resulting from the appraisal of one's job, or an attitude towards one's job. Locke (1976) defined job satisfaction as "... a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience." That is, it is the discrepancy between what an employee values and what the situation provides. Job satisfaction is a worker's sense of achievement and success on the job. It is generally perceived to be directly linked to productivity as well as to personal well-being. Job satisfaction implies doing a job one enjoys, doing it well and being rewarded for one's efforts. Job satisfaction further implies enthusiasm and happiness with one's work. Job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfillment (Kaliski, 2007).

Job satisfaction is a key to improving both organisational and individual performance. Employees with high levels of job satisfaction are more motivated to achieve the firm's objectives (Feinstein and Vondrasek 2000; Ahmed et al. 2010). Job satisfaction refers to employees' attitude towards their jobs which are the result of their perceptions of the job or task that they do. It is an emotional or evaluative response that can be positive, neutral or negative (Ivancevich and Matteson 1990; Greenberg and Baron 2000; Aydogdu and Asikgil 2011).

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Similarly, Eren (1993) and ªelik et al. (2011) emphasise that job satisfaction is a worker's attitude towards his/her job, based on the different characteristics of the job in question. The level of job satisfaction is determined by the social status attained through their job and their experience in the working environment (ªelik et al. 2011). Rashid et al. (2013) argued that job satisfaction and motivation are inseparable tangible principles when it comes to the success of any firm and its workers. Thus, if workers are encouraged in their job, they experience higher levels of job satisfaction and are inclined to use their skills to put more effort into their work. Benita and Anghelache's (2012) study on teachers' motivation and job satisfaction found no difference between male and female teachers in terms of overall job satisfaction and its scope. They posited that job satisfaction derives from adequate and continuous learning motivated by a strong desire for achievement and affiliation. Likewise, Azash et al. (2012) study on job characteristics as determinants of work motivation and job satisfaction revealed that skills, task identity, task significance and feedback serve as either positive or negative predictors of employee job satisfaction. Latif et al. (2011) examined job satisfaction among public and private college teachers in Pakistan, focussing on the factors that contribute to job satisfaction and dissatisfaction. College teachers in the public sector reported higher levels of job satisfaction than their private sector counterparts. Balachandan et al.'s (2010) study on job satisfaction among officers employed by insurance companies concluded that employees in the private sector and government insurance companies are not affected by motivational factors to the same degree as employees in other institutions. Arshadi's (2010) study on basic needs satisfaction, work motivation, and job performance in an industrial company in Iran revealed that a high level of autonomy satisfies three psychological needs and therefore enhances motivation as well as job performance.

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Robbins (2003), there are four primary factors that determine job satisfaction. The first determinant is equitable rewards, which refers to the pay and promotion systems that employees perceive as fair and in line with their expectations (related to the equity theory). When employees perceive their promotion and pay systems to be fair and to be based upon pay standards and individual skill levels, they are most likely to experience a feeling of satisfaction. The second determinant is supportive working conditions. Employees do not prefer to work in work environments that are dangerous but in work environments that are comfortable and safe. Moreover, many employees prefer to work as close to home as possible and with adequate tools to successfully complete their tasks. Next determinant is to have mentally challenging work. Jobs that are boring, dull, and have little challenge often create boredom with employees. Contrasting, jobs that are too challenging and demanding often create feelings of failure and frustration. Employees like jobs that can give them opportunities where they can use their capabilities, knowledge, and skills and jobs that offer a variety of tasks, freedom, and feedback. The last determinant is supportive colleagues. While Locke (1976) presented a summary of job satisfaction dimensions that have been established to contribute significantly to organizational commitment, the particular dimensions represent characteristics associated with job satisfaction. The dimensions are worked itself, pay, promotions, recognition, working conditions, benefits, supervision and co-workers. This is postulated to influence employees' opinion of "how interesting the work is, how routine, how well they are doing, and, in general, how much they enjoy doing it" (Lumley, 2010). Morrison, (2008) advocated that job satisfaction improved better performance and reduced withdrawal and counter-productive behaviours. In the same view Spector (2008) agreed that job satisfaction influenced an organisation's well-being with regard to job productivity, employee turnover, absenteeism and life satisfaction.

Ayeni and Popoola (2007) viewed that the work motivation, job satisfaction and organisational commitment of library personnel in Nigeria concluded that there is a correlational relationship between perceived motivation, job satisfaction and commitment. It established a negative correlation between the motivation and commitment of library personnel.

2.2   Factors of Job Satisfaction

Through years, five factors of job satisfactions have been identified to represent the most important characteristics of a job about which employees have affective responses: work, pay, promotion, supervision and coworkers (Luthans, 2005:212). Job satisfaction is concerned with several attitudes including attitudes about the job characteristics, compensation and benefits, status, social security, advancement opportunities, technological challenges and respect (Tella et al., 2007). An extensive review of the literature indicates that the factors conducive to job satisfaction are: pay, work, environment, co-workers (Robbins, 1998:152). Similarly, "having adequate work equipment, resources, and training opportunities and an equitable workload distribution – also significantly and positively affect employee job satisfaction (Ellickson & Logsdon, 2001)." Other researchers measure job-satisfaction on the basis of "attitude to the job, relations with fellow workers, supervision, company policy and support, pay, promotion and advancement, and customers' satisfaction (DeVaney and Chen, 2003)." Luthans (2005:212) suggests work, pay, promotion, supervision and coworkers are the main determinants of job-satisfaction. The job-dimensions like, work, pay, supervision, promotion coworkers and the demographic features of the employees and organization determine the job satisfaction (Saiyadain, 1996; Sokoya, 2000; Ellickson and Logsdon, 2001; DeVaney and Chen, 2003; Shah and Jalees, 2004). Thus, factors of job satisfaction are the main determinants of job satisfaction

attitude in every organization, irrespective of any other factors that are specific to a particular context (Tella et al., 2007; Tirmizi et al., 2008; Sattar and Nawaz, 2011).

Several demographics have been researched and documented (Williams and Sandler, 1995; Saiyadain, 1996; Sokoya, 2000; Crossman and Abou-Zaki, 2003; Getahun et al., 2007; Tan et al., 2007). Some of the demographic features are universally recognized, such as, gender, designation, experience, qualification however, some variables differ from situation to situation (Getahun et al., 2007; Tirmizi et al., 2008; Moynihan and Pandey, 2007; Kuchinke et al., 2009), for example, weight of an employee is an important personal attribute for policeman with mobile job but not so critical for a bank manager with office work in the chair. For the purpose of this study, following demographic features of the District Officers in Local Government of Khyber Pakhtankhwa (KPK), Pakistan were recorded and used to test the hypotheses of their possible impacts on the job satisfaction of the officers with differing departments, designations, gender, qualification, and length of service or experience etc (Saifuddin et al., 2010; Sattar and Nawaz, 2011).

2.3 Job Satisfaction in Developing States

The research on job satisfaction is going on both in the developed and developing countries. Both streams of research are exploring the factors of job satisfaction, demographic differences and the using factors as the predictors of satisfaction/dissatisfaction attitudes. For example, job-satisfaction in the developed world has been studied by Ellickson and Logdson (2001) [USA], Tsigilis et al (2006) [Greece], Hiroyuki et al (2007).

[Japan] and so on. Likewise, in the developing countries, there are several studies such as, Saiyadain (1996) [Malaysia], Sokoya (2000) [Nigeria], Jiunn and Wu (2005) [Taiwan],

Chughtai & Zafar (2009); Sattar et al., (2009); Saifuddin et al., (2010) [Pakistan] Padala, SR (2011) [India]. Most of these and other similar studies have explored job satisfaction in the public sector organizations by analyzing the existing research and then testing the hypotheses through empirical analysis.

It is however, notable that in all this research three trends seem dominant. The research is focused on: a. Researchers are seeking for all the possible 'factors of job satisfaction' which collectively define the overall satisfaction or otherwise attitude of the employees in any organization. Some factors are reported as universal (work, pay, supervision, promotion, coworkers and environment) while many other factors have also been reported depending on the varying context (William and Sandler, 1995). For example, political instability is a dominant factor in the developing countries than in the developed world therefore employees in Pakistan have to be affected by the contextual political turmoil and this affects his/her job satisfaction (Shah & Jaleese, 2004). b. The other distinct trend in the job satisfaction studies is that researchers are measuring the 'impacts' of the personal characteristics or demographic attributes of employees as the major group of factors which change the job satisfaction behavior of the employees (Daniel et al., 1997; Koh and Chen, 1998; Sokoya, 2000; Ellickson and Logdson, 2001; Shah and Jaleese, 2004; Karimi, 2007; Tan et al., 2007; Boo et al., 2009; Sattar et al., 2010a; Sattar and Nawaz, 2011). c. Third level of research is a bit sophisticated and advanced in the sense that different types of correlation and regression tools have been used to 'Predict' the job satisfaction on the basis of factors of production and demographics. Simple as well as multiple regression procedures are used to compute the regressions on employees' attitude. For example, Clark-Payner and Harcourt (2000) in New Zealand, Santhapparaj and Alam (2005) in Malaysia, Asadi et al., (2008) in Iran, Lora and Chaparro (2008) in USA, and Bashir and Ramay

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(2008) and Sattar et al., (2010b) in Pakistan – all have used regression tools to explain the satisfaction behavior of the officers and workers. Chughtai and Zafar (2006) conducted a study to determine if selected personal characteristics, facets of job satisfaction, and perceptions of organizational justice significantly explained variance in the organizational commitment of university teachers in the three major cities of Pakistan: Lahore, Islamabad/Rawalpindi, and Peshawar. Personal characteristics included age, tenure, marital status, level of education, trust in university management and job involvement.

The findings show that the presence of certain work characteristics like autonomy and job challenge might bolster perceptions of personal competence which is likely to lead to increased commitment. There is growing evidence to suggest that employees are working harder, their workmanship has improved and that they take much pride in their work. Yet they seem to be less enthusiastic and less motivated. This study is an attempt to sensitize organizations to the factors that influence job satisfaction and help them to weave these factors into the blueprints prepared to enhance job satisfaction (Saiyadain, 1996). Due to global pressures, the public sector in developing countries is focusing on the investigation to strengthen the relationships between productivity and job satisfaction because success of any organization has been found dependent on the powerful linkages between productivity and job satisfaction of the workforce (Sokoya, 2000).

2.4 Contextual Impacts on Job Satisfaction

All of the contextual factors affect the job satisfaction in different ways. Broadly, supportive contexts increase satisfaction while disliked contexts add to the dissatisfaction. A worker's work environment is a part of broader contextual environment. The context is made of

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human, organizational broader social context of the organization within a society (Lee and Jamil, 2003). For a worker, other individuals constitute the human context; organizational policies, structure, and organizational culture make up the organizational environment while broader social context consists of the value-system, political conditions, and educational and technological levels in the society (Sattar et al., 2010a).

2.4.1 Human Context

Human context is the environment created by the existence and interaction of different individuals and groups within which every employee works. He or she himself/herself is also an integral part of the same human context. Humans bring several personality attributes as hereditary (Drucker, 1974:402) while they learn organization related personality characteristics after joining a particular organization. For example, every worker comes from a certain cultural background however, as and when he/she steps into the organizational environment, it is incumbent to learn and adopt organizational culture as well. Since management is concerned with the 'organizational behavior' therefore, human demographics and personality features are significant in determining several organizational attitudes including job satisfaction (Weidmer, 1998; Robbins, 2005:235; Luthans, 2005:101; Sattar et al., 2009). Knowledge about dispositional influence on job satisfaction is required to understand the workforce. Psychological processes underlie dispositional causes, experience of emotionally significant events at work, which in turn influences job satisfaction personality traits, core self-evaluation correlates with employee satisfaction, extroversion, conscientiousness, personality traits also affect on job satisfaction (Saari and Judge, 2004). It is also evident from previous researches that situational as well as personality variables change the nature of relationship between the age, tenure and job satisfaction (Tirmizi et al., 2008). With regard to job performance, employee personality may be

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more important than job satisfaction. The link between job satisfaction and performance is thought to be a spurious relationship; instead, both satisfaction and performance are the result of personality (Wikipedia, 2009). Huge research is going on for understanding the human context in the organizational configuration. It is documented that about 18,000 words/concepts have been explored which represent 'human-personality' which were then reduced into 171 groups (Robbins, 1998:54) but latter on researchers condensed them into five group personality traits with 28 attributes (Robbins, 2005:35; Luthans, 2005:202). These five dimensions of a human personality have been researched over and over and now recognized as the 'Big-Five' of personality in any organizational environment (Ongori, 2007).

The research on human context in the organization has inspired an array of researchers who have worked hard to develop different models of personality which guide the managers in identifying, understanding and thus controlling the human context through commanding different personalities working in the organization. For example, MBTI (Myers-Briggs Type Indicator by mother-daughter couple Katharine Briggs and Isabel Briggs-Myers) is the most widely used framework to explore human personalities for controlling their behavior in the favor of the organization (Weidmer, 1998; Shajahan and Shahahan, 2005:80-81; Robbins, 2005:35; Luthans, 2005:204). Furthermore, knowledge about dispositional influence on job satisfaction is required to understand the workforce. Emotionally critical events at the workplace also explain the levels of job satisfaction, personality traits, core self evaluation correlates with employee satisfaction, extroversion, conscientiousness, personality traits also affect on job satisfaction. Organization selection, job matching and placement are also enhancing methods of job satisfaction (Saari & Judge, 2004). Job satisfaction can be defined as the degree of positive or negative feelings of workers about their jobs as well as the physical and social conditions of workplace. It is an

attitude or emotional response to one's tasks as well as to the physical and social conditions of the workplace (Tirmizi et al., 2008). Thus, job satisfaction consists of multidimensional feelings about the external and internal aspects of the job (Kuchinke et al., 2009). Researchers have generated several theories (i.e. type, trait, self, historical, learning and biological theories), which suggests that personality is a complex phenomenon requiring deeper understanding of particularly those personality dimensions which related to the organizational behavior, for example, locus of control and type A and B personalities (Daniel et al., 1997; Weidmer, 1998; Barrows and Wesson, 1999; Bajpai and Srivastava, 2002; Shajahan and Shahahan, 2005:78-83).

2.4.2 Organizational Context/Culture

Organizational climate is a powerful determinant of both productivity and employee satisfaction. Its influence is so strong that it can outweigh the impact of the quality of frontline leadership (Beach, 1998:341). As an outgrowth of globalization, the demographics, work, world views of governance, institutional rules and thus organizational cultures are changing (Perry et al., 2006). Organizational culture is complicated terminology, for example, group cultures of an organization focus more on groups than organization. Organizational culture aims at creating internal integration by creating a closely-knit team of workers with a view to creating mutual expectations and commitment (Moynihan & Pandey, 2007; Saifuddin et al., 2010).

Values and norms are the ingredients of culture which are closely associated with human behavior. Values start developing from family and continue growing throughout lifespan thus, cast impacts on the attitudes of individual holding certain values about the work and its dimensions (Williams and Sandler, 1995). Thus, organizational factors refer to having adequate work equipment, resources, training opportunities and an equitable workload distribution as well

as removing organizational obstacles to reinforce employee beliefs that management is willing to improve the work environment (Ellickson and Logsdon, 2001). Organizational policies affect job satisfaction, particularly those relating to the job evaluation, standards of performance, good communication systems, follow-up research. Thus, the employees trust in the management policies is an important determinant of employee attitudes of job satisfaction (Koh and Neo, 2000). Organizational factors refer to an employee's length of service with the organization, salary drawn, and the number of staff in the organization. Attitudinal factors are job satisfaction, work-related stress, as well as the level of commitment to the organization (Tan et al., 2007). The organizational context also pertains to the characteristics of organizational setting (i.e. organization's reward systems, goals, or degree of formalization) in which the employee must perform work as well as the exerting an influence on employee attitudes indirectly via job characteristics (Moynihan and Pandey, 2007).

Research about perceived organizational support employee's general belief that their organization values their contribution and cares about their well-being – shows that the commitment of the organization to the employee can be beneficial. High levels of perceived organizational support have been shown to lead to increased job satisfaction and lowered turnover (Saiyadain, 1996; Robbins and Coulter, 2005:376; Perry et al., 2006). For example, Research shows that employees' participation in decision making is a booster for their job satisfaction. If they are heard in policy formulation, it creates involvement and commitment (Getahun et al., 2007).

2.4.3 Broader Social Context

Though work is defined in the context of a particular society and its conditions, however, work is recognized as other name of life, status in the society and identify and footing of an individual within the community, inside and outside of an organization (Nerison, 1999; Lee and Jamil, 2003). Thus, the knowledge about the norms, values and culture of a country or region wherein an organization works is essential to provide better satisfaction programs to the workforce because cultural influences are important predictor of job satisfaction (Saari and Judge, 2004). There is a strong association between job satisfaction and the overall quality of life in society (Alzaidi, 2008; Sattar et al., 2010b).

The researchers have identified particular cultural dimensions which are of special importance to the organizational behavior and attitudes including job satisfaction. Depending on the type of cultural dimension like power distance, uncertainty avoidance, individuality and masculinity, different workers are satisfied according to their position on all of these scales. A position on the continuum of each attribute (e.g., High power distance on one end and Low power distance on the other) also determines the nature of job satisfaction attitude expressed by the individual (Rugman and Hodgetts, 2002:133; Luthans, 2005:257). For example, Pakistan is culturally close to China in the sense that like China, Pakistan is also high on collectivism and power distance (Chughtai, and Zafar, 2009). The well known research by a Dutch researcher Geert Hofstede identifies four cultural dimensions to help explain how and why people from various cultures behave as they do. The researcher filled 116,000 questionnaires from the IBM employees from 70 countries (Hofstede, 1980). He found that cultures are different on the following four dimensions:

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a. Power distance

People in societies where authority is obeyed without question live in a high power distance culture. In cultures with high power distance, managers can make autocratic decisions and the subordinates follow unquestionably. Many Latin and Asian countries like Malaysia, Philippines, Panama, Guatemala, Venezuela, and Mexico demonstrate high power distance but America, Canada and several countries such as Denmark, UK, and Australia are moderate or low on power distance (Rugman and Hodgetts, 2002:133).

b. Uncertainty avoidance

It refers to understanding the tendency of people to face or avoid uncertainty - are the risk-takers or risk-avoiders. Research reveals that people in Latin countries (in Europe and South America) do not like uncertainty. However, people in Denmark, Sweden, UK, Ireland, Canada and USA like uncertainty or ambiguity. While Asian countries like Japan and Korea fall in the middle of these extremes (Luthans, 2005:257).

c. Individualism

Is the tendency of people to look after themselves and their immediate family only. On the contrary is the collectivism, the tendency of people to belong to groups that look after each other in exchange for loyalty. For example, US, UK, Netherlands, and Canada have high individualism but Ecuador, Guatemala, Pakistan and Indonesia have low individualism (Rugman and Hodgetts, 2002:134).

d. Masculinity

If the dominant values of a society are 'success, money and things' in contrast to femininity (caring for others and the quality of life), the society is known as 'Masculine'. Research tells that Japan, Austria, Venezuela, and Mexico are high on masculinity values than Norway, Sweden, Denmark, and Netherlands while America is moderate on these two extremes (Rugman and Hodgetts, 2002:134).

2.5   Organisational Commitment

Organizational commitment has an important place in the study of organizational behavior. This is in part due to the vast number of works that have found relationships between organizational commitment and attitudes and behaviors in the workplace (Meyer and Allen, 2007). Organisational commitment has attracted considerable interest as attempts have been made to better understand the intensity and stability of an employee's dedication to the organisation (Lumley 2010). Meyer and Allen's (2007) three-component model of commitment was created to argue that commitment has three different components that correspond with different psychological states. Meyer and Allen created this model for two reasons: first "aid in the interpretation of existing research" and second "to serve as a framework for future research." Their study was based mainly around previous studies of organizational commitment. Meyer and Allen's research indicated that there are three "mind sets" which can characterize an employee's commitment to the organization, namely; affective, continuance and normative commitment. Commitment can be seen as an affective point of reference towards the organization (affective commitment), acknowledgement of the consequences of leaving the organization (continuance commitment), and an ethical responsibility to stay with the organizations (normative

commitment). It is believed that affectively committed employees will continue to work with great devotion on voluntary basis, continuance commitment ensures that employees retain their organizational membership, however those who are normatively committed usually feel obligation on their part to stay in the organization.

Mathieu and Zajac (1990) believed that developing a better perception of the progression associated with organizational commitment has an effect on employees, and organizations. They agreed that the level of employees' organizational commitment will be enhanced if they are better motivated through both extrinsic rewards and psychological rewards. Katz & Kahn (1978) are of opinion that organizational commitment is generally assumed to reduce abandonment behaviours, which include tardiness and turnover. They went further to say that employees who are committed to their organization may be more willing to participate in 'extra-role' activities, such as being creative or innovative, which frequently guarantee an organisation's competitiveness in the market. Employees who are committed to their organizations may easily accept and adhere to the organizational objectives and goals (Valentine et al., 2002).

2.6   Employee's Job Commitment

According to dispositional theorists, work commitment often include work ethic, job involvement, affective commitment, and continuance commitment; individuals possess relatively stable characteristics that affect their attitudes and behaviour (Davis-Blake and Pfeffer, 1989). As personality influences attitudes, attitudes, in turn, affect motivation, which then leads to behavioral outcomes. Based on the above, Morrow (1983) surmised that work commitment is a function of personal characteristics, including dispositional qualities, and presents a facet design of work commitment that includes work ethic, career commitment, organizational commitment

(affective and continuance), and job involvement (Morrow, 1993). Work ethic, also called the Protestant work ethic (PWE), has been defined for "an individual as a value or belief concerning the place of work in one's life that either (a) serves as a conscious guide to conduct or (b) is simply implied in manifested attitudes and behavior" (Siegel, 1983). Weber's classic conceptualization of PWE, which stemmed from Calvinistic and Quaker philosophies of individualism and asceticism (Macoby, 1983), work is "performed as if it were an end in itself, a calling" (Weber, 1958, p. 62). Individuals with a strong work ethic are committed to the values of hard work and embrace the Calvinistic tradition of frugality, hard work, conservatism, and success (Weber, 1958). However, the culture today does not necessarily support the same conventions and values as in earlier days. Work values constantly change and evolve, so the notion that the work values of 1958 would not be applicable today is consistent with historical trends.

A redefinition of work values has occurred. Bernstein describes contemporary employees as "inner-directed," people "who clearly place their personal wants and aspirations above those of their employers" (1997). Work schedules and business priorities are secondary to self-fulfillment (Sinetar, 1980). In light of the prevailing values, cultures, and mores, it is possible for an individual to score high on the hard work scale but low on non-leisure, asceticism, or independence. Compliance with the norms and values of today's society could lead an individual to respond to the PWE instrument in a manner that would contradict the PWE construct, which requires high scores on all four facets: hard work, asceticism, independence, and non-leisure. Hard work appears to be the only component of PWE that is applicable in today's society (Naquin and Holton, 2001).

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Organizational Commitment: recent research efforts have focused on three types of commitment: affective, continuance, and normative commitment (Allen and Meyer, 1990; Meyer and Allen, 1984). Allen and Meyer defined affective commitment as an emotional attachment to the organization such that the strongly committed individual identifies with, is involved in, and enjoys membership in, the organization (1990). Continuance commitment is based on the individual's recognition of the costs (or lost side bets) associated with discontinuing the activity (Allen and Meyer, 1990). Normative commitment, however, is not included in Morrow's (1993) work commitment conceptualization, one of the foundational premises of the present study, and was thus excluded from it. For Job Involvement, Lodahl and Kejner (1965) defined job involvement as the degree of daily absorption a worker experiences in work activity. Job involvement leads individuals to exceed the normal job expectations (Moorhead and Griffin, 1995) and is a key component in employee motivation (Lawler, 1986). Brown (1996) confirmed a relationship between job involvement and work ethic endorsement with growth need strength, a facet of conscientiousness, concluding that motivation may be both an antecedent and an outcome of job involvement. Clark (1990) found a positive relationship between training motivation and job involvement, and Hensey (1987) found that the effectiveness of training programs suffered among workers who were less involved with their jobs.

2.6 Empirical studies on the relationship between job satisfaction and organizational commitment

A number of previous researchers have reported mixed findings on the relationship between job satisfaction and organizational commitment. For instance, A study conducted by Dirani and Kuchinke (2011) produced results indicating a strong correlation between job satisfaction and job commitment and that satisfaction was a reliable predictor of commitment.

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According to the study conducted by Gunlu, Ebru; and Aksarayli, (2010) on Job satisfaction and Organizational commitment of hotel managers in Turkey, the findings indicate that extrinsic, intrinsic, and general job satisfaction have a significant effect on commitment. Loui (1995) examined the relationship between job satisfaction and organizational commitment among 109 workers and reported that there are positive relationship between organizational commitment and job satisfaction. A study by Rajendran and Raduan (2005) showed the same result that is job satisfaction has a positive influence on affective and normative commitment. Also, Adnan, Riaz and Muhammad (2010) conducted a study to find out the antecedents of Job satisfaction in telecom sector and result established a positive relationship between job satisfaction and commitment.

However, Curry, Wakefield, Price and Mueller (1986) found no significant relationship between job satisfaction and organizational commitment. Also Tella; Ayeni; and Popoola (2007) conducted a study on Work Motivation, Job Satisfaction, and Organisational Commitment of Library Personnel in Academic and Research Libraries in Oyo State, Nigeria. The findings of this study revealed that a correlation exists between perceived motivation, job satisfaction, and commitment, but correlation between motivation and commitment was negative. It is on this note that this research paper wishes to appraise the relationship between job satisfaction and work commitment among Nigerian banks' employees with special reference to the selected banks in Ado-Ekiti.

2.7   Theoretical Framework

Efforts to understand the motivational process, through theories, have centered on several major elements: needs, cognitive activities, and reward and reinforcement issues (Bartol & Martin,

1998). The core ideas of the theory of scientific management, a theory of management that analysed and synthesized workflows, were developed by Frederick Winslow Taylor, the father of "scientific management" (Aitken, 1985). Taylor noticed the natural differences in productivity between workers, which were driven by various causes, including differences in talent, intelligence, or motivations. Taylor observed that some workers were more talented than others, and that even smart ones were often unmotivated. He observed that most workers who are forced to perform repetitive tasks tend to work at the slowest rate that goes unpunished. However, via time and motion studies and based on a high level of managerial control over employee work practices, Taylor (1911), propounded the following assumptions: one best method of performing a task; one best way of recruiting, training and motivating workers; and one best way of encouraging labour and management cooperation (Beissinger, 1988). He posited that time and motion studies combined with rational analysis and synthesis could uncover one best method for performing any particular task, and that prevailing methods were seldom equal to these best methods (Taylor, 1911) and thereby advised that if each employee's compensation was linked to their output, their productivity would go up (Beissinger, M.R. (1988).

In addition, Taylor decided that labour should include rest breaks so that workers have time to recover from fatigue. Unfortunately, implementations of scientific management (Aitken, 1985) usually failed to account for several inherent challenges: that individuals are different from each other, hence, the most efficient way of working for one person may be inefficient for another; and that the economic interests of workers and management are rarely identical, so that both the measurement processes and the retraining required by Taylor's methods are frequently resented and sometimes sabotaged by the workforce (Taylor, 1911). Based on these, Taylor's work was criticized on the following ground: that scientific management was a variation on the theme of

economic efficiency; as the division of labour pushed to its logical extreme, with a consequent deskilling of the worker and dehumanisation of the workplace; and "Taylorism" being often mentioned along with Fordism (Beissinger, 1988). That notwithstanding, many aspects of scientific management have never stopped being part of later management efforts called by other names till today (Taylor, 1911; Beissinger, 1988).

On the other hand, Need theories argue that we all behave the way we do because we have internal needs we are attempting to satisfy? Maslow argues that our needs form a five-level hierarchy, ranging from physiological to self-actualization needs (Maslow, 1946, Bartol & Martin, 1998). Physiological needs are biological necessities such as food, water, and oxygen. Safety needs arises because people feel unsafe during emergencies, or times of disorder. Love and belonging needs are required to escape loneliness and alienation, to give and receive love, and a sense of belonging. Esteem needs is the need to feel valuable, to have self-respect and the respect of others. And lastly, self-actualization needs, was described by Maslow as a person's finding their "calling" (Maslow, 1946; Thompson, 1967). Herzberg's two-factor theory contends that hygiene factors are necessary to keep workers from feeling dissatisfied, but only motivators can lead workers to feel satisfied and motivated. ERG theory updates Maslow's approach by proposing three need levels and including the frustration-regression principle and the satisfaction progression explanation of movement among need levels (Maslow, 1946, Bartol & Martin, 1998).

Cognitive theories attempt to isolate the thinking patterns we use in deciding whether or not to behave in a certain way. Expectancy theory posits that in deciding how much effort to expend in a given direction, we often consider three issues: effort-performance expectancy (i.e. the probability that our efforts will lead to the required performance level), performance-outcome

expectancy (the probability that our successful performance will lead to certain outcomes), and valence (the anticipated value of the various outcomes of rewards) (Mintzberg, 1979; Bartol & Martin, 1998).

Equity theory indicates that we prefer situations of balance, or equity, which occurs when we perceive the ratio of our inputs and outcomes to be equal to the ratio of inputs and outcomes of a comparison other(s). Goal-setting theory highlights the importance of goal commitment, specific and challenging goals, and feedback. Goal setting works by directing attention and action, mobilizing effort, increasing persistence, and encouraging the development of strategies to achieve the goals (Bartol & Martin, 1998). Reinforcement theory argues that our behaviour can be explained by consequences in the environment. The four major types of reinforcement are positive reinforcement, negative reinforcement, extinction, and punishment. Schedules of reinforcement specify the basis for and timing of positive rewards. Social learning theory argues that learning occurs through the continuous interaction of our behaviours, various personal factors, and environmental forces. Three cognitively related processes are particularly important: symbolic processes, vicarious learning, and self-control (Bartol & Martin, 1998).

Furthermore, Human Relations Movement refers to those researchers of organizational development who study the behavior of people in groups, in particular workplace groups. It originated in the 1930s' Hawthorne studies, which examined the effects of social relations, motivation and employee satisfaction on factory productivity (DuBrin, 2007).

The movement viewed workers in terms of their psychology and fit with companies, rather than as interchangeable parts. The hallmark of human-relation theories is the primacy given to organizations as human cooperative systems rather than mechanical contraptions (DuBrin, 2007). Specifically, Elton Mayo wanted to find out what effect fatigue and monotony had on job

productivity and how to control them through such variables as rest breaks, work hours, temperature and humidity. In the process, he stumbled upon a principle of human motivation that would help to revolutionize the theory and practice of management (Kyle, 2006).

2.8   Conceptual Framework

Figure 1: Model of the relationship between work commitment and job satisfaction and the necessary indicators.

INDEPENDENT VARIABLE

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┌──────────────────────────────┐
│  ┌─────────────┐             │        ┌──────────────────┐
│  │   SALARY    │─────────┐   │        │      WORK        │
│  └─────────────┘          ───┼───────▶│   COMMITEMENT    │
│  ┌─────────────┐          ───┤        └──────────────────┘
│  │  PROMOTION  │─────────┘   │                    │
│  └─────────────┘             │                    │──▶ DEPENDENT VARIABLE
│  ┌─────────────┐             │                    │
│  │  INCENTIVE  │──────┐      │                    │
│  └─────────────┘      │      │        ┌──────────────────┐
│  ┌─────────────┐      │      │        │       JOB        │
│  │    AWARD    │──────┼─────▶│───────▶│   SATISFACTION   │
│  └─────────────┘      │      │        └──────────────────┘
│  ┌─────────────┐      │      │
│  │ RELATIONSHIP│──────┘      │
│  └─────────────┘             │
│  ┌─────────────┐             │
│  │  BENEFITS   │─────────────┘
│  └─────────────┘             │
└──────────────────────────────┘
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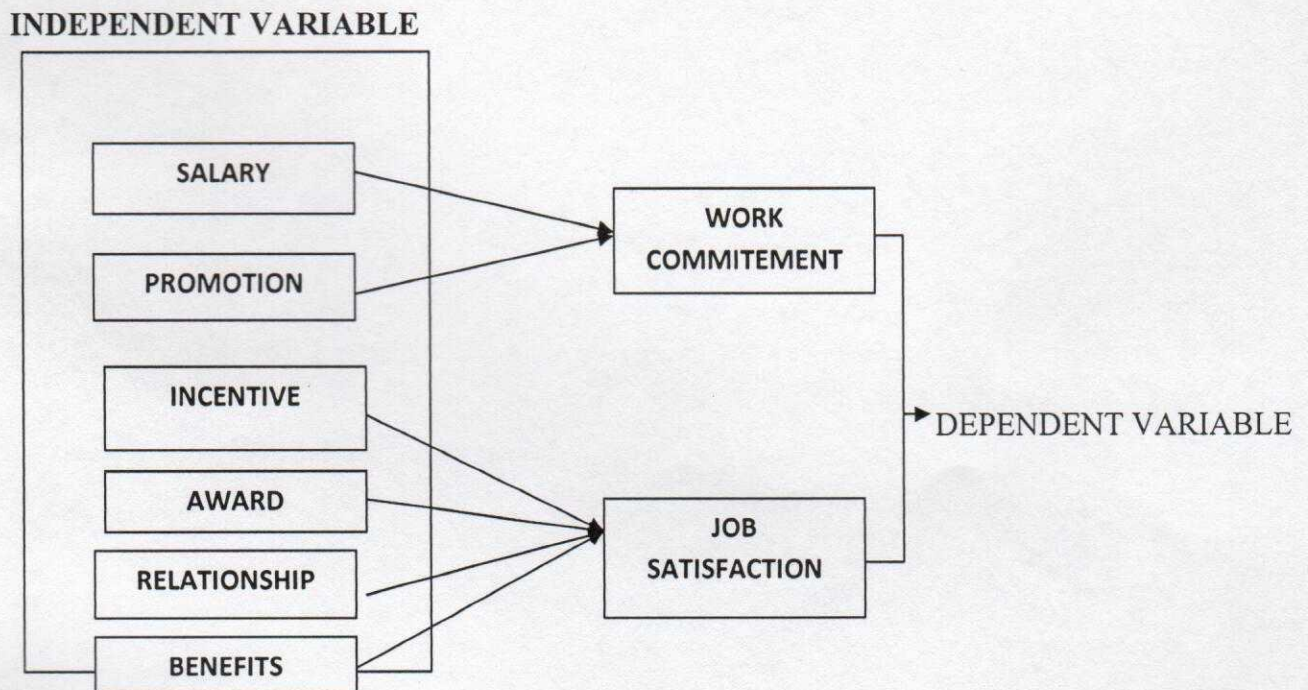
Conceptual framework showing the dependent and independent variables and the relationship that exist between them.

CHAPTER THREE

METHODOLOGY

This section described the method and sources of data used in the research work. It included the population, sample size and technique, data collection and data analysis technique.

3.1   Historical Background of Ado-Ekiti

Ado-Ekiti is the capital of Ekiti state. It is situated in a land that has been continuously inhabited or occupied by human communities from time immemorial. Survey shows that human societies of unknown antiquity occupied this neighbourhood about (11,000) years ago. These ancient inhabitants were probably the same or progenitors/ancestors of Igbon near Ogotun, Erijiyan, Ijero, Ulesun and Asin (near Ikole) who were probably autochthones because available traditions shows that they had lived in and near their abodes from time immemorial. As a matter of fact, no one knows where, if any, they came from and for how long they had lived in those ancient sites. Ulesun appears the most well-known apparently on account of its size, the number of its subordinate communities especially Aso, Ulero, Isinla, Ilamoji, Ukere and Agbaun (near Igbemo), its well-organized traditional religion including its festivals etc and its location at the heartland of Ekiti land. These ancient people were the ancestors of Ekiti, they played hosts in the 7th and 8th centuries, about 1,200 years ago, to waves of immigrants from the basins of the rivers Niger and Benue; these settled among the ancient Ekiti, and were fewer in number and so, the hosts culturally absorbed them. Eventually, the people fused as aboriginal people by and by.

After many generations, a new wave of immigrant groups penetrated this homeland; their leader as Ewi, second successor of Prince Biritiokun, Son of Oduduwa, on account of his wanderings all the way from the Benin forests, the leader was nicknamed Awamaro. Ulesun

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people welcomed them warmly and neighbouring committees came together to assist their settlement (built homesteads for them) at Oke-Ibon in Odo Ijigbo. Eventually, Ewi and his people overthrew the existing political arrangements, conquered Ulesun community, displaced its ruler Elesun and established a new town, Awamaro named Ado, meaning 'here we encamp'. Ewi Awamaro and his successors conquered villages and cottage in the neighbourhood, replaced their rulers with their own loyalists, stalwarts and scions of the royal family. The important citizens of these conquered communities were relocated in Ado. Ewi supplanted Elesun as sovereign ruler of the aboriginal and settler population, many of Elesun's Chiefs was confirmed in their offices but they swore oaths of allegiance to the Ewi. Many of the succeeding Ewi expanded the kingdom by force of arms, annexed territories and gave these territories to scions of the royal families, these assumed titles which became hereditary. The expansion and growth of Ado-Ekiti and the kingdom of Ado lasted over 400 years. In the course of this expansion, Ado became associated with certain traits. Citizens of the kingdom in general and those of the mother town, Ado-Ekiti in particular were reputed for great attention to cleanliness. A popular lyrical descrip1tion of Ado citizenry depicts: Ira Ule Ado m'etipise fifin seree (Ado citizens with their usually clean heels).

Ado people were, by local standard, tough and brave warriors. Traditions preserve numerous brave citizens of each Ado community, the best known were Ogbigbonihanran of Idolofin quarters, Ogunmonakan of Okelaja, Fasawo, a.k.a Aduloju of Udemo quarters, and Eleyinmi Orogirigbona of Okeyinmi quarters - all of Ado-Ekiti and Ogunbulu, a.k.a Ala l'oju Osoru of Aisegba. The exploits of Ado tough in many parts of Ekiti formed the basis of the popular orature:

Ikara s'eji s'inu agbagba t'emi ukoko (Of two balls of cake in the frying-pan, he insists his share is one)

Folk, traditions are replete with fond references to Ewi's relationship with some other Ekiti traditional rulers. Ewi's antecedents are depicted as:Elempe Ekiti (mightiest man in Ekiti) On k'emu 'kan o mu meji Oloju k'enu 'kan gba kete re (He is entitled to one, he took two he has a disposition to take everything) Ewi i pe mi udiroko Onitaji i pe mi esunsu...... (Ewi invites me for his udiroko festival Onitaji invites me for his esunsu festival)

Among the most conspicuous of the great changes were the introduction and expansion of Christianity and Islam. Christian missions especially of the CMS, Roman Catholic, Baptist, African Church and Methodist, later the Cherubum and Seraphim and Apostolic Church took root and expanded during the 20th century. Each of these Christian communities established numerous churches such that by 1970, the CMS (Anglican) and the Roman Catholic had grown so fast that they had become dioceses with their headquarters and seats of bishops in Ado-Ekiti. The two missions had three grammar schools, the number increased to five in 1990. The growth of Christian communities was very rapid between 1970 and 2000; new missions and denominations Pentecostal, Charismatic, Evangelical and Episcopal arose, swelling up existing communions. Altogether over one hundred churches were recorded in the city in the year 2000. The Muslim community did not lag behind, the faith spread. The central mosque was built about 1930 and thereafter, a number of mosques were built in Idemo, Umayo, Isato (Irona), Ogbonado, Okesa, Oke-Ila etc. The Ansar-Ud-Deen emerged in the early 1940s. As a matter of fact, the number of mosques and the number of Muslims who have performed the Hajj can readily come to hand as indices of expansion. The number of mosques increased substantially with the

growing number of well-to-do Muslim who builds mosques as annexes to their private homes; by the year 2000, more than forty mosques could be counted in the city. By 1960, only Alhaji Akorede had performed the Hajj but the number of Alhajs increased in the 1970s and steadily increased in the 1980s and 1990s.

In contemporary times, western education had been the vogue throughout Ekiti. Ado-Ekiti took the lead with the number of educational institutions. In March 1896, Old Emmanuel School was established at Odo Aremu. In 1917, the Roman Catholic Mission established St. Patrick's Primary School. By the 1950s, the number of primary and secondary modern schools had increased very substantially. By 1974, the CMS alone had 104 primary schools, 8 secondary schools, and a teachers' college.

In the early 1930s, the Rt. Rev. H. Dallimore superintendent of the CMS mission established a pupil Teachers Institution. It was raised by the priest to a Middle School and finally towards the end of the 1940s it became a full fledge Grammar School. In the early 1950s, the Ekiti Progressive Union built a second grammar school at Ido-Ekiti. Soon after the CMS built a Girls' Grammar School (Christ Girls').

Then, henceforth, communities took it in their strides to raise funds and establish a number of community grammar schools. Ado-Ekiti established its own in 1960 and another one towards the end of the 1970s. The number of Grammar Schools kept increasing and by the year 2000, there were twelve pupil grammar schools, private grammar schools numbered six, a total of eighteen. The Federal Government established its polytechnic at Ikewo, Ado-Ekiti, the defunct Ondo State University established its University at Ilewu, Ado-Ekiti.

Tremendous development took place in the cultivation of economic crops, cultivation and collection of forest products such as kolanut (cola acuminata, Obi abata and cola nitida, gbanja) and oil palm produce, commerce and trade. Much of the impetus of all these came initially from Mr. Isaac Itamuboni (later Babamuboni) and a number of early Christians from Lagos, Abeokuta and Ibadan. These men introduced the cultivation of cocoa, maize, brown cocoyam etc to Ekiti. Wage earning labourers from parts of Ekiti who went to work in Ondo, Ijebu and Ife boosted the cultivation of these economic trees. In 1958, pipe-borne water facility was provided making Ado-Ekiti the first town in present Ondo and Ekiti States to enjoy the facility. Two years later, ECN (now NEPA) extended electricity to the city. These facilities enhanced/increased commercial activities and brought immense socio-economic benefit and improved standard of life to the people. From the 1950s, commercial banks, at first the National Bank, the Union Bank, and in the 1960s and 1970s Co-operative Bank and United Bank for West Africa, opened their branch offices in Ado-Ekiti.

Ado-Ekiti grew in size and in population. Some fifty years ago, the city began to grow/expand beyond its peripheries and ancient gates and ramparts. In 1963, the city was the largest urban centre in present Ondo and Ekiti States and its population of 158,000 at the census of that year represented it as the most populous urban centre in Eastern Yorubaland. The 1991 population count confirmed the primacy of the city, at least in Ekiti. The creation of Ekiti State in October 1996 and the establishment of state capital at Ado-Ekiti will further enhance the city's physical development.

The phenomenal growth and development mentioned above have been due to many factors. God has used many people as instruments of His will to work out His purpose, many of

these are citizens of Ado urban, some are citizens of Ado rural, some are stranger elements, a couple of them are even Europeans and other expatriates. The citizenry warmly welcomed this development. For example, when the main road from the National Bank junction, through Erekesan and Ereguru to Ojumose was tarred in 1952 and the major road from Ajilosun through Ijigbo, Orereowu, Okesa and Obada etc a section of Akure - Ilorin road, was tarred in 1956, the very welcome development was rendered in popular juju songs, one of which rang: Baba wa te 'ri oda l'ado (Our fathers walked on tarred roads at Ado) Ko o bi ko e e (what a delight, what a delight) e e o (very well so) Ko o bi ko e e (What a delight, what a delight).

3.3   Research Design

This study was a descriptive type which helps the researcher developed a mental image of the structure for gathering the data and the analysis that followed as observed by Asika (2006). It was the framework for study used as a guide in collecting and analyzing data. The researcher made use of the survey research design while carrying out the study. For this study, data was collected at only one level. At the level of bank staff, some staff were selected to elicit important information on the job satisfaction and their commitment to their specified work in the selected banks in Ado-Ekiti. They will provide quantitative data through the administration of structured questionnaire. The second level consists of members of management in the selected banks. That is, Head of existing departments or units and branch managers as the case may be. They will provide qualitative data through a face-to-face interview called In-Depth Interview with the researcher.

To this end, five (5) banks from both old and new generation banks. Note that this study is not a comparative study. Five banks will be purposively selected from old and new generation

banks which include Fidelity bank plc; First bank plc; Zenith bank plc; GT bank plc; and Access bank plc.

3.4   Population of the Study

The population of the study is a census of all items or subjects that possess the characteristics or that have knowledge of the phenomenon being studied (Asika, 2006). The population for this study comprises of all the employees (Staff) and members of management of some selected banks in Ado-Ekiti.

3.5   Sample Size

A sample is a part of a population. It is a sub-group of observation from a large population in order to make inferences about the characteristics of the large population. Since it would neither be possible nor practicable to study all staff of the selected banks in Ado-Ekiti. To this end, because of the staff strength of the selected banks, a total of one hundred (100) employees in ten purposively selected banks will represent the generality of the population of employees in the banks. That is, twenty (20) staff will be selected from each bank for the study.

3.6   Sample Technique

For an unbiased scientific selection of one hundred (100) employees for the quantitative data, the simple random sampling technique will be explored. This will enable all the existing units or departments to be fully represented in the study.

3.7   Data Collection

The data for this study were collected using a self-administered questionnaire (primary data). Stroh (2000) in Emmanuel (2011) questionnaire are appropriate for gathering the views of a large number of people about a particular phenomenon. This research instrument (questionnaire) that was used was tested for validity and reliability. In order to get the

appropriate number of the sample size of one hundred, a total of one hundred and ten questionnaires was distributed. The questionnaire will be divided in three sections. Section A seeks to elicit responses on personal data of respondents, section B examines the employees and job satisfaction in the selected banks in Ado-Ekiti while section C focused on the employees and their commitment to their job and also the relationship between job satisfaction and work commitment in the selected banks. The questions in sections B and C carried between three-five point scales.

3.8   Reliability and Validity of Instrument

A pilot test will be carried out before actual data collection to ascertain the reliability of the survey instrument and test for vagueness and clarity of items. For the pilot test, the questionnaire will be administered a week intervals between the pre-test and post –test on a group of twenty (20) employees in the selected banks in Ado-Ekiti. The study will use face validity and to achieve this, the research's instrument will be given to experts in the area of business administration and most especially data analyst to judge the adequacy of the instrument. Their comments with those of the supervisor will be needed to modify the items on the research instrument to ensure that all the objectives and research questions were well captured in the instruments.

3.9   Method of Data Analysis

Nwana (1981), analysis of data refers to those techniques whereby the investigator extracts from data, information that is not apparently there before and which would enable a summary description of the subject studied to be made. The information being refer to here is the information that enabled the study test the research hypotheses. The latest version of SPSS was used to analysed the quantitative data. The data collected was presented in tables of simple

percentage to test the research hypotheses using Chi square to enable the research ascertain the effect or influence of the relationship between the variables.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.0 Introduction

This chapter is basically on the analysis and interpretation of the data collected in the course of this study.

4.1 Socio-Demographic Characteristics

This section is on the socio-demographic data of the respondents. The variables are measure and explain one after the other.

Table 1: Socio-Demographic Data of the Respondents

Age of respondents	Frequency	Percentage
20-25 Years	25	25.0
26-30 Years	35	35.0
31-35 Years	25	25.0
36-40 Years	11	11.0
45-50 Years	03	3.0
51 years and above	01	1.0
Total	100	100.0
Sex of Respondents		
Male	49	49.0
Female	51	51.0
Total	100	100.0
Marital Status		
Single	51	51.0
Married	48	48.0
Divorced/Separated	01	1.0
Total	100	100.0
Respondents Religious Affiliation		
Christianity	65	65.0
Muslim	35	35.0
Total	100	100.0

Respondents Educational Qualification		
ND/NCE	24	24.0
HND/BSc/B.Ed/B.A	58	58.0
M.Sc/M.Ed/M.A	14	14.0
Ph.D	04	4.0
Total	**100**	**100.0**
Respondents Unit		
Administrative	10	10.0
Foreign Exchange	20	20.0
Customer Service	20	20.0
Marketing	15	15.0
ICT/Engineering	14	14.0
Operations	19	19.0
Others	02	2.0
Total	**100**	**100.0**
Respondents Bank		
First Bank Plc	20	20.0
Fidelity Bank Plc	20	20.0
Access Bank Plc	20	20.0
Guarantee Trust Bank Plc	20	20.0
Zenith Bank Plc	20	20.0
Total	**198**	**100.0**

Source: Researcher's Data, 2015

From table 1, the age of the respondents showed that majority of the respondents 35.0% were within the age of 26-30 years, 25.0% were 20-25 years and 31-35 years while only 1.0% was age 51 above. This simply means about 96.0% of the respondents were very young people who are hale and hearty and will be committed to work such that the organisation will easily achieve its objectives anytime.

The sex of the respondents showed that 51.0% were female while male was 49.0%. These indicate that the margin between male and female employment in the selected banks is very slim and also more female are needed for marketing work in the banking sector.

The marital status of the respondents showed that 51.0% were still single, 48.0% were married while only 1.0% was either divorced or separated. This indicate that the banking sector mostly

need single people who will concentrate very well to their job the bank instead of having divided attention at work.

The religious affiliation of the respondents disclosed that most of the respondents 65.0% were Christians while 35.0% were Muslims. It can be deduced that the Christian faith allowed the followers to work in the banking sector than those who are Muslims.

The educational background of the respondents revealed that 58.0% had either M.Sc, M.Ed or M.A, 24.0% had either NCE or ND while only 14.0% proceeded to have Ph.D. this simply means all the employees in the selected banks and even the sector at large were literates because of the nature of the job, keen competition in the sector and also one of the leading corporate organisations globally.

The units where respondents work showed that 20.0% were in Foreign exchange or customer service unit, 19.0% were in operations while only 2.0% were in other units that were not mention in the instruments. This indicates that several units exist in the selected banks for the sake of division of labour in the banking selector.

The selected banks have equal number of respondents which is 20.0% in each bank.

4.2   Whether Job Satisfaction have positive relationship with Work Commitment

Table 2: If Job satisfaction has positive relationship with Work Commitment

Items	SA	A	I	D	SD	TOTAL
"I feel well satisfied with my present job	25(25.0%)	38(38.0%)	20(20.0%)	11(11.0%)	6(6.0%)	100(100%)
Most days I am enthusiastic about my work	34(34.0%)	36(36.0%)	14(14.0%)	12(12.0%)	4(4.0%)	100(100%)
Each day of work seems like it will never end"	27(27.0%0	23(23.0%0	33(33.0%)	12(12.0%0	5(5.0%)	100(100%0
I am well committed to my specialised job	23(23.0%)	44(44.0%0	12(12.0%0	6(6.0%)	3(3.0%)	100(100%0
My present job is well fulfilling	18(18.0%0	39(39.0%0	22(22.0%)	9(9.0%)	12(12.0%)	100(100%)

Source: Researcher's Data, 2015

From the above table, 25.0% of the respondents agree that "I feel well satisfied with my present job, 36.0% agree that most days I am enthusiastic about my work, 33.0% of the respondents were indifference that each day of work seems like it will never end, 44.0% agree that I am well committed to my specialised job while 39.0% also agree that My present job is well fulfilling. From the above statistics, respondents were well satisfied with their work and that is why they were commitment to their specialised work in the organisation but even though they are committed to their work, respondents always want a definite volume of work for each day. It also showed that respondents are well motivated as at when due.

4.3   Whether Salaries or incessant bonus and promotion predict Work Commitment among Employees

Table 3: If Salaries or constant bonus and promotion enhance Work Commitment

ITEMS	Yes	No	Don't Know
I am committed to my work because of the constant bonus the management give me	16(16.0%)	67(67.0%)	17(17.0%)
My salary attractiveness is basically the cause for my commitment	13(13.0%)	71(71.0%)	16(16.0%)
Constant promotion is responsible for my commitment	21(21.0%)	48(48.0%)	31(31.0%)
I am just committed to my work not minding salary or incentives	60(60.0%)	15(15.0%)	25(25.0%)
The bonus given to me is very attractive and it makes me more committed to my work	16(16.0%)	61(61.0%)	23(23.0%)
My commitment will be affected if my salary and bonus reduce	21(21.0%)	51(51.0%)	28(28.0%)
A delay in my promotion will affect my work commitment	27(27.0%)	40(40.0%)	33(33.0%)

Source: Researcher's Data, 2015

In Table 3, about seven indicators were used to measure these variables. Most of the respondents 71.0% said yes, my salary attractiveness is basically the cause for my commitment, 67.0% alleged yes, I am committed to my work because of the constant bonus the management give me while 60.0% of the respondents also said yes, I am just committed to my work not

minding salary or incentives. On the contrary, 61.0% said no the bonus given to me is very attractive and it makes me more committed to my work, 51.0% said no, my commitment will be affected if my salary and bonus reduce. The above statistics indicate that the issue of workers commitment to the workplace was not as a result attractive salaries, nor constant fringe benefits or promotion as at when due but commitment was as a result of the fact that every worker will want to do anything possible to impress the management in order to keep his/her job. This is always the case in developing nation like Nigeria where unemployment is in constant increase as a result of corruption that has eaten deep into the fabric of the social system.

4.4   Whether working condition and supervision foresee Organisational Commitment among Employees

Table 4: If working condition and supervision foresee Organisational Commitment

ITEMS	Yes	No	Don't Know
The culture and emotional climate of the institution is generally positive and supportive	45(45.0%)	10(10.0%)	45(45.0%)
I believe in and take pride in my work and my work place	41(41.0%)	16(16.0%)	43(43.0%)
I feel like I am part of a team (share mission, value, efforts and goals)	65(65.0%)	9(9.0%)	26(26.0%)
The atmosphere in facilities services helps me do a good job	45(45.0%)	17(17.0%)	38(38.0%)

Source: Researcher's Data, 2015

Table 4 is on if working condition and supervision foresees organisational commitment among employees. Majority of the respondents 65.0% said yes I feel like I am part of a team (share mission, value, efforts and goals), 45.0% said yes the atmosphere in facilities services

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helps me do a good job while 45.0% said yes and don't know that the culture and emotional climate of the institution is generally positive and supportive while 43.0% said don't know I believe in and take pride in my work and my work place. From the above analysis, it is really a mixed feelings or reactions. On the one hand, the working condition and regular supervision in the selected banks enhances work commitment of the employees. On other side, it may really not be the condition and supervision that engenders work commitment but the fact that there is high level of unemployment in Nigeria. So whatever job graduates get, they embrace while looking for a better one. The condition of service in most banks is nothing to write home about most especially with stringent policies and keen competition. In this situation, work commitment is enforced on employees, it does not come from the employees directly.

4.5 Testing Hypotheses

Hypothesis One: There is a strong relationship between job satisfaction and work commitment among bank staff in Ado-Ekiti.

Table 5: Respondents perspective of relationship between Job Satisfaction and Work Commitment

		Job satisfaction have positive relationship						χ^2	Df	P
		SD	D	I	A	SA	Total			
I am well committed	SD	4	0	2	0	0	6	85.124[a]	16	.000
to my specialized job	D	3	4	1	2	1	11			
	I	3	2	13	1	1	20			
	A	2	3	5	23	5	38			
	SA	0	0	1	13	11	25			
Total		12	9	22	39	18	100			

Source: Researcher's Data, 2015

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Table 5 measure the relationship between job satisfaction and work commitment using 5x5 Likert scale. The result showed that there is a very strong relationship between job satisfaction and work commitment in the selected banks with the statistics (χ^2 = 85.124, df=16 and P=.000). Therefore, the alternation hypothesis is accepted while the null hypothesis is rejected.

Hypothesis Two: There is a significant relationship between salaries or incessant bonus and job satisfaction and work commitment among employees of selected bank in Ado-Ekiti.

Table 6: Relationship between Fringe benefits and Work Commitment

	If salaries, bonus improve work commitment				χ^2	Df	P
		Yes	No	Don't Know	Total			
Job satisfaction have positive relationship	Yes	07	04	02	13	5.711[a]	6	.456
	No	08	58	05	71			
	Don't know	02	05	09	16			
Total		17	67	16	100			

Source: Researcher's Data, 2015

Table 6 measures the relationship between salaries and bonus and work commitment using 3x3 yes, no and don't know options. The result showed that there is no strong relationship between salaries and bonus and work commitment in the selected banks with the statistics (χ^2 = 5.711, df=6 and P=.456). Therefore, the null hypothesis is accepted while the null hypothesis is rejected.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.0   Introduction

This chapter is divided into three parts. That is, summary, conclusion and recommendations.

5.1   Summary

Findings of this study revealed that majority of the respondents 35.0% were within the age of 26-30 years, 51.0% were female while male were 49.0%, 51.0% were still single, 48.0% were married while only 1.0% was either divorced or separated, 65.0% were Christians while 35.0% were Muslims, 58.0% had either M.Sc, M.Ed or M.A, 24.0% had either NCE or ND while only 14.0% proceeded to have Ph.D, 20.0% were in Foreign exchange or customer service unit, 19.0% were in operations while only 2.0% were in other units that were not mention in the instruments.

Furthermore, 25.0% of the respondents agree that "I feel well satisfied with my present job, 36.0% agree that most days I am enthusiastic about my work, 33.0% of the respondents were indifference that each day of work seems like it will never end, 44.0% agree that I am well committed to my specialised job while 39.0% also agree that My present job is well fulfilling. Also, 71.0% said yes, my salary attractiveness is basically the cause for my commitment, 67.0% alleged yes, I am committed to my work because of the constant bonus the management give me while on the contrary, 61.0% said no the bonus given to me is very attractive and it makes me more committed to my work, 51.0% said no, my commitment will be affected if my salary and

bonus reduce. About 45.0% said yes the atmosphere in facilities services helps me do a good job while 45.0% said yes and don't know that the culture and emotional climate of the institution is generally positive and supportive while 43.0% said don't know I believe in and take pride in my work and my work place.

5.2 Conclusion

The paper examined the relationship between motivating factors (salary, promotion, incentives, award, relationship, and benefits); employee retention; and job satisfaction. This study tends to assist managers and decision makers in choosing the right motivating factors in retaining and satisfying their employees. However, the results from the survey indicate that salary and promotion have positive significant implications on employee retention. This suggests that decision makers should incorporate these variables (salary and promotion) into their employment relations strategies and policies in order to increase the level of job satisfaction among the employees, thereby having them on the job for a long period of time. In similar vein, incentives and benefits also have positive impacts on job satisfaction, therefore, these variables should be considered as strong factors in making employees satisfied with their jobs, which tends to lead to employee retention. Unexpectedly, it is important to note that observed variables such bonus, salaries and promotion and relationships have negative impacts on job satisfaction, which connotes that increase in the level of award or relationship amongst the workers tends to decrease the level of job satisfaction.

5.3 Recommendations

Therefore, decision makers in different organization whether service or manufacturing should adopt a good management strategy to sustain employees for long time retention, since it is

expected that motivation should have positive impact job satisfaction. It might be needful for managers to adopt these motivating factors that have strong positive impacts on employee retention and job satisfaction in order to create an enabling environment for career development and organizational growth.

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QUESTIONNAIRE SURVEY FOR WORKERS

This questionnaire is designed to collect objective facts on the "The Impact of Job Satisfaction among Employees in Selected Banks in Lagos". The information is strictly for academic purpose and will be kept confidentially. Thanks for your cooperation.

Instruction: Please fill or tick as appropriate

S/N	QUESTIONS	
1	**How old are you as at your last birthday?**	
	a. 20-25 years	( )
	b. 26-30 years	( )
	c. 31-35 years	( )
	d. 36-40 years	( )
	e. 45-50 years	( )
	f. 51 years and above	( )
2	**What is your sex?** A Male ( ) B. Female ( )	
3	**What is your marital status?** A. Single ( ) B. Married ( ) C. Divorced/Separated	
4	**What is your religious Affiliation?**	
	a. Christianity	( )
	b. Islam	( )
	c. Traditional	( )
5	**What is your Educational Qualification?**	
	a. ND/NCE	( )
	b. HND/B.SC/B.Ed/B.A	( )
	c. M.SC/M.Ed/M.A	( )
	d. Ph.D	( )
	e. Specify Professional Qualification………………………………………	( )
6	**What Unit do you work?**	
	a. Administrative	( )
	b. Foreign Exchange	( )
	c. Customer Service	( )
	d. Marketing	( )
	e. ICT/Engineering	( )
	f. Operations	( )
	g. Others Specify……………………………………………………	
7	**Which of these banks do you work?**	
	a. First bank Plc	( )
	b. Fidelity bank plc	( )
	c. Access bank plc	( )
	d. GT bank plc	( )
	e. Zenith bank plc	( )

Section B: Whether Job satisfaction have positive relationship with Work Commitment

Please rank your view 1-5 on whether or not Job satisfaction have positive relationship with work commitment among bank employees in Lagos. Scale: 5= Strongly Agreed, 4= Agreed, 3= Indifferent, 2= Disagreed and 1= Strongly Disagreed

ITEMS	1	2	3	4	5
"I feel well satisfied with my present job					
Most days I am enthusiastic about my work					
Each day of work seems like it will never end"					
I am well committed to my specialised job					
My present job is well fulfilling					

Section C: Whether Salaries or incessant bonus and promotion predict Work commitment among Employees

Tick the best most appropriate option in this section

ITEMS	Yes	No	Don't Know
I am committed to my work because of the constant bonus the management give me			
My salary attractiveness is basically the cause for my commitment			
Constant promotion is responsible for my commitment			
I am just committed to my work not minding salary or incentives			
The bonus given to me is very attractive and it makes me more committed to my work			
My commitment will be affected if my salary and bonus reduce			
A delay in my promotion will affect my work commitment			

Section D: Whether working condition and supervision foresee organizational commitment among employees

Tick the best most appropriate option in this section

ITEMS	Yes	No	Don't Know
The culture and emotional climate of the institution is generally positiv and supportive			
I believe in and take pride in my work and my work place			
I feel like I am part of a team (share mission, value, efforts and goals)			
The atmosphere in facilities services helps me do a good job			