

Comparative Analysis of Employees Commitment in Old and New Generation Banks in Ilorin Metropolis

MOHAMMED ABUBAKAR MAWOLI

Ibrahim Badamasi Babangida University, Lapai, Niger State, Nigeria

BOLAWA TOUN OLANREWAJU

Nasarawa State University, Keffi, Nigeria

Abstract. This study examines whether the level of employees' commitment in the Old Generation Banks is significantly different from what obtains in the New Generation Banks in Ilorin metropolis, among others. Employees of Deposit Money Banks operating in Ilorin metropolis constitute the population of the study, out of which 410 and 535 employees are from Old and New Generation Banks respectively. Simple random sampling technique was applied in selecting 146 and 191 staff of the Old and New Generation Banks respectively and subsequently surveyed using a close-ended questionnaire instrument. The study employed percentages, mean and standard deviation descriptive statistical tools to summarize the research data for further statistical processing. Also, the study employed Mann-Whitney U-Test inferential statistical tool to test the research hypotheses. The study found that there is no significant difference in the employees' organizational commitment of the Old and New Generation Banks. The study, therefore, recommends that either of the banks should focus on improving employees' level of commitment as a differentiation strategy for gaining competitive human resources advantage necessary for employee retention, talent attraction, favorable customer switching, and business growth and performance.

Keywords: Deposit money banks, competition, employees, organizational commitment, employee retention

1. Introduction

Understanding the determinant of employee commitment in banks and institutionalizing human resource policies to boost the commitment levels is crucial and critical to the attainment of banks' corporate human resources objectives such as low absenteeism, low turnover intention, low turnover rate, increase employee productivity and group performance (Tett and May, 2003; Guest, 2003; Abu-Baker, 2010). According to Meyer and Allen (1991), the components of organizational commitment are affective, continuance and normative factors/commitment; however, the specific determinants of organizational commitments are organizational rewards system, supervisory support, favorable work conditions, career development (Nyugen, Mai and Nyugen, 2014; Khalid, Naeem and Khalid, 2016), promotion, training and development, fair performance appraisal, compensation, knowledge sharing, task orientation (Govindasamy and Jayasingam, 2009), work environment and work life balance (Umamaheswari and Joice, 2020), and employee demographic dynamics (age, gender, family, educational qualification, income, tenure)

(Ogba, 2008; Akinyemi, 2014; Ogungbamila, 2014).

Past empirical literature have revealed that employee commitment in commercial banks vary base on the location of banks; classification of banks as corporate entities, Strategic Small Business Units (SSBUs) or public and private banks; and human resource policies and practices of banks. For example, Ogunkoya, Elumah and Shabayo (2013) verified whether there is significant difference in the organizational commitment level of bank employees in early-career stage, mid-career stage and late-career stage. Also, Akinyemi (2014) investigated whether employee commitment levels across Nigerian Banking industry differs on the bases of employees' age (older versus younger age), tenure (longer-tenure versus shorter tenure) and educational qualification (higher versus lower education). Yet, Mittal and Mittal (2015) evaluated commitment levels of employees in the public bank versus private banks in India. Since research on employee commitment among bank employees and bank organizations are ongoing, this study seeks to contribute its quota by empirically juxtaposing the level of commitment in the Old Generation Banks (OGB) and New Generation Banks (NGB) in Nigeria more so that previous researches on organizational commitment have overlooked this possibility. Related studies by Jubril (2009), Akpan (2019), Ekwe (2013), Sowunmi, Eleyowo, Salako and Oketokun (2015), and Ekeke (2017) classified commercial banks in Nigeria into OGB and NGB.

Banks' human resource policies and practices could affect employee commitment considerably. Some aspects of human resources policies and practices have been reported to be better in OGB than in NGB in Nigeria (Jubril, 2009; Akpan, 2019; Sowunmi, et'al. 2015). However, none of the past studies known to the researcher has comparatively analyzed employee commitment levels in the OGB and NGB. Against these backdrops, this study seeks to determine whether employees of the OGB are richer in organizational commitment than employee of NGB in Ilorin metropolis. The subsidiary objectives of the study are:

To determine whether level of employees' affective commitment differ significantly in OGB as compared to NGB in Ilorin metropolis:

- To examine whether level of employees' continuance commitment differ significantly between OGB and NGB in Ilorin metropolis; and
- To ascertain whether employees' normative commitment differ significantly in OGB as compared to NGB in Ilorin metropolis.

The scope of this study comprised staff of all OGB and NGB located in Ilorin, Nigeria. The OGBs are incorporated in Nigeria prior to independence in 1960, while the NGBs were incorporated after independence, mostly in 1980s and 1990s. Ilorin, the Kwara State's capital city, was chosen because all the deposit money banks have branch offices in the City. The study was conducted in year 2020 and the literature scope is limited to organizational commitment, including its determinants and effects. The rest of the paper is structured as follows: literature review, methodology, results and discussions, and conclusions and recommendations.

2. Literature Review

Commitment is conceptualized as a force that binds an employee towards achieving set targets affectionately (emotionally), continually (beneficially) and normatively (obligatorily) (Meyer, Becker and Van-Dick, 2006). Ekienabor (2018) regards employee commitment as "a feeling of dedication to one's employing organization, willingness to work hard for that employer and the intent to remain with that organization" (p.5). To Sharma and Bajpai (2010), employee commitment is the resolution by individual employee to perpetuate his/her association with an organization productively. Employee commitment is the degree of employees devotion to an organization and its goals (Akintayo, 2010), the extent of attachment and loyalty toward an organization (Angori, 2007), a strong desire to maintain membership of an organization (Mowday, Porter and Steers, 1982), and some form of psychological bond

between the employees and the organization (Ogunkoya, et'al. 2013).

Employee commitment consists three components, namely affective, continuance and normative commitment (Meyer and Allen, 1990). In essence, every employee possesses varying degree of the three components:

Affective commitment connotes employees' emotional attachment to an organization. Clarifying further, Sanjo (2019) defines affective commitment as the degree to which employees enjoy their membership and identify themselves with the organization. Usually, employee with affective commitment "wants to stay" with an organization. Affective commitment is influenced by personal characteristics, structural characteristics, job-related characteristics and work experience (Mowday et'al., 1982).

Continuance commitment involves the "need to stay" with an organization because of lack of better alternative employment opportunities, or when the cost and benefit of withdrawing services from the current organization to join new one is higher and lower respectively. The potential risk of economic and social losses arising from voluntarily withdrawal of service motivates employees to sustain commitment. Continuance commitment can be influenced by employee's personal investment with the organization (work experience, pension contribution, contribution to health insurance scheme, membership of cooperative society) and employer's employment obligations (promotion, incentives, fringe benefits, allowances, and pension) (Akinyemi, 2014).

Normative commitment is the employee's sense of obligation to stay with a particular organization despite availability of better employment opportunities to cash on (Radosavljevic, Cilerdzic and Dragic, 2017). It reflects the extent of employee's loyalty to an organization, and his/her readiness to make personal sacrifices to stay and contribute to the organizational growth. Societal norms and culture (family, marriage, religion, nationalization) and human resource development policies can influence normative commitment.

Empirically, Ogba (2008) found that older bank employees are more committed to the organization than younger bank employees, while low-income bank employees are more committed than high-income bank employees in Nigeria. However, Kaur and Sandhu (2010) established that employees who are in the mid and late stages of career are more committed than employees in the early stage of career. Ogunkoya (2013) established significant difference in the organizational commitment across career stages (e.g. early, mid and late career stages) of employees in public and private banks in Lagos, Nigeria. Akinyemi (2014) reported that: older employees do not have higher level of commitment than younger employees; longer-tenured staff does not have higher level of commitment than shorter-tenured staff; and highly educated staff does not have higher commitment than less educated staff in Nigerian banks. Mittal and Mittal (2015) confirmed that employee commitment in public sector banks is significantly better than in private sector banks in India. Component wise, significant difference existed between normative, continuous and affective commitment of public sector banks and private sector banks' employees (i.e. public banks' employees are more obliged to stay with their organization than private banks; the cost associated with leaving public banks is more than private banks; and public bank employees are more attached to their organization than employees of private banks, respectively).

Past related studies support classification of banks into old generation banks (OGB) and new generation banks (NGB). For example, Olajide and Afolarin (2012) ratified that NGB's building are better maintained to support operational services than OGB's buildings. Jubril (2009) found that rate of employee turnover in NGB is higher than in OGB. Akpan (2019)'s study revealed that: adequate and fair compensation is significantly better in OGB than in NGB; employees in OGB have a more balanced personal life than those in NGB; employees in OGB have greater and better human capital development opportunities than those in NGB; flexible work schedules, job assignment, and employee relations are significantly higher in

OGB than in NGB; and overall, the quality working life (QWL) is significantly better in OGB than in NGB in Nigeria.

3. Methodology

The study is premised on a cross-sectional survey research design. Since all the Commercial Banks (the OGB and NGB) licensed by Central Bank of Nigeria (CBN) to provide banking services in Nigeria are mandated to establish branches in state capitals, the employees of all the OGB and NGB in Ilorin, Kwara State's capital embody the population of the study. However, only deposit banks that consented to participating in the survey were considered (e.g. all the OGB and four out of the 12 NGB). The total sampling frame of the OGB is 410 employees (e.g. First Bank of Nigeria [FBN], 190; United Bank for Africa [UBA], 145; and Union Bank Nigeria [UBN], 75), that of the NGB is 535 employees (Access Bank [ABN], 180; Polaris Bank [PBN], 200; Guarantee Trust Bank (GTB), 115; and Stanbic-IBTC Bank [SBN], 40), and the overall total being 945 employees. A total sample size of 281 employees which represent 30 percent of the population was first arrived at using Yamane (1976) formula. To minimize the effects that the sampling and non-sampling error would have on the results and findings, the sampling size was increased by 20 percent of 281 employees (e.g. 56 employees) to obtain higher sample size of 337 employees (e.g. FBN, 67; UBA, 52; UBN,

27; ABN, 64; PBN, 41; GTB, 72; SBN, 14), representing 36 percent of the research population. According to (Khadka, 2019), "sampling error can be reduced by increasing the size of sample or confidence level. When the size of a sample increases, the ratio of sample size to population size also increases that lessens the sampling error", p. 2219. Thereafter, the employees were sampled using simple random sampling technique. Questionnaire was administered to the bank employees through the Human Resource Units of the banks.

The stand-alone research variable (employee commitment) and its components (affective, continuance and normative commitment) were measured using multiple items placed on a 7-points Likert's scale as suggested by Meyer and Allen (1991). The research hypotheses (H_{01} : Level of employee commitment does not differ significantly in old generation banks as compared to new generation banks; H_{02} : Level of employee's affective commitment does not differ significantly in old generation banks as compared to new generation banks; H_{03} : Level of employee's continuance commitment does not differ significantly in old generation banks as compared to new generation banks; and H_{04} : Level of employee's normative commitment does not differ significantly in old generation banks as compared to new generation banks) were tested using Mann-Whitney U-test; all tests were at 95 percent confidence interval and facilitated with STATA.

4. Results

4.1. Demographic statistics

Out of 337 copies of questionnaire that were distributed, 307 (95%) copies were returned and found usable for data processing. Specifically, 134 and 173 copies of the questionnaire were returned from OGB and NGB respectively.

Table 1: Employees’ demographic profile

Demographic factors	Category	Old Generation Bank		New Generation Bank		All banks	
		Freq.	Percent	Freq.	Percent	Freq.	Percent
Gender	Male	55	41	93	54	148	48
	Female	79	59	80	46	159	52
Age	21-25	30	23	34	20	64	21
	26-30	50	38	79	46	129	42
	31-35	35	26	42	24	77	25
	36+	19	14	18	10	37	12
Education	OND	27	20	30	17	57	19
	HND	30	23	49	28	79	25
	BSc	47	34	69	40	116	38
	Master	30	23	25	14	55	18
Marital status	Single	53	40	85	49	138	45
	Married	81	60	88	51	169	55
Years of work experience with the current bank	1-5 years	54	40	89	51	143	47
	6-10 years	42	31	56	32	98	32
	10 years +	38	29	28	16	66	21
Total		134	100	173	100	307	100

Source: Field survey, 2020

Table 1 shows that female staff (59%) outnumbered their male counterparts (41%) in the OGB, male staff (54%) outnumbered female staff (46%) in the NGB, and female staff (52%) outnumbered male (48%) in both banks. In terms of age, 61% and 66% of the OGB’ and NGB’s staff respectively are 30 years old or less, while the balance of 39% and 34% respectively are 31 years old or more. As regards educational qualification of banks’ staff, the OGB has the most educated personnel (master degree = 23%) compare to NGB (master degree = 14%); however, majority of the staff possess bachelor degree in both banks: 34% in OGB and 40% in NGB. Majority of the respondents are married in both banks. The OGB has 40% staff with ‘1-5 years’ work experience, which is lower when compared to NGB’s 51%; however, the OGB has more staff with over 10 years work experience (29%) compare to NGB (16%).

Descriptive statistics

Relevant descriptive statistics (mean, median [p50] and standard deviation [sd.]) for the two banks’ Affective Commitment (AC), Continuance Commitment (CC) and Normative Commitment (NC) are presented in Table 2.

Table 2: Descriptive statistics for OGB and NGB

Stats	Old Generation Bank			New Generation Bank		
	AC	CC	NC	AC	CC	NC
Mean	4.51	4.66	4.72	4.56	4.54	4.69
p50	5	5	5	5	5	5
Sd.	1.39	1.23	1.30	1.37	1.42	1.48
Min.	1	1	1	1	1	1
Max.	7	7	7	7	7	7
N	134	134	134	173	173	173

Decision parameter: Mean 1.00-1.50 = Strongly uncommitted; Mean 1.51-2.50 = uncommitted; Mean 2.51-3.50 = slightly uncommitted; Mean 3.51-4.50 = Neutral; Mean 4.51-5.50 = Slightly Committed; Mean 5.51-6.50 = Committed; Mean 6.51-7.00 = strongly committed

Legend: AC-Affective commitment; CC-Continuous Commitment; NC-Normative Commitment; Sd-Standard deviation; Min- minimum; Max-Maximum; N-Number of observations

Sources: Researcher computation, 2020

Table 2 shows that both employees of OGB and NGB are ‘slightly committed’ to their banks in all the three component of organizational commitment, namely AC, CC and NC. Comparatively, the degree of ‘slight CC’ and ‘slight NC’ is higher among employee of OGB (CC mean=4.66 & NC mean=4.72) than NGB (CC mean =4.54 & NC mean=4.69). However, the level of employees’ ‘slight AC’ is higher in NGB than OGB (mean AC =4.56>4.51) respectively. To determine whether these observed slight differences in AC, CC and NC of OGB and NGB are statistically significant, Mann-Whitney test was conducted.

Test of Hypotheses

Table 3 shows results of the first test (**H₀₁**: Level of employee’s commitment does not differ significantly in old generation banks as compared to new generation banks).

Table 3: Two-Sample Wilcoxon rank-sum (Mann-Whitney) Test for Employees Commitment in Old and New Generation Banks

Two-sample Wilcoxon rank-sum (Mann-Whitney) test

gen	obs	rank sum	expected
newgen	173	26902	26642
oldgen	134	20376	20636
combined	307	47278	47278

unadjusted variance 595004.67
 adjustment for ties -38768.81

 adjusted variance 556235.86

Ho: ec(gen==newgen) = ec(gen==oldgen)
 z = 0.349
 Prob> |z| = 0.7274

P{ec(gen==newgen) >ec(gen==oldgen)} = 0.511

Source: Researchers Computation, 2019(Output from STATA 13)

Given that the Mann-Whitney test’s p-value for H₀₁ is 0.7274, which is greater than 0.05 alpha value, the null hypothesis is retained; thus, level of employee’s commitment does not differ significantly in old generation banks as compared to new generation banks. Table 3 further shows that the probability of level of employees’ commitment is greater in New Generation Banks than in Old Generation Banks (e.g. 0.511 or 51.1%) which is slightly above average.

The second hypothesis (**H₀₂**: Level of employee’s affective commitment does not differ significantly in old generation banks as compared to new generation banks) is duly tested and the results are displayed in Table 4.

Table 4: Two-Sample Wilcoxon rank-sum (Mann-Whitney) Test for Employees’ Affective Commitment in Old and New Generation Banks

Two-sample Wilcoxon rank-sum (Mann-Whitney) test

gen	obs	rank sum	expected
newgen	173	26835	26642
oldgen	134	20443	20636
combined	307	47278	47278

unadjusted variance 595004.67
 adjustment for ties -29077.19

 adjusted variance 565927.47

Ho: ac(gen==newgen) = ac(gen==oldgen)
 z = 0.257
 Prob> |z| = 0.7975

P{ac(gen==newgen) > ac(gen==oldgen)} = 0.508

Source: Researchers Computation, 2020(Output from STATA 13)

Table 4 shows that the p-value of Mann-Whitney Test (0.7975) is greater than the alpha value of 0.05, suggesting that the H_{02} be accepted. That is, no statistical significant difference exists between the two banks’ employee level of Affective Commitment. None the less, the probability of level of employees’ affective commitment is higher in the New Generation Banks as against the Old Generation Banks (e.g. 0.508 or 50.8%).

Table 5 shows the result for the test of the third hypothesis (**H₀₃**: Level of employee’s continuance commitment does not differ significantly in old generation banks as compared to new generation banks).

Table 5: Two-Sample Wilcoxon rank-sum (Mann-Whitney) Test for Employees’ Continuance Commitment in Old and New Generation Banks

Two-sample Wilcoxon rank-sum (Mann-Whitney) test

gen	obs	rank sum	expected
newgen	173	26363	26642
oldgen	134	20915	20636
combined	307	47278	47278

unadjusted variance 595004.67
 adjustment for ties -32649.18

 adjusted variance 562355.49

Ho: cc(gen==newgen) = cc(gen==oldgen)
 z = -0.372
 Prob> |z| = 0.7099

P{cc(gen==newgen) > cc(gen==oldgen)} = 0.488

Decision: Reject Ho - Significant Difference

Source: Researchers Computation, 2020(Output from STATA 13)

Based on the result of Mann-Whitney Test (P=0.7975 > α=0.05), the norm is to accept the H₀₄ (employee’s continuance commitment does not differ significantly in old generation banks as compared to new generation banks). In furtherance, the probability of employees’ continuance commitment in New Generation Banks exceeds that of Old Generation Banks (e.g. 0.488 or 48.8%).

In Table 6 below, the Mann-Whitney results of the forth hypothesis (**H₀₄**: Level of employee’s normative commitment does not differ significantly in old generation banks as compared to new generation banks) are presented.

Table 5: Two-Sample Wilcoxon rank-sum (Mann-Whitney) Test for Employees’ Normative Commitment in Old and New Generation Banks

Two-sample Wilcoxon rank-sum (Mann-Whitney) test

gen	obs	rank sum	expected
newgen	173	26787	26642
oldgen	134	20491	20636
combined	307	47278	47278
unadjusted variance 595004.67			
adjustment for ties -29687.46			

adjusted variance 565317.21			

Ho: nc(gen==newgen) = nc(gen==oldgen)
 z = 0.193
 Prob> |z| = 0.8471

P{nc(gen==newgen) > nc(gen==oldgen)} = 0.506

Source: Researchers Computation, 2020(Output from STATA 13)

The Mann-Whitney U (z=0.193) is not significant at p-value of 0.8471. Therefore, the H₀₄ (employee’s normative commitment does not differ significantly in old generation banks as compared to new generation banks) stands, even though the probability of employees’ normative commitment in New Generation Banks exceeds that of Old Generation Banks by 0.506 or 50.6%.

5. Discussion of findings

All the four null hypotheses are accepted, denoting that the level of employees' commitment, including affective, continuance and normative commitments, is not significantly different in OGB as compared to NGB. This is rather inconsistent with the finding of related study by Mittal and Mittal (2015) and Akpan (2019). However, the probability that employee commitment (affective, continuance and normative) are greater in NGB than OGB confirms the findings of related study by Olajide and Afolarin (2012) and Jubril (2009).

The research findings have several managerial implications. First, the finding of 'no significant difference in employee commitment level of the OGB and NGB' presents an opportunity to the banks' human resource managers to rejig the human resource policies that have direct bearing on employee commitment so as to 'make a big difference' or create disequilibrium level of commitments in the banking industry. Second, any of the banks that is able to significantly improve on its employees' commitment level can derive competitive advantage in human resources capable of attracting best talents from competing banks. Third, the attracted staff can influence customers switching behavior, which can translate to improved turnover, profit and growth.

6. Conclusions and Recommendations

Employee commitment is an effective employee retention strategy that can cascade into higher employee productivity, organizational performance and profitability. Employees' commitment levels may differ among individual employees or groups of employees working in the same or different organization(s) like banks, which may have far reaching consequences: good and bad. Thus, this study examines whether the organizational commitment of employees working with the OGB and NGB differs significantly. Based on the study's findings, it can be concluded that the level of organizational commitment by OGB's employees do not differ significantly from what obtains in NGB in Ilorin metropolis. The study,

therefore, recommends that either of the banks should focus on improving employees' level of commitment as a differentiation strategy for gaining competitive advantage. The banks (OGB and NGB) that act first, fast and rightly may derive the benefits from such competitive advantage.

References

- Abu-Baker, M. (2010). The Role and Impact of Family-Friendly Work Practices in the Context of Middle Eastern Organizations, Doctorial symposium: Research Institute for Business and Management, Manchester Metropolitan University Business School.
- Akintayo, D.I. (2010). Work-Family Role Conflict and Organizational Commitment among Industrial Workers in Nigeria. *Journal of Psychology and Counseling*, 2(1): 1-8.
- Akinyemi, B.O. (2014). Organizational commitment in Nigerian banks: the influence of age, tenure and education, *Journal of Management Sustainability*, 4(4):104-115. Doi: 10.5539/jms.v4n4p104 (29th February, 2020).
- Akpan, A.P. (2019). Quality of work life in the banking sector: a comparative analysis of old and new generation banks. website: https://www.researchgate.net/publication/332567769_quality_of_work_life_in_the_nigerian_banking_sector_a_comparative_analysis_of_old_and_new_generation_banks. (29th February, 2020).
- Angori, H. (2007). A Review of the Literature on Employee Turnover, *African Journal of Business Management*. 49-54.
- Jubril, M. M. (2009). Strategic compensation for integrated service delivery, *Academy of Management Journal*, 37:1109–1129.
- Ekienabor, E. (2018). The influence of employee commitment on organizational performance in Nigeria, *International Journal of Research Publication*, 8(1):1-12.
- Ekwe, M.C. (2013). The relationship between intellectual capitals and growth in revenue of deposit money banks in Nigeria, *Research Journal of Financial Accounting*, 4(12): 55-64. Website: <http://www.iiste.org/Journals/index.php/RJFA/article/view/7759/7801>. (29th February, 2020).
- Govindasamy, M. and Jayasingam, S. (2009). A study of factors affecting organizational commitment among knowledge workers in Malaysia, website: <https://pdfs.semanticscholar.org/007d/9f2a66615574>

- [2f79e1ee45e378b9fdca307.pdf?_ga=2.47459367.1805174104.1600700305-1445905792.1585324761](https://doi.org/10.1108/01409170810913051) (29th February, 2020).
- Guest, D.E., Michie, J., Conway, N., Sheehan, M., 2003. Human Resource Management and Corporate Performance in the UK. *British Journal of Industrial Relations*, 41 (2): 291-314.
- Kaur, K., & Sandhu, H. S. (2010). Career stage effect on organizational commitment: Empirical evidence from Indian banking industry. *International Journal of Business and Management*, 5(12), 141. <http://dx.doi.org/10.5539/ijbm.v5n12p141> (3rd March, 2020).
- Khadka, J. (2019). Sampling Error in Survey Research, *International Journal of Science Research*, 8(1): 2214-2220.
- Khalique, I.H., Naem, B. and Khalid, S. (2016). A Study of factors affecting organizational commitment among bank officers in Pakistan, *Journal of Business and Financial Affairs in Pakistan*, 6(1):1-5. Doi: 10.4172/2167-0234.10002.36. (29th February, 2020).
- Meyer, J. and Allen, N. (1991). A Three-Component Conceptualization of Organizational Commitment, *Human Resource Management Review*, 1:61-89.
- Meyer, J.P., Becker, T. E. and Van Dick, R. (2006). Social Identities and Commitments at Work: Toward an integrative model. *Journal of Organizational Behavior*, 27: 665–683.
- Mittal, S. and Mittal, V. (2015). Employee Commitment in Public and Private Banks in India, *International Journal of Business and Management*, 10(11):199-206. Doi: 10.5539/ijbm.v.10n11p199. (29th February, 2020).
- Mowday R. T., Porter L. W. and Steers, R. M. (1982). *Employee Organization Linkages: The Psychology of Commitment, Absenteeism and Turnover*. New York: Academy Press.
- Nyugen, T.N., Mai, K.N. and Nyugen, P.V. (2014). Factors affecting employees' organizational commitment – A Study of Banking Staff in Ho Chi Minh City, Vietnam, *Journal of Advanced Management Sciences*, 2(1):7-11. Doi: 10.12720/joams.2.1.7-11. (29th February, 2020).
- Ogba, I. E. (2008). Commitment in the Workplace: The Impact of Income and age on employee commitment in Nigerian Banking Sector. *Management Research News*, 31(11):867-876.
- <http://dx.doi.org/10.1108/01409170810913051> (29th February, 2020).
- Ogungbamila, A. (2014). Psycho-Social Predictors of Organizational Commitment among Some Selected Bank Employees in Nigeria, *European Scientific Journal*, 10(14): 447-457.
- Ogunkoya, O.A., Elumeh, L.O. and Shobayo, P. (2013). Career-Stages Effect on Organizational Commitment: A Study of Banks in Lagos State, *International Journal of Business Management and Administration*, 2(9): 193-201.
- Olajide, F.J. and Afolarin, A.O. (2012). Evaluation of Maintenance Management Practice in Banking Industry in Lagos State, Nigeria, *International Journal of Sustainable Construction Engineering*, 3(1): 45-53.
- Radosavljevic, Z., Cilerdzic, V. and Dragic, M. (2017). Employee Organizational Commitment, *International Review*, 1-2, 18-26.
- Sanjo, O.M. and Eze, B.U. (2019). Employee Commitment and Firm Performance: Evidence from a Manufacturing Firm in Nigeria, *Hallmark University Journal of Management and Social Sciences*, 1(3):1-7.
- Sharma, J.P. and Bajpai, N. (2010). Organizational commitment and its impact on job satisfaction of employees: A Comparative Study in Public and Private Sector in India. *International Bulletin of Business Administration*, 9:7-19.
- Sowunmi, S.O., Eleyowa, I.O., Salako, M.A. and Oketokun, F.K. (2015). Human Resource Development as a correlate of performance of bank industry in Ogun State, Nigeria, *Journal of Economics and International Finance*, 7(5):112-126. Doi: 10.58977/IJEIF2015.0656. (29th February, 2020).
- Tett, R.P. and Meyer, J.P. (1993). Job Satisfaction, Organizational Commitment, Turnover Intention, and Turnover: Path Analyses based on meta-analytic findings. *Personnel Psychology*, 46: 259–293.
- Umamaheswari, S. and Joyce, S. (2020). Antecedents and Consequences of Organizational Commitment among Employees of Ceramic Industries in India, *Journal of Critical Reviewers*, 7(6):20-27. Doi: <http://dx.doi.org?10.31838/jcr.07.06> (25th July, 2020).
- Yamane, T. (1967). *Applied Sampling*. New York: Academic Press.