Investigating the Dimensions of Organizational Commitment among Male and Female Employees in Financial Firms in Nigeria

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The survey investigated the factors that relate to the three dimensions of organisational commitment among female and male employees in Financial Institutions. One hundred and eighty three participants responded to the questionnaires which were distributed to gather relevant information on the variables of interest. The predictions made were tested using regression analysis and results showed that role conflict and role ambiguity significantly contributed to affective, continuance and normative commitment among males and females. However, role ambiguity and role conflict had significant impact on both affective and normative commitment among females as revealed by their beta weights. On the other hand, for males, the contribution of role conflict and ambiguity were not as significant as observed in the results. Findings were discussed and recommendation made in line with observed results.

Key words: Role conflict and ambiguity, affective, continuance and normative commitment.

Introduction

Organizations that have goals to achieve require satisfied and happy staff (Oshagbemi, 2000). The ability of any organization to achieve its goals is a function of its ability to attract and retain competent, loyal and satisfied staff. Organisational commitment has been found to be of great importance to every work environment, because it is believed to be the psychological component which binds individual to his/her workplace and makes them happy with their job (Lee and Jamil, 2003). Meyer and Allen’s (2007) research indicated that there are three “mind sets” which can characterize an employee’s commitment to the organization: affective, continuance and normative commitments. Affective commitment is defined as the employee’s positive emotional attachment to the organization. Meyer and Allen (1997) define affective commitment as the “desire” component of organizational commitment. An employee who is affectively committed strongly identifies with the goals of the organization and desires to remain a part of the organization. This employee commits to the organization because he/she “wants to”. Continuance commitment is the “need” component or the gains versus losses of working in an organization. “Side bets,” or investments, are the gains and losses that may occur should an individual stay or leave an organization. An individual may commit to the
organization because he/she perceives a high cost of losing organizational membership. Things like economic costs (such as pension accruals) and social costs (friendship ties with co-workers) would be costs of losing organizational membership. Normative commitment involves a situation in which the individual commits to and remains with an organization because of feelings of obligation, the last component of organizational commitment. These feelings may derive from a strain on an individual before and after joining an organization. For example, the organization may have invested resources in training an employee who then feels a 'moral' obligation to put forth effort on the job and stay with the organization to 'repay the debt.' It may also reflect an internalized norm, developed before the person joins the organization through family or other socialization processes, that one should be loyal to one's organization. The employee stays with the organization because he/she "ought to".

Studies have shown that organizational commitment leads to better job performance, low turnover rate have positive impact on job related attitudes among workers in organizations (Dixit and Bhati, 2012). Fundamental structural, policy and practice related changes are taking place in most industries in Nigeria and the consequences have been overwhelming for organisations, employees and clients. Some of the unpleasant but realistic consequences include cuts in salaries, staff retrenchment, redeployment in hundreds and thousands to achieve stability and improved performance. For example, new and redeployed employees may face challenges that include working with incomplete information, receiving unclear or ambiguous instructions and may experience difficulty in applying training received to specific situations. This lack of information may raise some uncertainty regarding expectations associated with the role (Lewis and Cooper, 1988).

Role ambiguity is viewed as a situation where an individual does not have a clear direction about the expectations of his/her role in the job or organization (Rizzo, House and Lirtzman, 1970). Role ambiguity involves the situation where the individual is unsure about his/her role in the organization. The employee may be unsure about the expectations of his/her role, the performance standards, the authority and responsibilities assigned to him/her, and the criteria used to assess performance. Role ambiguity can result from unclear job descriptions, unclear expectations, and lack of feedback from supervisors. Role ambiguity can also arise from the presence of multiple roles, conflicting role expectations, and role overload.

Role conflict results from receiving different or conflicting information on task responsibility and relative importance of those responsibilities (McShane and Von- Glinow, 2000). Individuals involved in organizations are subject to conflict, whether conscious or unconscious, and the impact of conflict is unavoidable, either positive or negative (Jehn, 1997). For organizations, reduced productivity, high turnover, frequent tardiness and absenteeism are common consequences of workplace stressors (Elfering, Grebner, Semmer, Kaier-Freiburghaus, Lauper-Del and Witschi, 2006, Williams and Cooper, 1998). Based on the results of his study, Onyemah (2008) indicated that role ambiguity and role conflict influenced job performance. Individuals experiencing role conflict or ambiguity may be frustrated or overwhelmed by the contradiction or may feel hurt by resentment from their peers. These have negative consequences on job outcomes. Gormley and Kennerly (2010) found that a negative relationship existed between affective continuance organizational commitments and unclear role and role conflict. Poorly defined or conflicted roles in organisations can be stressor for workers.

Poor role definition arises from a lack of clarity in workers' objectives, key accountabilities, their co-workers' expectations of them and the overall scope or responsibilities of their job. Glissmeyer, Bishop and Fass (2008) found that there was a statistically significant relationship between role ambiguity and turnover intention and role conflict and turnover intention. Gormley and Kennerly (2010) in their
research found that role conflict and role ambiguity were positively correlated with turnover intention. Similarly, Steffen, Nystrom and O’Connor (1996) examined a group of employees on job design and role clarity and its effect on organizational commitment. They found that employees who reported that their job was properly designed and were cleared about what their roles were, scored higher on commitment scale. Given the importance of roles and the broad social agreement they imply, role conflicts can be extremely complex and personally challenging.

Furthermore significant relationships have been observed between age, years of experience, sex, educational level and job status and employees’ attitudes such as job satisfaction, organizational commitment and turnover intention (Bettencourt and Brown, 2003; Harris, Artis, Walters and Licata, 2006). Abimbola (1998) investigated the influence of the family size and role conflict on organizational commitment among female executives. Age and education were discovered to influence the perceptions of role conflict among female executives while education increases the level of organizational commitment among the female executives, years of experience did not have any effect on either the perception of role conflict and organizational commitment. Women reported more organizational commitment than men and employees with lower qualification reported more organizational commitment. Also, in a related manner, there was significant joint influence of gender and educational status on job satisfaction as women reported more job satisfaction than men and employees with lower qualification reported better job satisfaction. Mathieu & Zajac (1990) and Irving and Coleman (2003) found that men had higher level of commitment and satisfaction than the women while Paramer and East (1993) found that females with less experience who worked in public services were more satisfied. Gormley and Kenmerly (2010) found that commitment is influenced by managerial role in an educational setting. A negative relationship was discovered between affective continuance organizational commitments and between unclear role and role conflict. A study done by Hinshaw (2001) showed 45% of nurse facilities managers are dissatisfied with their work role. In these previous studies, it was found that tenure is inversely related to turnover in such a way that those who have stayed longer in the organization have less intention to leave their organizations.

Shabi (2007) gave abundant evidence that the banking industry in Nigeria has been worse-off for the prevailing poor manpower situation and poor management performance. Also, in his findings he concluded that two-third of merger ends in failure because of staff hostility and others because of insufficient preparation and inability to integrate personnel and the system. This reflects a high level of instability in management practices and operation which has implication for performance and commitment of employees. Furthermore, Anifowose, Genty and Atiku (2001) reported that following the licensing of more banks and a variety of other financial institutions in the wake of the deregulation of the financial system, competition for the available pool of experienced and skilled manpower in the system became keener. The competition occurred against the backdrop of the absence of a previously articulated programme to accelerate manpower development in the financial service industry that could accommodate the demand for the skilled and experienced manpower occasioned by the unexpected upsurge in the member banks. According to these authors, most of the newly merged banks adopted the introduction of new information technology, automation and computerization; partly to ameliorate the effect of manpower shortages and partly as a competitive strategy for attracting customer patronage. However, while this strategy to a great extent achieved the desired goals, it also created additional demand for technically skilled people, has effect on what they do and how they carry out their duties. Within this context, conflicting and unclear
employees' roles may rob organisations of committed staff and the accomplishment of organization's mission, goals and objectives.

To this end, the following hypotheses were tested:

$H1$: Role conflict and role ambiguity will independently and jointly predict affective commitment of male and female employees.

$H2$: Role conflict and role ambiguity will independently and jointly predict continuance commitment of males and female employees.

$H3$: Role conflict and role ambiguity will independently and jointly predict normative commitment of male and female employees.

**Method**

**Participants**

Using ex-post facto design, a survey method was adopted to generate information from one hundred and eighty-three respondents who were randomly sampled from eleven different bank branches in two major south West cities in Nigeria (Ibadan & Lagos). Ninety-one (49.7%) of the participants were males and 92 (50.3%) were females. The average age of the participants was 32 years with standard deviation of 5.2 years. Twenty (14.8%) of the participants had worked in the organization for less than a year, while 156 (85.2%) had spent more than a year. Forty-two (23%) of the participants had Ordinary National Diploma certificates, 87 (47.5%) had first degrees and 54 (29.5%) had masters degrees.

**Procedure**

The researchers met with the managers of the bank branches used in the study to solicit for their approval to carry out this study in their various branches. The purpose of this study was discussed with them and approval was given to carry out the study. A contact person was identified in each branch who assisted in the random distribution of the questionnaire via the use of organisational staff list. The participants were assured of total confidentiality if they chose to participate in the survey. Two hundred and fifty (250) questionnaires were distributed and 183 were returned; indicating 73.2% response rate. The data were subjected to statistical analyses using multiple regressions in order to determine independent and joint contributions of the predictor variables in explaining the three dimensions of organizational commitment among male and female bank employees.

**Measures**

A structured questionnaire was used for data collection. The questionnaire consisted to demographic characteristics of the respondent and established scales with robust psychometric properties.

**Role conflict** was measured with using 8-item role conflict scale developed by Rizzo, House, and Lirtzman, (1970). The scale measures the extent to which employees experience role conflict in their jobs. The scale was scored on a 5-point Likert type response format ranging 1 – strongly disagree to 5-strongly agree. High score on this scale suggest level of role conflict, while low scores mean low level of role conflict. The authors reported reliability coefficient of 0.56. In the current study, the researchers reported Cronbach’s alpha reliability of 0.67 and split half reliability of 0.72.

**Role ambiguity** was measured by a 6-item role ambiguity scale developed by Rizzo, et al (1970). The scale measures the levels of role ambiguity experienced by the employees. The scale was anchored on a 5-point Likert type response format ranging from 1-strongly disagree to 5-strongly agree. High scores on this scale suggest level of role ambiguity, while low scores mean low level of role ambiguity. The authors of the scale reported reliability coefficient of 0.52. In the current study, the researchers reported Cronbach’s alpha coefficient of 0.70 and split half reliability of 0.81.
**Organizational commitment** was measured by 24-item organizational commitment scale developed by Meyer and Allen (1991). The scale has three dimensions namely; affective, continuance and normative commitment ranging from 1-strongly disagree to 5-strongly agree. High scores on this scale are interpreted as high organizational commitment and low scores mean low organizational commitment in the employees. The scale has an overall reliability coefficient of 0.88 while each of the three components of this organizational commitment scale has its separate reliability coefficient as used by the authors together and separately. Affective commitment has 0.89 reliability coefficient, continuance commitment has 0.79 reliability coefficient while normative commitment’s reliability coefficient is 0.69. The overall reliability of the scale in this study indicated Cronbach’s alpha coefficient of 0.92 and split half reliability of 0.94. While reliability coefficients of the dimensions revealed that affective commitment has 0.78, continuance commitment has 0.82 and normative commitment has 0.75.

**Results**

Table 2: Summary of Multiple Regressions showing the influence role conflict and ambiguity on affective, continuance and normative commitment among male employees.

<table>
<thead>
<tr>
<th>Variable</th>
<th>R</th>
<th>R²</th>
<th>F</th>
<th>P</th>
<th>t</th>
<th>Sig</th>
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</thead>
<tbody>
<tr>
<td><strong>Affective</strong></td>
<td></td>
<td></td>
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<tr>
<td>Role conflict</td>
<td>-.35</td>
<td>.51</td>
<td>47.28</td>
<td>.01</td>
<td>-2.154</td>
<td>&lt;.01</td>
</tr>
<tr>
<td>Role ambiguity</td>
<td>.72</td>
<td>.51</td>
<td>47.28</td>
<td>.01</td>
<td>.64</td>
<td>.904</td>
</tr>
<tr>
<td><strong>Continuance</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Role conflict</td>
<td>-.08</td>
<td>.81</td>
<td>182.06</td>
<td>.01</td>
<td>.65</td>
<td>-2.214</td>
</tr>
<tr>
<td>Role ambiguity</td>
<td>.89</td>
<td>.81</td>
<td>182.06</td>
<td>.01</td>
<td>.65</td>
<td>-2.214</td>
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<tr>
<td><strong>Normative</strong></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Role conflict</td>
<td>-.34</td>
<td>.90</td>
<td>136.12</td>
<td>.01</td>
<td>.45</td>
<td>-2.324</td>
</tr>
<tr>
<td>Role ambiguity</td>
<td>.31</td>
<td>.90</td>
<td>136.12</td>
<td>.01</td>
<td>.45</td>
<td>-2.324</td>
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</table>

Results the table above showed that role conflict and ambiguity jointly predicted affective commitment $R^2=\text{0.51}$, $(F (2, 90) = 47.28; p<.01)$ among male bank employees. The joint prediction accounted for 51% variation in affective commitment among the male bank employees. In terms of independent contributions of the predictor variables, role conflict ($\bar{a} = -.35; p<.01$) and role ambiguity ($\bar{a} = .64; p<.01$) independently predicted affective commitment among male bank employees respectively.

For continuance commitment, results from table 1 showed that role conflict and ambiguity jointly predicted continuance commitment $R^2=\text{0.81}$, $(F (2, 90) = 182.06; p<.01)$ among male bank employees. The joint prediction accounted for 81% variation in continuance commitment among male bank employees. Looking at the independent contributions of the predictor variables, role conflict ($\bar{a} = -.08; p<.05$) and role ambiguity ($\bar{a} = .65; p<.01$) independently predicted continuance commitment among male bank employees respectively.

Analysis on normative commitment indicated that role conflict and ambiguity jointly predicted normative commitment $R^2=\text{0.09}$, $(F (2, 90) = 136.12; p<.001)$ among male bank employees. The joint prediction
accounted for 9% variation in normative commitment among male bank employees. Looking at the independent contributions of the predictor variables, role conflict (\( \hat{a} = -0.34; p<0.05 \)) and role ambiguity (\( \hat{a} = 0.45; p<0.01 \)) independently predicted normative commitment among male bank employees respectively.

Table 2: Summary of Multiple Regressions showing the Influence role conflict and ambiguity on affective, continuance and normative commitment among female employees.

<table>
<thead>
<tr>
<th>Variable</th>
<th>( R )</th>
<th>( R^2 )</th>
<th>( F )</th>
<th>( P )</th>
<th>( \hat{a} )</th>
<th>( t )</th>
<th>( Sig )</th>
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<tbody>
<tr>
<td><strong>Continuance</strong></td>
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<td>Role conflict</td>
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<tr>
<td>Role ambiguity</td>
<td>0.92</td>
<td>0.84</td>
<td>235.07</td>
<td>&lt;0.01</td>
<td>0.55</td>
<td>-2.404</td>
<td>&lt;0.01</td>
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<tr>
<td><strong>Normative</strong></td>
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<tr>
<td><strong>Affective</strong></td>
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<tr>
<td>Role conflict</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Role ambiguity</td>
<td>0.87</td>
<td>0.76</td>
<td>136.12</td>
<td>&lt;0.01</td>
<td>0.74</td>
<td>-2.304</td>
<td>&lt;0.01</td>
</tr>
<tr>
<td>Role conflict</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Role ambiguity</td>
<td>0.79</td>
<td>0.62</td>
<td>71.43</td>
<td>&lt;0.001</td>
<td>0.76</td>
<td>-3.004</td>
<td>&lt;0.01</td>
</tr>
</tbody>
</table>

In the table 2 above, the result indicated that role conflict and role ambiguity jointly predicted affective commitment \( R^2=0.76 \) \( (F (2, 91) = 136.12; p<0.01) \) among female bank employees. The joint prediction accounted for 76% variation in affective commitment among the female bank employees. In the same vein, role conflict (\( \hat{a} = -0.71; p<0.01 \)) and role ambiguity (\( \hat{a} = 0.74; p<0.01 \)) independently predicted affective commitment among female bank employees respectively.

Similarly, the result indicated that role conflict and role ambiguity jointly predicted continuance commitment \( R^2=0.84 \) \( (F (2, 91) = 235.07; p<0.01) \) among female bank employees. The joint prediction accounted for 84% variation in continuance commitment among the female bank employees. However, role conflict (\( \hat{a} = -0.35; p>0.05 \)) did not independently predict continuance commitment among female bank employees. But, role ambiguity (\( \hat{a} = 0.55; p<0.01 \)) independently predicted continuance commitment among female bank employees.

Furthermore, result indicated that role conflict and role ambiguity jointly predicted normative commitment \( R^2=0.62 \) \( (F (2, 91) = 71.43; p<0.001) \) among female bank employees. The joint prediction accounted for 62% variation in normative commitment among the female bank employees. In the same vein, role conflict (\( \hat{a} = -0.71; p<0.01 \)) and role ambiguity (\( \hat{a} = 0.76; p<0.01 \)) independently predicted normative commitment among female bank employees respectively.

**Discussion**

As predicted, role conflict and role ambiguity jointly influenced the three facets of organisational commitment for both males and females. Specifically for males, the two variables made 51%, 81% and 9% contribution respectively to affective, continuance and
normative commitment as revealed in the result. For female, role ambiguity and role conflict contributed 76%, 84%, 62% respectively to affective, continuance and normative commitment. As observed, these variables exerted more influence first on continuance commitment, followed by affective and normative commitment for females and on continuance and affective commitment for males. Individual contributions of the variables revealed that role ambiguity and conflict made significant and highest contribution to organisational commitment for females and on affective commitment for males as shown by the beta weights. Direction of relationship showed that increased role conflict leads to reduced affective commitment and increased role ambiguity leads to high affective commitment and normative commitment for males and affective commitment for females. The findings of this study indicated that both males and females are more tolerant of ambiguity in contrast to role conflict. Tolerance for ambiguity related to the tendency of individual to see ambiguous situation as desirable (Ivancevich and Donnelly, 1974). The result could also be attributed to the fact that employees are conscious of the layoff and deployment policies prevalent in the banking sector and instead of being overwhelmed by the conflicting situation; they resorted to seeking for clarification and possible solution to reduce ambiguity which in turn increases affective and normative commitment. In line with the argument put forward by Weiss, Ilgen and Sharbaugh (1982) job stress is not always bad for individual performance or organizational effectiveness, because job stressors may lead to either constructive or destructive actions. In fact, it is generally recognized that at least low levels of stress can even enhance job performance. Schermerhorn (2002) stated that stress could be either temporary or long-term, mild or severe, depending mostly on how long its causes continued, how powerful they were, and how strong the employee’s recovery powers were. On the other hand, high role conflict reduces commitment for both males and females. The perceived role conflict such as the perception of resources inadequacy, conflicting requests, or different working styles were appraised by the bankers as threatening to their well being and this reduced commitment. For example, conflicting requests and different expectations regarding work-styles may instantaneously disturb work processes and job outcomes. Imposition of incompatible and unreasonable expectations can result in both inter-role conflict and intra-role conflict (Mohd, 2011). In his study on effect of role stress on academics’ strain, Mohd (2011) defined inter-role conflict as academics’ experience of conflict among multiple roles in his or her academic job and intra-role conflict as conflict within a single role, such as an academic receives conflicting messages from multiple role senders about how to perform a certain role. These effects also have implication for employees’ commitment in the banking industry as conflicting information may have detrimental effect on task coordination and performance.

Fundamentally, role ambiguity is due to unclear plans and goals, a lack of clarity of one’s duties, and uncertainty about the amount of authority granted to perform tasks (Jones, 2007). Idris (2011) however posited that the effect of role stressors may vary across occupational status and organizational level. According to Idris (2011), a certain amount of ambiguity inspires a creative environment also noted that at some certain level or at the normal range, conflict may be constructive, but beyond that point, conflict may become destructive. Conflict can be positive when it overcomes organizational inertia and leads to organizational development. Beyond a certain point, however, conflict can lead to organizational ineffectiveness (Judeh, 2011). Cognitively, a certain level of ambiguity fosters creative decision-making. For example, bankers may look for possible solutions to resolve ambiguities especially with the use of Information communication and technology. Similarly, Janssen (2000) found that higher levels of job demands (including role ambiguity and/or conflicting role
demands) trigger innovative responses. Anifowose, et al. (2001) is of the view that today the ingenuity of the banker has been developed and employed so much that we can talk of the banker being engaged in financial engineering in order to meet the economic challenges. Also, employees often believe that their rewards are based on the accomplishment of the work goals and fulfillment of role expectations (Ashforth and Lee, 1990). When goals, roles and performance criteria are ambiguous, employees may perceive these ambiguities as threatening their interests. Despite the potentially negative effects of role conflict and role ambiguity, the findings of this study on the contrary are evidence that suggests that ambiguity may enhance organizational commitment of employees. Reduced organizational commitment may pose a threat to the continuous survival of financial institutions particularly in Nigeria; it is pertinent for organizational management to ensure conducive atmosphere is created for role clarity for employees’ maximum performance and organizational productivity.

Limitation and future research

An aftermath of consolidation process in the banking industry is reduction in staff strength. As a result, many of the banks have between two and three core staff and between ten and fifteen outsourced staff. This significantly affected the sample technique and size in this study. Subsequent studies should utilise a more robust sample by including other financial institutions such as Micro Finance banks and increasing the number of old and new old generation banks.

Practical implications

One of the practical implications of these findings is that it suggests that ambiguity may enhance organizational commitment of employees. Another implication is that it shows a positive signal of the bank employees revealing their commitment to the bank where they work; or better still the industry. It is also found that employees of Nigeria banks are enthusiastic in reflecting their continuance commitment in their work environment to render maximum productivity to their banks. The commitment of the bank employees is also reflected through their affective commitment to their organizational goals.

Recommendation

It is pertinent to indicate that clear job and role descriptions can promote organizational commitment. Thus, organizations should design clear informational and instructional packages that will promote communication both at individual and group levels. Job designs should be reviewed periodically to take into consideration role related challenges of employees. In addition, relevant coping strategies should be introduce to employees to serve as buffers against job stressors.

REFERENCES


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Biographical Note

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