

# The Effects of Motivation on Employees' Commitment in the Banking Industry in Lagos State, Nigeria

Odunayo, H. A., Ph.D

Lagos State University of Education, Oto-Ijanikin, Lagos, Nigeria

## ABSTRACT

Banking industry represent a proportion of the service sector in every country and it is widely recognized that they contribute to employment growth. Since business establishments are human organizations, people are very essential in its existence and success. In spite of the efforts being made by the financial industries to improve staff commitment, employees' motivation is still relatively challenging. This study adopted survey design because it provides the opportunity to describe the variables through the collection of primary data with the use of structured questionnaire. The population of this research is 5,200 employees of national, state and unit banks located across Lagos State, Nigeria. The sample frame from which employees of banks from the five geo-political zones in Lagos State (Badagry, Mainland, Epe, Island, and Ikorodu) were selected regardless of their location in the State. This research work considered all participating banks in Lagos State. Senior and junior staff of participating banks were selected within the framework and a total of one thousand five hundred (1500) respondents were used. A self-constructed and validated instrument titled, Staff Motivation and Employees Commitment in Banks Questionnaire (SMECBQ). This was validated and a reliability test was performed, and the Cronbach's alpha for the whole instrument is 0.79. The result showed that the questionnaire has a high level of reliability. The results of the findings revealed that The Pearson Correlation of motivation and employees' job commitment was computed and established as 0.289 ( $p$ -value=0.000) showing a weak significant and positive relationship between the two variables. This means that there is a weak positive relationship between motivation and employees' job commitment in the banks in Lagos State. The study concluded as motivation increases so do employees' job commitment to the banks. Hence it was recommended that banks should align their reward system with those of other comparable institutions and that the safety and health needs of staff should continue to be addressed particularly for those on the field.

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**KEYWORDS:** Banking industry, motivation, job commitment, productivity, employees

## INTRODUCTION

Productivity and performance of an organisation depend upon the job satisfaction and organisational commitment of its employees and escort to growing profits, these can be achieved through motivation of employee. According to Saima and Samreen (2015), motivation is the primary task of the manager to create and sustain a fair reward in which employees can work efficiently and understand the objectives of the organisation. Employees differ not only in their aptitude to work, but also in their will to do so (motivation). To motivate is to encourage, convince,

restorative an employees to act in a manner which satisfied the goals of an organisation. They also showed that employee motivations as well as its components example of reward system right sizing and organisational vision have a significant positive influence on the employee satisfaction. The study further highlighted the requirement of establishing employee motivation programs, the purpose of enhancing employee productivity and motivation towards their organisational goals. They concluded that management must think about the factors of

employee incentive stimulus while planning and introducing new policies.

Motivation according to Oloke, Oni, Babalola and Ojelabi (2017) are defined as awards given out when predetermined objectives have been attained within an organisation. It can also be regarded as variable payments made to employees on the basis of the amount of output or results achieved. The prime purpose of monetary incentive towards successful accomplishment is to motivate the employees and encourage them so as to excel in their job performances. So, monetary incentives play an important role in every work environment whether it is a public sector or a private sector (Al-Belushi, & Khan, 2017). Similarly, the study of Egberi and Aprial (2015) confirmed the importance of motivation in getting the best from the employees. It also revealed and provides useful information for human resource managers and employees. The key to motivating employees is to know what motivates and planning a motivation agenda based on those needs. Oyediji (2010) defines motivation as a process of arousing enthusiasm in an employee so that he can perform his duties with pleasure and high interest in pursuance of the organisation and his personal goals.

Employee motivation is affected by both personal characteristics as well as workplace environment. Organisations benefit from engaged workers in a number of ways. Two-way communication helps to shape employees perceptions and aid the company in understanding employee better. Employee satisfaction has positive influence on customer satisfactions in the service industry (Harter, Schmidt & Hayes, 2002). In addition, for organisations to achieve effective organisational management, there must be a free flow of communication between the employers and the employees in the organisations. The employees should be carried along in the decision making of the companies, this helps to reduce grapevine in the work place. It is obvious that a satisfied employee works with enthusiasm in order to satisfy customers and achieve the organisational goals, while the reverse is the case to an unmotivated employee. Nwosu (2000) identified monetary rewards, salary increase, housing allowance, material gifts, national honours and a host of others, as those rewards that can be used to motivate desired behaviour in sports. According to them, each of the rewards have varying degrees of strength as regards their capacity to motivate desired behaviour for excellent performance in sports due to the value receivers place on each reward. They further stated that it is important to understand the relative effectiveness of each reward, because if the most effective one is wrongly used, it will not yield

the desired results in individuals. The value an employee attaches to a reward determines largely the effort and output quality on the jobs, thus the heterogeneous nature of organisations' employees suggests that different individuals will show different desire for varying rewards. Since motivation entails the incentives which satisfy workers commitment and effort towards the goals of the organisation, this study, therefore, examines motivational strategies and athletes performance in competitive sports settings.

Employee commitment, according to Jaw and Liu (2004), is not only a human relation concept but involves generating human energy and activating the human mind. Without commitment, the implementation of new ideas and initiatives would be compromised. (John & Elyse, 2010) Commitment has also been defined as a psychological state that binds an individual to an organisation (John & Elyse, 2010). This binding force can be experienced in different ways that can be accompanied by different mindsets including: an affective attachment and involvement with the target, a felt obligation to the target, and an awareness of the costs associated with discontinuing involvement with the target (Boxall & Macky, 2009).

Affective commitment refers to the employee's emotional attachment to, identification with, and involvement in the organisation. In traditional, ongoing employment relationships, a high level of affective commitment has been found to be related to low employee turnover, low absenteeism and improved job performance hence employees with a strong affective commitment continue employment with the organisation because they want to do so (Wang, 2010). On the other hand, Continuance commitment describes an individual's need to remain with the organisation resulting from her/his recognition of the costs such as tenure, pay, benefits, vesting of pensions and family commitment associated with leaving the organisation. It may also refer to an awareness of the costs associated with leaving the organisation. Employees whose primary link to the organisation is based on continuance commitment remain because they need to do so (Loi & Foley, 2008). Normative commitment reflects an individual's feeling of obligation to maintain organisational membership because he/she believes it is morally right to be loyal to, and stay in, the organisation. Although Normative commitment is widely recognized as a salient dimension of employee commitment, it has been found to be substantially inter-related with affective commitment (Coyle-Shapiro, 2008). Different authors suggest that individuals may display each of these three forms of commitment to varying degrees.

Committed employees are one of the greatest assets any company can have and play a major role in overall business efficiency and profitability. Hurter (2008) argued that greater levels of employee commitment lead to organisational benefits such as a continuous flow of improvements, cost and efficiency improvements and active employee participation. Committed employees are believed to enhance an organisation as they feel secure in their jobs, they are well trained, feel as a part of a team and are proud, and thus they enjoy doing their jobs (Hsein, 2009). Employee commitment also has important implications for recruitment. By examining the key drivers of employee commitment, organisations can come up with a list of attributes to guide them when they are recruiting and developing a committed work force. This would guide organisations in getting committed employees. it is more efficient than organisations investing substantial amounts of money in training and developing their work force only to see talented and productive employees applying for other jobs, potentially to join the competition (Scott, 2007).

Employee commitment will result into benefits which include: increased job satisfaction increased job performance, increased total return to shareholders, increased sales, decreased employee turnover, decreased intention to leave, decreased intention to search for alternative, and decreased absenteeism (Brown, McHardy, McNabb, & Taylor, 2011). With this in mind, employee commitment should be viewed as a business necessity. Organisations who have difficulty in retaining and replacing competent employees will find it hard to optimise performance. There are not only the immediate expenses of the recruitment process, but other hidden costs such as management time and lost productivity as new employees take time to become effective in their roles (Robinson, 2006).

Organisational commitment takes an important role in retention and staff turnover in the organisations, several various studies have discussed and reported series of findings on employee commitment, and work performance for example; Hakan (2016) in his study determined the relationship between job commitment and burnout levels of academics working at a State University in Turkey. Pearson Product Moment Correlation technique was adopted to analyze the data. Findings reveal that there is a positive relationship between job commitment and employee performance. Onyeizugbe and Asiegbu (2017) in their study on commitment and employee performance in selected commercial banks in Anambra state adopted survey design and multiple

regression to analyze the generated data. Results of the study revealed that 94% variation in employee satisfaction was explained by changes in job fit.

In conclusion, high job commitment can help to keep the employees from leaving the organisation and proved vital in enhancing employee performance.

### **Motivation and Employees' Commitment**

In a study, Arokiasamy (2013) found that factors like compensation, rewards, job security and working environment increase level of commitment and sense of belonging with an organisation. Noah and Steve (2012) found that a working environment in an organisation increases level of job satisfaction that ultimately leads to achievement of organisation goals. Mokaya (2013) found that factors like working conditions, remuneration and promotions play important role for employees' level of job satisfaction. Mcguire and McLaren (2007) found that a working environment has a strong impact on employees' well-being and develops interaction, collaboration and innovation and increase job satisfaction. Danish and Usman (2010) in a study to determine the impact of reward and recognition on job satisfaction and motivation of employees from both private and public sector's organisations in Pakistan, found that rewards and recognition were positively related with motivation. They concluded that effective rewards management leads to increased employee motivation and commitment.

The study of Chaudhry, Sabir, Rafi, and Kalyar (2011) showed that salary satisfaction is positively related to job satisfaction in both public and private sectors. The study of Tio (2014), using multiple regression analysis to measure the significance of work environment on job satisfaction among staff of a particular organisation. The study found that work environment significantly determines job satisfaction.

### **Statement of the Problem**

Most of these studies have not examined the relationship between motivation and employees' job commitment in banks in Lagos State, Nigeria. Over time, it has been established that the main problem towards an effective motivation system is the inability of managers to examine and analyse their employees' needs. Furthermore, there exist some contradiction between employee's identification of his/her need and the organisation's identification of the employee's needs (Alalade & Oguntodu, 2015). This is due to the fact that employees are different and are motivated by different factors. Also, not all employees' needs would correspond to the organisation's needs; hence, some needs may relate entirely to the individual's private life and be neutral to company's goals (Alalade & Oguntodu, 2015).



Employee commitment and performance could be of low standard, in condition of inadequate motivation (Alalade & Oguntodu, 2015). Most employees leave their place of work, because of insufficient motivation and some are willing to stay, because they know that what they benefit in terms of welfare packages (salaries, bonuses, free expense paid trips and some other tips). Poor motivation of human capital in an engaged organisation determines employee commitment and also negatively influences organisational outcomes,

### Objective of the Study

To investigate the relationship between motivation and employees' commitment in banks in Lagos State;

### Research Question

1. In what way does motivation affect employees' commitment in banks in Lagos State?

### Hypothesis

H<sub>01</sub>: There is no significant relationship between motivation and employees' job commitment in banks in Lagos State.

### METHOD

#### Model Specification

The model used in establishing relationship between the variables of the study was specified in this section as:

$$Y = f(X)$$

Where Y= Staff commitment - Dependent Variable

$$Y = (y_1)$$

Where:

$$Y_1 = \text{Employees' Commitment (EC)}$$

Where X = Motivation - Independent Variable

Therefore,

$$X = (x_1)$$

Where:

$$X_1 = \text{Employee Motivation (EM)}$$

The equation that explain the relationship between the dependent and independent variables based on the hypothesis expressed as follows:

### Hypothesis

$$Y_1 = f(x_1)$$

$$Y_1 = \alpha_0 + \beta_1 x_1 + \varepsilon_i \dots \dots \dots \text{Equation}$$

### Research Design

This study adopted survey design because it provides the opportunity to describe the variables through the collection of primary data with the use of structured questionnaire. The purpose of using survey design is to collect detailed and factual information that describes an existing phenomenon. The design was chosen because it is capable of providing a snapshot

of the attitudes and behaviours including thoughts, opinions, and comments about the population of the study.

The population of this research is all banks employees located across Lagos State, Nigeria. The sample frame from which employees of banks from the five geo-political zones in Lagos State (Badagry, Mainland, Epe, Island, and Ikorodu) were selected regardless of their location in the state. This research work considered all participating banks in Lagos State. Senior and junior staff of participating SMEs were selected within the framework in Table 1

A total of one thousand five hundred (1500) respondents were used as determined by research advisors table for population size of 5,200 with 95% level of confidence at margin error of 5.0%.

**Table 1 Sample Size Determination for the Study**

S/N	Stratification	Population	Percentages	Sample Size
1	Mainland	1014	19.5	350
2	Island	1300	25	350
3	Epe	666	2.8	150
4	Ikeja	1,150	22	350
5	Badagry	1102	21.2	300
	<b>Total</b>	<b>5,200</b>	<b>100</b>	<b>1500</b>

The study made use of mixed method comprising of stratified sampling and simple random sampling techniques. Stratified sampling technique was used to select banks from the five geo-political zones in Lagos State (Badagry, Mainland, Epe, Island, and Ikorodu) and ensured that all bank types in the state were considered regardless of their location in the state. Simple random sampling technique was used to select employees of the banks comprising of junior and senior management staff from each bank. This study made use of primary data gathered from the retrieved questionnaires. Copies of the designed questionnaire were administered to the respondents in each of the five divisions by the researcher and trained research assistants.

The hypothesized relationships were tested using data collected through self-administered, questionnaire containing essentially close-ended items. Research instrument used in generating data for this study was titled, a self-constructed and validated instrument titled, Staff Motivation and Employees Commitment in Banks Questionnaire (SMECBQ). Copies of the questionnaire were administered to senior and junior staff of banks in Lagos State, Nigeria.

The questionnaire is made up of two parts A and B. Part A contained seven main questions that deal with

demographic characteristics of the respondents. While Part B contained seventeen items that deals with the motivation and staff commitment and the two identified variables of the hypotheses that covered two sections. Part B used a structured 6-point modified Likert scale battery of Very High (6) High (5) Averagely High (4) Averagely Low (3), Low (2) and Very Low (1). The respondents were then asked to indicate the extent to which they agree or disagree with various items in each of the section.

The validity of the measuring instruments was reviewed by the experts in Human Resources and Business Administration in line with research context. However, Average Variance Extracted (AVE) > 0.5 was treated as an additional evidence of convergent validity, the construct validity of all variables involved in the study were established through Exploratory Factor Analysis using varimax extraction which confirmed that SMECBQ questionnaire developed for this study is valid for decision makings.

Reliability test was conducted to ascertain whether the variables of the study measured consistently the

factors intended. For the purpose of this study internal consistency measure using Cronbach's Alpha was adopted for assessing reliability of all the variables. The reliability was conducted to ascertain whether the internal consistency of measures is indicative of the homogeneity of the items in the measure that taps the variables. The overall Cronbach's alpha for the whole instrument is 0.79. The result showed that the questionnaire has a high level of reliability.

## RESULT

### Research Question: In what way does motivation affect employees' commitment in microfinance banks in Lagos State?

The third specific objective of the study sought to establish relationship between motivation and employees' commitment in microfinance banks in Lagos State. To achieve this the respondents were requested to indicate their level of agreement on a six point likert scale while descriptive analysis such as mean, standard deviation, frequencies and percentage were used to summarize the study findings.

**Table 2: Descriptive Statistics on Motivation**

	Very High	High	Averagely High	Averagely Low	Low	Very Low	Mean	Standard Deviation
Job security	824 61.2%	419 31.1%	93 6.9%	10 0.7%	0 0.0%	0 0.0%	5.53	.657
Good Wages	72 5.3%	227 16.9%	248 18.4%	305 22.7%	430 31.9%	64 4.8%	3.27	1.334
Feeling of being involved	549 40.8%	654 48.6%	125 9.3%	18 1.3%	0 0.0%	0 0.0%	5.29	.687
Career growth	305 22.7%	526 39.1%	442 32.8%	57 4.2%	10 0.7%	6 0.4%	4.77	.901
Monetary Incentives	711 52.8%	575 42.7%	54 4.0%	6 0.4%	0 0.0%	0 0.0%	5.48	.597
Good working conditions	932 69.2%	333 24.7%	54 4.0%	27 2.0%	0 0.0%	0 0.0%	5.61	.662
Facilities for self-development	868 64.5%	371 27.6%	101 7.5%	6 0.4%	0 0.0%	0 0.0%	5.56	.651
Welfare packages	161 12.0%	834 62.0%	345 25.6%	6 0.4%	0 0.0%	0 0.0%	4.79	.620
Retirement benefits	143 10.6%	790 58.7%	407 30.2%	6 0.4%	0 0.0%	0 0.0%	4.76	.634
Staff Promotion	142 10.5%	746 55.4%	452 33.6%	6 0.4%	0 0.0%	0 0.0%	4.59	.699
Transportation facilities	130 9.7%	564 41.9%	617 45.8%	35 2.6%	0 0.0%	0 0.0%	5.53	.657
Average Mean							5.00	0.726

Table 2 displays the opinions of respondents on motivation in the surveyed microfinance banks. The table shows that by combining responses under very high, high, and averagely high, (1,336 or 99.2%) of the respondents indicated that job security is high. The analysis revealed that 547 (40.6%) of the respondent indicated that good wages is low. On the average, the respondents indicated that their wages is averagely low (mean = 3.27, STD = 1.334). The analysis further revealed that 1,328 (98.7%) of the respondents accepted that feeling of being

involved is high. Also, the Table shows that 1,273 (94.6%) of the respondents indicated that career growth is high. Similarly, majority of the respondents 1,340 (80.9%) asserted that monetary incentives is high. In addition, 1,319 (97.9) of the respondents accepted that there is good working conditions. About 1,340 (99.6%) of the respondents affirmed that facilities for self-development is high. Furthermore, the analysis revealed that 1,350 (99.6) of the respondents accepted that welfare packages is high. Also, 1,340 (99.5) of the respondents indicated that retirement benefits is high. About 1,340 (99.5) of the respondents confirmed that staff promotion is high. Table 4.8 also revealed that 1,311(97.4%) of the respondent affirmed that transportation facilities is high. The average score for motivation is 5.00, meaning that on average the respondents, generally, indicated that motivation is high in the microfinance banks. The standard deviation is 0.726, which implies that there were no variances in the responses.

Table 2 presents results of descriptive analysis of employees' commitment. The respondents were asked to indicate to what extent they agreed to the various statements that defined employees' commitment. These responses were also captured in a six point likert scale and the general level of acceptance determined by calculating the means and standard deviation for the various statements as per the responses.

**Table 3: Descriptive Statistics on Employees' Commitment**

	Very High	High	Averagely High	Averagely Low	Low	Very Low	Mean	Standard Deviation
Spending the rest of my career with this organisation.	296 22.0%	795 59.1%	237 17.6%	18 1.3%	0 0.0%	0 0.0%	5.02	.670
Taking organisation's problems as my own	318 23.6%	831 61.7%	167 12.4%	30 2.2%	0 0.0%	0 0.0%	5.07	.667
Emotionally attached to this organisation.	636 47.3%	604 44.9%	88 6.5%	18 1.3%	0 0.0%	0 0.0%	5.38	.669
Level of my loyalty to this organisation	363 27.0%	830 61.7%	147 10.9%	0 0.0%	6 0.4%	0 0.0%	5.15	.631
Involvement of staff in decision making process	7 0.5%	1320 98.1%	19 1.4%	0 0.0%	0 0.0%	0 0.0%	4.99	.139
Use of Personal Resources for the Organisation	167 12.4%	902 67.0%	277 20.6%	0 0.0%	0 0.0%	0 0.0%	4.92	.569
Convincing others to use their resources for the Organisation	227 16.9%	735 54.6%	378 28.1%	6 0.4%	0 0.0%	0 0.0%	4.88	.673
Average Mean							5.06	0.574

Table 3 shows opinions of respondents on employees' commitment. According to the table, 1,328 (93.5%) of the respondents indicated that they would spend the rest of their career in their organisations. Further analysis revealed that 1,316 (97.7%) of the respondents indicated that they have taken the organisations problems as their own. Also, about 1,328 (98.7%) of the respondents indicated that they are emotionally attached to their organisations. Moreover, 1,613 (10.9%) of the respondents affirmed that level of their loyalty to their organisation is high. The table revealed that 1,346 (100%) of the respondents indicated that involvement of staff in decision making process is high. About 1,346 (100) of the respondents accepted that the use of personal resources for the organisation is high. Furthermore, the analysis revealed that 1,340 (9.6%) of the respondents affirmed that they are convincing others to use their resources for the organisation. The average score for employees' commitment is 5.06, which implies that on average the respondents generally indicated that employees' commitment to their organisations (banks) is high. The standard deviation is 0.574 meaning that there were no variances in the responses.

Relating Tables 2 and 3, motivation and employees' job commitment have the same pattern of increase. The finding reveals that surveyed microfinance banks have the same pattern of increase. The finding reveals that surveyed microfinance banks provide good working conditions, job security, transportation facilities, and facilities for self-development to employees. These forms of movitation make the employees to emotionally attach to the organisations and also increase level of employees' loyalty to the organisations. Also, employees take the organisation's problems as their own and are willing to spend the rest of their career with their

organisations. The findings suggest that there could be relationship between motivation and employees' job commitment in the microfinance banks in Lagos State. These provide answers to research question three and enable the researcher to achieve objective three.

### Restatement of Hypothesis

**H<sub>01</sub>:** There is no significant relationship between motivation and employees' job commitment in the banks in Lagos State.

To test hypothesis three, Pearson correlation analysis was used. Data used to test the hypothesis was collected using eleven items measuring the motivation, and seven items measuring employees' job commitment. The items in the motivation scale consisted of statements that measured forms of motivation used by selected banks, on a scale of 1 to 6. Similarly, the items measuring employees' job commitment consisted of statements that measure employees' job commitment to the banks, on a scale of 1 to 6. The responses of all items for each variable were summed together to form score for the variables. Table 4 presents the results of the analysis.

**Table 4: Pearson Correlation of Motivation and Employees' Job Commitment**

		Employees Job Commitment	Motivation
Employees Job Commitment	Pearson Correlation	1	.289*
	Sig. (2-tailed)		.000
	N	1346	1346
Motivation	Pearson Correlation	.289*	1
	Sig. (2-tailed)	.000	
	N	1346	1346

\*. Correlation is significant at the 0.05 level (2-tailed).

#### a. Dependent Variable: Employees' Commitment

Table 4 shows results of Pearson correlation analysis on the relationship between motivation and employees' job commitment in banks in Lagos State. The Pearson Correlation of motivation and employees' job commitment was computed and established as 0.289 (p-value=0.000) showing a weak significant and positive relationship between the two variables. This means that there is a weak positive relationship between motivation and employees' job commitment in the banks in Lagos State. The result shows that as motivation increases so do employees' job commitment to the banks. Therefore, the null hypothesis three (H<sub>01</sub>) which states that there is no significant relationship between motivation and employees' job commitment in the microfinance banks in Lagos State is, hereby, rejected.

### Discussion

The third hypothesis was to ascertain the relationship between motivation and employees' job commitment in the microfinance banks in Lagos State. However, the findings revealed that motivation, has statistically, weak positive relationship with employees' job commitment in the microfinance banks in Lagos State. Findings agree with those of Isaack and Kipkebut (2016) in their attempt to determine the combined effects of rewards management on employees' organisational commitment in universities in Nakuru County. Their findings indicated that there was a moderate significant positive relationship between financial rewards and affective commitment and a weak significant positive relationship between financial rewards and normative commitment. The study found that financial reward management practices collectively have significant effect on organisational commitment.

This finding is supported by the fifth and sixth practices of universalist theory which state that the degree to which employees are given employment

security, either permanent or pensionable, temporary or contractual employment and the sixth practice; voice mechanisms, formal grievance systems, participation in decision making and other means of motivation stimulate employees' commitment. On this note, Saima and Samreen (2015) defined motivation as the primary task of the manager to create and sustain a fair reward in which employees can work efficiently and understand the objectives of the organization. In the perspective of Ofelia and Alina Georgiana (2016) motivation is defined as all internal and external driving forces that make the individual to perform an activity, what determines the limits and forms of activity and which give it its activities oriented towards achieving certain goals.

Further support to the finding of this study is those of Suzila, Ahmad, Mohd-Said, and Ali (2016) who concluded that an organisation should consider enhancing work motivation to boost the level of their employees' commitment. The finding of this study is also in congruent with the findings of Mcguire and McLaren (2007) that working environment has a



strong impact on employees well-being and increase job satisfaction. Arokiasamy (2013) stated that factors like compensation, rewards, job security and working environment increase level of commitment and sense of belonging with the organisation. Likewise, Danish and Usman (2010) asserted that effective rewards management leads to increased employee motivation and commitment. These findings are similar to the findings of Ghorbani and Ladoni (2013) who concluded that managers can influence new product development by collectively developing, implementing and designing effective reward systems. Njanja, Maina, Njagi (2013) also stated that organisations should seek to understand their employees' needs so that they can employ the right motivational strategies. Dalvi and Ebrahimi (2013) found that a well-designed reward system creates a sense of belonging among employees in an organisation. It enhances employee growth and development, and increases employee self-esteem and this leads to healthier organisations. Thus, organisational development is based on continued employees' motivation and this can be achieved through total rewards management strategy. Interestingly, the study of Anvari, Amin, Ahmad, Seliman, and Garmsari (2011) showed that strategic compensation practices led to perceived fulfillment of psychological contract and the latter, in turn, led to higher affective organisational commitment.

The study of Chaudhry, Sabir, Rafi, and Kalyar (2011) also revealed that salary satisfaction is positively related to job satisfaction in both public and private sectors which ultimately led to commitment. Zehir and Savi (2004) posited that when the employees' job stresses decrease, their emotional commitments are increasing, while when employees' job stresses increase their behavioral commitment increases. When job satisfaction increases, emotional commitment also increases. When work attendance increases emotional commitment increases and behavioral commitment decreases. Result of the result further provided that there is a no relation between career satisfaction and organisational commitment. Emotional commitment of employees decreases when their wages are frozen or reduced and when the work force reduction rate increases, employees' emotional commitment also increases.

Jiang, Xiao, and Xiao's (2009) findings revealed that rewards management systems influence the efficiency of an organisation and it also helps it to achieve its goals by increasing motivation and commitment. Danish (2010) also found that effective reward management leads to increased employee motivation and this, in turn, enhances employee commitment.

Based on the findings of this study and the supporting literature, the study, therefore, rejects the null hypothesis ( $H_0$ ) which states that there is no significant relationship between motivation and employees' job commitment in the microfinance banks in Lagos State.

### Conclusion

Findings of the study on the relationship between motivation and employees' job commitment showed a weak significant and positive relationship between the two variables. This means that there is a weak positive relationship between motivation and employees' job commitment in banks in Lagos State. The result shows that as motivation increases so do employees' job commitment to the banks.

### Recommendations

1. Most banks have had challenges in staff commitment and retention. It is, therefore, important they align their reward system with those of other comparable institutions.
2. When formulating reward policies, employees should be involved so that they can be motivated to work for them for a reasonable period of time.
3. Recognition and empowerment play an essential part in enhancing employee motivation towards organisational tasks. By appreciating the employees for their work done and giving them participation in decision making they will internally be satisfied with their job, organisation and organisational environment. Thus their enthusiasm and motivation towards accomplishment of tasks increases. The motivated employees work best in the interest of the organisations which leads them towards growth, prosperity and productivity.
4. The safety and health needs of staff should continue to be addressed particularly for those on the field. The best way to motivate an employee is to make positive changes to the external work environment continuously and employee behaviour that yield positive outcomes should be reinforced.
5. Banks ought to uphold and enhance their performance based rewards by including such rewards as bonuses and overtime pays. Furthermore, it is recommended that employees should be appraised on a number of performance criteria. The banks should embrace with zeal career-based reward system by granting them study leaves and interest-free loans to enable them, advance their studies.



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