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Work-Conflict, Job Satisfaction and Self-Efficacy on Organisational Commitment of Workers in Selected Banks in Lagos State

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Abstract
Organisational Commitment is the psychological attachment that employees have with their organisations. This plays a big role in ascertaining the bond that employees share with the organisation, which helps to enhance employees' value to it. This study, therefore, investigated the influence of work conflict, job satisfaction and self–efficacy on organisational commitment of bankers in Lagos. The study adopted descriptive design using simple random sampling in the selection of three hundred bankers. Work conflict, job satisfaction, organisational commitment and self-efficacy scales were used. Data were analysed using Pearson product moment correlation at 0.05 level of significant. The independent variables significantly correlated the dependent variable - organizational commitment of bankers in Lagos, (r = 0.67). This implies that work conflict is significantly correlated to organisational commitment among bankers. Each of the independent variables made relative contribution as in the following order self-efficacy and organisational commitment (r 0.47). Significant association was observed between job satisfaction and organisational commitment among bankers; (r = 0.64). The study recommended that these variables be taken into consideration as a means of enhancing the organisational commitment of bankers in an organisation. Also bank management, government and stakeholders can put in place intervention and motivation as a process towards promoting organisational commitment.

Keywords: Bankers, Organisational commitment, Job satisfaction, Self-efficacy, Work conflict,

Introduction

Work-conflict remains inescapable situation in everyday life it could be either with yourself, others, organisation, or societies. Within organsational context, conflict may arise from between employers and employees over how revenue should be shared, how work should be done, how long and hard people should work (Ford, 2007). It can also occur as a result of incompatibility of needs, ideas, beliefs, values, or goals among people working as a team (Suliman & Abdulla, 2005); however, the end results of conflict are not to determine and it could either be good or bad. To many managers' conflict is evil that must not be entertained in a team, organisation, or social settings while others conceived it as a tool to thrash out differences and promote unity among those that concerns it for the purpose of

attaining a goal or objectives. The variation in perception of people to occurrence of conflict is because managers react differently to conflict situation which is also the reflection of their knowledge of the cause of conflict and its modes of management for achieving maximum productivity in workplace. Today, man has a wide variety of occupation to choose from. It then means he has to choose the occupation most suited to his personality and his preferences. But various circumstances sometimes pull man into the occupation he really would not prefer and then he has to make adjustments in the occupation he has chosen else there will be a serious disagreement or argument that may result to   conflicts in the workplace. A bank is social organisation set up to achieve define goals. Its main function is to provide adequately for the whole process of safety of capital assets. It is an organisation that provides various financial services. For example, keeping or lending money. Man engaged in trade by barter because money as we know today did not exist then. People specialised in certain trade and professions in order to exchange what they had with what they needed. Thus it can be asserted that the real motivating force in those times was the simple satisfaction of their needs. The satisfaction of these basic needs was all they needed to continue the business of living.

Researchers define job satisfaction as an individual's positive and/or negative attitudes and feeling toward his/her profession (Sunal, Sunal, & Yasin, 2011). Job satisfaction refers to how well a job offers fulfillment of a need or want. Consequently, an individual's job satisfaction affects his/her productivity in the workplace. Thus, the importance of employee job satisfaction has been prominent topics among managers and supervisors of profit and non-profit organisations. Job satisfaction relates to worker's effective attitude or feeling towards his job, if the workers are ill-motivated or lacking necessary reinforcing facilities. It has been found that workers working under these stiff conditions have always appeared dejected and frustrated, all these may bring about conflicts in the workplace because the workers will no longer do the right thing, they then start showing gross reluctance to working hours, thus perpetrating, stealing employer's properties or falsifying accounts to make ends meet.

Organisational commitment is important to individual and organisations because of the desire to retain strong work force. Researchers and practitioners are keenly interested in understanding the factors that influence an individual's decision to stay or leave an organisation. Affective Commitment tends to be most highly related to work outcomes (e.g. absenteeism, organisational citizenship behaviour, performance). However, more recently, researchers are beginning to examine individual to the level that correlates to effective commitment like stress, well-being and work conflict (Meyer et al 2002). Success in a job (i.e. without conflicts) not only ensures ones' economic existence, but provides many other satisfactions as well. There are many workers who are dissatisfied with their jobs even when they do not quit; this therefore shows that workers do not necessarily quit their jobs when they are dissatisfied with them.

Similarly, the inability of the Nigerian workers (bankers) to meet their financial and social obligations had created apathy and lack of organisational commitment to public service. In the present day Nigeria, the issue of organisational commitment is a big challenge to both employers of labour and the government. Many employers are complaining of low productivity on the part of their workers. Also, indices of lack of organisational commitment such as lateness, absenteeism and laziness are apparent in the work situation. It is a known

fact that most bank workers exhibit work conflict, this often arose because of inability to meet target, role conflict and family related issues which can lead to poor job satisfaction and organisational commitment. However, the ability to manage this situation depends on the attitude; perceive self–efficacy of the bankers in the organisation. The effective psychological well-being of bankers would be logically expected to have positive impact on work conflict. Therefore, this study tends to investigate the extent to which work conflict affects the organisational commitment, job satisfaction and self-efficacy of bankers in Lagos state.

Literature Review

The structurally differentiated character of contemporary work–organisations, whether in the manufacturing or service industry inevitably generates conflicts of interest. These conflicts of interests arise in groups because of the scarcity of freedom, position and resources (Hotepo, Asokere, Abdul-Azeez and Ajemunigbohun, 2010). Workplace conflict is thus endemic despite the best of management practices in organisations and manifests in various forms as an intrinsic and unavoidable feature of employment relationship. It is by nature an ever present process and more likely to occur in hierarchical organisations where people with divergent view, opinion and background interact. However, conflict in work-relations is not an aberration, since it creates or provides an opportunity for correction and reconciliation for the betterment of both the organisation and the workers (Osad and Osas, 2013). According to Kazimoto (2013), workplace conflict is described as the presence of discord that occurs when goals, interests or values of different individuals or groups are incompatible and frustrate each other's attempt to achieve objectives in an organisation. It is a communication process and an inevitable consequence of transactional relationship manifesting in disagreement and dissonance with and between individuals and groups in the work-environment. Workplace conflict has been defined in several ways by many authors.

Obi (2012) defined workplace conflict as an act of discontentment and contention which either the workers or employers of labour utilise to put excessive pressure against each other so as to get their demands. This view is consistent with Henry (2009); Ikeda, Veludo and Campomar (2005); descriptions of workplace conflict as a dispute that occurs when interests, goals or values of different individuals or groups are incompatible with each other in organisations. On this premise, workplace conflict within the context of employment relationship can be regarded as an inevitable clash of interests and resulting disputes of varying intensity between and within any or all of the active actors in organisations. Thus, in the absence of common values in organisations, conflict is bound to occur. Previous studies have associated conflict in the workplace as associated with lower organisational commitment (Thomas, Bliese & Jex, 2005).

Researchers define job satisfaction as an individual's positive and/or negative attitudes and feeling toward his/her profession (Sunal, Sunal, & Yasin, 2011). It also refers to how well a job offers fulfillment of a need or want. Consequently, an individual's job satisfaction affects his/her productivity in the workplace. Thus, the importance of employee job satisfaction has been prominent topics among managers and supervisors of profit and non-profit organisations. Many studies focused on identifying sources of job satisfaction and dissatisfaction (Huysman, 2008; Klassen, Foster, Rajani, & Bowman, 2009; Russell, Williams, & Gleason-Gomez, 2010; Schwarz et al., 2008). Researchers found that factors such as salary, work pressure, cultural difference among people, distance from community, and administrative support are strongly related to the job satisfaction (Buckley, Schneider, &

Shang, 2005; Klassen et al., 2009; Tickle et al., 2011; Tillman & Tillman, 2008; Watson, 2006). These factors play a significant role in influencing workers performance as well as the quality of their productivity. Thus, it is important to examine how these factors are associated with increasing or decreasing the levels of job satisfaction in organisations.

The establishment of strong theoretical support for the relationship between self-efficacy and psychological well-being, has a lot of practical implications, including quality of work life (Amtmann, et al.,2012). The noted that Self-efficacy beliefs influence the course of action an individual chooses. They added that, one's belief in one's ability to succeed influences his or her level of motivation, the amount of effort expended, the degree of stress experienced, and the extent to which one perseveres in the midst of difficulties and uncertainties. Compared with persons who doubt their capabilities, those with high self-efficacy for accomplishing a task readily participate, work harder, persist longer when they encounter difficulties, and achieve at a higher level Amtmann, et al. (2012). They added that people go about their daily activities with varying levels of self-efficacy derived from previous performance, prior experience, personal qualities, and social support.

People acquire information about how well they are performing on a job, which influences their self-efficacy for continued learning and performance. Vinokur & Schul, (2002) also stated that, people with greater self-efficacy are more likely to overcome unemployment. It follows that persons with high self-efficacy deal more effectively with difficulties such as unemployment and are more likely to attain valued outcomes through persistence, and thus derive intrinsic satisfaction from their jobs. (Yakin & Erdil, 2012). Luthans et al. (2006) They added that people with higher general self-efficacy are more likely to be satisfied with their jobs.

Self-efficacy beliefs can enhance human accomplishment and well-being in countless ways. They influence the choices people make and the courses of action they pursue. Individuals tend to select tasks and activities in which they feel competent and confident and avoid those in which they do not. Unless people believe that their actions will have the desired consequences, they have little incentive to engage in those actions. How far will an interest in architecture take a student who feels hopeless in geometry? Whatever factors operate to influence behavior, they are rooted in the core belief that one has the capability to accomplish that behavior. In a related study, Yakin & Erdil, (2012) investigated the relationships between self-efficacy, work-engagement and job satisfaction among a sample of certified public accountants. Based on social cognitive theory and work engagement events and using regression modelling, their results indicated that both self-efficacy and work engagement affect job satisfaction.

Job satisfaction of certified public accountants was directly predicted by self-efficacy and work engagement. According to (Heuven et al., 2006), self-efficacious individuals hold stronger beliefs in their ability to successfully perform task in all situations, set more challenging goals for themselves, invest more, persist longer and are better in dealing with failing experiences than persons low in self-efficacy. Highly efficacious individuals are expected to make better use of and generate resources in their work environment to deal with demanding tasks in all given situations. This eliminates the possibility of stress at work and makes working life better. In effect, findings of all these studies support the suggestion that beliefs regarding one's capabilities influence work related attitude and motivation, which in turn affects job satisfaction and quality of work life.

The types of commitment described above are qualitatively different from each other in the first instance, when commitment is based primarily on generalised loyalty and duty, it can be viewed as "blind loyalty, however, when value congruency plays a major role in determining commitment, it can be termed as "moral obligation". The actual content of the two commitment types and the resultant desirable behaviours are dependent entirely on the specific expectations and value systems of the referent. Moreover, a "balanced" commitment type is achieved when each of the two dimensions contributes significantly to ultimate commitment. Individuals who display high involvement in their jobs consider their work to be an important part of their lives and whether or not they feel good about themselves is closely related to how they perform on their jobs. Job involvement and commitment have each received attention as work-related attitudes and subsequent predictors of work-related outcomes (Freund, 2005).

Perceived Organisational Support (POS) refers to employees" perception concerning the extent to which the organisation values their contribution and cares about their well-being. Perceived Organisational Support has been found to have important consequences on employee performance and well-being. Research on perceived organisational support (POS) began with the observation that if managers are concerned with their employees" commitment to the organisation, employees are focused on the organisation"s commitment to them (Freund, 2005). (Drapeau, 2011), hass identified three types of trust i.e. strategic trust, organisational trust and personal trust. Strategic trust is the faith people have in the organisation"s ability to do things right, in terms of its goals and strategies. Organisational trust is people"s faith in the firm"s processes, including the decision-making process; while personal trust is an employee"s faith and confidence in the organisational leadership in the context of their integrity, confidence and vision. How employees feel makes an impact on their productivity levels.

The levels of an employee's commitment have a direct bearing on the sustainability and profitability of any business firm. Pay and perks are just one dimension of the work place. The leadership must ensure that their employees are treated with kindness and fairness. Employers must have a lot of flexibility in their policies to ensure employee commitment (Vohra, 2003). Researches on this subject have shown that a number of factors can influence an employee's feeling: Quality of immediate, middle and top leadership; Clarity in vision, mission and strategies of a firm; People's trust in established systems and structures Conducive and participatory work atmosphere; Good compensation package; Performance based promotions; Efficient communication systems; Good training and development facilities; A sense of involvement inviting the suggestions to improve the efficiency levels; and A good employee appraisal system. Employers also need to understand that the level of employee involvement and commitment is not uniform all the time. There would be phases when a number of employees feel down which may impact their productivity, but that is natural. They also make trivial mistakes, but the leadership has to be considerate towards them if they are honest in acknowledgement and are willing to mend. Even machines do not perform with 100 percent efficiency all the time.

This kind of vulnerability has to be accounted for in an organisation. Employees need a caring leadership and work atmosphere to perform their best. High achievers are always groomed through a congenial work atmosphere and motivational leadership. One of the ways to generate the sincere commitment in employees is through an ideal leadership process, which is dependable, reliable, predictable, empathetic, courageous and full of character and

integrity (Vohra, 2003). A committed employee is far better than the one who promises but never delivers because there is a huge difference between promise and commitment. A promise is a statement of intent whereas a commitment is a promise to be kept, no matter what. Committed employees always help to build a healthy corporate image. Commitment is a two-way process, which goes hand-in-hand with trust and empowerment, and is one of the ways to achieve organisational excellence.

Null Hypotheses:

1. There is significant relationship between work-conflict and organisational commitment of bankers.
2. There is no significant relationship between self-efficacy and organisational commitment of bankers.
3. There is significant relationship between job satisfaction and organisational commitment of bankers.

Methodology

This study adopted a descriptive survey design, with a view of investigating the causal-effects of the three independent variables on organisational commitment of bankers in Lagos. Six highly patronised banks were purposively selected for this study. The banks are First Bank Nigeria(FGN), Fidelity Bank, United Bank for Africa (UBA), Guarantee Trust Bank (GTB), Polaris Bank and First City Monument Bank (FCMB). These banks where selected owing to the level of their patronage among inhabitants of Lagos State. The researchers adopted the multi-stage sampling procedure in the selection of actual sampling size for the study. The first stage involved the adoption of three major business districts of Lagos where there is high concentration of commercial banks, namely Ikeja, Eti-Osa and Lagos Island, while the second stage involved the use of simple random sampling technique to select 2 branches of the six selected banks in each district. The third stage was selection of 30 bankers were randomly selected from list employees working in each of the banks' branches selected, thus 300 employees were selected in the study. The respondents include bankers who have worked in the bank for over five years. Majority of the respondents (170) (56.66%) were male and 130 (43.33%) were female bankers. The average age was 34.57(SD= 5.62) years and job experience was 7.21 (SD= 4.52) years. More than half (59.12%) were first degree certificate holders while other had Ordinary Diploma certificate (12.78%), Higher National Diploma certificate (13.66%) and National Certificate in Education (13.67%). Their job position ranges from top management (12%), middle level management (32%), lower management (46%) and support/staff (10%).

Instrument

Four major adapted instruments were used for the study, namely Self-Efficacy Scale, Job Satisfaction Index, Work conflict Scale and Organisational Commitment Scale, Socio-demographic inventory. Socio-demographic inventory tapped information on age, gender, education, job position and years of experience of the employees. Self-efficacy was measured using the 10-item General Self-Efficacy Scale developed by Jerusalem and Schwarzer (1979). A typical item is, "Thanks to my resourcefulness, I can handle unforeseen situations". The GSE scale has been used in numerous research projects, where it typically yielded internal consistencies between alpha = .75 and .91. Job satisfaction was assessed with the modified form of Job Satisfaction Index (JSI) by Leeds (1989). JSI has 10 items that adopt five Likert-type scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree. The instrument has an internal consistency reliability estimate by Cronbach's alpha = 0.87. The JSI has been used

with success among Nigerian samples. Work –conflict scale was measured with the (WCS) by Hassan (2004). The scale assessed the extent to which work-related roles interfere with job responsibilities in the organisation. The scale is ranked on a five point –likert scale ranging from 5- strongly agree to strongly disagree -1, to rate the extent to which they (participants) agree or disagree with items on the scale. The coefficient alpha for the scale was .088.   It is a 10-item Questionnaire. However, in this study, for consistency in the survey, a 4-point Likert scale with the same anchors was used. This scale has been called "the clearest and most precise conceptualisation of commitment to job." It has a test re –reliability alpha of 0.74

Procedure for Administration

The researchers sought the permission from the managers of the banks, some banks collected the questionnaire and distributed to their staffs to complete and some banks asked us to distribute them to the staff. Informed consent was obtained verbally from each of the participants. Three hundred and fifty questionnaires were administered for the study, however, three hundred and twenty were retrieved.   Three questionnaire were usable in the data analysis. The data collected was analysed using Pearson's product moment correlation at 0.05 level of significance.

Results

Null Hypothesis 1: There is no significant relationship between work conflict and organisational commitment of workers.

Table 1: PPMC summary table showing significant relationship between work-conflict and organisational commitment of workers

Variables	N	Mean	SD	r	df	Sig.
Work conflict	300	39.19	8.40	0.67	298	0.000
Organisational Commitment	300	47.86	10.20			

Table 1 shows a significant relationship between work conflict and organisational commitment among bankers in Lagos, r 0.67, DF=298, P<.05. Hypothesis 1 was therefore rejected. This implies that work conflict is significantly related to organisational commitment among bankers in Lagos.

Null Hypothesis 2: There is no significant relationship between self-efficacy and organisational commitment of workers.

Table 2: PPMC summary table showing significant relationship between self-efficacy and organisational commitment of bankers

Variables	N	Mean	SD	r	df	Sig.
Self-efficacy	300	39.19	8.40	0.47	298	0.000
Organisational Commitment	300	46.21	9.61			

Table 2 shows a significant relationship between self-efficacy and organisational commitment of bankers in Lagos state r 0.47, DF =298, P<.05. Hypothesis 2 was therefore rejected.

Null Hypothesis 3: There is no significant relationship between job satisfaction and organisational commitment of bankers.

Table 3: PPMC summary table showing significant relationship between job satisfaction and organisational commitment of bankers

Variables	N	Mean	S. D	r	df	Sig.
Job satisfaction	300	39.19	8.40	0.64	298	0.000
Organisational Commitment	300	18.42	4.09			

Table 3 shows a significant relationship between job satisfaction and organisational commitment of bankers: r = 0.64, df=298, P<.05. Hypothesis 3 was therefore rejected. The findings imply that job satisfaction of the employee goes a long way in affecting the level of organisational commitment of the bankers in the organisation.

Discussion of Findings

Null Hypothesis 1 stated that, there is no significant relationship between organisational commitment and work-conflict of workers, the result demonstrated that the hypothesis was rejected. The reason for this result is that the work conflict has a major impact on the behaviour and attitudes that workers put on in the organisation and this has a direct impact in terms of discharging their given tasks in the work place and is a function of their state of mind and condition in the organisation. It is believed that work conflict goes a long way in the discharge of duties and in the commitment of the workers in the organisation. This finding agrees with previous study which associated conflict in the workplace as associated with lower organisational commitment (Thomas et al., 2005).

 Null Hypothesis 2 stated that, there is no significant relationship between organisational commitment and self-efficacy, the result is presented in Table 2 revealed that the calculated value is less than the table value and as a result of this, the hypothesis was rejected. The reason for this result is that any staff on entering into the organisation has initial notion of self-concept in the organisation, which eventually disappears as time progresses due to the various policies on promotion and salaries, which often affect their level of organisational commitment. The findings of (Amtmann, et al.,2012) supported the findings of this study.

 Null Hypothesis 3 stated that, there is no significant relationship between job satisfaction and organisational commitment of bankers. The result presented in Table 3 revealed that the calculated value is less than the table value and as a result of this, the hypothesis was rejected, hence there is significant relationship between job satisfaction and organisational commitment of bankers. The findings corroborated the studies of Buckley et al. (2005); Klassen et al., (2009); their findings lay credence to the findings of the study, they argue that job satisfaction has a major impact on the level of commitment of the workers. Meanwhile, the result is also in line with the finding of Tickle et al., (2011) and Tillman & Tillman, (2008) which concluded that there was significant relationship between

job satisfaction and commitment of the workers, because male and female exhibition of commitment differs.

Implication of the Study

This study has helped researchers to have a better understanding that work conflict, self-efficacy, and job satisfaction have significant predictive effects on enhancing the organisational commitment of workers. It has revealed that these variables play major roles in enhancing the organisational commitment of workers, if properly manipulated will boost employees' level of organisational commitment. And enhance productivity among employees in private organization in Lagos.

Conclusion

This study was conducted to investigate work-conflict, job satisfaction and self-efficacy on organisational commitment of workers in selected banks in Lagos state. From the results, work-conflict, job satisfaction and self-efficacy on organisational commitment have higher significant level of influencing organizational commitments, by affective and normative commitments compared with continuance commitment. This research shows that in order to improve an organisation's overall performance, it has to enhance in its employees the associative values in their commitment to the organization.

Recommendations

Based on the findings of the study, the following recommendations have been found necessary.

1. Managements, policy makers and organisational behaviourists in every organisation are advised to recognize the roles of these variables: work conflict, self-efficacy, and job satisfaction in the enhancement of organisational commitment of their workers

2. Management in the workplace must try to adopt an inclusive and collaborative strategies in conflict management and at the same time strive to involve union – leadership or employee representative in vital decisions that affect the workforce.

3. Both management and employees must resolve to work together amicably by formulating potent strategies and sustaining acceptable policies as effective machinery for managing conflict on continuous basis in the organisation.

4. Credible channels of communication and open discussions of conflict in work relations must be encouraged with an attempt to avoid confrontation, competition and domination as conflict management strategies.

5. Mutual survival and continued sustenance of optimum organisational commitment and performance are both the goals and basis for the existence of employees and employers in any industrial work-setting.

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