

Internal Attitude Survey and Workers Commitment in Nigerian Banking Industry

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Abstract

This study examined the relationship between Internal Attitude Survey and Workers Commitment. Using Cross Sectional Survey design, a sample size of 357 employees from the Banking Industry in the South-South zone of Nigeria was used as respondents. The results drawn from the use of Spearman Rank Order Correlation showed that Internal Attitude Survey had a significant positive association with workers continuance and normative commitment, but no significant association with workers affective commitment. This result suggest that when employees views and feelings are known by management and positive steps taken to redress imbalances, employees will be morally obliged to remain with the organization and will not be willing to leave the organization because of possible loss in their investment.

Keywords: Internal Attitude Survey, Affective Commitment, Continuance Commitment, Normative commitment

1. Introduction

Workers' Commitment is a leading factor for sustained competitive advantage in organizations (Oladejo et al 2011; Akintayo 2010; Meyer and Allen 1991). This contention has led to a proliferation of literature on Organizational Commitment (Farndale et al 2011; Ahiauzu and Asawo 2009; 2008, Gbadamosi 2003). It is believed that committed workers will bring about organizational effectiveness and performance (Zabid et al 2003; Drennan 1989; Angle and Perry 1981); attaining longer term organizational goals (Farndale et al 2011); better quality, lower turnover, and greater capacity for innovation and more flexible employees (Oladejo et al 2011); reduces turnover and increases performance (Angle & Perry, 1981); produces a healthy organizational climate, increased morale, motivation and productivity (Salami 2008).

Owing to the importance attached to organizational commitment, there have been a lot of studies on the effect of organizational processes on commitment such as performance (Zabid et al 2003; Oladejo et al 2011), Monetary rewards (Omolayo and Owolabi 2007), Effectiveness (Angle and Perry 1981), psychological and demographic factors (Salami 2008), structure (Ardrey et al 2001), withdrawal intentions (Carmeli and Gefen 2005), work family role (Akintayo 2010), human resources management practice (Gbadamosi 2003).

Irrespective of these studies on organizational commitment, it has been observed that there is little empirical research which identified the effect of internal attitude survey on worker's commitment in Nigeria. Various researchers (Ahiauzu and Asawo 2009, 2008; Okpara 2004) have found that most Nigerian workers exhibit low levels of commitment to their organizations. We believe that when management is aware of employee's attitude towards the organization and its processes, they can put in place effective mechanisms in improving workers commitment to the organization. In support of this Armstrong (2003) is of the view that Attitude Surveys can provide information on employee preferences, alert management on potential problem areas, diagnose the cause of particular problems, and compare levels of job satisfaction, commitment and more in different parts of the organization. There is a dearth of literature on the effect of Internal Attitude Survey to worker's commitment in Nigerian Organizations. Therefore this study examined how Internal Attitude Survey can improve Worker's Commitment in the Nigerian Banking Industry. We reviewed literature on internal attitude survey, workers commitment and the relationship between workers commitment and internal attitude survey. We explained our methodology and discussed our findings in line with our review of literature.

2. Literature Review

2.1 Internal Attitude Survey

A survey is a "systematic collection of information from large study groups, usually by means of interviews or questionnaires administered to samples of units in the population" (Rossi and Freeman, 1982:90). It is "a system for collecting information to describe, compare, or explain knowledge, attitudes and behaviour" (Fink 1995:1). An important way of involving employees in decision making is by the use of attitude surveys (Armstrong

2003). Attitude Survey assists management in gathering factual information about employee's experiences, perceptions and expectations (Stone 2011). Employee attitude surveys can be designed to focus on employees' perceptions about a number of issues such as their careers, jobs, work climate, training and development, organisation design, organisation culture, management style, sources of stress, satisfaction or dissatisfaction (Gerstmann 2011).

The following benefits (Gerstmann 2011; Stone 2011) can be accrued to organisations for using attitude surveys:

- Organisations can assess what has happened in the past and what is happening presently: the outcomes of decisions, and the effectiveness of policies and practices can be appraised and evaluated; lessons can be learned for the future.
- Organisations can pre-empt the negative impact of potential pitfalls: areas of low morale or frustration, latent discontent and dissatisfaction, and wasted areas of investment and effort can be identified and addressed.
- Organisations would be able to have an awareness of sources of morale, commitment and dialogue, and will be able to predict how roles will merge coherently to achieve these.
- organisations can facilitate change: they can respond to altering circumstances in the environment and maintain control by predicting areas of change together with direction and pace, rather than merely reacting to situations
- Employees get prompt feedback regarding the survey results
- Employees' input is sought and used to get a full understanding of the problems
- Employees' recommendations for improvements are seriously considered
- Employees get prompt feedback regarding management's action plans at all levels
- Managers, as employees of their respective bosses, get the same feedback and opportunities to propose solutions
- Management at all levels develop their own action plans and are therefore more committed to them
- The fact that each manager's action plan is known by his or her boss and employees and the fact that the process will be repeated in one year, encourages managers to implement their plans.

Wallace et al (2009:263) posits that employee's "Attitudes may be positive, negative, or neutral (valence); may vary in intensity (extremity); can be more or less resistant to change; and may be believed with differing levels of confidence or conviction." That means attitude survey is a means whereby management can get first hand information about employees feelings and believe regarding the organization. They may exhibit positive, negative or lackluster attitude, which has implications for the way they will help the organization achieve their aims.

The use of attitude surveys by Bartel et al (2011) in their research of banks revealed that bank branches where employees have positive attitude to the organisation had superior sales performance. This to a large extent alerted management to the reasons for employee's positive or negative attitudes to the organisation, which enabled them to look for solutions in solving this problem in order to improve commitment and organizational performance.

In their research, Walley *et al* (2009) found that attitude surveys are valuable to management because they can be used to evaluate the organizations past policies in order to improve future trends. Attitude surveys are very beneficial to organizations when used appropriately, but they can also act as a detriment to improving employees' commitment and loyalty to organizations.

According to Stone (2011) a major reason for attitude survey failure is that employees believe that nothing was ever done with the survey results, or that the wrong things were implemented. Hartley (2001) also points out that if a survey is not carried out properly or the results not disclosed to employees, there would be distrust about the system. Also when management does not take any action from the problems raised in the survey, then workers will be cynical about the whole process which will lead to low morale and lack of commitment. In order to improve workers commitment in Nigerian Organizations, we examined the effect of Internal Attitude Survey on Commitment.

2.2 Workers Commitment

Organizational Commitment is a widely researched construct in the Management Literature (Meyer and Allen 1991, Mowday, Porter and Steers 1982, Swailes 2002, Argyle 1989, Etzioni 1975). Workers commitment to the organization has been defined in various ways: Porter et al (1974:604) defined it as "an attachment to the

organisation, characterised by an intention to remain in it; identification with the values and goals of the organisation; and a willingness to exert extra effort on its behalf". O'Reilly (1989:17) sees it as "an individual's psychological bond to the organisation, including a sense of job involvement, loyalty and belief in the values of the organisation". Mowday, et al (1982:26) define commitment as "the relative strength of an individual's identification with and involvement in a particular organisation characterised by strong acceptance or a belief in an organisation's goals and values; willingness to exert effort on behalf of the organisation; and a strong desire to maintain membership of the organisation."

From the above definitions commitment was conceptualized as involving an individual's loyalty and belief in the goals and values of the organization. Argyle (1989) proposed that commitment could be thought of in two ways: calculative and affective commitment. Calculative commitment according to him is an instrumental attachment to an organisation, while affective commitment is an emotional attachment to the organisation. Swailes (2000) believe that most researchers have not really captured what worker's commitment entails. That worker's commitment is a highly personalized construct that may not be known to colleagues or management. Since the factors that make workers to be committed are hidden, they are difficult to assess, except through interpretative research. Cohen (2007) is of the view that Mowday et al (1982) Organizational Commitment Questionnaire is problematic because it has overlapping items in the scales, which are outcomes of commitment – performance, turnover behaviour - rather than organizational commitment.

Irrespective of these criticisms, the most influential current model of measuring workers commitment to their organization is that of Meyer and Allen (1991). This is because several studies (Meyer and Allen 1991; Herscovitch and Meyer, 2002; Irving *et al* 1997; Ko, et al, 1997) have been conducted to test the applicability of the three-component model of organisational commitment. These studies provide strong evidence for the generalizability of Meyer and Allen's (1991, 1997) model of commitment. Meyer and Allen (1991) define workers commitment as "a psychological state that characterizes the employees' relationship with the organization which has implications for the decision to continue or discontinue membership in the organization." They came up with the three component model of organizational commitment:

Affective commitment is concerned with the individual's emotional attachment and identification with the organisation. Employees with affective commitment stay with the organisation because they want to. They have a strong sense of belonging which increases their involvement in organizational activities. They are more willing to help organizations' pursue their goals (Meyer and Allen 1997). In their study, Rhoades et al (2001) found that when employees perceive that there are favourable organizational rewards, procedural justice and supervisory support, their affective commitment increases. Researchers (Bergman 2006; Jha 2011) have found strong support in the use of Affective Commitment to describing workers willingness in going the extra mile for their organization.

Continuance commitment is more calculative. Employees with continuance commitment are aware of the cost associated with leaving the organisation and they stay with the organisation because they want to. McGee and Ford (1987) found that employees with continuance commitment stay with the organization because of a lack of alternative employment opportunities and the loss in investments associated with leaving the organization. Taing et al (2010) believe that continuance commitment is multidimensional. They found in their research that workers who feel that they will lose their investments if they leave their organizations are more emotionally attached and morally obligated to their firms than workers who feel that they lack alternative employment opportunities.

Normative commitment has to do with feelings of moral obligations employees have to continue with the organisation. This moral obligation arises as a result of socialization of employees to the organization's goals and values (Allen and Meyer (1990). Herscovitch and Meyer (2002), Meyer and Parfyonova (2010) found strong support for Normative Commitment in their researches. Recent findings indicate that employers and employees derive huge benefits when normative commitment is experienced as a moral duty because it is a stronger commitment than affective commitment (Meyer and Parfyonova 2010). This is contrary to earlier findings of Meyer et al (2003) which demonstrated that Affective Commitment is stronger than the other two forms of Commitment.

Meyer and Allen (1991) suggest that employees can experience all three forms of commitment to varying degrees and the strength of each is influenced by different factors. Affective commitment is influenced by the extent to which employee's needs and expectations about the organisations are matched by their actual

experience. Continuance commitment comprises of personal sacrifice associated with leaving and limited opportunities for other employment. While normative commitment is influenced by societal norms and culture. In a further research Meyer et al (2012:13) found that if employees have a strong affective commitment, their normative commitment is also stronger. This makes workers believe that staying in the organization is the right thing to do, "they are happier, more satisfied, more self-directed, healthier, more engaged, and more willing to exert discretionary effort on behalf of the organization than when they are uncommitted or feel that they have to remain." This view was also collaborated in Iverson and Buttigieg (1999) study. A strong Affective and Normative Commitment will build a stronger Continuance Commitment because employees will be more aware of the cost associated with leaving the organization (Meyer et al 2012). With this in mind we examined the effect of Internal Attitude Survey to Workers Commitment.

2.3 Internal Attitude Survey and Workers Commitment

By using attitude surveys management can measure employee's commitment to the organisation (Gertsmann 2011). Research has revealed that employees' commitment to the organisation depends on the level of organisational support an employee feels; their involvement in decision making and the amount of feedback received about job role and performance (Porter et al 1974; Mathieu and Zajac 1990). In support of this Hartley (2001) argue that the use of attitude survey is a way of developing employee's commitment to the organization.

Therefore when employees perceive management to be sincere in their use of attitude survey and they can see positive result arising from their participation, their trust in management will be built and it will lead to greater commitment to the organisation. We infer from the above that:

H₀₁: there is no significant relationship between internal attitude survey and employees' affective commitment.

H₀₂: there is no significant relationship between internal attitude survey and employees' continuance commitment

H₀₃: there is no significant relationship between internal attitude survey and employees' normative commitment

3. Methods

This study collected data from members of the banking industry in the South-South zone of Nigeria using cross sectional survey design. The population for this study included all senior and junior employees in the listed banks in the Nigeria Stock Exchange. We used the employees in the bank's headquarters in the six state capitals as our accessible population. The population figure was sourced from the bank's nominal role. A total of five thousand employees made up the total population. The sample size for this study was determined using Krejcie and Morgan's (1970) table on sample size determination. Our sample size was three hundred and fifty-seven employees. However when we distributed our questionnaire, the completed and usable copies for the analysis was 315, representing 88.24% of respondents who genuinely participated in our study. The instrument used for data collection was the questionnaire and in-depth interview. The questionnaire was divided into two sections. Section A comprised of demographic information such as age, gender, length of stay in the organization and educational qualifications. Section B elicited respondent's views concerning the study variables. The questionnaire adopted the 5-point Likert Scale rating, where respondents were asked how strongly they agree or disagree with a statement or series of statement. The scale used for measuring Internal Attitude Survey was sourced from literature and tagged Internal Attitude Survey Scale (IASC). Workers Commitment was measured using Allen and Meyer's (1990) Organizational Commitment Questionnaire (OCQ) which we adapted for our study. The OCQ measured affective commitment, continuance commitment and normative commitment. Affective commitment had nine items, while continuance and normative commitment had eight items each. The variables that were employed for this study were sourced from existing literature and had been pre-tested and validated in previous studies (Allen and Meyer, 1990; Meyer and Allen 1991; Herscovitch and Meyer, 2002; Pittorino 2008). Therefore the variables had construct validity. Cronbach Alpha was used to test for reliability in our study. Cronbach alpha is commonly used in research to test internal reliability. According to researchers (Bryman and Bell 2003; Nunally and Bernstein 1994; and Sekaran 2003) an alpha coefficient of 0.80 is generally accepted as a good level of internal reliability of the instrument, though an alpha level of 0.7 is also considered to be efficient. For test of reliability the following Cronbach Alpha Coefficients were obtained for our scales: Internal Attitude Survey (0.722), Affective Commitment (0.771), Continuance Commitment (0.724), and Normative Commitment (0.708). Hence all our variables had internal reliability.

4. Data Analysis and Results

Frequencies and percentages were used to classify our demographic data. Our variables were subjected to univariate and bivariate analysis. Inferential statistics using Spearman Rank Order Correlation Coefficient was

used to establish the association between Internal Attitude Survey and Worker's Commitment. The results from our demographic data indicated that majority of the workers had been working for the bank between 1-3years which represents 47.94% of respondents, 24.8% of workers had been working between 4-5years, while employees who had worked between 4-8years represented 3.2% of respondents and those with over 8years represented 7.6% of respondents. Males working in the banking industry were 168 representing 53.3% of respondents, while females made up the remaining 46.7% and were 147 in number. 47.3% of respondents were between the ages of 20-29, 45.7% were between the ages of 30-39, 6.7% were between the ages of 40-49 and only one person was 50 and older. Respondents with Bachelor's degree were 157 in number representing 49.8%, Diploma/Certificate 85 (27%), Post Graduate Degree 66 (21%) and West African Examination Certificate or its equivalent were 7 in number representing 2.2% of respondents. This indicates that most workers were highly educated in the banking industry in Nigeria.

We obtained the following mean scores for each variables using univariate analysis. Tables 1, 2, 3 and 4 give the mean scores for each variable. Internal Attitude Survey (IASC) had six items on the scale, affective commitment (ACS) had 9 items, continuance (CCS) and normative (NCS) had eight items each.

Table 1 Descriptive Statistics of Internal Attitude Survey

| | IASC1 | IASC2 | IASC3 | IASC4 | IASC5 | IASC6 |
|------------------------|---------|---------|---------|---------|---------|---------|
| N Valid | 315 | 315 | 315 | 315 | 315 | 315 |
| Missing | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | 2.4254 | 2.0349 | 1.7841 | 1.7619 | 1.9524 | 1.6508 |
| Std. Deviation | 1.25302 | 1.12671 | 1.21995 | 1.17449 | 1.24190 | 1.20718 |
| Skewness | -.563 | -.271 | -.067 | -.003 | -.361 | -.002 |
| Std. Error of Skewness | .137 | .137 | .137 | .137 | .137 | .137 |
| Minimum | .00 | .00 | .00 | .00 | .00 | .00 |
| Maximum | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |

Source: SPSS COMPUTATION

Table 2 Descriptive Statistics of Affective Commitment

| | ACS1 | ACS2 | ACS3 | ACS4 | ACS5 | ACS6 | ACS7 | ACS8 | ACS9 |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| N Valid | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 |
| Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | 1.8825 | 2.7841 | 2.5175 | 2.1048 | 1.6063 | 1.5810 | 2.3778 | 1.4921 | 1.6317 |
| Std. Deviation | 1.39683 | 1.04260 | 1.30732 | 1.27137 | 1.08726 | 1.10972 | 1.29679 | 1.09534 | 1.36760 |
| Skewness | .049 | -1.374 | -.852 | -.320 | .278 | .364 | -.809 | .364 | .214 |
| Std. Error of Skewness | .137 | .137 | .137 | .137 | .137 | .137 | .137 | .137 | .137 |
| Minimum | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| Maximum | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |

Source: SPSS COMPUTATION

Table 3 Descriptive Statistics of Continuance Commitment

| | CCS1 | CCS2 | CCS3 | CCS4 | CCS5 | CCS6 | CCS7 | CCS8 |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| N Valid | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 |
| Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | 2.1238 | 1.8571 | 2.3079 | 2.2349 | 2.1651 | 2.0857 | 2.1714 | 2.1937 |
| Std. Deviation | 1.26965 | 1.18989 | 1.26079 | 1.36682 | 1.32036 | 1.29512 | 1.31472 | 1.25833 |
| Skewness | -.103 | .062 | -.674 | -.567 | -.407 | -.178 | -.201 | -.206 |
| Std. Error of Skewness | .137 | .137 | .137 | .137 | .137 | .137 | .137 | .137 |
| Minimum | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| Maximum | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |

Source: SPSS COMPUTATION

Table 4 Descriptive Statistics of Normative Commitment

| | | NCS1 | NCS2 | NCS3 | NCS4 | NCS5 | NCS6 | NCS7 | NCS8 |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| N | Valid | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mean | | 2.2730 | 1.8190 | 2.3175 | 2.3111 | 1.8825 | 2.0952 | 1.9778 | 1.6476 |
| Std. Deviation | | 1.37136 | 1.20599 | 1.28719 | 1.43157 | 1.22689 | 1.17178 | 1.31484 | 1.35426 |
| Skewness | | -.398 | .352 | -.591 | .470 | .496 | .077 | .024 | .079 |
| Std. Error of Skewness | | .137 | .137 | .137 | .137 | .137 | .137 | .137 | .137 |
| Minimum | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| Maximum | | 4.00 | 4.00 | 4.00 | 12.00 | 4.00 | 4.00 | 4.00 | 4.00 |

Source: SPSS COMPUTATION

From table 5 below, the overall mean score (x) for Internal Attitude Survey (IASC) = 1.93 which is low. This may indicate that most respondents believe management does not really appreciate their contributions towards decision making in the organization. This possibly had an effect towards their level of commitment because the mean for Affective Commitment (ACS) =1.99, is low showing that the use of internal attitude survey does not make employees emotionally attached to their banks; Continuance Commitment (CCS) =2.1, and Normative Commitment (NCS) = 2.04 are moderately high indicating that workers are probably committed because they have fewer alternatives for other employment and are morally obliged to stay with their firms.

Table 5 Descriptive statistics of variables

| | N | Mean | Std. Deviation | Skewness | |
|-------------------|-----------|-----------|----------------|-----------|------------|
| | Statistic | Statistic | Statistic | Statistic | Std. Error |
| IASC | 315 | 1.9349 | .77884 | .192 | .137 |
| ACS | 315 | 1.9975 | .64236 | .364 | .137 |
| CCS | 315 | 2.1425 | .75092 | .028 | .137 |
| NCS | 315 | 2.0405 | .74410 | .591 | .137 |
| ValidN (listwise) | 315 | | | | |

Source: SPSS COMPUTATION

For our bivariate analysis the Spearman Rank Order Correlation Coefficient was used to establish the association between Internal Attitude Survey and Workers Commitment. To accept or reject our null hypotheses we adapted Kathari's (2006) decision rule: when the statistical test of significance (P-value) is less than 0.05 i.e., $P < 0.05$, we reject our null hypotheses; when $P > 0.05$, we accept our null hypotheses. Our confidence interval was set at the 0.05 (two tailed) level of significance. Table 6 presents the result of the association between Internal Attitude Survey (IASC) and Workers Commitment – Affective Commitment (ACS), Continuance Commitment (CCS), and Normative Commitment (NCS).

Table 6 Association between Internal Attitude Survey and Worker's Commitment

| | | | IASC | ACS | CCS | NCS |
|----------------|------|-------------------------|-------|------|----------|----------|
| Spearman's rho | IASC | Correlation Coefficient | 1.000 | .041 | .274(**) | .388(**) |
| | | Sig. (2-tailed) | . | .464 | .000 | .000 |
| | | N | 315 | 315 | 315 | 315 |

** Correlation is significant at the 0.01 level (2-tailed).

The result of the correlation in table 6 above shows that for hypothesis one the coefficient $r = 0.041$ and $p = 0.464$, therefore our first null hypothesis is accepted. There is no significant relationship between Internal Attitude Survey and affective commitment.

For hypothesis two from table 6, $r = 0.274^{**}$ and $p = 0.000$. Our second null hypothesis is rejected. There is a significant positive relationship between Internal Attitude Survey and Continuance Commitment at the 0.01 level of significance.

From Table 6, for hypothesis three $r = 0.388^{**}$ and $p = 0.000$, therefore our third Null hypothesis is rejected. There is a significant positive relationship between Internal Attitude Survey and Normative Commitment at the 0.01 level of significance. Therefore we restated our hypotheses thus:

H₀₁: there is no significant relationship between Internal Attitude Survey and Affective Commitment.

H₂: there is a significant positive relationship between Internal Attitude Survey and Continuance Commitment

H₃: there is a significant positive relationship between Internal Attitude Survey and Normative Commitment

This result is consistent with the in-depth interview we conducted. We took notes in recording participant's responses. The questions were based on our survey instrument and elicited information about bankers views of the use of internal attitude survey and how it affects their commitment to their organization. Two participants from the six states were selected and a total of twelve banking personnel were interviewed. Participants report that from time to time management gives them questionnaire to fill regarding their views on company issues. Sometimes management interviews some workers to get their opinion concerning changes in the banking structure to know employees reaction to such changes. This was done especially when the Automated Teller Machine (ATM) was introduced to the bank operations. There were strong rumors that employees would be retrenched as these machines will do the jobs of most staff. Contributions for improvement made by employees were sometimes implemented. This makes employees see Internal Attitude Survey as just a "defense mechanism used by management to be seen as actually doing their job and caring about workers views". When asked if the use of internal attitude survey increases their commitment to the organization, one participant reports that "I would leave this bank in a second, if I can get a better offer somewhere else". Most were of the view that management is only interested in increasing their net worth and therefore everyone is out for his/her own interest. Some Interviewees assert that management is all superior and does not really care about their views. Management believes workers should be happy to be gainfully employed, since there are thousands of unemployed people seeking employment. Therefore employees were seen as being highly expendable. If management require special skills they can easily poach them from other sister banks. Therefore their commitment to the organization is calculative. When asked to elaborate on the commitment bit, the participants said they were paid handsomely and they also have some benefits which they would not want to give up by leaving the bank. As one participant commented "the pay is good, we can't get a better pay elsewhere except in the oil companies and we all know it is difficult to get employment there. Most of us have tried and failed. So this is our next best job". Hence workers exhibit continuance commitment in the banking industry in Nigeria.

5. Discussion of Findings

From the results of our findings, Internal Attitude Survey has a significant positive effect on Workers Continuance and Normative Commitment. Internal Attitude Survey does not have a significant effect on Workers Affective Commitment. Empirical evidence (Gerstmann 2011, Armstrong 2003) has shown that Attitude Surveys enables organizations to have an awareness of employee's sources of morale, commitment and dialogue. Our findings also support this view. By the use of Attitude Survey, bankers in Nigeria believe management is sincere about involving employees in decision making in the organization. This has had an effect on their continuance and normative commitment level in the organization. Omolayo and Owolabi (2007) see real commitment as an exchange relationship whereby individuals attach themselves to the organization in return for certain rewards and outcomes. Workers in the Nigeria Banking Industry have a continuance commitment to their organizations. They are aware of the cost associated with leaving the organization and stay with their banks because they do not want to lose such benefits. This is in line with Omolayo and Owolabi (2007) findings that employee's commitment increases if it is backed up with monetary rewards. Continuance commitment is a cost-benefit approach (Maholtra and Mukherjee 2004). Meyer et al (1990:715) state that "accrued investments and poor employment alternatives tend to force individuals to maintain their line of action and are responsible for these individuals being committed because they need to". This shows that bankers in Nigeria stay in the organization because they would not want to lose their pension and other material benefits. Workers in the Nigeria Banking Industry belief that management is interested in their views and would implement their contributions for improvement, would make them put in that extra effort on behalf of the organization. Since attitude surveys are used to assess employee attitudes and perceptions about relevant work-related issues, workers perception of its efficacy is very important. When they see that it is very effective in portraying their views to management and management is influenced in making changes through the exercise, workers would be committed because they will see that they have voice in the organization.

Our findings show that workers in the Nigeria Banking Industry are normatively committed to their organizations. They feel morally obliged to remain with the organization owing to some moral obligation or societal expectations. Most workers in Nigeria obtained their employment through the godfather syndrome or through personal contacts. This brings on a feeling of not wanting to let that contact down or to be seen as ungrateful by ditching their jobs. According to Schlutz (2004) Normative Commitment is only natural due to the way people are raised in a society. Nigeria being a collectivist society, it is expected that people will normally be influenced by societal obligations. Meyer and Allen (1991:88) posit that “this moral obligation arises either through the process of socialization within the society or the organisation”. Normative commitment is due to the perceived need to reciprocate (Meyer & Allen, 1997). Employees feel they are morally obliged to stay in the organization because of feelings of reciprocity. McDonald and Makin (2000) believe that reciprocal obligation is based on social exchange theory, whereby a person who has received a benefit from the organization is under a strong normative obligation to repay. For instance by sending workers for training and development programmes, workers are morally bound to the organization. Wiener (1982) sums this up when he states that normative commitment is influenced by cultural/familial and organizational socialization processes. In the Nigeria Banking Industry the use of Internal Attitude Survey as a form of Employee Voice has had a positive effect on workers continuance and normative commitment.

6. Conclusions and Implications

We concluded from our study that:

1. The use of Internal Attitude Survey as a form of Employee Voice in the Nigerian Banking Industry does not have a significant effect on workers Affective Commitment.
2. The use of Internal Attitude Survey as a form of Employee Voice in the Nigerian Banking Industry significantly increases workers Continuance Commitment.
3. The use of Internal Attitude Survey as a form of Employee Voice in the Nigerian Banking Industry significantly increases workers Normative Commitment.

Thus, the use of internal attitude survey as a form of employee voice significantly increases employees' continuance and normative commitment. Therefore this study has theoretical implications as it confirms the findings of other researchers. Our findings supports the results of (Gertsmann 2011; Porter et al 1974; Mathieu and Zajac 1990) that employees commitment to the organization depends on the level of organizational support an employee feels; their involvement in decision making and the amount of feedback received about job roles and performance. When management is sincere in the use of attitude survey, employees will see positive results arising from their participation, thus their commitment to the organization will increase. In our study employee's continuance and normative commitment increased by the use of attitude survey. This also supports Bartel et al (2011) findings that employees with positive attitude to their organizations will exhibit greater commitment and organizational performance. Somers (2009) found that employees who had high levels of continuance and normative commitment had the lowest level of absenteeism in the organization. According to Coetzee (2005) the perceived cost associated with leaving the organization is influenced by the threat of losing attractive benefits such as money, seniority based privileges or wasting the time and effort spent in acquiring nontransferable skills. The moral obligation to remain with the organization is influenced by family or cultural orientation. Nigerians are strongly influenced by family or cultural orientation because most employments are obtained owing to the connection the worker has to those in authority in the organization. According to Ahiauzu (1999:213) ‘family, ethnic and tribal relationship between a job seeker and the existing members of an organization should be considered an advantage to the job seeker, while considering him or her for employment in that organization’. Therefore employees who got their jobs through family or tribal connection would have a strong moral obligation to remain with the organization because he/she would not want to disappoint the person that placed him/her in the job position. In support of this, Fischer and Mansell (2009) found in their research that participants that had high power distance and collectivist orientation (like Nigeria) reported higher levels of continuance and normative commitment, owing to the larger social pressures and costs associated with leaving an organization.

Therefore when managers are cognizant of the type of commitment employees have to the organization they will be able to channel this towards achieving organizational objectives. Effort should be made by to find out employees views about the organization. Internal attitude surveys should be carried out periodically to get employees contributions. All employees should be encouraged to participate in decision making in organizations. Innovative contributions should be implemented and rewards given to the employee. This will increase workers commitment in the organization.

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