

JOB SATISFACTION AND ORGANIZATIONAL CITIZENSHIP BEHAVIOUR OF EMPLOYEES IN SELECTED DEPOSIT MONEY BANKS OF LAGOS STATE, NIGERIA

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Abstract

The Nigerian banking sector has witnessed a lot of transformation given the different events that have taken place from recapitalization, economic meltdown and change of Chief Executive Officers. Despite the transformation, the activities of the banking sector have increased economic development and relative stabilization in the financial systems. This importance of human capital in this context cannot be underestimated as they play a key role in the implementation of transformative strategies in the Nigerian banking sector. The study adopted the survey research design in carrying out this research. The population of the study includes 59678 employees from 10 selected banks in Lagos State. Data for the study was analysed using descriptive statistics and also inferential statistics (correlation analysis) under the statistical package for social sciences (SPSS). The result of hypothesis revealed that there is a significant relationship between job satisfaction and organizational citizenship behavior among employees of selected deposit money banks in Lagos State. This implies that an increase in job satisfaction increases organizational citizenship behavior among employees of selected deposit money banks in Lagos State. The study thus provided empirical evidence to support theoretical models that prescribe a link between job satisfaction and organizational citizenship behavior. The researcher discovered that job satisfaction has become the major factor for enhancing organizational citizenship behavior. Therefore, the management of banking sector should produce atmosphere where employees feel satisfied on their jobs.

Keywords: Job Satisfaction, Organizational Citizenship Behaviour, Employees, Deposit Money Banks, Lagos State.

1.0 Introduction

The Nigeria's banking industry in recent years has made a quantum transformation and withstands new and unpredictable environment, characterized by deregulation, product innovation, globalization, expansion in technology and concentrated competition. The incremental modification/transition has shaped the potential for increase in competition and performance. Despite the transformation, the activities of the banking sector have increased economic development and relative stabilization in the financial systems (Sanusi, 2011). The

banking sector, as categorized under the service sector, contributes majorly to the gross domestic product of Nigeria's non-oil sector. This gives more prominence to the service sector and particularly the banking sector.

Many studies (Akinloye& Adesola, 2015; Akinyemi, 2013; Organ, 2006; Swaminathan & Jawahar, 2013) have been done on job satisfaction relating to OCB especially in developed countries in manufacturing sector and education sector but few in banking sectors. Surprisingly, none has been done in the banking setting in Nigeria, especially in Lagos State. Job satisfaction has various facets and one of the key facets is employees' compensation (Akinloye& Adesola, 2015). Employee compensation is among the factors that cause job dissatisfaction and poor level of commitment among Nigerian bank employees. This is because bank employees are offered compensation packages that do not commensurate with the time, loyalty, and effort the employees invested in their jobs (Akinloye& Adesola, 2015). The banks employees are not well remunerated and allowances are dwindling, and career development opportunities within the banks compared to their counterpart in other parts of the world appears to be diminishing (Oyeniya, Afolabi&Olayanju, 2014). The bank consolidation era in the banking industry was addressed by strategic measure to reduce their staff strength, compensation packages and led to a situation where one person carries out the responsibility of more than one person (Iwu&Ukpere, 2012). It also led to reduction in income paid to bankers, low level of commitment, poor altruism relationship among bank employee, job dissatisfaction and substantial amounts of some allowances were converted to variable pay which most employees no longer earn (Iwu&Ukpere, 2012).

It is obvious that job satisfaction and organisational citizenship behaviour have enjoyed massive popularity among theorist and human resource practitioners in the last century, but the inclusion of commitment becomes innovative in the discourse of OCB in the banking setting. Liu (2004) observed that banking is an inherently tasking profession that places huge strain on employees as majority of the employees in deposit money banks experience unrealistic target from management, lack of adequate compensation, supervisors support problems, work inflexibility, long working hour's culture, work pressure/job stress, unconducive working environment, poor career development opportunities, and low level of commitment and these problems have always been trouble for employees. Thus, it is plausible to state that many factors may adversely influence the commitment of employees in the banks. These influences may lower the levels of commitment of employees without, hence, incapable of lowering the levels of OCB among employees.

Banks in Nigeria are faced with the problem of balancing organisational citizenship behaviour of the employees and job satisfaction. The prevailing issues in Nigerians banks are unwholesome attitude among bank employees and poor interaction with bank customers. Olajide (2014) established that in Nigeria most bank employees lack courtesy both among themselves and towards bank customers and these affect their working environment and practices. Omer (2013), revealed that lack of courtesy among employees in any organisation makes employee job environment difficult to operate. It also negatively affects organisational productivity. Akinyemi (2013) noted that the poor level of job satisfaction in the banking sector in Nigeria has led to high rate of frustration, poor attitude, lack of

commitment, lack of care and interest, excessive staff turnover and job dissatisfaction. This has resulted into poor discretionary efforts or organisational citizenship behaviour.

Thus this study therefore intends to evaluate the relationship between Job satisfaction and organizational citizenship behavior in the Nigerian banking sector.

2.0 Literature Review and Hypothesis Formulation.

From a conceptual angle, job satisfaction (JS) has been researched by various social science scholars and they are in support that it has to do with a positive emotional reaction of an employee towards a particular job (Al-Smadi&Qbian, 2015; Aslaug &Espen, 2017). The study of job satisfaction can perhaps be said to have started in earnest with the famous Hawthorne Studies, conducted by Elton Mayo at the Western Electric Company in the 1920's. Up to date, those that engage in Industrial Psychology still have much interest in examining the effects of physical conditions, equipment design, and the productivity of individuals.

Elton Mayo and his co-workers started the tradition of investigating the effect of physical factors on productivity. In the course of their study, however they become concerned that factors of social nature were affecting satisfaction with job and productivity. The human relation school also started thereafter, which glimpse the function of the industrial psychologist as looking for ways to improve the happiness of workers and also to improve productivity. The implicit assumption was based on the fact that the satisfied worker is a productive worker. Job satisfaction as agreed by scholars comprises of various aspects. Positive attitudes toward one's job are quite equivalent to job satisfaction. Thus, positive attitude results in job satisfaction while a negative attitude toward one's job is equivalent to job dissatisfaction. According to Nimalathasan (2013) job satisfaction is a positive reaction about a job, originating from an evaluation of the job characteristics. Hoppock (2005) defined job satisfaction as any combination of psychological, physiological and environmental circumstances that cause a person truthfully to say I am satisfied with my job. Job satisfaction can also be seen as affective orientations on the part of individuals or organizations toward work roles which they are presently occupying. It has to do with the extent to which people like or dislike their job. That is why job satisfaction and job dissatisfaction can appear in any given work situation. Job satisfaction is also defined as the magnitude to which individuals are satisfied with their jobs or their perceptions and how they feel about the different aspects of their jobs (Mohamed, Kader &Anisa, 2012; El Din Mohamed, 2016). Furthermore, Garazi, Juan, and Fernando (2013) also defined job satisfaction as the pleasurable emotional state resulting from the perception of one's job as fulfilling or allowing the fulfillment of one's important job values.

On the other hand, organisational citizenship behaviour (OCB) is a concept that has been studied in a variety of domains and disciplines ranging from human resources management, marketing, and economics to health care. The concept of organisational citizenship behaviour (OCB) started and was commonly put into use in the literature of management and organisation in the 1980s and is recently gaining momentum as well. The concept of OCB was first introduced by Organ and Bateman in the 42nd National Management Conference in 1982 and later Smith, Organ and Near according to Podsakoff, *et al.*, (2000). The most comprehensive description of the concept of OCB was given by Organ, which has been

considered to be the most commonly recognized definition in the field of management sciences. According to Bakhsh, *et al.*, (2011) organisational citizenship behaviour means that an individual works beyond the criteria and job descriptions determined by the organisation and also makes extra voluntary effort in this regard (effort which was not included and defined in the official reward system of the organisation). In other words, Wang, (2015) describes OCB as a distinct behaviour, which is not directly recognized by the formal reward system but in the average promotes organisational functioning and performance.

Similarly, organisational citizenship behaviour (OCB) represents individual behaviour that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate, promotes the effective functioning of the organisation (Sow- Hup& Ho-Yan, 2017). Wang (2015) argues that the term discretionary as used in the definition means that the behaviour is not an enforceable requirement of the role or the job description, that is, the clearly specifiable terms of a person's employment contract with the organisation. The behaviour is rather a matter of employee's personal choice such that its omission is not punishable.

Following the original definition of OCB by Organ (1988) many new definitions of OCB have followed. For example, Schnake, (2007) defines OCB as functional, extra-role, pro-social behaviour, directed at individuals and groups in an organisation. According to Schnake (2007), OCB thus includes discretionary pro-social ethical behaviour, such as helping new recruits and beginners in the organisation, assisting co-workers on the job, not taking unnecessary leave and breaks in the organisation, as well as volunteering to do things beyond their job description.

Turnipseed and Rassuli (2005) in their definition of OCB, said, that it entails defending and promoting the organisation when it is criticized or urging peers to invest in and also protect the organisation; which indicates that OCB is going beyond the call of duty. OCB is defined as an extra work associated with behaviours, which goes above and beyond the routine duties prescribed by their job descriptions or measured in formal evaluations. Zhao, Peng and Chen (2014), defined OCB as a behaviour that surpasses the routine expectations of an employee. This behaviour may be different for different people as every employee in an organisation perceives job requirements differently, that is, for some employees, assisting others (Altruism) may be a routine, yet, some will count it as beyond the scope of job requisites.

Organisational citizenship behaviour has been defined as the non-compulsive, helpful, and constructive behaviours that are directed to the organisation or to its members (Kim, 2013; Benson & Martin, 2016). In addition, OCB ranges beyond the performance gauge required by an organisation in a formal job description. Moreover, (OCB) can be seen as actions performed by employees that encompass the minimum role requirements expected by the organisation and promote the welfare of co-workers, work groups, and/or the organisation (Zhang, 2014). Similarly, Dong & Sue, (2015) defines OCB as behaviours of employees as opposed to their underlying values or attitudes. It is seen as those actions that are beyond formally prescribed roles and job descriptions, that is, extra role behaviour rather than expected role behaviour. In this regard, OCB is behaviour that involves employees going an extra mile in the conduct of their duties.

Theoretically, the expectancy theory was reviewed as theoretical underpinning for the study. The theory was propounded by Victor Vroom in 1964 and it has been widely used in managerial literature to explain the concept of human behaviour within organisations. Armstrong (2006) opines that the concept of expectancy was originally contained in the valence- instrumentality- expectancy theory. In this regard, valence stands for value, instrumentality is the belief that if we engage ourselves in doing one thing, it will definitely lead to another and expectancy is the belief that an individual effort and action will lead to an outcome in the long run (Armstrong, 2006). The expectancy theory holds that individuals choose between alternatives which involve uncertain outcomes and the behaviour of the individual is not only affected by his or her preferences, amongst these outcomes, but also by the extent to which the individual believes the outcomes to be possible. Expectancy is defined as an individual's motivational belief in relation to the likelihood that a particular action or effort will be followed and rewarded with a particular outcome (Armstrong, 2006).

According to the theory, the human behaviour is determined by the preference and the possibility of getting the desired outcome. Accordingly, people will be motivated if they expect a positive relationship between efforts and rewards, and if they value these rewards. Individual's expectancies may be described in terms of their strength. Maximum strength has to do with the certainty that a particular degree of action will be followed and rewarded by the outcome; meanwhile the minimal strength is signified by subjective certainty that a particular degree of action will not be followed and rewarded by the outcome. In this case, the strength of expectations may be based on previous experiences, for instance, the belief that employees who go beyond the call of duty are positively rewarded, will motivate and increase performance in these circumstances. To motivate, attract, and maintain such employee performance in the organisations, managers should reward their employees in accordance with their effort and contributions to the organisation as this will motivate the employee to continue performing and even exhibit organisational citizenship behaviour, that is, going beyond the call of duty.

The implication or contributions of the expectancy theory is that it takes into account individual perceptions and thus personal histories, which assume that people are essentially the same. Furthermore, the theory is a comprehensive theory that helps to forecast or explain task-related effort, and it accounts for the differences in an individual's motivation and helps in measuring these differences Lewis, *et al.*, (1995). Ferris (1977) argued that it can be considered as the most promising conceptualization of an employee's motivation.

Among the supporters of Vroom's Expectancy Theory are researchers such as Lawler, (1968); Goodman, *et al.*, (1970); Pinder, (1984); Armstrong, (2006); Kominis and Emmanuel, (2007). Additionally, De-Klerk (2005) reported a moderate-strong empirical support and a strong industrial applicability for the expectancy theory.

However, the Expectancy Theory has been criticized by some researchers for many reasons. Luthans (1995) criticized the theory by pointing out that "the expectancy theory attempts only to mirror the complex motivational process; it does not attempt to describe how motivational decisions are actually made or to solve actual motivational problems facing a manager". Furthermore, Huczynski and Buchanan (2004) have summarized the main criticism of the

expectancy theory on the following grounds, "First, the theory covers a range of interrelated variables and is complex and difficult to test. Second, the assumption that we make decisions using such a detailed calculus is questionable. Third, the impacts of coercion and job insecurity on performance are overlooked. Finally, the tests of the theory rely on being able to measure and correlate all those variables, using instruments and statistical methods of dubious validity." Mitchell (2001) also criticized the theory; he argues that the utmost difficulty in testing the theory emanates from the fact that the theory is so comprehensive and it is virtually impossible to concurrently test all aspects of the theory.

Based on empirical provisions, the effect of job satisfaction variable on organisational citizenship behavior dimension has been widely researched by many researchers (Dong & Sue, 2015; Salehi & Gholtash, 2011). However, the direction of the relationship between job satisfaction and organisational citizenship behavior of organisations had not been clear (Zeinabadi, 2010). Furthermore, studies on the relationship between job satisfaction and organizational citizenship behavior had produced mixed results (Salehi&Gholtash, 2011).

While some argued that job satisfaction ensures and promotes organisational citizenship behavior dimension in the organisation (George, Charles, Anthea & Chux, 2017; Rabia, 2012) others indicated that job satisfaction does not ensure and promote organisational citizenship behavior dimension in the organisation. Also, Zeinabadi (2010) reveals that some previous studies did not indicate the extent to which job satisfaction promotes employees organisational citizenship behavior dimension (conscientiousness) in the organisation. Job satisfaction has been linked to organisational citizenship behaviour. Individuals who experience satisfaction by working on tasks that meet their career goals and perceive that their organisation is willing to reward their effort with higher positions will have high levels of organisational citizenship behavior. Conversely, when an individual believes that his/her satisfaction in an organisation will be difficult to achieve, s/he would have lower organisational citizenship behavior (Chukwuemeka, 2014). This study proposes that:

there is no significant relationship between job satisfaction and organizational citizenship behavior among employees of selected deposit money banks in Lagos State.

3.0 Methodology

The study adopted the survey research design in carrying out this research. The survey research design is considered appropriate and suitable for this study because it involves assessing and examining the relationships between two or more variables. The population of the study include 59678 employees from 10 selected banks in Lagos State namely: Guarantee Trust Bank, Zenith Bank, Diamond Bank, First Bank Plc, First City Monument Bank, United Bank for Africa, Access Bank Plc, Fidelity Bank Plc, Eco Bank and Stanbic IBTC Bank. Cochran's formula of (1997) was used to select the samples which gave 772 inclusive of 30% non-response provision. The proportional random sampling technique was used and the method of data collection was the primary method using a well-structured research instrument which was found valid and reliable after a pilot study was done. Data for the study was analysed using descriptive statistics and also inferential statistics (correlation analysis) under the statistical package for social sciences (SPSS) version 24.

4.0 Results and Discussion

The objective of the study was to determine the relationship between job satisfaction and organisational citizenship behaviour among the employees of selected deposit money banks in Lagos State. The descriptive findings revealed there is positive perception on the effect of job satisfaction and organisational citizenship behaviour. Therefore, there is relationship between job satisfaction and organisational citizenship behaviour among the employees of selected deposit money banks in Lagos State.

The results of the inferential analysis which was done using correlation are thus presented below. In testing the hypothesis, Pearson product-moment correlation test was used. To form the basis of testing the hypothesis, the test was done at significance level of $p < 0.05$ such that when p-value was more than the significance level, the result is considered insignificant. The results are outlined in Tables 1.

Table 1: Summary of Pearson Correlation Statistics Results between Job Satisfaction and Organizational Citizenship Behaviour

Correlations			
		Job Satisfaction	Organizational Citizenship Behaviour
Job Satisfaction	Pearson Correlation	1	0.984**
	Sig. (2-tailed)		0.000
	N	642	642
Organisational Citizenship Behaviour	Pearson Correlation	0.984**	1
	Sig. (2-tailed)	0.000	
	N	642	642

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

Source: Researcher’s Field Results, 2019

Table 1 presents the results of bivariate correlation between job satisfaction and organisational citizenship behavior based on Pearson product-moment correlation. According to Sekaran (2008), this correlation is linear and the correlation coefficient ranges from -1.0 (perfect negative correlation) to +1.0 (perfect positive relationship). It tells the researcher the magnitude and direction of the relationship between two variables. The correlation coefficient was calculated to determine the strength of the relationship between dependent and independent variables (Kothari, 2013). From the table, there was a high significant and positive relationship between job satisfaction and organisational citizenship behavior among employees of selected deposit money banks in Lagos State ($r = 0.984$, $p < 0.05$). This implies that an increase in job satisfaction increases organisational citizenship behavior among employees of selected deposit money banks in Lagos State. Therefore, the null hypothesis (H_{06}) which states there is no significant relationship between job satisfaction and organisational citizenship behavior among employees of selected deposit money banks in Lagos State is hereby rejected.

The result of hypothesis revealed that there is a significant relationship between job satisfaction and organisational citizenship behavior among employees of selected deposit money banks in Lagos State. This implies that an increase in job satisfaction increases organisational citizenship behavior among employees of selected deposit money banks in Lagos State. This is in congruence with the findings of Chiboiwa, Chipunza and Samuel (2011) who reported that there was a positive relationship between job satisfaction and organisational citizenship behaviour. This is also affirmed by the study of Allameh, Amiri, Asadi (2011) that employees' job satisfaction not only confirms his staying in the organisation, but also leads to organisational citizenship behaviour. A study conducted by Fatimah, Amira and Halim (2011) on teachers revealed that there was a significant positive relationship between OCB and job satisfaction. Four dimensions of OCB were correlated to job satisfaction except courtesy. Findings also indicated that altruism and civic virtue contributed to job satisfaction. But the other three dimensions of OCB did not contribute significantly to job satisfaction. In addition, the study of Mohammad, Habib & Alias, (2011) on job satisfaction: intrinsic and extrinsic OCB: OCB-organisation, and OCB-individual found that intrinsic and extrinsic factors of job satisfaction are essential in predicting OCB for a higher learning institution in Malaysia.

From the findings of this study, it was revealed that there is significant relationship between job satisfaction and organisational citizenship behavior among employees of selected deposit money banks. So, one important implication of this finding is that the management should pay attention to these facets of job satisfaction to get direct outcome of organisational citizenship behavior. Based on these findings and supporting literature, the study therefore rejects the null hypothesis which states that there is no significant relationship between job satisfaction and organisational citizenship behavior among employees of selected deposit money banks in Lagos State.

5.0 Conclusions and Recommendations

The findings of this study may help to educate banks managers in Lagos State on some of the factors that are associated with not only job satisfaction and organisational commitment, but also experiencing organisational citizenship behaviour. Following the data analysis and findings of the study, it can be concluded that job satisfaction is pertinent to enhance organisational citizenship behaviour. The study thus provided empirical evidence to support theoretical models that prescribe a link between job satisfaction and organisational citizenship behaviour. The researcher discovered that job satisfaction has become the major factor for enhancing organisational citizenship behaviour. Therefore, the management of banking sector should produce atmosphere where employees feel satisfied on their jobs. The findings of the study reveal that there is a high significant and positive relationship between job satisfaction and organisational citizenship behaviour among employees of selected deposit money banks in Lagos State. This implies that an increase in job satisfaction increases organisational citizenship behaviour among employees of selected deposit money banks in Lagos State. Hence, it is recommends that the management of the banks should adequately provide job satisfaction to the employees as that will enhance their level of OCB in the banks. Authorities and management of deposit money banks should produce atmosphere where employees feel satisfied with their job and be committed to their banks. To increase the other dimensions of job satisfaction to match the current level of OCB, management in the deposit

money banks under study should ensure the presence of factors that facilitate OCB in their organisation. Examples of such factors include compensation, supervisors' support, coworkers' relationship, work environment and career development opportunities among other factors.

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