

EMPLOYEE COMMITMENT AND ORGANIZATIONAL PERFORMANCE OF COMMERCIAL BANKS IN RIVERS STATE

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ABSTRACT

The study examined the relationship between employee commitment and organizational performance in paint manufacturing firms in Rivers State, Nigeria. The objective of the study was to determine the relationship between employee commitment and organizational performance (corporate image, resource maximization, and customer satisfaction) of commercial banks in Rivers State. The study adopted the explanatory cross-sectional survey research design. A sample of 108 respondents was drawn from an accessible population of 150 full-time staff of the head office of 10 accessible commercial banks in Rivers State using Krejcie and Morgan Sample Size Determination Table. The study also employed Bowley's formula and random sampling in the selection of respondents. After validation by the supervisor and two other experts in human resource management, Cronbach alpha was used to test the reliability of the instrument. Out of 108 copies of the questionnaire administered, a total of 76 copies were retrieved. Mean and standard deviation were used for the univariate analysis; Spearman Rank Order Correlation Coefficient was used for the bivariate analysis, while the multivariate analysis was done using Partial Correlation. Spearman Rank Order Correlation Coefficient was used in testing the hypotheses one to nine, while Partial Correlation was adopted in testing hypothesis ten at 0.05 level of significance. The findings revealed that a significant positive relationship exists between dimensions of employee loyalty such as employee commitment and measures of organizational performance such as corporate image, resource maximization, and customer satisfaction in commercial banks in Rivers State, Nigeria. It was found that reward factor has moderating impact on the relationship between employee loyalty and organizational performance of commercial banks in Rivers State. The study concluded that employee commitment enhances the organizational performance of commercial banks in Rivers State. It was therefore, recommended amongst other things that management should improve on their reward system in order to sustain employee loyalty which will boost performance.

Keywords: Goal Personalisation, Organisational Performance, Corporate Image, Resource Maximisation

INTRODUCTION

Organisational performance is a critical indicator of success and sustainability for businesses, particularly in the banking sector. Organisational performance refers to how well an organisation achieves its objectives, efficiently utilizes resources, and satisfies stakeholders, including customers and employees. For commercial banks operating in Rivers State, organisational performance can be measured using corporate image, resource maximization, and customer satisfaction. Smith (2021) defines corporate image as the public perception and reputation of an organisation, shaped by its actions, communications, and the quality of its products or services. In the context of commercial banks in Rivers State, corporate image is critically important as it influences customer trust and loyalty, which are essential for maintaining a competitive edge in the financial sector. A positive corporate image is often a reflection of consistent and high-quality service provided by committed and loyal employees. Banks with a strong corporate image are

perceived as reliable and customer-focused, which can attract and retain customers, ultimately enhancing overall organisational performance.

Another element of organisational performance is resource maximization. Barney (2024) sees resource maximization as the efficient and effective use of an organisation's financial, human, and technological resources to achieve its objectives. In commercial banks in Rivers State, resource maximization is crucial for maintaining operational efficiency and achieving profitability. This includes optimizing workforce productivity, leveraging technology for better service delivery, and prudent financial management. Employees who are committed and aligned with the bank's goals contribute significantly to resource maximization by ensuring optimal utilization of resources and reducing wastage. Effective resource maximization enables banks to offer competitive products and services, improve customer satisfaction, and sustain long-term growth. Another way of examining how a commercial bank is performing is to examine their customer satisfaction. Customer satisfaction in the context of commercial banks in Rivers State refers to the quality of interactions and support provided to clients throughout their banking experience. High-quality customer satisfaction is fundamental to retaining customers and fostering loyalty, which directly impacts the bank's performance. Loyal employees who prioritize enterprise first behaviour and align with organisational goals are more likely to provide exceptional customer satisfaction, addressing client needs efficiently and courteously (Zeithaml et al., 2018). Effective customer satisfaction not only resolves issues promptly but also enhances the overall customer experience, leading to increased customer satisfaction and positive word-of-mouth referrals, thereby strengthening the bank's market position and profitability.

In commercial banks within Rivers State, Nigeria, employee loyalty is increasingly recognized as a significant determinant of organisational performance. Employee loyalty refers to the degree of commitment and dedication an employee has towards their organisation, characterized by a willingness to prioritize organisational goals and a tendency to align personal objectives with those of the company. In the context of commercial banks in Rivers State, employee loyalty manifests through three key dimensions: employee commitment, enterprise first behaviour, and organisational goal personalization. Employee commitment is a key dimension of loyalty that directly influences organisational performance. Committed employees tend to exhibit lower turnover rates and higher levels of job performance, which are essential for the stability and efficiency of banks. Research has shown that employee commitment is strongly linked to increased organisational productivity and effectiveness (Meyer & Allen, 1997). In the banking sector, this translates to more reliable customer satisfaction and meticulous financial management, contributing to the overall performance of the bank (Dixit & Bhati, 2012).

Research Hypotheses

The following null hypotheses tested at 0.05 level of significance in the course of the study:

- Ho₁: Employee commitment does not have any significant relationship with corporate image of commercial banks in Rivers State.
- Ho₂: Employee commitment does not have any significant relationship with resource maximization of commercial banks in Rivers State.
- Ho₃: Employee commitment does not have any significant relationship with customer satisfaction of commercial banks in Rivers State.

Employee Commitment

The concept of employee commitment is derived from an article entitled "The organisation Man" written by Whyte in 1956 (Dixit & Bhati, 2012). It refers to the willingness of social actors to give their energy and loyalty to social systems, the attachment of personality systems to social relations, which are seen as self-expressive (Dixit & Bhati, 2012). **Brown (1969) cited in Zeb-Obipi and Agada (2018)** defines commitment as (1) something of the notion of membership; (2) it

reflects the current position of the individual; (3) it has a special predictive potential, providing predictions concerning certain aspects of performance, motivation to work, spontaneous contribution, and other related outcomes; and (4) it suggests the differential relevance of motivational factors (Ledum, 2016).

Commitment is that state of being in which an individual becomes bound by his action and through these actions to beliefs that sustain the activities of his own involvement (Salancik, 1977). Mowday (1979) cited in Dixt and Bhati (2012) defined commitment as "the relative strength of an individual's identification with and involvement in a particular organisation". Committed employees actually show high level of consistency in their participation and dedication to organisational activities. They do not give flimsy excuses why a task or goal cannot be accomplished. Employees who are usually absent from meetings, and ongoing projects cannot be said to be committed.

Employee commitment seems to be a crucial factor in achieving organisational success. Individuals with low levels of commitment will do only enough to work by. They do not put their hearts into the work and mission of the organisation. They seem to be more concerned with personal success than with the success of the organisation as a whole. People who are less committed are also more likely to look at themselves as outsiders and not as long-term members of the organisation. An attractive job offer elsewhere is very likely to result in their departure. By contrast, employees with high commitment to an organisation see themselves as an integral part of the organisation. Anything that threatens the organisation is an imminent danger to them as well. Such employees become creatively involved in the organisations mission and values, and constantly think about ways to do their jobs better. In essence, committed employees work for the organisation as if the organisation belongs to them.

Digging from the root, commitment comes into being when a person, by making a side bet, links extraneous interests with a consistent line of activity. Grusky (2013) relates commitment with the nature of the relationship of the member to the system as a whole. In the view of Kanter (2017), commitment is the willingness of social actors to give their energy and loyalty to social systems, the attachment of personality systems to social relations, which are seen as self expressive. The term commitment is eminent, therefore, Batemen and Strasser (1984) in Saba (2015) defined that employee commitment is multi-dimensional in nature which involves high degree of employee's dedication with the organisation, their readiness to put forth high level of effort, similarity of objectives and values and a strong wish or desire to be a part of the organisation. Commitment is a constructive assessment of the organisation and its objectives. In the view of Buchanan (1974) in Agada (2018), commitment is defined as a psychological relationship between the workers and organisations. Loyalty of employees based on these: (a) faith in the objectives of company. (b) readiness to put forth high level of effort in the company. (c) strong wish to be a part of the organisation (Porter *et al.*, 1974 cited in Nwabali, 2018).

Corporate Image

The manner in which a company, its activities, and its products or services are perceived by outsiders is what is described as corporate image. It can also be referred to as corporate reputation. In a competitive business climate, many businesses actively work to create and communicate a positive image to their customers, shareholders, the financial community, and the general public. Reputation has been described as an extrinsic cue that is an attribute related to organisational image. Reputation evolves all the time, and it is mainly created by the flow of information from one user to another (Herbig & Milewicz, 2013). Reputation embodies the general estimation in which a company is held by employees, customers, suppliers, distributors, competitors, and the public. Thus, firms compete for reputation knowing that those with a strong reputation across their goodwill in terms of product can assume highest sales prices, thereby

being more powerful than another competitor (Loureiro & Kaufmann, 2016). This gives credence to cooperate image.

The Online Business Dictionary (2018) defines corporate image or reputation as "the collective assessments of a corporation's past actions and the ability of the company to deliver improving business results to multiple stockholders over time. For example, many businesses assess corporate reputations using financial soundness, quality of management, products and services and market competitiveness as the criteria for ranking." James (2013) defines cooperate reputation as an intangible asset representing non-physical assets, such as brand name and reputation, and shows up on the asset side of a company's balance sheet. He also pointed out that: "a company often acquires brand reputation by purchasing another company. The objective in managing corporate image is to communicate the company's identity to those audiences or constituencies that are important to the firm, in such a way that they develop and maintain a favorable view of the company. This process involves fashioning a positive identity, communicating this identity to significant audiences, and obtaining feedback from the audiences to be sure that the message is interpreted positively. An unsatisfactory image can be improved by modifying corporate communication, re-shaping the corporate identity, or both.

Fanaras (2013) identified that having a strong image as an organisation is accompanied with some level of benefits such as customer recognition. Having a strong brand works to build recognition. This means that when a customer is shopping for a particular product or considering a company to perform a service, they recognize your company in the running. Consumers are far more likely to choose a brand that they recognize over something unfamiliar, even if they do not know a great deal about your company at that time. He stressed that such organisation could equally achieve competitive edge in the market. Your brand is what differentiates you in the market place. When customers recognize and back your brand, it lends a competitive edge to your company. The more recognition you receive and the more you build your brand, the more you will find that your brand elevates and is competitive with other well-known brands. Corporate image can further be expressed in terms of public trust, customers' rating, and employees' rating.

Relationship between Employee Commitment and Organisational Performance

When an employee has high commitment to an organisation, he sees himself as an integral part of the organisation. Anything that threatens the organisation is an imminent danger to him as well. Such employees become creatively involved in the organisation's mission and values, and constantly think about ways to do their jobs better. In essence, committed employees work for the organisation as if the organisation belongs to them. This goes further to imply that a committed employee will trigger organisational performance, thereby helping to enhance the corporate image of the organisation, maximizing the organisation's resource, and as well building customer satisfaction. Biljana and Dordevic (2014) stated that the commitment of employees is an important issue because it may be used to predict employee's performance, absenteeism and other behaviors. Committed employees develop a bond with an organisation and that creates better organisational performance. If that emotional connection to their career, relationships with other employees and the organisation are present, they perform better and serve the organisation better (Demovsek, 2016). Successful organisations depend on the high performance of their employees to meet their objectives. In order to achieve their strategic aims and keep their competitive advantage, their employees must perform at high levels (Dessler, 2017). Employee commitment seems to be a crucial factor in achieving organisational performance. In the view of Princy and Rebeka (2023), individuals with low levels of commitment will do only enough to work by. They do not put their hearts into the work and mission of the organisation. They seem to be more concerned with personal success than with the success of the organisation as a whole. People who are less committed are also more likely to look at themselves as outsiders and not as

long – term members of the organisation. An attractive job offer elsewhere is very likely to result in their departure.

The relationship between employee commitment and organisational performance has been studied under various disguise. For example, Khan (2010) investigated the impact of employee commitment (affective commitment, continuance commitment and normative commitment) on organisational performance from a sample of 153 public and private and public sector employees of oil and gas sector in Pakistan. The results revealed a positive relationship between employee commitment and organisational performance. Therefore, organisational performance emerged as a determinant of employee commitment. Khan (2010) advised managers to pay special attention to antecedents of employee commitment and all the factors which foster employee commitment so as to increase employee performance and subsequently increase organisational productivity. In a related study, Richard (2017) found that more committed employees wish to terminate from the organisation at minimum level. There will be higher intention of these employees, who are committed to their organisation, to remain in the organisation and they work hard in performing their tasks that will increase their positive attitude towards the organisation and that thing will ultimately increase the productivity of the organisation. This thing will result in higher organisational performance. Richard (2017) also found that employee commitment is directly related with the company turnover. Additionally, Jeffrey (2015) concluded that organisational performance will be enhanced by higher level of employee commitment. Arthur also found that productivity of the organisation ultimately increased with the help of organisational commitment. Green *et al.* (2018) had found that employee commitment decreases the probability of employees' tendency of leaving the job. This means that organisations with committed employees who show punctuality, the obligation to stay, and as well as dedication to stay will be on the smiling side, as this is going to enhance their performance. Committed employees lead to higher organisational performance and very low level of employee shift from the organisation. Effective organisational commitment is always a result of the core behavior of the major employees along with their behavioral factors like turnover intention (Addae *et al.*, 2016).

Theoretical Review

This study anchored on the Social Exchange Theory as propounded by George Casper Homans in the year 1958. Two other supportive theories related to this study include: Contingency Theory of Management by Fred Edward Fiedler in 1964, and Equity Theory by John Stacey Adams. However, Social exchange Theory is where this study is majorly anchored on.

Social Exchange Theory was propounded by George Casper Homans in the year 1958 (Ehimen & Alegebe, 2023). Social Exchange Theory postulates that "give and take" forms the basis of almost all relationships though their proportions might vary as per the intensity of the relationships.

Pfeffer (1982) cited in Ahiauzu and Asawo (2016) posits that social exchange theory is a behavioural compliance on the part of the individual in exchange for something which is perceived to be contingent on the individual's behaviour. Thus, the social exchange theory is about giving something of more value to others than what has been given to you and also receiving something of higher value than you have given out (Ahiauzu & Asawo, 2016). Some relevant assumptions of the theory are as follows:

- i. In a relationship, every individual has expectations from his/her partners. A relationship without expectations is meaningless;
- ii. Good relationships are mutually beneficial and not supposed to be one sided. An individual invests his time and energy in relationship only when he gets something out of corresponding or higher value from it (Ehimen & Alegebe, 2023).

Accordingly, Social Exchange Theory holds that feelings and emotions ought to be reciprocated for a successful and long lasting relationship. Good relationships should be mutually beneficial and not suppose to be one sided.

METHODOLOGY

Research Design

The study adopted the explanatory cross-sectional survey research design.

Research Population

The accessible population of the study consisted of 150 full time staff working at the head office of 10 accessible commercial banks operating in Rivers State.

Sample Size/Sampling Techniques

The sample of this study consisted of one hundred and eight (108) respondents drawn from the population of 150 staff using Krejcie and Morgan Sample Size Determination Table.

Instrumentation and Measurement

Structured questionnaire was used as instrument for data collection. The structured questionnaire was developed by the researcher.

Method of Data Analysis

Mean and Standard Deviation were used for the univariate analysis while, the bivariate analysis was done using Pearson Product Moment Correlation via SPSS Version 26.0 at 0.05 level of significance.

Bivariate Analysis

Employee Commitment and Organisational Performance

Ho₁: Employee commitment does not have any significant relationship with corporate image of commercial banks in Rivers State.

Ho₂: Employee commitment does not have any significant relationship with resource maximization of commercial banks in Rivers State.

Ho₃: Employee commitment does not have any significant relationship with customer satisfaction of commercial banks in Rivers State.

Relationships between Employee Commitment and Organisational Performance

| | | Employee Commitment | Corporate Image | Resource Maximization | Customer satisfaction | |
|----------------|-----------------------|-------------------------|-----------------|-----------------------|-----------------------|---------|
| Spearman's rho | Employee Commitment | Correlation Coefficient | 1.000 | 0.666** | 0.697** | 0.547** |
| | | Sig. (2-tailed) | . | .000 | .000 | .000 |
| | | N | 76 | 76 | 76 | 76 |
| | Corporate Image | Correlation Coefficient | 0.666** | 1.000 | 0.666** | 0.666** |
| | | Sig. (2-tailed) | .000 | . | .000 | .000 |
| | | N | 76 | 76 | 76 | 76 |
| | Resource Maximization | Correlation Coefficient | 0.697** | 0.793** | 1.000 | 0.666** |
| | | Sig. (2-tailed) | .000 | .000 | . | .000 |
| | | N | 76 | 76 | 76 | 76 |
| | Customer satisfaction | Correlation Coefficient | 0.547** | 0.794** | 0.666** | 1.000 |
| | | Sig. (2-tailed) | .000 | .000 | .000 | . |
| | | N | 76 | 76 | 76 | 76 |

** . Relationship is Significant at the 0.01 level (2-tailed).

Source: SPSS Output, 2024

Column two of table above shows r value of 0.666 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating to employee commitment and corporate image. Since the significance value is less than the alpha level of 0.05, the null hypothesis (H_{01}) which states that employee commitment does not have any significant relationship with corporate image of commercial banks in Rivers State was rejected and the alternate hypothesis (H_{a1}) was accepted. This implies that employee commitment has a significant and a highly positive relationship with corporate image of commercial banks in Rivers State.

Column three of table above shows r value of 0.697** at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating employee commitment and resource maximization. Since the significance value is less than the alpha level of 0.05, the null hypothesis (H_{02}) which states that employee commitment does not have any significant relationship with resource maximization of commercial banks in Rivers State was rejected and the alternate hypothesis (H_{a2}) was accepted. This implies that employee commitment has a significantly high and positive relationship with resource maximization of commercial banks in Rivers State.

Column four of table above shows r value of 0.547** at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating employee commitment and customer satisfaction. Since the significance value is less than the alpha level of 0.05, the null hypothesis (H_{03}) which states that employee commitment does not have any significant relationship with customer satisfaction of commercial banks in Rivers State was rejected and the alternate hypothesis (H_{a3}) was accepted. This implies that employee commitment has a significant and moderately positive relationship with customer satisfaction of commercial banks in Rivers State.

These results showed that employee commitment has a significant positive relationship with organisational performance of commercial banks in Rivers State in terms of corporate image, resource maximization and customer satisfaction.

Employee Commitment and Organisational Performance

The test of hypotheses one, two and three revealed that employee commitment has a significant positive relationship with organisational performance of commercial banks in Rivers State in terms of corporate image, resource maximization and customer satisfaction. This implies that a committed employee in terms of punctuality, obligation to stay and dedication to work of commercial banks in Rivers State, are likely to attain high performance of their organisation such as corporate image, resource maximization and customer satisfaction. Thus, increment in employee commitment in goal attainment of their respective commercial banks in Rivers State brings about a corresponding improvement of organisational performance. This predicted on the ground that when an employee has high commitment to an organisation, he sees himself as an integral part of the organisation. Anything that threatens the organisation is an imminent danger to him as well. Such employees become creatively involved in the organisation's mission and values, and constantly think about ways to do their jobs better. In essence, committed employees work for the organisation as if the organisation belongs to them. This goes further to imply that a committed employee will trigger organisational performance, thereby helping to enhance the corporate image of the organisation, maximizing the organisation's resource, and as well building customer satisfaction.

The above finding is in line with the findings of Biljana and Dordevic (2014) stated that the commitment of employees is an important issue because it may be used to predict employee's performance, absenteeism and other behaviors. Committed employees develop a bond with an organisation and that creates better organisational performance. If that emotional connection to

their career, relationships with other employees and the organisation are present, they perform better and serve the organisation better (Demovsek, 2016). Furthermore, Dessler (2017) found that successful organisations depend on the high performance of their employees to meet their objectives. In order to achieve their strategic aims and keep their competitive advantage, their employees must perform at high levels.

Moreso, Khan (2010) found that advised managers are to pay special attention to antecedents of employee commitment and all the factors which foster employee commitment so as to increase employee performance and subsequently increase organisational productivity. There will be higher intention of these employees, who are committed to their organisation, to remain in the organisation and they work hard in performing their tasks that will increase their positive attitude towards the organisation and that thing will ultimately increase the productivity of the organisation. This thing will result in higher organisational performance. Habib (2010) equally found that Employees having greater employee commitment perform well and employees having good attitude towards work are highly satisfied as compared to employees who are less inclined towards their work. Committed workforce of every organisation results in increased job satisfaction. Successful organisations depend on the high performance of their employees to meet their objectives. In order to achieve their strategic aims and keep their competitive advantage, their employees must perform at high levels. It is therefore important for organisation to know the aspects that play important role or have big impact in boosting the commitment of their employees which will in turn facilitate organisational performance in our case, commercial banks in terms of corporate image (public trust, customers' rating and employees' rating), resource maximization (financial resource maximization, human resource maximization and operational efficiency) and customer satisfaction (customer complaint resolution, customer referral and customer time saving).

CONCLUSION

Based on the results and findings, the study concluded that employee commitment significantly relates with organisational performance of commercial banks in Rivers State. Employee commitment triggers organisational performance in terms of corporate image, resource maximization and customer satisfaction in commercial banks in Rivers State. The study also concluded that commercial banks in Rivers State who fail to retain loyal employees will find it very difficult in achieving high employee performance and this will have very negative force on their overall performance as business establishments.

RECOMMENDATIONS

Based on the findings and conclusions, the following recommendations were made:

1. Management of commercial banks should endeavour to retain loyal employee who are able to assist their firm achieve its set goals and objectives.
2. Management of commercial banks should create a policy that will trigger employees to be punctual and committed in discharge of their assigned duties.
3. Management should ensure that employees are sent to on-the-job and off-the-job training to guarantee that they are developed, this will make the feel obligated to stay.

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