

A Critical Analysis of Family Responsibilities and Employee Commitment of Commercial Banks in Rivers State

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Abstract

This study investigated the relationship between family responsibilities and employee commitment of commercial banks in Rivers State. This study examined family responsibilities as dimension while affective, normative and continuance commitment were used as measures of employee commitment. This study adopted the cross-sectional survey in its investigation of the variables. The population of (282) was adopted as the sample size since the population was not much. Data were obtained through the distribution of structured questionnaire copies which were distributed personally by the researcher to the target organizations. The research instrument was validated by academicians while the reliability of the instrument was achieved through the use of Cronbach Alpha coefficient aided with SPSS and all the items scoring above 0.70. Data generated were analysed using both descriptive and inferential statistical techniques. The hypotheses were tested using the Spearman's Rank Order Correlation at a 0.05 significance level. Findings from the study revealed that there is a significant relationship between family responsibilities and employee commitment measures of commercial banks in Rivers State. This study concluded that when commercial banks in Rivers State adopt family responsibilities, employee commitment will be positively enhanced. The study therefore recommended amongst others that management of these commercial banks in Rivers State should endeavor to create flexible work arrangement, and family responsibilities programmes for their employees especially for the married ones with children, giving considerations for unseen circumstances as regards running a day to day family life.

Keywords; *Family Responsibilities, Employee Commitment, Commercial bank, Affective Commitment, Normative Commitment and Continuance Commitment*

INTRODUCTION

Over the past decades, the business environment has undergone major changes that have required firms to adapt strategically in order to continue operating and growing. People are the necessary component of every organization's strategic response. Individuals are important to the execution of strategic solutions because they have a big influence on the success of the company (Kandula, 2006). Workers in organizations complete a variety of tasks to achieve their work. Employee commitment is therefore essential in increasing the performance of businesses since it raises the bar for individual employee success. A dedicated worker is very valuable to the company as they may operate with little to no supervision to complete the duties that are given to them (Brow & Taylor, 2011 quoted in Kamau, 2015).

According to John & Elyse (2010), no company can operate at its best in the cutthroat economic climate of today unless it makes the best use of its workforce. To achieve organizational objectives, each employee must be dedicated to the company's aims and objectives and execute their responsibilities as well as a team player. Because the entrepreneurs' efforts are what make the firm achieve its goals, employees must collaborate with them. The reason for this is that workers desire to work for a profitable and successful company that provides prospects for advancement and job stability (John & Elyse, 2010).

According to Brow & Taylor (2011), devoted workers stay with the company, saving it the expenses of hiring, onboarding, and developing new hires. Furthermore, a high staff turnover rate boosts customer satisfaction because services are no longer provided (Scott, 2007).

Furthermore, commitment is argued by Jaw & Liu (2004) to be both an energy producer that stimulates the human brain and a concept in human relations. It will be difficult to adopt new ideas and efforts when staff members lack commitment. According to John & Elyse (2010), commitment is a mental condition that binds workers to the company. It is the connecting factor that is experienced in a variety of ways, such as an emotional attachment and sense of participation with the object, a sense of obligation to the target, and an awareness of the expenses involved with ending contact with the target (Conway & Monks, 2002). Employees that are committed are likely to be willing to work with the participating organizations for a longer amount of time.

In this study, the researcher will look at three measures of employee commitment which are affective commitment, normative commitment and continuance commitment.

Affective Commitment According to Meyer and Allen (1997) affective commitment refers to the employee's emotional attachment to identification with, and involvement in the organization based on positive feelings, or emotions, toward the organization. The antecedent for affective commitment includes perceived job characteristic where there is task autonomy, task significance, task identity, skill variety and supervisory feedback, organizational dependability that mean extent to which employees feel the organization can be counted on to look after their interest, and perceived participatory management that they can influence decisions on the work environment and other uses of concern to them (Madi et al. 2012).

Normative Commitment According to Madi et al. (2012) normative commitment refers to an employee's feeling of obligation to remain with the organization where it based on the employee having internalized the values and goals of the organization. Normative commitment is said to reflect a sense of obligation on the part of the employee to maintain membership in the organization (Bal et al. 2014).

Continuance Commitment Bal, *et al* (2014) opined that continuance commitment is based on the perceived costs associated with discontinuing employment work with the organization. Kanter (1968) referred to continuance commitment as a cognitive orientation where costs are considered when leaving or remaining with the organization. Continuance commitment is seen as the commitment that is based on the cost that the employee is associated with when leaving the organization (due to high cost of leaving). And the potential antecedents of continuance include age, tenure, career satisfaction and intent to leave.

It is evident from examining the organizational working environment and challenges of the twenty-first century that not all employees have the same level of commitment to their work. As a result, managers must understand the situational and individual factors that foster employee commitment in order to achieve the best possible organizational performance (Hosseini, Mohammad, Bitar, Fariba & Hosseinali, 2012). An employee's likelihood of seeking for work elsewhere is reduced when companies look for measures to promote commitment values. Additional elements that contribute to an employee's commitment to their work include job-related considerations, employment possibilities, personal traits, harmonious coexistence, organizational structure, employee motivation, leadership and management styles, and performance rating systems (Scott, 2007).

Boyer, Maertz, Pearson, & Keough (2003) defines family responsibility broadly as "the obligation to care for others who are either formally or informally sanctioned family members". Boise & Neal (1996) suggest that family responsibilities, irrespective of whether these responsibilities involve caring for a child or other family dependents, increase the time requirements and strain placed on the family where these time commitments, in turn, can interfere with an individual's work role. Family constitutes a large part of personal life for most people across their life over. Non- the less, today there is a set of new challenges which include the rise in women's paid work, growth in non-standard work, work intensification, ageing and changes in family patterns such as growth in single parent households (World of Work Report, 2011).

The demands that one experience in family life and that have effects on his work life balance can be given as demand of workload such as shopping, house chores, child care and time, role expectations in the family and lack of support given to the spouse (Aycan, Al-Hamad, Davis & Budhwar, 2007). Again marriage, child raising, caring of the elderly at home have effect on employee commitment since they demand more family responsibilities. Those who have to look after a child or elderly might sometimes have to risk their career by shortening their working hours which becomes a source of stress for them (Lowe, 2005). Again, the experiences of parenthood which is part of family responsibility play an important part in the way work and family balance is achieved by individuals' overtime, with differing consequences for women and men (Blair-Loy, 2001). Results of these studies depict women as the main caregivers of children overtime with

their careers being shaped by their family choices. The prevailing western culture emphasizes intensive mothering when it comes to child care (Haynes, 2007; Miller, 2005). Intensive mothering is exclusive, child centered, emotionally involving and time consuming and as the mother is devoted to care for others, she is also sacrificing because she is an individual with her own needs and interests. Intensive mothering ideology both assumes and reinforces the traditional gender-based division of labour. However, despite the greater involvement of men in child care (Halrynjo, 2009; Williams, 2009), the gap between the practices and the ideology as regards the sexual division of domestic work remains significantly unchanged.

This promotes equality of opportunities by ensuring that staff with caring responsibilities are not disadvantaged in the workplace and to widen access to paid work and career opportunities. Failure to address work-family conflicts has a negative impact not only on the employment opportunities and job quality, health and productivity of workers concerned but also on the families, children and adults alike both in developed and developing countries (Hill, Ferris and Martinson, 2003). Work to family interference and family-work interference both has significant negative relation with one's aspect from daily life to work place (Quo & Zhao, 2012). Several works have been done related to family life and others but known has critically analyse family responsibilities and employee commitment of commercial banks in Rivers State. Thus, this lacuna necessitates this work.

Statement of Problem

The twenty-first century managers are faced with several challenges as a result of the instability in the business environment and one of such is employee retention; this has a direct bearing on intention to stay. The major reasons why employees quit their jobs are inadequate monetary or non-monetary motivation, inadequate support from their senior colleague, unconducive work environment, lack of training and development, absent of rewards for job well done, lack of leadership style, culture of the organisation, climate of the organisation, wrongful job design, inadequate compensation plans, non-availability of work life balance (Johanim, Tan, Zurina, Khulida & Mohamad, 2012).

The Nigeria banking industry is dominated by the new practice of contract staffing which employees are poorly involved. The non-involvement of employees in the decision-making process within the banking sector leads to job dissatisfaction which eventually would lead to lost man hours, low productivity among others, that would adversely affect the fortunes of the banking industry and eventually the gross domestic product of the nation at large. Lack of employees' representation within the banking sector does not give the employees the opportunity to establish a channel for workers voice to be heard on key decisions within the banking industry which effectively deny workers the opportunity for effective communication, consultation, negotiations as well as the protection of workers' employment rights. It is also a concern when employees are not properly empowered to take certain decisions within their level of authority and are not seen as partners in the scheme of banking operations. This development is enough to cause disconnect of the employees from the organization (Nwinyokpugi & Modey, 2019).

Commercial banks are characterized by long working hours often working late at night and very early morning reporting. Much of the work requires employees to be constantly at work and

customer interactions can be stressful, as employees may be verbally abused for service problems that are none of their doing and completely out of their control. In addition, many of them have problems maintaining family responsibilities. These factors individually or in combination lead to ill-health, low morale, conflicts and high levels of stress. In an effort to help employees cope with such issues, organizations have shifted attention to issues of creating family responsibilities.

Researchers have made various empirical studies on related subject matter but none have deeply discussed on family responsibilities and employee commitment of commercial banks in Rivers State. Hence, it is in this premise that the researcher will close the lacuna that exist in the literature.

Aim and Objectives of the Study

The aim of this study was to investigate the relationship between family responsibility and employee commitment of commercial banks in Rivers State. Specifically, the objectives are to;

1. Ascertain the relationship between family responsibility and affective commitment of commercial banks in Rivers State.
2. Investigate the relationship between family responsibilities and normative commitment of commercial banks in Rivers State.
3. Examine the relationship between family responsibilities and continuance commitment of commercial banks in Rivers State.

Research Questions

1. What is the relationship between family responsibility and affective commitment of commercial banks in Rivers State?
2. What is the relationship between family responsibilities and normative commitment of commercial banks in Rivers State?
3. What is the relationship between family responsibilities and continuance commitment of commercial banks in Rivers State?

Research Hypotheses

The following null hypotheses were formulated to guide the study;

HO₁: There is no significant relationship between family responsibility and affective commitment of commercial banks in Rivers State.

HO₂: There is no significant relationship between family responsibilities and normative commitment of commercial banks in Rivers State?

HO₃: There is no significant relationship between family responsibilities and continuance commitment of commercial banks in Rivers State?

Significance of Study

This study is importance to the banking sector, and it also highlighted impacts of adopting family responsibilities that are appropriate to employee commitment. Hence this would be useful in improving current public policy and individual's companies' policies on employee commitment.

Scope of Study

This content scope was focused on the relationship between family responsibility and employee commitment. The geographical scope is Rivers State while commercial banks constitute the data base. Unit of analysis; the study unit for data generation and analysis would be at the level of the micro level (individual).

METHODOLOGY

The study adopted the cross-sectional survey in its investigation of the variables. Data for this study were gathered from two hundred and eighty-two (282) respondents of twenty-two (22) commercial banks in Rivers State, Nigeria. More so, because the population was not much and there was need to get more response, the population of (282) was adopted as the sample size. Data were obtained through the distribution of structured questionnaire copies which were distributed personally by the researcher to the target organizations. The research instruments were validated by researchers, while the reliability of the instrument was achieved through the use of Cronbach Alpha coefficient aided with SPSS and all the items scoring above 0.70. Data generated were analysed using both descriptive and inferential statistical techniques. The hypotheses were tested using the Spearman's Rank Order Correlation. While the partial correlation was used to test the moderating effect of organizational culture. The tests were carried out at a 0.05 significance level.

Table 1: Names of Commercial Banks in Rivers State, Nigeria

| | Name of Bank | Population |
|-----|-------------------------------|------------|
| 1. | Access Bank | 18 |
| 2. | Citibank Nigeria Ltd. | 14 |
| 3. | Ecobank Nigeria (EBN) | 13 |
| 4. | Fidelity Bank Plc. | 14 |
| 5. | First Bank Nigeria Ltd. | 17 |
| 6. | First City Monument Bank Plc. | 13 |
| 7. | Globus Bank Limited | 10 |
| 8. | Guaranty Trust Bank Plc. | 15 |
| 9. | Heritage Bank | 9 |
| 10. | Key Stone Bank (KSB) | 13 |
| 11. | Polaris Bank | 11 |
| 12. | Providus Nigeria LTD | 11 |
| 13. | Stanbic IBTC Bank | 12 |
| 14. | Standard Chartered Bank (SCB) | 12 |
| 15. | Sterling Bank Plc. | 10 |
| 16. | Suntrust Bank Nigeria Ltd. | 11 |

| | | |
|-----|------------------------------|------------|
| 17. | Titan Trust Bank Ltd. | 11 |
| 18. | Union Bank Nigeria (UBN) | 15 |
| 19. | United Bank for Africa (UBA) | 16 |
| 20. | Unity Bank Plc. | 10 |
| 21. | Wema Bank Plc. | 10 |
| 22. | Zenith Bank Plc. | 18 |
| | Total | 283 |

Source: Source: <https://www.militime.com>

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

Table 2: Administration and Retrieval of Questionnaire

| | Number of Cases | Percentage |
|--|-----------------|------------|
| Copies of Questionnaire Administered | 283 | 100 |
| Copies of Questionnaire Retrieved/Returned | 232 | 81.99 |
| Copies of Questionnaire not Retrieved/Returned | 51 | 18.01 |
| Completed but Unusable | 11 | 4.74 |
| Copies of Questionnaire Completed and Usable | 221 | 95.26 |

Source: Field Work (2024)

Table 3: Descriptive Statistics for Family Responsibility

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|-----|---------|---------|------|----------------|
| The organization provides employee assistance programs like financial and counselling for critical family matters | 221 | 1 | 5 | 3.16 | 1.115 |
| Employees always get paid leave or off to attend to family and critical personal matters | 221 | 1 | 5 | 3.18 | 1.325 |
| Employees can take paid compassionate leave to attend to family matters | 221 | 1 | 5 | 3.13 | 1.106 |

| | | | | | |
|---|-----|---|---|------|-------|
| The organization always gives employees financial assistance to cater for some issues of dependents | 221 | 1 | 5 | 3.42 | 1.144 |
| Valid N (listwise) | 221 | | | | |

Source: SPSS Output 2024

Table 3 was to determine the manifestation of Family responsibility as a dimension of Work-Life Balance in which four research statements were stated in the questionnaire. It represents the accumulated sum from the respondents indicating the mean score and standard deviation. The first item was to ascertain if the organization provides employee assistance programs like financial and counseling for critical family matters, the results showed a mean score (x) of 3.16 and Std. Dev. 1.115. The second item sought to know if the Employees always get paid leave or off to attend to family and critical personal matters, the result showed a mean score of (x) of 3.18 and Std. Dev. 1.325. Similarly, the third item was to ascertain if Employees can take paid compassionate leave to attend to family matters., the responses generated were in the affirmative with a mean score (x) of 3.13 and Std. Dev. 1.106. Finally, the fourth item sought to find out if the organization always gives employees financial assistance to cater for some issues of dependents. The result from the responses shows the response is in the affirmative as the mean score (x) is 3.42 and Std. Dev. 1.144. Generally, Table 3 shows that the respondents agreed on all items of Family responsibility as dimension of Work-Life Balance with a mean score > 2.50, indicating a substantial and adequate level of affirmation. The results also indicate a low-level disparity in the responses ($SD \leq 2.00$).

Bivariate Analysis

Family Responsibility and Employee Commitment Measures

Table 4: Correlations Matrix for Family Responsibility and Employee Commitment Measures

| | | | Family Responsibilities | Affective Commitment | Normative Commitment | Continuance Commitment |
|----------------------|-------------------------|-------------------------|-------------------------|----------------------|----------------------|------------------------|
| Spearman's Rho | Family Responsibilities | Correlation Coefficient | 1.000 | .700** | .846** | .425** |
| | | Sig. (2-tailed) | . | .000 | .000 | .000 |
| | | N | 221 | 221 | 221 | 221 |
| Affective Commitment | Affective Commitment | Correlation Coefficient | .700** | 1.000 | .864** | .151* |
| | | Sig. (2-tailed) | .000 | . | .000 | .025 |
| | | N | 221 | 221 | 221 | 221 |
| Normative Commitment | Normative Commitment | Correlation Coefficient | .846** | .864** | 1.000 | .267** |

| | | | | | |
|-------------|-------------------------|--------|-------|--------|-------|
| Commitment | Sig. (2-tailed) | .000 | .000 | . | .000 |
| | N | 221 | 221 | 221 | 221 |
| Continuance | Correlation Coefficient | .425** | .151* | .267** | 1.000 |
| Commitment | Sig. (2-tailed) | .000 | .025 | .000 | . |
| | N | 221 | 221 | 221 | 221 |

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

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

Source: SPSS Output Version 23.0

HO₁: There is no significant relationship between family responsibility and affective commitment of Commercial Banks in Rivers State.

From the result in the table above, the correlation coefficient (rho) shows that there is relationship between family responsibility and affective commitment. The correlation coefficient 0.700 confirms the magnitude and strength of this relationship and it is a very strong correlation between the variables. The correlation represents is significant at $p\ 0.000 < 0.01$. Therefore, based on the study findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a statistically significant relationship between family responsibility and affective commitment of Commercial Banks in Rivers State.

HO₂: There is no significant relationship between family responsibility and normative commitment of Commercial Banks in Rivers State.

From the result in the table above, the correlation coefficient (rho) shows that there is relationship between family responsibility and normative commitment. The correlation coefficient 0.846 confirms the magnitude and strength of this relationship and it is a very strong correlation between the variables. The correlation represents is significant at $p\ 0.000 < 0.01$. Therefore, based on the study findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a statistically significant relationship between family responsibility and normative commitment of Commercial Banks in Rivers State.

HO₃: There is no significant relationship between family responsibility and continuance commitment of Commercial Banks in Rivers State.

From the result in the table above, the correlation coefficient (rho) shows that there is relationship between family responsibility and continuance commitment. The correlation coefficient 0.425 confirms the magnitude and strength of this relationship and it is a strong correlation between the variables. The correlation represents is significant at $p\ 0.000 < 0.01$. Therefore, based on the study findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a statistically significant relationship between family responsibility and continuance commitment of Commercial Banks in Rivers State.

Summary of Findings

- i. There is a significant relationship between family responsibility and affective commitment of commercial banks in Rivers State.
- ii. There is a significant relationship between family responsibility and normative commitment of commercial banks in Rivers State.
- iii. There is a significant relationship between family responsibility and continuance commitment of commercial banks in Rivers State.

DISCUSSION OF FINDINGS

Family Responsibility and Employee Commitment

This study examined the relationship between family responsibility and employee commitment of commercial banks in Rivers State. This finding reinforces views by Allen (2001) who indicated that perceptions of the organization as being family-supportive mediated the link between work-life practice availability and both affective commitment and job satisfaction which translates to increased performance. As evidence shows, the subjective wellbeing of the parents strongly decreases after the birth of a child, while tendencies to adjust are not always observable few years after the birth. Why subjective well-being decreases on average after the birth of a child is still a contemporary research issue.

Another work that corroborate with this study is that according to Lambart (2000), who opined that the availability of work practices designed to assist employees with managing their responsibilities at home may also increase employee perceptions of organizational support, particularly if these work-life balance practices are seen as being useful. Perceived organizational support can also be used as an indicator of favourable treatment, prompting reciprocal positive actions from employees. Also, in agreement to this study is that of Auerbach, (1990), who studied some empirical findings by other researchers' e.g. a formal evaluation study of the childcare program at an American hospital found the parents using the on-site childcare centre exhibited lower turnover rates than other employees (24% compared to 33%), and much lower turnover rates than those of parents prior to the implementation of the childcare center, which averaged 40%.

These results are also in line with Merton (1995) who argued that family responsibilities are viewed as the "engine" driving the family system towards attaining its goal of enhancing the performance of what sociologist call the "real family influence. Merton (1995) cites the US family life, childcare, dependent care and enough time with the family as examples where family responsibility has produced enormous social welfare gains. Family responsibilities involving derivatives can improve efficiency by expanding opportunities for family life, childcare, dependent care and allowing more time with the family (Merton, 1995). Family responsibilities promote social growth by allocating time and responsibility where it can be most productive.

These results also agree with the findings by Houston & Waumsley (2003), that availability of care centers has been linked to job satisfaction and high employee commitment which translates to high performance for women and employees with family responsibilities regardless of whether or not these resources are being used. According to Lambart (2000), the availability of work practices designed to assist employees with managing their responsibilities at home may also increase

employee perceptions of organizational support, particularly if these work-life balance practices are seen as being useful.

This proposition finds support in the results of Allen (2001) which indicated that perceptions of the organization as being family-supportive mediated the link between work-life practice availability and both affective commitment and job satisfaction which translates to increased performance. Work-life balance practices if provided assist employees in balancing their work and family demands, which in turn can lead to enhanced employee productivity and significant business improvement.

Empirical findings by other researchers such as a formal evaluation study of the child care programme at an American hospital found that parents using the on-site childcare centre exhibited lower turnover rates than other employees (24% compared to 33%), and much lower turnover rates than those of parents prior to the implementation of the childcare center, which averaged 40% (Auerbach, 1990). In this study therefore, child care centers can be equated to provision of opportunities to cater for children, dependents and leave provisions to be able to spend more time with the family. According to an analysis of the 1998, workplace employee relations survey by Dex, Smith and Winter (2001), it was found that organizations offering parental leave enjoyed above average labour productivity.

CONCLUSION

The idea which necessitated this research was to clearly establish that family responsibilities associate or relate with employee commitment. On the other hand, due to the dynamic and competitive nature of business in the banking sector, many banks are making efforts to satisfy their employees which would leads to better productivity expected of them. It has been established by scholars and professionals that family responsibilities are an essential components of employee commitment, productivity and performance. Due to rivalry, improvement in technology and intangibility nature of services, it is a continuous battle to retain employees and get better income through them. Therefore, commercial banks have to continuously improve employee commitment programmes so as to keep yielding good proceeds in the industry. Hence, this brings in the concept of family responsibilities and situations where employees are allowed to decide flexible work arrangement family plans to enhance good outcomes rather than job stress, burnout etc. This study therefore concludes that family responsibilities significantly influence employee's commitment alongside it measures of commercial banks in Rivers State, Nigeria. It was also observed that building a culture that support the inspiration of workers enhances their commitment to do well on the job.

RECOMMENDATIONS

Based on the findings and conclusion of the study, the following recommendations were made:

1. Management of commercial banks should consider enhancing or promoting family responsibilities since it increases employee commitment and performance.
2. The family responsibilities of the employees should be considered in the day to day running of the employee's activities, as it influences workers commitment.

3. Management of the Commercial Banks should build a culture that have an interest in, to nourish, and support a healthy working environment.

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