



Are Career Commitment, Career and Job Satisfaction the Problems Nigeria bank

Employees Face?

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**Submitted in Partial Fulfillment of the Requirements for the Degree of Master in Business
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March 2019



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Bank Employees Face?

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Degree: Masters in Business Administration

Major: General Management

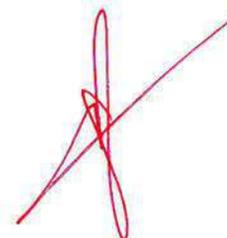
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Date..... 11 / May / 2021

Abstract

This research is aimed at exploring the career commitment, career and job satisfaction among Nigeria bank employees in Abuja. The researcher reviewed past research on the three aforementioned factors. Four bank employees from different banks and organizational position responded to the interview questions. Findings indicated that career commitment, career and job satisfaction are related to achieving career objectives. Some of the bank employees indicated lack of career commitment due to their job role which led to a low career and job satisfaction. This study has further implicated the positive relationships among career commitment, career and job satisfaction from previous studies. Further recommendations were discussed.

Keywords: career commitment, career and job satisfaction, organization, Nigerian bank employees



Acknowledgment

I would like to utilize this medium to thank God for the grace and favor given me throughout my life. I'd also like to thank my parents for their support and love throughout my life. I'll remain indebted to all my friends both in Thailand and in Nigeria. I would also like to specially thank my IS instructor, Dr. Tanakorn Limsarun, who has been a great support to my studies at Siam University, and my extended gratitude to all the members of the MBA program. Dr. Jomphong Mongkhonvanit, thanks for the opportunity, and accepting my application to pursue my Master's Degree with Siam University. Last but not the least, I am grateful to Dr. Emmanuel Nweke Okafor for his assiduous support, generosity and understanding. I am fortunate to have learnt a lot from you, sir.

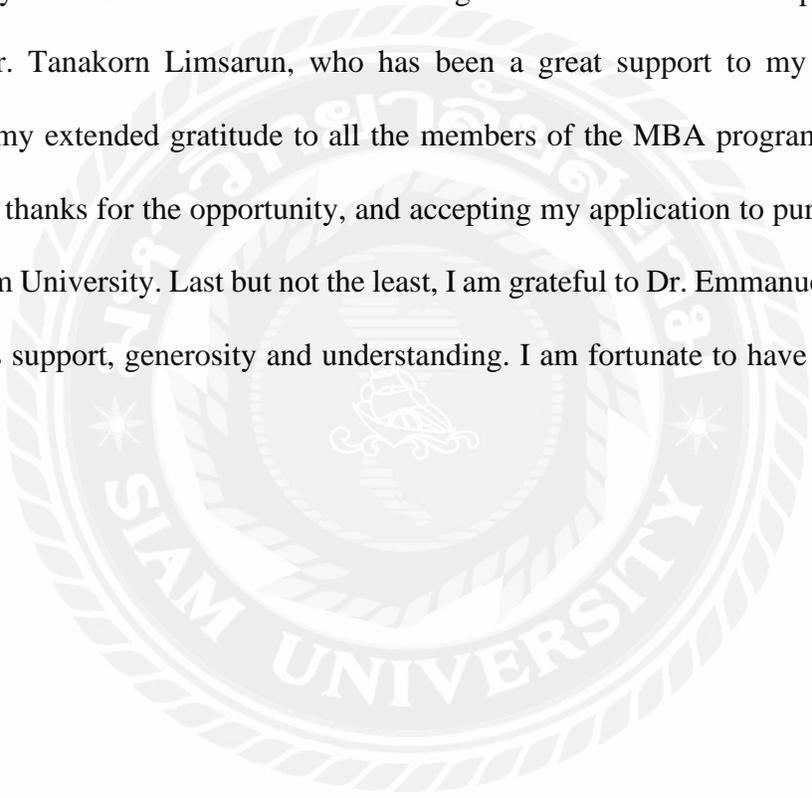
The seal of Siam University is a large, circular emblem centered on the page. It features a central figure, possibly a deity or a historical figure, surrounded by a wreath. The words "SIAM UNIVERSITY" are inscribed around the perimeter of the seal. The seal is rendered in a light, semi-transparent grey color.

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Chapter 1

Introduction

1.1 Background of the study

45 percent of graduates in Nigeria are unemployed, according to a recent report (Guardian, 2016). Graduates who could not gain employment in career of their choice, are prompted to seek employment in a whole new career which may not be suitable for them. For graduates to limit their chances of experience unemployment after studies, they would be receptive of changing from one career to another. Although some organizations have redirected the careers of employees to properly manage them (Baruch, 2004), individuals build their careers with a particular organization such that they become consistent in the career of their choice (Kong, Cheung, & Song, 2012); and committed to the organization (Joo & Park, 2010). Managing careers is instrumental as organizations provide the resources with which the employees develop their skills and elevate the careers. Career commitment, career and job satisfaction are three main employees' self-system (Joo & Shim, 2010). Employees become satisfied (Joo & Park, 2010), and perceived organizational support (Aubé, Rousseau, & Morin, 2007), when they are committed to the organization which negatively predict turnover intention (Allen & Shanock, 2013; Koslowsky, Weisberg, Yaniv, & Zaitman-Speiser, 2012; Raina & Roebuck, 2016; Wong & Spence Laschinger, 2015).

Career commitment is defined as individual's involvement towards a particular profession (Koslowsky et al., 2012), and career satisfaction is individual's awareness of achievements (Nauta, Vianen, Heijden, Dam, & Willemsen, 2009), and job satisfaction is the extent of positive emotional

response to the job (Morris & Venkatesh, 2010), research findings have found career commitment to be positively related to job satisfaction (Adio & Popoola, 2010) such that employees who are committed to their career are satisfied with their job. As career revolves around individual's work life, the organization sets the foundation, and assimilates the individual's career goals (Baruch, 2004), and for individuals to achieve their career goals, they may have to be satisfied with their jobs. Research indicated that individuals who are satisfied with their career remain in the same profession for a long period of time despite leaving their organization for another, which leaves the organization the responsibility of securing a proper career path for the employees.

The rate of unemployment in Nigeria is high, such that people apply to jobs that may not clearly define their career objectives or skills. On the one hand, banks recruit the wrong people fulfill certain roles that do not fit their personal characteristics. On the other hand, the banks do not provide career development to their employees. In Nigeria, it is common to encounter situations where careers of bank employees are unattended to. This negligence often result in customer bad experience. The approaches Nigerian bank employees address to their customers are appalling to the extent of losing them to other banks. This appalling behavior is common among Nigeria bank employees. To understand whether or not banks could revitalize the image of its employees who serve thousands of customers, and who face tough challenges in the industry, on daily basis, the researcher examines the career commitment, career and job satisfaction of the Nigerian bank employees.

1.2 Research problem

The unemployment rate in Nigeria is very high. According to the survey, the rate of unemployment surges intermittently, coupled with political instability and slow economic growth. With its dense population and minimum job opportunities, those who graduates from universities

are uncertain of employment. Little or no career development schemes are initiated to prepare fresh graduates with success careers. These challenges have led many people to apply for jobs that do not suit their intended career ambitions. About a fraction of professionals gain employment in the right career path, leaving many others to shuffle themselves into other careers which may not be suitable for their profession. Banks, on the other hand, do little to develop the careers of their employees. A similar study on 505 employees of a Nigerian bank revealed that a proper career planning, management, and development impacted on the job satisfaction and commitment of those employees (Adekola, 2011). Another study also indicated that work motivation and satisfaction impacted positively on library personnel in Nigeria (Tella, Ayeni, & Popoola, 2007). Although these findings describe the importance of career development in organizations, Nigeria banks are yet to utilize study findings to create a platform with which the careers of bank employees are suitably managed.

1.3 The objective of the study

After which the problem is investigated, this study aims to provide the findings which may be developed as a guideline to properly manage bank employees in Nigeria.

Hence, the following objectives guide the study:

1. To recommend ways to manage the career commitment, career and job satisfaction of Nigerian bank employees;
2. To understand the management framework to apply in managing career differences in the banks in Nigeria;
3. To promote career commitment, career and job satisfaction among Nigerian bank employees;

4. To alleviate career and job dissatisfaction among Nigerian bank employees;

1.4 The scope of the study

Nigeria is a country in West African region with the population of over 170 million people; and is also the Africa's largest economy and top five oil producer. Abuja is the Federal Capital Territory, Lagos is the economic and business hub of Nigeria. Despite Nigeria's large populace, and the largest economy in Africa, the unemployment rate is at 45% (Guardian, 2016), rendering almost half of the population unemployed. The researcher chose Nigerian bank employees because a majority of the employees are unprofessional toward their customers. The study was conducted among Nigerian bank employees in Abuja, Nigeria. As the Federal Capital Territory, it is important to conduct this study in Abuja because it represents Nigeria before the entire world. The researcher hoped that the result from this study would be useful to the entire banks in Nigeria and also contribute to the literature on career commitment, career and job satisfaction, particularly in the case of professionals in Nigeria.

1.5 Research Significance

The significance of this study is threefold:

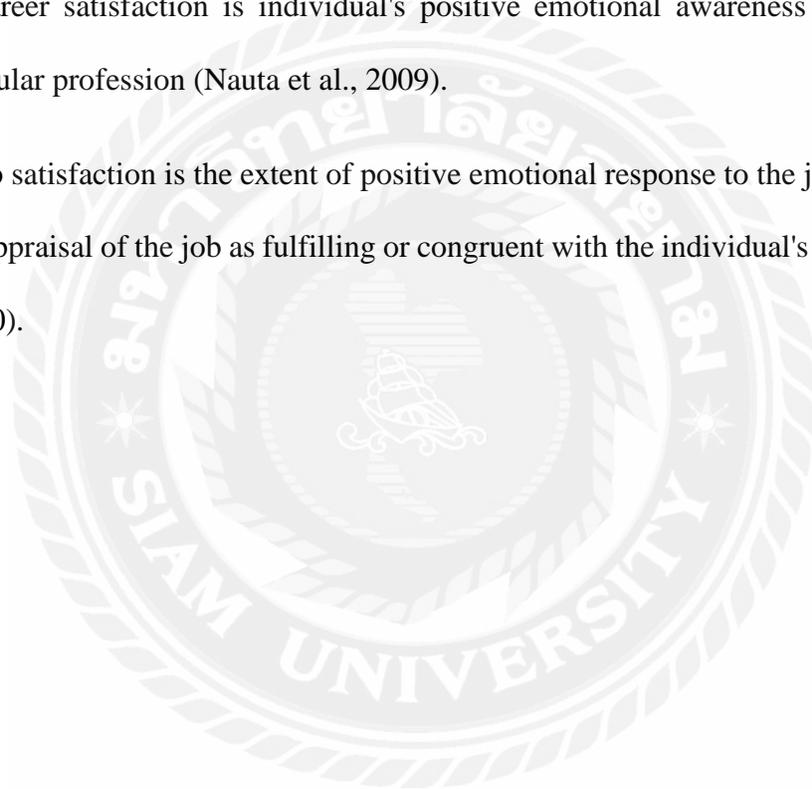
1. To fill in the gap in the career commitment, career and job satisfaction literature;
2. To justify theoretical findings of past research on career commitment, career and job satisfaction;
3. To provide insights to managing career commitment, career and job satisfaction of employees in other industries.

1.6 Definition of Terms

1.6.1 Career commitment is individual's continuing emotional affairs, and involvement towards a particular profession (Koslowsky et al., 2012).

1.6.2 Career satisfaction is individual's positive emotional awareness of achievements towards a particular profession (Nauta et al., 2009).

1.6.3 Job satisfaction is the extent of positive emotional response to the job resulting from an employee's appraisal of the job as fulfilling or congruent with the individual's values (Morris & Venkatesh, 2010).



Chapter 2

Literature Review

2.1 Career commitment

Career commitment emanated from Blau's (1985) measurement and prediction of career commitment. Blau (1985) used a sample of 119 registered nurses from a large urban hospital to determine whether or not career commitment could be operationalized; findings indicated variables predicting career commitment. Colarelli and Bishop (1990), examined the longitudinal nature of career commitment, its functions, correlates, and management of 341 professional employees, found mentorship to correlate with career commitment; which could be defined as individual's continuing emotional affairs, and involvement towards a particular profession (Koslowsky et al., 2012). Employees committing to a particular profession is driven by identifying themselves with a particular career for a long period of time (Orkibi, 2010). Thus, employees who demonstrate such commitment to their careers are unwilling to accept jobs contrary to their career choice while demonstrating a higher sense of self confidence in succeeding in their career (Niu, 2010).

2.2 Career satisfaction

Career satisfaction is the subjective perception and evaluation of one's career progression and success (Loi & Ngo, 2010). Career satisfaction is significant in the stabilization stage and organizational commitment in the maintenance stage (Adekola, 2011). Career satisfactions is

predictive of job satisfaction (Le Pargneux, 2014), thus employees who are satisfied with their career are most likely to be satisfied with their jobs. Although career satisfaction occur when individuals actualize their career goals, research findings suggest that effective employee training and development has a positive effect on career commitment and satisfaction (Kang, Gatling, & Kim, 2015). Research indicated that career satisfaction is predicted by organizational learning culture and performance goal orientation (Joo & Park, 2010), suggesting that effective employee training and development approaches boost the commitment level of the employees.

2.3 Job satisfaction

Job satisfaction has been in the spotlight for over 8 decades. Job satisfaction is defined as the extent of positive emotional response to the job resulting from an employee's appraisal of the job as fulfilling or congruent with the individual's values (Morris & Venkatesh, 2010). Tella, Ayeni, and Popoola (2007), defined job satisfaction as a result of employee's perception of how well their job provides those things that are viewed as important. Job satisfaction is predictive of organizational commitment (B. K. Joo & Park, 2010; Raina & Roebuck, 2016), and both are found to reduce employees intentions to leave their organization. Research findings indicated that job satisfaction is positively related to career satisfaction (Laschinger, 2012).

2.4 Predictors of career commitment, career and job satisfaction

Personal characteristics. Over 4 decades, studies have examined the predictors of career commitment (Blau, 1985; Colarelli & Bishop, 1990), career and job satisfaction (Adio & Popoola, 2010; Joo & Park, 2010; Laschinger, 2012; Le Pargneux, 2014). Studies indicated that age, gender and tenure predict career commitment, career and job satisfaction. Younger employees who expressed no intention to leave their organization had higher career commitment (Reinardy, 2011).

Investigating whether or not IT professionals demonstrate commitment towards their career at different tenures, junior IT professionals demonstrate better attitudes towards committing to their IT career than their senior counterparts (J.-R. Fu, 2011). Career and job satisfaction correlate significantly with organizational commitment (Huey Yiing & Zaman Bin Ahmad, 2009; Joo & Park, 2010; Kang et al., 2015; Raina & Roebuck, 2016).

Organizational and psychological characteristics. Although little research exists on career commitment factor; mentorship was found to correlate with career commitment among managerial and professional employees (Colarelli & Bishop, 1990), and professionals who are highly satisfied with their career became less satisfied over time (Spurk, Abele, & Volmer, 2011). Despite several factors that correlates significantly with the concepts of career commitment, career and job satisfaction; career planning, management, organizational culture, development (Adekola, 2011), and HR policies are potential predictors. Research found that those organizational members who are satisfied and confident in the success of their jobs commit to a particular life-long career (Ballout, 2009; Chemers, Zurbriggen, Syed, Goza, & Bearman, 2011), while those on the contrary, continue to explore ways to moving from one career to another. Certain employees remain emotionally committed to working in a particular career in several organizations, this career commitment is spurred by feeling of satisfaction in the job and career (Duffy, Dik, & Steger, 2011), and also trust in the supervisor (Han, 2010). However, employees trusting in the supervisor does not only instigate career and job satisfaction (Kang et al., 2015), but also leadership styles. Transformational and transactional leaderships are attributes of a good organizational leadership, embeds in the employees the feelings of both career and job satisfaction (Braun, Peus, Weisweiler, & Frey, 2013; Riaz & Haider, 2010).

2.5 Outcomes of career commitment, career and job satisfaction

Personal characteristics. Past research on the personal or demographic characteristics of career commitment, career and job satisfaction is not widely studied in the behavioral research of organizational members. Demographic characteristics such as tenure (Theodossiou & Zangelidis, 2009; Tlaiss & Mendelson, 2014), and age of Australian registered nurses are related to job satisfaction (Reid, Hurst, & Anderson, 2013); suggesting that these variables of examined subjects vary on different occasions. A longitudinal study of multilevel analysis examined time and job satisfaction on participants; results found that people became less satisfied as their organizational tenure increased, and with time, their satisfaction increased (Dobrow Riza, Ganzach, & Liu, 2016). In the educational industry, personal characteristics of academic institutional teachers played a pivotal role in predicting job satisfaction. A research revealed that female teachers had greater workload stress, and lower job satisfaction (Klassen & Chiu, 2010).

Organizational and psychological characteristics. There is extensive evidence that job dissatisfaction causes intended and actual job turnover as indicted by past research. Job satisfaction among nurses has been identified as a key factor in nurses' turnover, which is related to a number of organizational, professional and personal variables (Lu, Zhao, & While, 2019). Despite varying levels of job satisfaction across studies, hospital nurse job satisfaction is closely related to working conditions and the organizational environment (Lu, Barriball, Zhang, & While, 2012). Workers with salaries below the standard, reported lower pay and job satisfaction, while their counterparts with salaries above the standard, reported otherwise (Card, Mas, Moretti, & Saez, 2012). Those organizational employees who are committed to their career, and are satisfied with their job perform better than those who are dissatisfied, suggesting a complex relationship between job

performance and job satisfaction (W. Fu & Deshpande, 2014). Reviewing the tremendously consistent negative impacts of career commitment, career and job satisfaction on turnover intention, a plethora of research found career commitment to be the factor which most affects employee turnover (Vandenberghe & Basak Ok, 2013; Zhou, Long, & Wang, 2009). Other research studies revealed the negative impacts of career and job satisfaction on turnover intention (Kang et al., 2015; Laschinger, 2012), while identifying the correlation of organizational commitment among career commitment, career and job satisfaction (B. K. Joo & Park, 2010).



Chapter 4

Results

4.1 General information of the research participants and responses

Name	John Ibeh
Age group	30-45
Gender	Male
Position and Branch	Manager, UBA, Abuja
<i>Career commitment.</i> Do you feel that your career means a lot to you? Explain.	My career means a lot to me because I've been working here for over ten years now. I'm committed to this bank and I have decided to remain here so long as I'm within the working age. I'm pleased now with the support this bank gives me. I never felt this way when I first started. The bank did not provide much such as good salary, training program et cetera. I resented feelings of belongingness at the beginning of my career until I was promoted. Now, nothing much has changed since then and I feel like it is my duty to bring in developments of any sort in the bank.
<i>Career Satisfaction.</i> Would you be willing to change career despite higher salary or reputable employer brand?	Right now, no. Before I was willing to leave the bank for any career that could pay me better. One's initial thought about being employed by the bank is to be offered enormous salary and several reward packages, but it's never the case in

	reality. If you'd approached me with this particular question 4 years ago, I could have answered you, yes.
<i>Job Satisfaction.</i> Would you leave your job for another?	I'm above 40 years old, what more left? Definitely I'm currently satisfied with my job and currently do not expect much from the bank just like before. So I'd remain in my job.

Name	Stephany Adele
Age group	30-45
Gender	Female
Position & Branch	Customer Care, Keystone Bank, Abuja
<i>Career commitment.</i> Do you feel that your career means a lot to you?	Not really. I'm working in customer service team and I could barely speak with my colleagues. The job responsibility is beyond my expectation. No training program offered by this bank to properly manage some customers who are hell-bent from adhering to any instructions from me which would solve their problems. Working in this team demands a lot. I studied Metallurgical Engineering at a certain university, and right here, I've got a job and I'm grateful.
<i>Career Satisfaction.</i> Would you be willing to change career despite higher salary or reputable employer brand?	I think I'm fairly paid here. If my career here doesn't really mean that much to me, I'd be willing to change career if offered a position elsewhere that clearly defines my

	professional purposes, but as it is now, the economic growth in Nigeria is sluggish and living in this country, one tends to lower his or her expectations, and in worst case scenario, standards.
<i>Job Satisfaction.</i> Would you leave your job for another?	There are not many job opportunities as one may think. If there were, I'm very certain that this bank will lose almost half of its employees. Many employees here stay for the job, while some stay for the pay. So I've got a job unlike the majority of the people in this country who are definitely uncertain of their future.

Name	Femi Akindola
Age group	30-45
Gender	Male
Position and Branch	Teller Manager, Diamond Bank, Abuja
<i>Career commitment.</i> Do you feel that your career means a lot to you?	Teller management is one of the least careers that is fulfilled in other organizations apart from banks. If banks stop existing today, I'd have no job or find it difficult to find another or either be left with the choice of changing to a whole different career. So it doesn't mean a lot to me.
<i>Career Satisfaction.</i> Would you be willing to change career despite higher salary or reputable employer brand?	I'd be willing to change career but given the rate of unemployment in this country, I might deviate from accommodating any thoughts of changing career. And yes, I'd

	consider to change career either motivated by salary or reputed employer brand.
<i>Job Satisfaction.</i> Would you leave your job for another?	I'd definitely consider it, if I'm in an environment full of opportunities and for potential career development. Here, there is not any sort of career development practices for employees.

Name	Ibrahim Abukr
Age group	30-45
Gender	Male
Position and Branch	Loan Officer, Fidelity Bank, Abuja
<i>Career commitment.</i> Do you feel that your career means a lot to you?	I'm a Loan Officer, and I could barely count times I've argued with anybody in this bank, including customers. I don't happen to deal with a lot of customers in this department and, of course, I could say that my career means a lot to me.
<i>Career Satisfaction.</i> Would you be willing to change career despite higher salary or reputable employer brand?	I would not be willing to exhibit feelings of changing my career in spite of higher salary and extrinsic reward packages.
<i>Job Satisfaction.</i> Would you leave your job for another?	I would not leave my job for another because I'm happy and satisfied with myself in this company.

Chapter 5

Discussion

This study examines the career commitment, career and job satisfaction of bank employees in Nigeria. Findings indicated that banks in Nigeria tend to overlook certain organizational and personal characteristics that determine the career objectives of their employees. The level of self-efficacy is low, level of trust in the bank is low, and the level of trust in the employee is also low. These indicators trace the problems associated with HR policies in recruiting the right candidates for job positions in the bank. Banks in Nigeria neglect certain organizational development schemes such as career planning, organizational culture and support, HR policy, career development, and career management. Bankers, on the other hand, neglect certain professional identify and commitment necessary for their personal growth. However, studies indicated the essence of employee belief in the success of their career objectives and satisfaction in spite of the sort of organization they find themselves in (Ballout, 2009; Nauta et al., 2009; Niu, 2010).

Findings from other studies on career commitment, career and job satisfaction offered several suggestions for organization to adapt in revamping and reshaping the careers of their employees. As it has been found that career commitment, career and job satisfaction encourage positive feelings of belongingness among organizational members in continuing identifying themselves with the same profession. The three factors should be acknowledged and properly well managed by organizations that wish to retain productive and committed employees. A study suggests that employees demonstrate high enthusiasm at the beginning of their career and disappointment at the later stages of their career, whereas a well-structured development scheme could facilitate a more realistic view of a stable career path (Spurk et al., 2011). Another study suggests that organizations that need to adapt to changing environments should implement a strong

employability culture, because such a culture stimulates employability orientations among their employees (Nauta et al., 2009).

5.1 Recommendation and direction for future research

Organization should devise means in which individuals discover the best career for themselves. Organization should, through HR policies, design a career structure for their employees. Career satisfaction and job satisfaction are two important factors that determine the professional development of individuals in organizations. Individuals entrust their careers to a particular organization they choose to work for. The researcher breaks down the recommendation into three distinct sub-sections below.

Recommendation for banks in Nigeria. Banks in Nigeria should create a platform in which the employees grow their career, as research suggest the higher the employee's self-efficacy, the higher their career commitment will be (Niu, 2010). The results of this study support similar studies on the relationship among career commitment, career and job satisfaction, suggesting Nigeria banks to develop schemes for career growth, and by so doing, the employees would commit to their career and job.

Recommendation for Nigerian bank employees. Having acknowledged the correlation between professional identity and career commitment, Nigerian bank employees should demonstrate sense of professional identity by trusting the bank in which they work in (Orkibi, 2010). These results suggest that employees commit to a particular career due to generous salary attached to that profession, and because of this, are satisfied with the whole career spectrum (Ballout, 2009). Bank employees should consider career change if they do not feel attached to their

job or a particular career. A bank employee who may not be satisfied with his or her job could consider exploring other potential opportunities in another profession and in other company.

Recommendation for other industries. Information technology is a promising profession. Although the industry is beleaguered with certain career expectations, it is yet one of the industries with abundant jobs, ranging from junior IT professionals to senior IT professionals. In spite of the influx of IT professionals in the industry, the demand for them is very high. Research have indicated that career commitment, career and job satisfaction is not limited to a particular industry. IT professionals have been found to commit to their career, organization, and job so long as they have the support of their supervisors and managers (Fu, 2011). This study is an empirical research on Nigerian bank employees, the findings are useful to other related industries. In the medical industry, nurses were found to have lower level of satisfaction in their jobs due to work-related stress and reward package.

These three critical recommendations; for banks in Nigeria, bank employees, and other industries represent the objectives of this study. Even though this study examined Nigerian bank employees with three factors, direction for future research may consider other factors such as occupational commitment, motivation and organizational culture, as prior research found the three aforementioned factors to correlate with each other. Future research should test whether our findings on career commitment, career and job satisfaction can be replicated for other career periods such as career stages, age, and gender among Nigerian government officers in a particular office.

5.2 Conclusion

As career investment and professional self-efficacy have been found to significantly predict individuals' career commitment (J.-R. Fu, 2010), banks in Nigeria are called to thoroughly revitalize its management schemes in advising further, and developing positive career investments necessary for their employees. Individual's persistent commitment in a particular career is motivated by his or her career goals regardless of obstacles of any sort (Fu, 2011). In other words, the extent to which one is committed to a career will be reflected by his or her persistence in pursuing career goals in spite of obstacles and setbacks that are encountered. While past evidence has supported the relationship among career commitment, and career and job satisfaction, there has been no study conducted to relate all these three concepts, particularly among Nigerian bank employees. The present study has indicated the immense impacts of these concepts in studying Nigerian bank employees, other related industry should follow suit.

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