Contributions Of Career Salience And Job Satisfaction In Organisational Commitment Of A Sample Of Nigerian Bank Workers

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Abstract

The present study investigated the contributions of career salience and job satisfaction in organizational commitment of a sample of Nigerian bank workers. Participants were 153 commercial bank workers in Onitsha urban area. Data were collected using three questionnaires: Organizational Commitment Questionnaire, Career Salience Scale and Minnesota Satisfaction Questionnaire. Cross-sectional survey design was employed in the study and Hierarchical Multiple Regression was used to analyze the data. Results showed that career salience significantly predicted organizational commitment \( F(1,151) = 34.0, p < .001 \). About 18% of the variation in organizational commitment was explained by career salience \( (\beta = .42, t = 5.83, R^2 \Delta = .18, p < .001) \). Job satisfaction also significantly predicted organizational commitment \( F(2,150) = 26.2, p < .001 \). Job satisfaction contributed 7% to the variance in organizational commitment \( (\beta = .29, t = 3.89, R^2 \Delta = .07, p < .001) \). Strategies aimed at enhancing career salience and job satisfaction in order to improve organizational commitment of workers were suggested.

Introduction

It is the realization that workers’ performance is crucial to the success of organisations, that makes employers seek to get the best out of their workers. One determinant of workers’ performance is the extent of their commitment to the organisation (Dex & Smith, 2001). Organisations depend on committed employees to create and maintain competitive advantage and achieve superior performance (Akintayo, 2010). Committed employees who are highly motivated to contribute their time and energy to the pursuit of organisational goals are increasingly acknowledged to be the primary asset available to an organisation. They provide the human capital which has become the most critical asset for many organisations (Hunjra, Ali, Chani, Khan, & Rehman, 2010). Workers commitment has become one of the most popular work attitudes of interest to practitioners and researchers. It has emerged as a promising area of research (Adebayo, 2006; Meyer & Allen, 1997; Morrow, 1993) because it is one of the factors that could lead to healthy organisational climate, increased morale, motivation and productivity.

Generally, organisational commitment is determined by a number of factors, including personal factors (e.g., age, tenure in the organisation, disposition, internal or external control attributions); organisational factors (job design and the leadership style of one's supervisor); non-organisational factors (availability of alternatives) (Nortcraft
and Neale, 1996). Predictors of organisational commitment in existing literature also include motivation (Chipunza & Berry, 2010), job satisfaction (Nwosu & Gbadamosi, 2011) and career salience (van de Velde, Bossink & Jansen, 2003). However, studies on organisational commitment in the Nigerian business environment are very few and relatively scarce in the Nigerian banking sector. The applicability of some of the findings in western cultures needs to be explored in Nigeria. As such, it is pertinent to examine the contributions of career salience and job satisfaction to bank workers’ commitment to their organisations in the Nigerian economic setting. The purpose of study is to investigate whether career salience and job satisfaction will predict organisational commitment among bank workers in Onitsha urban area of Anambra state, Nigeria.

Organisational commitment is an attitude reflecting an employee’s loyalty to the organisation, and an ongoing process through which organisation members express their concern for the organisation and its continued success and wellbeing (Northcraft & Neale, 1996). Employees who exhibit high organisational commitment spend less time away from their jobs and are less likely to leave the organisation. Highly committed employees are also happier in their work and consequently, experience better mental health outcomes (Mowday, Porter & Steers, 1982). In consistency with Porter, Steer, Mowday and Boulian’s (1974) attitudinal view and longitudinal aspects of organisational commitment, Uzondu (2010) identified three observable behavioural patterns of committed employees: (1) identification with the organisational goals or mission manifested in pride and in the defense of the organisation; (2) long-term membership in the organisation and intention to remain with the organisation, often termed ‘loyalty’ and (3) high levels of extra-role behaviours. An employee portraying these behaviours is referred to as an employee with high-organisational commitment.

Researchers, such as Fields, 2002; Laschinger, Finegan, Shamian, & Casier, 2000; Manion, 2004; Meyer & Allen, 1997, categorized the concept of organisational commitment into three major themes: affective, normative, and continuance commitment. Affective commitment refers to the employee’s emotional attachment to, identification with and involvement in the organisation. It is the employee’s liking for an organisation’s employees with a strong affective commitment to retain employment with the organisation because they want to do so (Fields, 2002). Normative commitment designates the feeling of obligation of needing to continue employment. Employees with a high level of normative commitment feel that they ought to remain with the organisation. This implies that employees with a high level of normative commitment will remain with the organisation as a way to reciprocate the organisation’s investment in them.

Continuance commitment is created by high costs associated with leaving the organisation, and creates a feeling of needing to continue employment (Van de Hooff & de Ridder, 2004). Employees whose primary link to the organisation is based on continuance commitment remain because they need to do so. This implies that employees with continuance commitment will remain with an organisation in order to avoid the perceived cost of leaving the organisation. In the present research, organisational commitment is understood as a global construct and a combination of affective, normative and continuance attributes. Such a conceptualization has been adopted in previous researches (e.g., Samad, 2011; Salami, 2008), following the operationalization of organisational commitment by Mowday, Steers and Porter (1979) as the extent of an employee’s adoption of an organisation’s values and willingness to remain in the organisation.
In the middle of 20th century, many firms recognized the importance of career for an employee, and to retain their services these enterprises made strategic changes to enhance their loyalty and working skills by starting career development programs (Wenxia & Li, 2008). Osipow (1968), for instance, highlighted the importance of considering the possibility that individuals may have negative attitudes towards work (little motivation to work in a chosen career role) and that this could in turn have possible debilitating consequences. In the later years, considerable advancement was made in the exploration and understanding of the concept, ‘the importance of work’, by Greenhaus (1971, 1973) who not only formally introduced the construct of career salience or work-role salience, but also developed a scale by which it could be measured. Career salience is “the importance of work and a career in one’s total life” (Greenhaus, 1971, p.52). As observed by Lock and Ortlepp (1997), this conceptualization appears to have enjoyed widespread acceptance throughout the literature.

Greenhaus (1971) identified three factors that make up the construct ‘career salience’. First was the relative priority or importance of work compared to specific sources of life satisfaction. Second was overall attitude in the route of work, containing value and job focus issues. Third was concern for career planning and progress. Similarly, Savickas (2001) conceptualized career salience as an actual selection of profession; significance of career function related to other dealings of life, and career importance. It is as an occupational choice, eminence of role career which is associated with occupational significance and other affairs of life. Generally, career salience deals with the comparative value of work and career within an individual’s total life. Hence, it is obvious that whatever profession a person chooses, is adopted to meet the ends, but the degree of taking profession as the most important thing in life varies from individual to individual.

Some theories could be adopted in understanding the role of career salience in organisational commitment. Trait and factor theory (Parson, 1909), is predicated on the assumption that individuals differ as well as occupations, thus bringing into limelight the old adage of individual differences in behaviour. The theory sets out to match people and occupations in respect of their abilities, interests, intelligence, attitude and aptitude. In the trait and factor approach, the individual’s needs and values can only be fully realized when they are matched with those jobs which are relevant to such needs and values. The fit of the individual with the requirements of the job and goals of the organisation ensures that the individual feels maintains commitment to the workplace.

Also, the basic tenets of ego identity theory (Tiedeman & O’hara, 1963) is that there is an intervening relationship between career and personality in organisation, with the former exerting significant influence on the later. In this view, career development is a process of modeling a career identity through differentiation and personality integration as one comes across a work-related problem. Differentiation relates to the uniqueness which exists in the individuality and how one expresses one’s individuality, while integration is the way in which the individual adjusts himself/herself to accommodate others around him/her in order to become an integral part of and an acceptable member of the organisation. Based on the tenets of this theory, emphasis is placed on the progressive developmental stages of career development with career salience being significant in the process, and ultimately playing a role in the extent of one’s commitment on the job.

Career salience was found to be associated with organisational commitment in previous studies across diverse samples such as employees of multinational companies (van der Velde et al., 2003) and accounting employees of a retail company (Lock &
Ortlepp, 1997). A recent study by Kiyani, Haroon, Khattak, Liaqat, Bukhari, and Asad (2011) reported that career salience was related to job involvement among university teachers. Earlier studies in Nigeria have also obtained evidence of the role of career salience on organisational commitment among industrial workers in manufacturing companies (Salami, 2008; Agba, Nkpoyen & Ushie, 2010). There is need to examine the contributions of career salience on organisational commitment of bank employees because of the critical role of the banking industry in a developing economy. The present study is aimed at filling this gap. It is hypothesized that career salience will significantly contribute to explaining the variance in organisational commitment among bank workers in Onitsha urban area (H₁).

Job satisfaction is of interest in relation to organisational commitment in the present study because job satisfaction is a central component of most approaches to understanding organisational outcomes. It was observed that for any organisation to neglect its significance, is similar to an accountant submitting an annual report without a profit-and-loss statement (Bullock, 1984). As a concept, job satisfaction has been broadly studied in literature because many experts, managers as well as researchers, believe that job satisfaction influences a variety of organisational behaviours and outcomes such as productivity, employee turnover, organisational commitment, employee retention, prosociality and extra-role behaviours (for reviews, see George & Jones, 2002; Robbins, 2005; Spector, 2006). Job satisfaction is the pleasant and positive emotional status after the evaluation of the job or work experience (Hackman & Oldham, 1976). It has been classified into three main classes: intrinsic, extrinsic and overall job satisfaction (Weiss, Dawis, England, & Lofquist, 1967). An employee is intrinsically satisfied if he/she receives no apparent reward except the activity itself, while an employee is extrinsically satisfied if he/she receives monetary compensation or other material rewards to modify his/her behaviour (Rose, 2001). Overall job satisfaction is a combination of both intrinsic and extrinsic job satisfaction. The generic understanding of job satisfaction holds that it is a collection of feelings and beliefs that a person has about his job, which may derive from an aspect of satisfaction or as an overall facet of the job (Johns, 1992; George and Jones, 1999; Spector, 2006). The focus of the present study is on employees’ general job satisfaction in relation to organisational commitment.

Job satisfaction is conceptually and empirically different from organisational commitment. Organisational commitment is the emotional responses which an employee has towards his organisation while job satisfaction is the responses that an employee has towards his/her job. It is considered that these two variables are highly interrelated but distinct constructs. While an employee has positive feelings towards the organisation, its values and objectives, it is possible for him/her to be unsatisfied with the job he/she has in the organisation. According to Maslow (1954) theory of needs, employees can be satisfied when their needs are fulfilled. These needs include; physiological, safety, belongingness, esteem and self-actualization needs. Maslow argued that once a need lower in the hierarchy is met; it ceases to be a motivator. It is then replaced by needs higher in the hierarchy. Achieving satisfaction, according to Maslow, is about fulfilling successive needs. When an employee’s lower needs are satisfied, he/she aspires for higher order needs, thereby leading to increase in the employee’s commitment to the organisation.

The basis of Herzberg’s (1959) two-factor theory was that there are two entirely separate sets of factors that contribute to employees’ behaviour at work. One set was termed hygiene factors and the other motivators. Hygiene factors prevent dissatisfaction
even though their presence does not motivate. This includes factors like working conditions, company policies and administration, pay and interpersonal relationships. Motivators were considered as ‘high level needs’ and are believed to include achievement, recognition, responsibility and opportunity for growth. Additionally, jobs had specific factors, which were related to job satisfaction or dissatisfaction. The highlight of Herzberg’s postulations was that the hygiene factors do not motivate, but prevent dissatisfaction and pain. They provide the right environment for work. Where there are adequate motivators and hygiene factors, there will be job satisfaction; and a satisfied worker is more likely to maintain utmost loyalty and continued stay in the organisation than an unsatisfied worker.

Studies in some parts of the world have demonstrated that job satisfaction predicted organisational commitment (William & Hazer, 1986; Busch, Fallan & Peterson, 1998; Azeem, 2010; Samad, 2011; Eslami & Gharakhani, 2012). On the contrary, Curry, Wakefield, Price and Mueller (1986) reported that there was no relationship between job satisfaction and organisational commitment. Investigations of by researchers also found that job satisfaction was related to organisational commitment among workers in Nigeria such as American and Nigerian managers (Okpara, 2004), library personnel (Tella, Ayeni & Popoola, 2007), university staff (Gbadamosi & Nwosu, 2011), medical records personnel (Igbenede & Popoola, 2011), secondary school teachers (Agu & Udoh, 2012) and a combined sample of public/private sector workers (Akinbode & Fagbohungbe, 2012). Previous studies have not considered bank workers. The present study will contribute to literature on organisational commitment by investigating the contributions of job satisfaction to organisational commitment in a sample of Nigerian bank workers. It is hypothesised that job satisfaction will significantly contribute to explaining the variance in organisational commitment among bank workers in Onitsha urban area ($H_2$).

**METHOD**

**Participants**
One hundred and fifty three (153) bank workers participated in the study. They were drawn using convenient sampling method from 10 commercial banks in Onitsha urban area. The banks were as follows: Access Bank PLC (17), Unity Bank (16), First Bank PLC (14), Guaranty Trust Bank (18), Fidelity Bank PLC (16), Union Bank PLC (11), U.B.A PLC (17), Eco Bank (13), Standard Chartered Bank (14), and Diamond Bank PLC (17). The sampled banks represents about 86% of the commercial banks in the area. By gender, the participants comprised seventy nine (79) males and seventy four (74) females. Seventy (70) were married and eighty three (83) were single. Ages of the participants ranged from 20 to 49 years with a mean age of 29.25 years ($SD = 5.42$). The educational qualifications of the participants were as follows: OND/NCE (44), HND/B.Sc. (95), M.Sc. (10) and Ph.D. (4). The average tenure of participants in their job positions ranged from 1 to 15 years with a mean of 3.97 years ($SD = 2.31$).

**Instruments**
Three instruments were used for the study, namely: Organisational Commitment Questionnaire (OCQ), Career Salience Scale (CSS) and Minnesota Satisfaction Questionnaire (MSQ).

Organisational commitment was measured using the Organisational Commitment Questionnaire (OCQ), developed by Mowday, Steers and Porter (1979). OCQ contains 15 items that measure an employee’s level of commitment to his/her
organisation. The respondents indicate the extent to which each item reflect their commitment to their organisation on a 5-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. Sample items include: I feel very little loyalty to this organisation; I am proud to tell others that I am part of this organisation; I really care about the fate of this organisation; Deciding to work for this organisation was a definite mistake on my part. The negatively phrased items (3, 7, 9, 11, 12, and 15) are reverse-scored. Higher scores indicate more commitment to the organisation. The original authors reported a Cronbach’s alpha of .91 and .89 for professional and clerical samples respectively. OCQ has been used in several studies in Nigeria with reliability coefficient (Cronbach’s alpha) of .83 (Tella, Ayeni & Popoola, 2007). An internal consistency reliability (Cronbach’s alpha) of .76 and split-half reliability coefficient of .64 was obtained in the present study.

Career Salience was measured with Career Salience Scale (CSS) developed by Greenhaus (1971). It is made up of 27 items which measure the importance of work in one’s total life based on issues like the relative importance of work compared to other sources of life satisfaction, amount of career thought and planning an individual puts into their career, and general attitudes towards work. Although the multidimensional structure of CSS may be considered (see Greenhaus, 1973), there is psychometric evidence of the specificity and predictive value of applying it as a one-dimensional measure (Greenhaus, 1973; Salami, 2008). The scale adopts a five-point Likert response format ranging from strongly disagree (1) to strongly agree (5). Scores range from 5 to 135 and higher scores indicate higher importance of work in the individual’s life. Negatively worded items (2, 3, 6, 9, 21, 24, 25 and 27) are scored in reverse direction. The developer of CSS reported a Cronbach’s alpha of .90. It has been used in the Nigerian context and appears to be psychometrically sound with appropriate reliability scores ranging from .72 - .85 (Salami, 2008). The internal consistency reliability coefficient (Cronbach’s alpha) obtained in the present research was .60.

Job satisfaction was assessed with the Minnesota Satisfaction Questionnaire (MSQ), developed by Weiss, Dawis, England and Lofquist (1967). MSQ has 20 items which are scored on a 5-point Likert scale of very satisfied (1) to very dissatisfied (5). Respondents are requested to indicate the extent of their satisfaction or dissatisfaction with some job-related factors e.g. variety, compensation, recognition, working conditions, supervision, etc. Sample items include: On my present job, this is how I feel about…: (1) Being able to keep busy all the time, (5) The way my boss handles his/her workers, (17) The working conditions, (20) The feeling of accomplishment I get from the job. Weiss and colleagues (1967) reported test-retest reliabilities coefficients of .89 at one-week interval and .70 at one-year interval. Mogaji (1996) obtained a 10-week test-retest reliability coefficient of .71 in a Nigerian sample. A high internal consistency reliability coefficient (Cronbach’s alpha) of .85 and moderate split-half reliability of .78 were obtained in the current study. Scores on MSQ range from 20-100 with higher scores indicating higher job satisfaction.

Procedure

Permission to carry out the research using the bank workers were obtained from the branch managers of the respective banks. With the approval by the managers, the second author approached the staff of the banks shortly before the close of work for them to complete the questionnaires. Some of the staff who were unable to complete the questionnaire at the particular time, requested to complete it at their convenient time. The
second author went back at a later day for the collection of the questionnaire. The data collection for the study lasted for about 6 weeks from May - June, 2013. Two hundred (200) copies of the questionnaire were distributed to volunteered participants but 176 were returned. Twenty three (23) copies of the returned questionnaires were discarded due to improper completion, leaving a total of one hundred and fifty three (153) copies that were used for data analysis.

**Design/statistics**
Cross-sectional survey design was employed in the study. Pearson product moment correlation and Hierarchical Multiple Regression was used to analyse the data and test the hypotheses. In the regression analysis, the dependent variable was organisational commitment while the independent variables were career salience and job satisfaction.

**RESULTS**

Table 1: Descriptive Statistics and Correlations (N=153) of the variables used for the study.

<table>
<thead>
<tr>
<th>S/N</th>
<th>Variable</th>
<th>Mean</th>
<th>SD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Age</td>
<td>29.25</td>
<td>5.42</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Gender</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-24**</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Marital status</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-43***</td>
<td>-0.06</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Level of Educ.</td>
<td>-</td>
<td>-</td>
<td>0.37***</td>
<td>-32***</td>
<td>-0.24**</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Years of Work</td>
<td>3.97</td>
<td>2.31</td>
<td>0.55***</td>
<td>-0.14*</td>
<td>-0.40***</td>
<td>0.31***</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Job status</td>
<td>-</td>
<td>-</td>
<td>0.41***</td>
<td>0.05</td>
<td>-0.37***</td>
<td>0.26***</td>
<td>0.42***</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Career Salience</td>
<td>92.75</td>
<td>10.08</td>
<td>-0.01</td>
<td>-0.07</td>
<td>0.16*</td>
<td>0.03</td>
<td>-0.01</td>
<td>-0.04</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Job Satisfaction</td>
<td>74.33</td>
<td>12.18</td>
<td>0.03</td>
<td>0.03</td>
<td>-0.12</td>
<td>0.13</td>
<td>0.08</td>
<td>0.07</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Org. Commitment</td>
<td>57.58</td>
<td>8.69</td>
<td>-21*</td>
<td>0.06</td>
<td>0.15*</td>
<td>0.07</td>
<td>-0.04</td>
<td>-0.07</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*p < .05; **p < .01; ***p < .001*

The result of the correlation analyses showed that among the demographic variables (age, gender, marital status, level of education, years of work, job status), marital status had a positive relationship with organisational commitment ($r_{p} = .15, p < .05$). Since married participants was coded 2 while single was 1 in the analysis, the positive correlation indicated that married participants also had high organisational commitment scored. The results further revealed that career salience had a moderately positive relationship with organisational commitment ($r_{p} = .43, p < .001$). Thus, the higher the participants’ scores on career salience, the higher their scores on organisational commitment. Job satisfaction also correlated moderately and positively with organisational commitment ($r_{p} = .42, p < .001$), showing that satisfied workers report high organisational commitment.

Table 2: Hierarchical Multiple Regression Model of career salience/job satisfaction.

<table>
<thead>
<tr>
<th>Model</th>
<th>B</th>
<th>β</th>
<th>t</th>
<th>R</th>
<th>R^2</th>
<th>AR^2</th>
<th>R^2Δ</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Career Salience</td>
<td>.37</td>
<td>.42</td>
<td>5.83*</td>
<td>.42</td>
<td>.18</td>
<td>.18</td>
<td>34.0*</td>
</tr>
<tr>
<td>2.</td>
<td>Job Satisfaction</td>
<td>.21</td>
<td>.29</td>
<td>3.89*</td>
<td>.50</td>
<td>.25</td>
<td>.24</td>
<td>.07</td>
</tr>
</tbody>
</table>
Table 2 showed that career salience significantly predicted organisational commitment of bank workers in the first model, $F(1,151) = 34.0, p < .001$. About 18% of the variation in organisational commitment was explained by career salience ($\beta = .42, t = 5.83, R^2 = .18, p < .001$). Thus, from the positive relationship between career salience and organisational commitment, it could be inferred that increase in career salience was associated with an increase in the level of organisational commitment.

The result of the second regression model indicated that job satisfaction significantly predicted organisational commitment $F(2,150) = 26.2, p < .001$. The change in $R^2$ of .07 indicated that job satisfaction contributed an additional 7% to the variance in organisational commitment ($\beta = .29, t = 3.89, R^2 = .07, p < .001$). From the positive relationship obtained, higher satisfaction in one’s job was found to be associated with higher commitment to the organisation.

**DISCUSSION**

The contributions of career salience and job satisfaction in organisational commitment among bank workers was investigated in this study. Results indicated that career salience significantly contributed to the variation in organisational commitment. Thus, the first hypothesis which stated that career salience will not significantly contribute to explaining the variance in organisational commitment was rejected. This finding corroborates the findings of past researches (Mannheim, et al, 1997; Mathieu & Zajac, 1990; Salami, 2008; Van der Velde, et al., 2003) showing that career salience significantly predicted organisational commitment of workers. The finding can be understood in view of the propositions of trait factor theory (Parsons, 1909). If employees are matched to jobs in respect of their abilities, interests, intelligence, attitude and aptitude, their individual needs and values are fully realized, the employees develops a strong concern for and centrality of their career, thereby increasing their level of commitment to their organisations.

A person who demonstrates a high level of career salience would be the one who places a significant priority on work and a career (Morrow, 1983). It is when the individual develops a strong concern for and centrality of his/her career that he or she is likely to be committed to goals of the organisation. The more the workers are involved in their work the more they become committed to the organisation. There is need for industrial/organisational psychologists, counsellors and management experts to design staff development programmes to incorporate the fostering of career salience. One foundation to discovering career salience is to consider the individual’s level of ascribed importance of work in making hiring decisions. Preference should be given to individuals who place adequate value in their job. The person-job fit would also be a good strategy in ensuring that there is appropriate level of challenge for workers in their job which will improve its importance in their lives. If there is congruence between a person’s expectations and organisational realities in the workplace, commitment would be better.

It was also found that job satisfaction contributed significantly to the variation in organisational commitment. Thus, the second hypothesis which stated that career salience will not significantly contribute to explaining the variance in organisational commitment was rejected. This finding is consistent with previous findings that job satisfaction plays a role in organisational commitment (Chi- Yueh, 2000; Feinstein & Vondrasek, 2006;
Freund, 2005; Mannheim, et al., 1997; Tella, Ayeni & Popoola, 2007; Busch, et al., 1998). Considered on the view of Maslow’s (1954) theory of needs, achieving satisfaction, is about fulfilling successive needs. When an employee’s lower needs are satisfied, he/she aspires for higher order needs, thereby leading to increase in the employee’s commitment to the organisation. Job satisfaction reflects individual’s immediate reactions to the job. These reactions influence the development of the individual’s commitment to the organisation after comprehensive evaluations of the employing organisations, its values, expectations and one’s own future in it.

Both intrinsic and extrinsic factors are relevant to job satisfaction. Banking job in Nigeria is usually very stressful and the mental health status of the workers may be hampered by the possibility of instability in employment situations. Targets are usually set which could be scaring to most workers, especially the marketing officers. It appears to be one of the most insecure jobs in Nigeria. Therefore, in order to enhance job satisfaction, the challenge in the job should be high and interesting but not tiring. Other ways of increasing job satisfaction include ensuring equity, enhanced conditions of service, boosting self-esteem and clear policies and procedures. Since mentally healthy workers are likely to be more committed to their organisation, mental health of workers may be better anchored in intrinsic motivational factors (Jamal, 1997), some of which are within the control of the workers.

Although this research primarily focused on the contributions of career salience and job satisfaction in organisational commitment of bank workers, it was also found that marital status was positively related to organisational commitment ($r = 0.15, p < 0.05$). This finding supports previous studies (Alutto, Hrebiniak & Alonso, 1973; Cohen, 1992; Bowen, Radhakrishna & Keyser, 1994) which found that marital status was significantly related to organisational commitment. Similarly, Meyer and Allen (1984) reported that married workers showed more organisational commitment than single workers. The married workers may have acquired more work experiences and attained reasonable social stability than the single workers and as such they are more committed to the organisation. It is also possible that the married persons are entrusted with more critical and challenging responsibilities which boost their perceptions of personal relevance in the organisation.

**Limitations of the study/Suggestions for further research**

The researcher encountered various limitations during the course of conducting the study, these limitations include – the enormous difficulty in distributing and collecting data from a busy group of workers like the bankers. This made the size of the sample relatively small compared to the population of bankers in Nigeria. Therefore, this limits generalising the results of the study to the whole banking industry in Nigeria. Financial constraints and time frame also limited the scope that the study would have covered. Another limitation is that the researcher measured the data for all variables using self-reporting scales. It was impossible to verify the accuracy and honesty of the workers’ self-reported data. However, the aforementioned limitations did not have any effect whatsoever on the objectivity of the findings of the study.

The following suggestions are made for further research. Future studies may consider using a longitudinal design. It will make-up for the limitations of a cross-sectional research such as the present study. In such studies, it is also necessary to use a relatively large number of participants in order to arrive at a more generalizable result. Such studies may be structured to cover the geographical regions or zones in Nigeria.
Another direction for future research is to minimize the use of self-report data. Collecting data from several sources reduces the common-method bias associated with a single source. Therefore, it may be preferable to collect objective data from supervisors’ rating.

Conclusion
The findings of this study have shown that career salience and job satisfaction significantly predicted organisational commitment of bank workers in Onitsha Urban Area. The conclusion of the matter revolves around the fact that if employees are matched to jobs according to their abilities, interests, intelligence, attitude and aptitude, their individual needs and values are fully met, the employees will undoubtedly demonstrate a strong concern for the centrality of their career, thereby increasing their level of commitment to their organisation. There is need for industrial/organisational psychologists, counsellors and management experts to design staff development programmes to incorporate the fostering of career salience by discovering the individuals; level of ascribed importance of the work in their hiring decision. Preference should be given to individuals who place adequate value in their jobs. The person-job fit would also be a good strategy in ensuring that there is appropriate level of challenge for workers in their job which will improve its importance in their lives. If there is congruence between a person expectations and organisational realities in the work place, commitment will be enhanced, which will in turn promote greater productivity in banking industry in Nigeria.

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