

EFFECT OF ORGANIZATIONAL CLIMATE ON EMPLOYEE COMMITMENT IN DEPOSIT MONEY BANKS IN RIVERS STATE

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Abstract

This study investigates the effect of organizational climate, with a focus on communication and leadership, on employee commitment in Deposit Money Banks in Rivers State. Utilizing a survey research design, data were collected from 303 employees across five Domestic Systemically Important Banks (DSIBs) in Rivers State using a structured five-point Likert scale questionnaire. A census survey approach was adopted, and the data were systematically coded and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that both communication and leadership significantly influence employee commitment, with communication showing a stronger positive effect. Based on these results, it is recommended that banks enhance their communication strategies to ensure transparency and openness and invest in leadership development programs to cultivate supportive and effective leadership skills. By focusing on these areas, banks can foster a more committed and productive workforce.

Keywords: Organizational climate, Leadership, Communication, Employee Commitment.

INTRODUCTION

Organizational climate significantly influences employee commitment, particularly in the banking sector, where the work environment plays a crucial role in shaping employee attitudes and behaviors. Organizational climate refers to the collective perceptions of organizational policies, practices, and procedures that employees experience and interpret (Schneider et al., 2017). In deposit money banks, a positive organizational climate characterized by fairness, support, recognition, and growth opportunities can enhance employee commitment, leading to increased productivity and reduced turnover rates (Ahmad et al., 2019). Conversely, a negative climate can lead to disengagement, low morale, and high employee turnover, which are detrimental to organizational performance.

Rivers State, a key economic hub in Nigeria, hosts numerous deposit money banks that play a critical role in the financial stability and economic growth of the region. The banking sector in Rivers State faces unique challenges, such as economic volatility, regulatory changes, and intense competition (Eze, 2020). These challenges necessitate a stable and committed workforce to maintain operational efficiency and customer satisfaction. Research indicates that employees in banks with a supportive and transparent organizational climate exhibit higher level of commitment and job satisfaction, which are essential for achieving organizational goals (Meyer & Allen, 1991). Therefore, understanding the impact of organizational climate on employee commitment in this context is vital for bank management and policymakers.

Empirical studies have shown that various dimensions of organizational climate, such as leadership style, communication patterns, and reward systems, significantly affect employee commitment. For instance, banks that foster open communication and participative leadership tend to have more committed employees (Lok & Crawford, 2004). Additionally, reward systems that recognize and reward employee contributions effectively enhance commitment and loyalty (Eisenberger et al., 1997). In Rivers State, where the banking industry is a major employer, the ability of banks to create a positive organizational climate can directly influence their competitive advantage by retaining skilled and motivated employees (Adeniji et al., 2019).

The organizational climate's impact on employee commitment can be moderated by individual factors such as employee tenure, job role, and personal values. According to Ahmed (2021), commitment the connection between the organization and its employees, extending beyond a mere contractual agreement to a deep-seated sense of identification, involvement, and loyalty. Employees with longer tenure may have different perceptions of the organizational climate compared to newer employees (Mowday et al., 1982). Similarly, employees in customer-facing roles might prioritize different aspects of the climate, such as support and recognition, more than those in administrative roles. Understanding these nuances can help bank managers

in Rivers State tailor their strategies to foster a conducive work environment that meets the diverse needs of their employees, thereby enhancing overall organizational commitment and performance.

The economic landscape of Nigeria has undergone a significant transformation, severely impacting the performance of Deposit Money Banks (DMBs). These banks, once known for substantial profits, now grapple with challenges like economic recession, global oil price fluctuations, increased competition, and rising operational costs (Muhammad et al., 2017). Additionally, policy interventions such as the stringent capitalization requirements imposed by the Central Bank of Nigeria (CBN) have exacerbated the pressures on DMBs, forcing them to undertake drastic measures like employee retrenchment and heightened customer acquisition targets without proportional rewards (Adenike, 2011). These challenges have profoundly affected the organizational climate within DMBs, impacting employee motivation, behavior, and commitment, which are crucial for organizational productivity and success (Al-Saudi, 2012).

In Rivers State, the instability brought about by economic and political uncertainties has further intensified the sense of insecurity among bank employees, undermining their job commitment. The prevalent job insecurity due to retrenchments has weakened employees' emotional attachment and dedication to their roles, fostering a culture of complacency and detachment that can lead to detrimental practices such as theft and fraud (Okpeva, 2023). Moreover, the hierarchical structures in these banks limit decision-making autonomy for lower-level managers, contributing to dissatisfaction and diminished commitment (Okpeva, 2023). Furthermore, while previous studies have explored similar themes in different contexts, such as other regions of Nigeria (Ayodotun et al., 2018; Ahmed, 2021), Kenya (Arwa, 2017; Miheho & Mukanzi, 2020), Malaysia (Marchalina & Ahmad, 2017), and Indonesia (Paaia & Pattiruhu, 2020; Sap & Wati, 2022), their findings may not be directly applicable to the unique organizational and cultural environment of Rivers State's banking sector. This study aims to address this gap by exploring the intricate dynamics between organizational climate and employee commitment in this context.

Based on the forgoing, the study is guided on the following stated null hypotheses:

H0₁ Leadership have no significant effect on employee commitment in Deposit Money Banks in Rivers State;

H0₂ Communication have no significant effect on employee commitment in Deposit Money Bank in Rivers State,

LITERATURE REVIEW

Organizational Climate

Organizational climate, as defined by Purwantoro and Bagyo (2019), encapsulates the observable and measurable manifestations of organizational culture, including policies, practices, and physical surroundings that directly impact employee behavior. It represents the surface-level aspects of an organization's culture, influencing employees' perceptions and interpretations of their workplace, thereby shaping their behavior and performance (Raza et al., 2023). Ekinci (2016) emphasizes that organizational climate is a complex amalgamation of individual perceptions and attitudes, reflecting the levels of trust, support, and collaboration among members, which significantly affect employee satisfaction, engagement, and well-being. Additionally, Sanamthong and Prabyai (2023) highlight that organizational climate includes tangible characteristics such as leadership style, communication patterns, and reward systems, which define the work environment and contribute to a motivated and committed workforce.

Leadership

Leadership, as emphasized by Perko et al. (2014), involves guiding and directing employees to achieve the organizational vision and mission, shaping a collective purpose that inspires and unites the workforce. It is the capacity to inspire others toward a common goal, translating aspirations into achievable outcomes (Crean, 2023). Leadership also entails recognizing and uplifting the capabilities of team members, fostering their potential (Ntakirutimana et al., 2015). Effective leadership involves strategically developing and managing high-performing teams by leveraging individual strengths and promoting collaboration (Makris et

al., 2018). Additionally, leadership is closely tied to decision-making, requiring well-informed and timely choices that drive organizational success (Abdallah & Forawi, 2017).

Communication

Communication, a fundamental aspect of human interaction, involves the transmission of information from a sender to a receiver through a chosen channel, aiming to minimize distortion for accurate understanding (Asha & Jayasree, 2017). It is a dynamic and interactive process where both sender and receiver engage in encoding and decoding messages, creating shared meaning (Li & Zhang, 2017). In an organizational context, communication not only transmits information but also builds relationships, fostering employee engagement, trust, and a sense of belonging (Nayeem, 2014). It serves as the linchpin for executing business processes and achieving strategic objectives (Vafeiadis et al., 2021), while also expressing and sustaining organizational culture by shaping shared beliefs, values, and norms (Men & Sung, 2019).

Employee Commitment

Employee commitment plays a crucial role in fostering a positive and productive work environment, acting as the glue that binds employees to the organization and significantly influencing their behavior, performance, and overall engagement. Ahmed (2021) defines commitment as the connection between the organization and its employees, which extends beyond a mere contractual agreement to a deep-seated sense of identification, involvement, and loyalty. Employees with high organizational commitment exhibit a strong sense of belonging, willingly exert effort, and express a long-term intention to stay with the organization. Meyer and Allen (1991), as cited in Ahmed (2021), describe organizational commitment through three primary dimensions: affective, continuance, and normative commitments. Affective commitment involves the emotional and sentimental bond individuals develop with an organization, reflecting their identification with organizational goals and a desire to maintain membership.

Continuance commitment is related to the costs associated with leaving the organization, prompting employees to stay due to the absence or uncertainty of alternatives. Normative commitment, on the other hand, is characterized by a moral obligation to remain loyal, representing a sense of duty and consecration. Vito et al. (2018) elaborates on affective commitment as the emotional attachment employees have towards the organization, rooted in their identification with and involvement in its goals, driven by positive emotions. Employee commitment is a dynamic force that showcases active engagement and identification with an organization's values, rules, and goals, as asserted by Widagdo et al. (2018). This commitment is not a passive form of loyalty but a multifaceted process where individuals proactively align themselves with the fundamental aspects of the organization. Murray and Holmes (2021) further define employee organizational commitment as the extent to which an individual identifies with and is dedicated to the goals, values, and objectives of their employing organization.

Empirical Review

Leadership and Employee Commitment

Ayodotun et al. (2018) investigated the relationship between task-trait oriented leadership style and organizational commitment, considering the influence of organizational climate. They distributed structured questionnaires to 167 respondents from five leading deposit money banks in Nigeria and applied hierarchical multiple regression for data analysis. The study concluded that leadership quality and organizational processes, key components of organizational climate, significantly enhance the relationship between leadership style and employee commitment. However, the study used regression analysis, whereas the present study employs PLS-SEM, making its findings potentially inapplicable to deposit money banks in Rivers State. Similarly, Öztekin et al (2015) examined the effect of leadership on organizational commitment in a meta-analysis study in Turkey. A total of 420 research studies were collected as a result of the review activity, out of which 202 were included in the meta-analysis. The 202 research studies were compiled to obtain a sample group size of 63,753 subjects. The analysis results of the random effect model showed that leadership has a medium-level positive effect on organizational commitment.

Rahayu and Wati (2023) examined the influence of servant leadership and organizational climate on employee performance, with affective commitment as an intervening variable, in Kumala Siwi Mijen Kudus Public Hospital. Using SEM with AMOS for data analysis, the study found that organizational climate significantly influenced both affective commitment and employee performance, while servant leadership significantly impacted affective commitment but not performance. The sectoral and regional differences suggest that these findings may not apply to deposit money banks in Rivers State. Similarly, Paais and Pattiruhu (2020) investigated the effects of motivation, leadership, and organizational culture on job satisfaction and performance at Wahana Resources Ltd in Indonesia, using SEM on AMOS. They found that work motivation and organizational culture positively impacted performance but did not significantly affect job satisfaction, while leadership significantly influenced job satisfaction but not performance. Munawaroh et al. (2021) explored the effects of strategic leadership, motivation, and organizational culture on competitive strategy and business performance in the manufacturing industry, using SEM with Smart PLS. Their findings indicated varied impacts of these factors on competitive strategy and business performance, with significant effects of organizational culture on both. However, these studies' different contexts imply that their findings may not be applicable to deposit money banks in Rivers State.

Communication and Employee Commitment

Ahmed (2021) assessed the effect of organizational climate on employee commitment within the Nigerian banking sector, focusing on employees in the Abuja regional offices. Utilizing a survey research design, primary data was collected through structured questionnaires distributed electronically via Google forms to a purposively selected sample of 384 respondents. Regression analysis revealed that organizational climate positively and significantly influences employee commitment. The study recommended fostering a collaborative work climate, open communication channels, and employee engagement in decision-making to boost commitment. However, since the study was conducted in Abuja and employed regression analysis, its findings may not be applicable to deposit money banks in Rivers State.

Similarly, other studies in different contexts highlight the influence of communication and leadership on employee commitment and organizational performance. Arwa (2017) found that effective communication significantly enhances employee commitment at CAT in Kenya, recommending the development of a comprehensive communication strategy. Miheso and Mukanzi (2020) discovered significant correlations between communication dimensions and employee commitment within the Kenya National Library Service. Marchalina and Ahmad (2017) in Malaysia, and Luo et al. (2016) emphasized the critical role of internal communication and leader communication styles in influencing employees' commitment to change. Sap and Wati (2022) further demonstrated the significant impact of communication and work commitment on employee performance at PT. Pindad in Bandung. However, these studies' findings may not be directly applicable to deposit money banks in Rivers State due to regional and contextual differences, underscoring the need for the present study's specific focus.

Organizational Support Theory (OST)

Organizational Support Theory (OST), introduced by Zedeck and Weinstein (1987), addresses the critical role of organizational support in enhancing employee well-being, job satisfaction, and performance. Rooted in social exchange theory, OST posits that employees who perceive high levels of support from their organization are more likely to reciprocate with increased commitment, improved job performance, and higher levels of organizational citizenship behavior (Eisenberger et al., 1986). The core idea of OST is that employees develop a positive psychological contract with their employer when they feel valued and supported, which fosters greater job satisfaction and organizational commitment (Eisenberger et al., 1986). Support can take various forms, including supervisor support, coworker support, and organizational policies that prioritize employee well-being (Eisenberger & Stinglhamber, 2011).

In the context of deposit money banks in Rivers State, OST's relevance is particularly pronounced. The demanding and stressful nature of the banking sector makes the perception of organizational support crucial for fostering employee commitment. When employees perceive fair and supportive management practices, opportunities for skill development, and a positive work environment, they are more likely to exhibit higher

levels of organizational commitment. This reciprocal relationship, as outlined by OST, underscores the importance of a supportive work culture in enhancing employee engagement and performance within the banking sector.

METHODOLOGY

This study employed a survey research design utilizing a structured five-point Likert scale questionnaire to collect data from staff at five Domestic Systemically Important Banks (DSIBs) in Rivers State: Zenith Bank, Guaranty Trust Bank, Access Bank, First Bank, and United Bank of Africa. DSIBs are critical financial institutions whose failure could significantly disrupt the financial system and economic activity due to their size, complexity, and systemic interconnectedness (Ehilebo et al., 2022). These banks, identified as first-tier by the Central Bank of Nigeria (CBN, 2022), have their zonal headquarters staff in Rivers State, comprising a total workforce of 303 employees according to the banks' human resource departments as stated in table 1.

Table 1: Population of the study

NAME	Population
Access Bank	68
First Bank	60
Guaranty Trust Bank	53
United Bank for Africa	57
Zenith Bank	65
TOTAL	303

Source: Banks' Human Resource Departments, 2024

Given the small population size, the study utilized a census survey approach, encompassing the entire population as the sample (Parker, 2011). Data were systematically coded and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to evaluate both the measurement and structural models. The study's model is detailed below:-

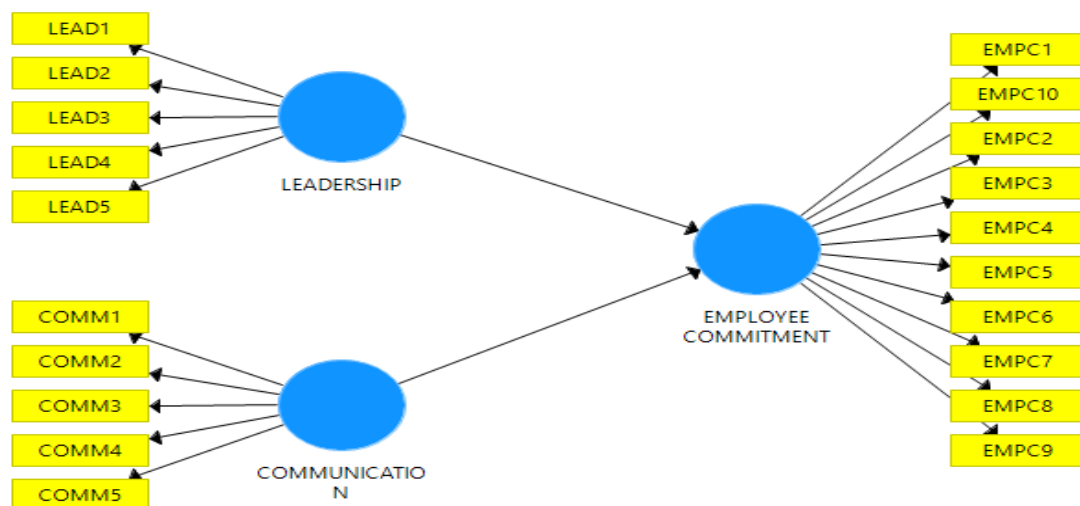


Figure 1: Model of study

The study distributed 303 questionnaires to employees of the selected deposit money banks in Rivers State, with 298 being correctly filled and returned, yielding a response rate of 98%. To ensure data integrity, a preliminary assessment was conducted to detect potential issues such as missing values, outliers, or biased responses. The analysis confirmed the absence of missing data, outliers, or biased responses, ensuring the reliability of the collected information.

The Measurement Model

The assessment of a measurement model begins with evaluating the outer loadings of study items, which reflect the strength of the relationship between each item and its corresponding construct. Hair et al. (2019)

suggests that loadings exceeding 0.70 are generally acceptable, indicating a substantial contribution of the construct to the variation in the indicator. This benchmark is crucial as it demonstrates that over 50% of the variance in the indicator is explained by the construct, ensuring reliable measurement of the items. Loadings above this threshold imply a robust connection between the items and their underlying constructs, enhancing confidence in the measurement model's accuracy and validity.

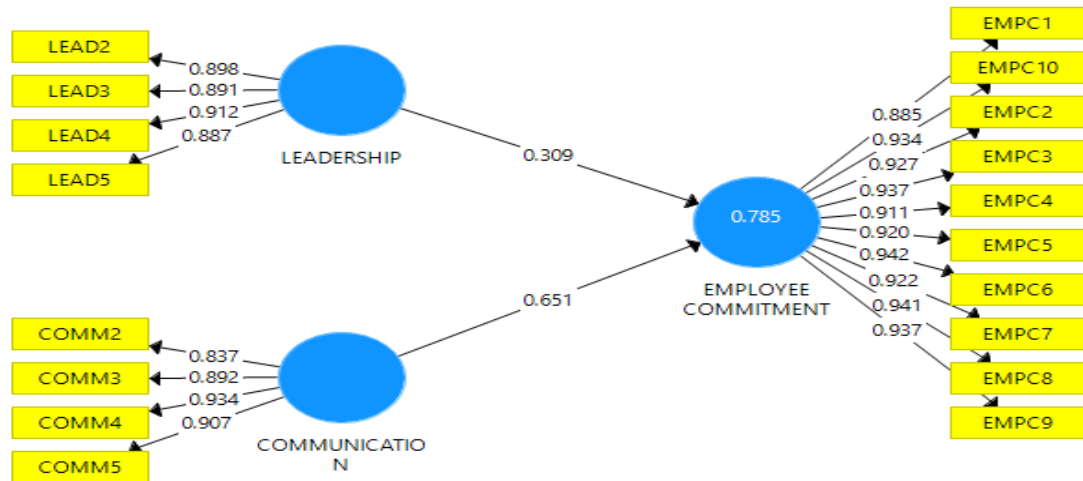


Figure 2: Indicator outer loading

Table 2; Reliability of the Study Scale

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Communication	0.915	0.928	0.940	0.798
Employee Commitment	0.981	0.982	0.984	0.857
Leadership	0.919	0.919	0.943	0.805

Source: Smart PLS Output 2024

The study assessed internal consistency using composite reliability measures, all of which exceeded the recommended threshold of 0.70, as shown in Table 2, confirming strong consistency within the constructs. Additionally, Cronbach's alpha values surpassed the minimum accepted criterion of 0.70, as advocated by Hair et al. (2017), further reinforcing the robustness of the study's measures' reliability. Convergent validity was evaluated through the average variance extracted (AVE), with all variables showing values higher than 0.50. This indicates that each construct accounted for at least 50% of the variance in the study items, demonstrating satisfactory convergent validity.

Table 3: Heterotrait-Monotrait Ratio (HTMT)

	Communication	Employee commitment	Leadership
Communication			
Employee Commitment	0.502		
Leadership	0.620	0.480	

Source: Smart PLS Output 2024

The table presents the Heterotrait-Monotrait Ratio (HTMT) values for the constructs Communication, Employee Commitment, and Leadership, based on the Smart PLS Output 2024. The HTMT value between Communication and Employee Commitment is 0.502, indicating a moderate level of correlation, suggesting

that these constructs are relatively distinct from each other. The HTMT value between Communication and Leadership is 0.620, which indicates a moderate correlation, showing some overlap but still acceptable discriminant validity. The HTMT value between Employee Commitment and Leadership is 0.480, indicating a relatively lower correlation, suggesting these constructs are more distinct from each other. Overall, the HTMT values imply that the constructs maintain a satisfactory level of discriminant validity, with Communication and Leadership showing the highest overlap and Employee Commitment and Leadership being the most distinct.

The Structural Model

In assessing the structural model, the standard assessment criteria was consider which include the path coefficient, t-values, p-values and coefficient of determination(R^2). The bootstrapping procedure was conducted using a resample 5000.

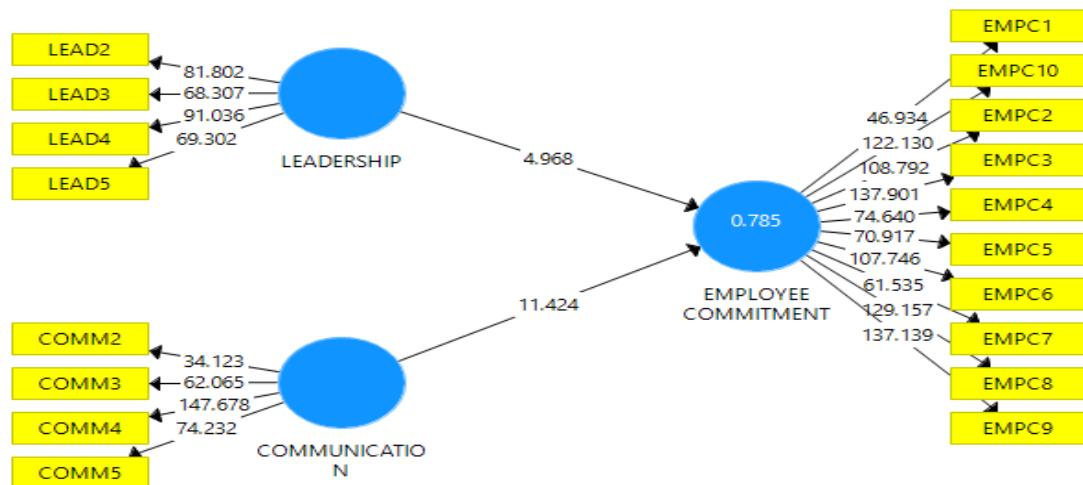


Figure 3: Path Coefficient of the regression model

Table 4: Path Coefficients

			Path Coefficients **(Beta)	T values	- P- Values	Decision
Communication	->	Employee Commitment	0.651	11.424	0.000	Rejected
Leadership	->	Employee Commitment	0.308	4.968	0.000	Rejected

Source: Smart PLS Output 2024

Test of Hypotheses

Table 4 displays the path coefficients, t-values, and p-values for the relationships between Communication and Employee Commitment, and Leadership and Employee Commitment in Deposit Money Banks in Rivers State. The path coefficient for Leadership to Employee Commitment is 0.308, with a t-value of 4.968 and a p-value of 0.000. This also denotes a statistically significant positive effect, though the magnitude of the effect is smaller compared to that of Communication. The p-value being far below 0.05 leads to the rejection of the null hypothesis H_{01} , which posited that Leadership has no significant effect on Employee Commitment in Deposit Money Banks in Rivers State. Thus, effective leadership is also confirmed to positively influence employee commitment, albeit to a lesser extent than communication.

Similarly, the path from Communication to Employee Commitment, the coefficient is 0.651, with a t-value of 11.424 and a p-value of 0.000. These results indicate a strong and statistically significant positive effect of Communication on Employee Commitment. Given the p-value is well below the threshold of 0.05, we reject the null hypothesis H_{02} , which stated that Communication has no significant effect on Employee

Commitment in Deposit Money Banks in Rivers State. This finding suggests that enhancing communication significantly boosts employee commitment in this context. These results underline the importance of both communication and leadership in fostering employee commitment in this sector.

Table 5: R² and Predictive Relevance

	R ²	Q ² (=1-SSE/SSO)
Employee Commitment	0.785	0.533

Source: Smart PLS Output 2024

Table 5 presents the R² and Q² values for the construct of Employee Commitment. The R² value of 0.785 indicates that 78.5% of the variance in employee commitment is explained by the model, suggesting a high level of explanatory power. The Q² value of 0.523, calculated as 1-SSE/SSO, demonstrates predictive relevance, as it is greater than zero. This implies that the model has good predictive accuracy for employee commitment, confirming that the constructs of leadership and communication are significant predictors of employee commitment of in Deposit Money Banks in Rivers State.

CONCLUSION AND RECOMMENDATIONS

The study examines the effect of organizational climate, specifically focusing on the elements of communication and leadership, on employee commitment in Deposit Money Banks in Rivers State. The findings reveal that both communication and leadership significantly influence employee commitment. Communication exhibits a strong positive effect, indicating that effective and transparent communication channels are crucial in enhancing employee dedication and loyalty. Leadership also positively impacts employee commitment, although to a slightly lesser extent, suggesting that supportive and effective leadership practices are essential for fostering a committed workforce. Overall, the study concludes that a positive organizational climate, characterized by robust communication and leadership, is vital for improving employee commitment in Deposit Money Banks in Rivers State. Based on the findings, it is recommended that:

- i. Deposit money banks should invest in leadership development programs that focus on cultivating supportive and effective leadership skills. Leaders should be trained to recognize and address the needs and concerns of their employees, provide constructive feedback, and create an inclusive and motivating work environment. Encouraging leadership styles that are participative and empathetic can enhance employee morale and commitment. By focusing on leadership that values and engages employees, Deposit Money Banks in Rivers State can create a more committed and productive workforce, ultimately leading to better organizational outcomes.
- ii. Additionally, Deposit Money Banks in Rivers State should prioritize enhancing their communication strategies. Management should ensure that information flows seamlessly across all levels of the organization, promoting transparency and openness. Regular feedback mechanisms, open-door policies, and clear communication of organizational goals and changes can help in building trust and a sense of belonging among employees. By fostering an environment where employees feel informed and heard, banks can significantly boost employee commitment and, in turn, improve overall organizational performance.

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Appendix: Research Questionnaire

Keywords: SA = Strongly Agree, A = Agree, N = Neutral, D = Disagree, SD = Strongly Disagree.

S/N	Green Marketing (GRM)	SA	A	N	D	SD
GRM1	Nigerian fast-moving consumer goods (FMCG) brands are using eco-friendly materials.					
GRM2	Nigerian FMCG brands are sharing their eco-friendly actions					
GRM3	Nigerian FMCG sustainability reports are clear and honest					
GRM4	Nigerian FMCG brands want to reduce the use of non-renewable resources					

GRM5	The brand's environmental actions strongly influence my choice of FMCG products					
	Product Packaging, (PRP)					
PRP1	FMCG packaging often looks excessive and wasteful					
PRP2	Sustainable packaging makes a brand look more eco-friendly					
PRP3	Nigerian FMCG brands are looking for eco-friendly packaging					
PRP4	I prefer FMCG products with minimal, recyclable packaging					
PRP5	Packaging design affects how eco-friendly I think FMCG brands are					
	Social Media Marketing (SMT)					
SMT1	Nigerian FMCG brands highlight sustainability on social media					
SMT2	FMCG social media content about sustainability is informative					
SMT3	Following FMCG brands increases my awareness of sustainability					
SMT4	FMCG social media shows real sustainability actions					
SMT5	Nigerian FMCG social media encourages sustainable choices					
	Customer Loyalty (CUL)					
CUL1	A brand's sustainability affects my loyalty to FMCGs					
CUL2	Sustainable marketing keeps me buying FMCG products					
CUL3	I recommend FMCG products because of their sustainable marketing					
CUL4	Their sustainable marketing improves my opinion of them					
CUL5	Nigerian FMCG brands demonstrate strong sustainability in their marketing					