

**A COMPARATIVE ANALYSIS OF THE EFFECT OF EMPLOYEES
COMMITMENT ON ORGANISATIONAL PERFORMANCE
(A CASE STUDY OF SOME SELECTED PRIVATE AND PUBLIC BANKS IN
KUMASI)**

BY

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DECLARATION

I declare hereby that this research thesis is my own work which is in fulfillment in the direction of obtaining a Masters of Business Administration degree in Strategic Management and Consulting and hence all sources used/stated or cited by me, have been shown and recognized by way of complete references. Therefore, to the best of my knowledge, this study contains materials that has not been earlier submitted or published in full or partial fulfillment of the above mentioned qualification by any person or persons and has also not been accepted by any other educational institution as requirements for this purpose.

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DEDICATION

I dedicate this work to my father and guardian Rev. Kofi Owusu Afriye (Director, King

Jesus Charity Home, Boadi - Kumasi)

KNUST



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My utmost gratitude goes to the Almighty God for his protection, guidance and love shown me throughout this period. I would like to gratefully thank the management and staff of Ghana Commercial Bank, Barclays bank and Fidelity Bank for their cooperation. I would also like to show my deepest gratitude and thanks to the following people for their guidance, support, encouragement and inspiration throughout the whole period of the project work and without which this thesis would not have been successful:

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ABSTRACT

The world is in a dilemma as to the disparities in commitment among the private and the public sector. It is premised upon this backdrop that the study was conducted to undertake a comparative analysis of what determines employees commitment to work and its effect on organizational performance among the private and the public sector. The objectives of the study were to identify any difference in employees' commitment between public and private sector employees and to assess the effect of employees' commitment on organizational performance. The literature review looked at the types of commitment, commitment and work behaviour, organisational actions that encourage commitment and drivers of employee commitment as well as job satisfaction. A simple random sampling method was used to select a sample size of 100 in the administration of questionnaires. Primary Data was gathered through the administration of questionnaires from employees. Data collected was analyzed using the Statistical Package for Social Sciences (SPSS). The study found that there exists a statistically significant difference between the commitment of employees in public and private institutions. The study further revealed that there exist a positive but statistically significant relationship between employee commitment and organisational performance. Further, the study found that there exists a strong, positive and statistically significant relationship between employee satisfaction, employee commitment and organisational performance as well as job satisfaction. It was recommended performance based reward system be put in place to replace the current salary structure to encourage commitment among employees. Also, targets should be set for employees so that commitment can be channeled towards meeting targets. Lastly, intrinsic motivational factors should be implemented to boost employee self-motivation.

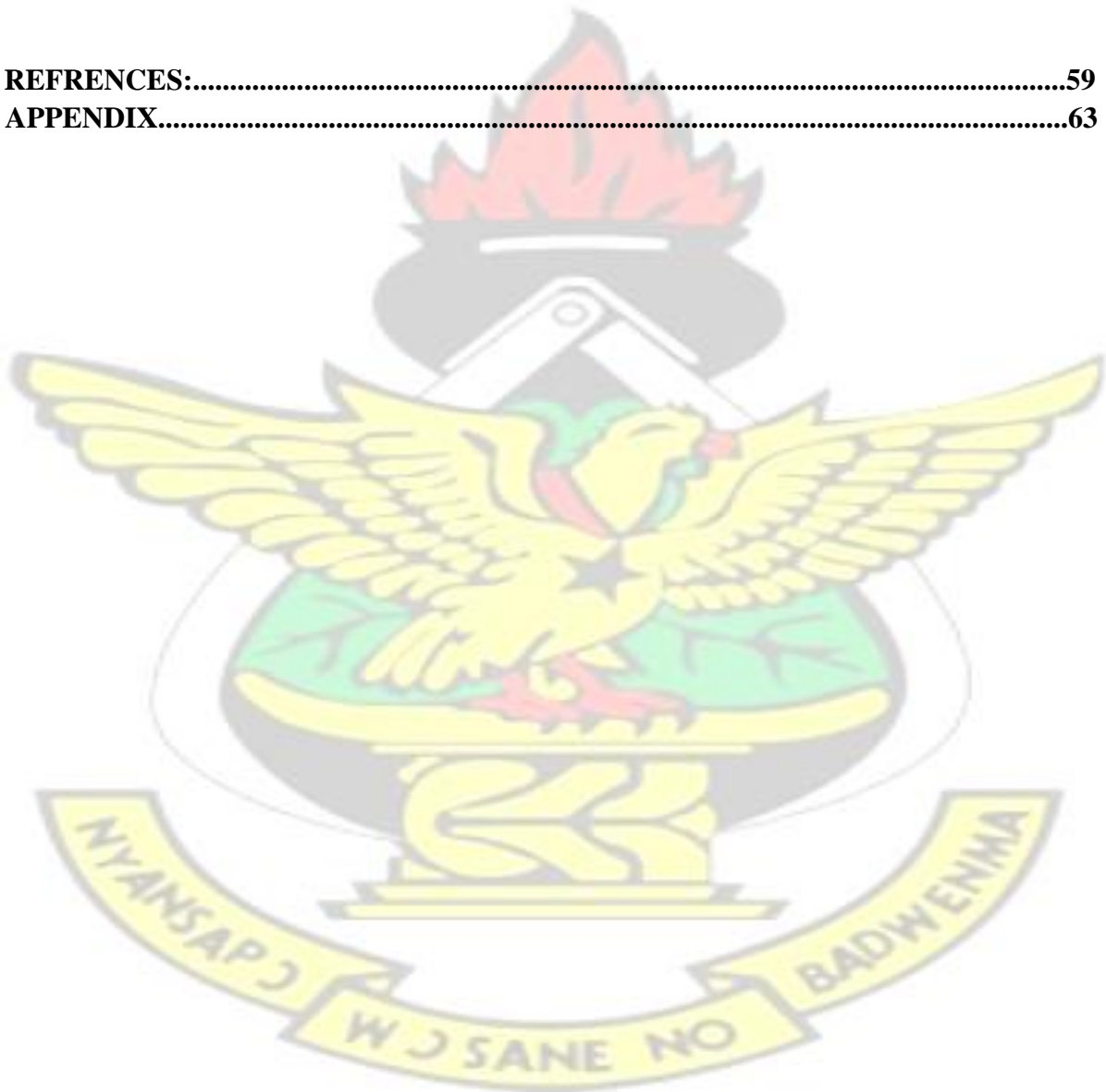
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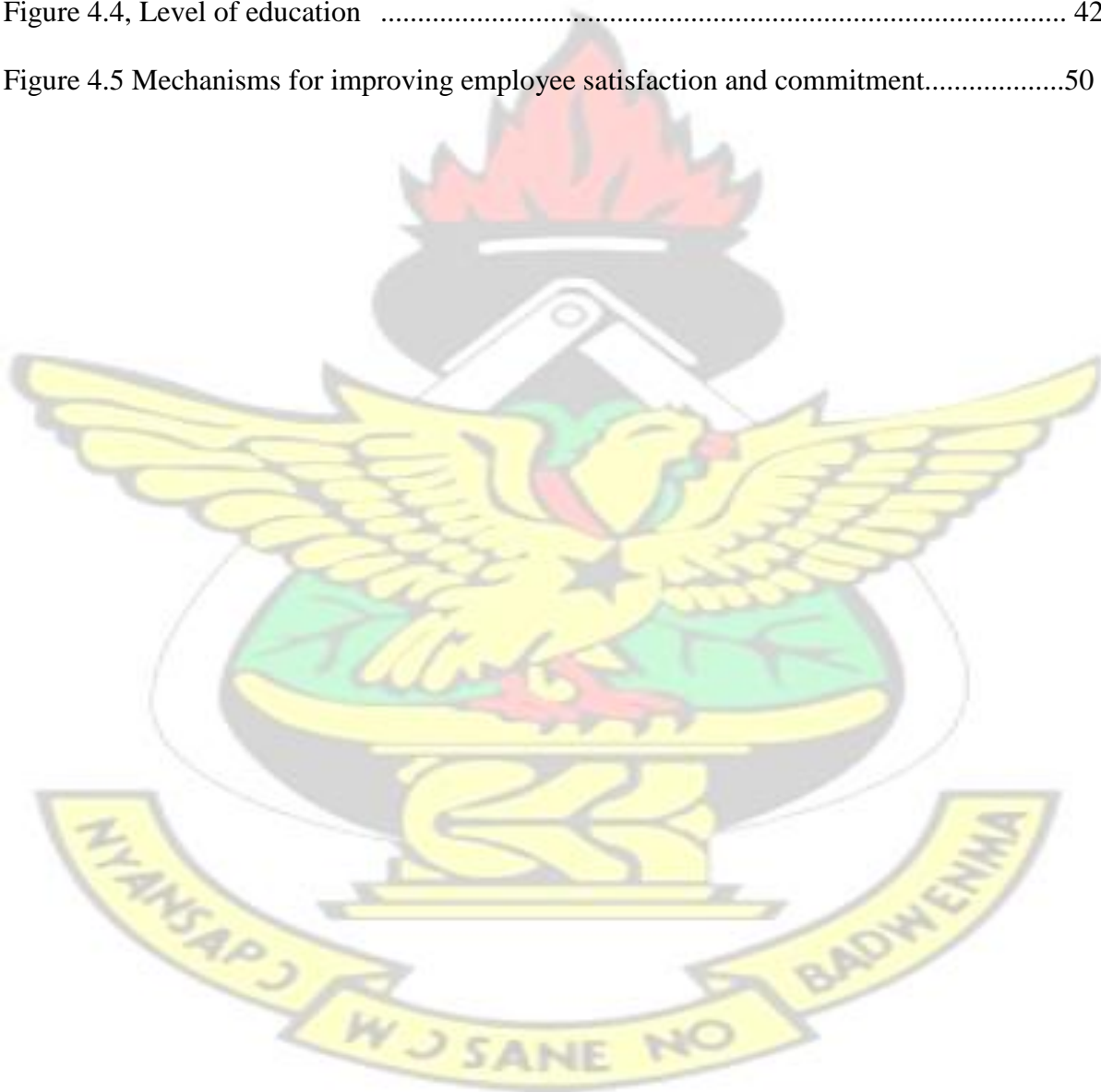
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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The debate concerning differences in Private and Public sector on performance has been global. It looks as if almost everywhere nation of this world experiences disparities among the private and the public sector in terms of productivity. It is therefore not surprising that many documents seem to uncover these differences. Generally, in many countries of the globe much information has been conducted and proven that private sector outweighs the public sector in terms of performance and productivity. As a result, many state owned enterprises are now willed to private individuals to manage for increased profitability. However, few fail to uncover why this difference is so in spite of similar challenges posed to each side by global economic crisis. The challenge to maximize output by various firms seems to outweigh the public sector more than the private sector. Even though various circumstances seem to favour the public sector, it leaves much to be desired.

A public sector organization is assumed to operate in a different way than a private sector organization. By implication, the attitudes and behaviors of employees of those two types of organizations have been contrasted. In addition, Public Administration scholars tend to assume that employees across public and private sector organizations behave in significantly different ways. Firmly established by now is the idea that significant organizational differences exist between both sectors. By implication, authors have assumed significant differences at the individual level, in both types of organizations. Yet there is (empirical) evidence that, at the individual level, sector does not matter (e.g. Baldwin 1991).

The current economic situation determined by the effects of the crisis is causing the governments of the countries worldwide to streamline their processes in terms of collecting revenue from the state budget and then redistributing it on the principle of performance and economic efficiency. In this sense, the comparative analysis of the efficiency in the public and private sector is the starting point for studying the role of efficiency, effectiveness and performance regarding the economic governance of resources utilization by the public management for achieving medium and long-term objectives of economic recovery and sustainable development of national economies.

Various nations that have embraced the system of capitalism have far advanced their economy than countries that have closed down on this system. Capitalism as a system of government, which allows private individuals to own and manage firms, has now overshadowed most state owned corporations. Socialist system of government is now on the verge of demise. In several nations of the world, most government institutions are now transferred to private firms to manage because of poor performance. It is not surprising that most state owned enterprises find it difficult to compete with private firms. State owned enterprises are now losing it to private enterprises because of competition to such an extent that nations that are considered the superpowers of this world are countries that have allowed private firms to run the economy.

The issue seems to magnify in Africa where the vast majority of governments seek dictatorship.

World Bank report indicates that as of December 1989, 571 State Owned Enterprises (SOEs) had been privatized in 57 developing countries and that an additional 500 were planned for

the future (Vuylsteke, 1988). A general disappointment with the politicized management of SOEs coupled with the anemic financial losses of the public sector was largely responsible for this dramatic shift in ownership and it was expected that this change in ownership would provide the managerial incentives necessary for commercial profitability objectives (Bhaya et al, 1988). In the last 30 years, many local public enterprises were replaced by entirely private ones operating under concession or have been transformed into mixed entities (COX, 1999).

The debate as to who is superior – public or the private sector has been an unending debate. It has gained more importance after the wave of privatization since early 1980s, in which the dominant motive was ideological rather than economic efficiency (Cook & Kirkpatrick, 1988). Privatization, therefore, has its roots deeply embedded in the ideological foundations of the neo-right that perceives market as consistently and wholly benign and finds the private sector inherently superior to the public sector (Martin, 1993).

Even though the debate goes on and on many fail to realize that commitment is a basic tool in measuring performance across board. In this age and dispensation where there is a large pool of work force to choose from, what makes an employee committed to an organization stems from the motivation to perform. The intrinsic and extrinsic incentive provision employees enjoy will automatically reflect on output. Any organization regardless of private or public that can capitalize on these things will be a force to reckon with in this global and competitive world of business. It is also worthy of note that both private and public enterprises enjoy wide range of choiced employee workforce from various institutions and training centres across the globe. Therefore, productivity will stem from the expectation of an employee from the hired

organization and the organization's expectation of the hired employee. In most cases, both conditions must be satisfied for increased productivity.

In a comparative study of employee commitment to determine if there were differing levels of commitment among the immediate government office, government organization, the employer, and the occupation within each group, findings indicated that both groups of employees did vary in commitment levels to various work entities. Government employees displayed the most commitment to the occupation and least to the immediate office. Contract employees also displayed the most commitment to the occupation but the least to the government organization. Between the two groups, commitment level to the employer differed significantly with contractors displaying a higher level to the employing firm than government employees recorded to the Federal Service (DeLoria, 2011). Therefore, the employer can have a significant effect on the kind of commitment displayed towards work and productivity. What the employer expects of an employee and how it is communicated to the worker coupled with the worker's willingness to much up to the challenge must all be factored in before an employment contract begin.

In Ghana for instance, the case is not different from other parts of the world. Both public and private institutions are benefitting from a chunk pool of workforce but commitments are different. With the introduction of the Single Spine Salary Structure (SSSS) to boost monthly salary of employees at the public sector, it does not seem to reflect on output of employees in terms of commitment. Most private institutions now pay their employees less than the SSSS gives their employees at the public sector to the extent that some workers are running away

from the public sector in search of greener pastures at the public sector. With this emergence, one would conclude an automatic reflection on increased productivity. It is however, sad to note that it bears little or no reflection on commitment of public sector workers needless to talk of productivity and profit maximization. Of course, one cannot downplay the existence politics as far as the public sector is concerned. Where serious parochial interest is displayed on the part of an employer or an employee, commitment may have been tampered with.

The management of people at work is an integral part of the management process. To understand the critical importance of people in the organization is to recognize that the human element and the organization are synonymous. A well-managed organization usually sees an average worker as the root source of quality and productivity gains. Such organizations do not look to capital investment, but to employees, as the fundamental source of improvement. An organization is effective to the degree to which it achieves its goals. An effective organization will make sure that there is a spirit of cooperation and sense of commitment and satisfaction within the sphere of its influence. In order to make employees satisfied and committed to their jobs, there is need for strong and effective motivation at the various levels, departments, and sections of the work entity. Where an employer fails on these terms may be traded for and output will diminish. The style management has adopted and the ability to change to suit current conditions and circumstances is a plus to productivity. Sometimes management is burnt on using old and antiquated management styles that may not be relevant in current circumstance. Especially in a public sector where change does not come with ease, a department or sector may be suffering from an outmoded practice for years. If there is little room for training and development, employees may lack the needed skill to much up with the

private sector in terms of performance measurement and output efficiency. The question is to what extent public and private sector organizations are concerned about these attributes?

Commitment is essential to management. They are the means by which a company secures the resources necessary for its survival. Nevertheless, commitments are more than just necessities. Used powerfully, they can be tools to help a company beat the competition. They give employees a clear sense of focus and help them prioritize and coordinate their actions. They can, in particular create excitement and energy in difficult times, inspiring employees to persevere despite hardships and setbacks. Nevertheless, the benefits of commitment come at a cost and those willing to pay may enjoy the fruits thereof.

However, one cannot jump into hasty conclusion without a proper analysis and interpretation of the reality on the ground. Why the disparity in commitment among the public and the private sector in terms of performance still remains a mystery to be uncovered. This paper is an attempt to proving the validity of those statements as to why employees at the Private sector behave differently from those at the Public sector in terms of commitment.

1.2 Problem Statement

Human beings as a phenomenon of study are complex because of varying attitudes and behaviour, which are inherent. These attitudes transcend to the work place and influences work performance to a large extent. Much research has proven the attitudes of employees in the workplace can have a significant effect on the business as a whole. Attitude is one of the hidden, hard-to-measure factors that end up being crucial to the success of a company.

Whether for better or for worse, employee attitudes tend to have a drastic impact on the productivity of a business, both directly and through the effect on other job-related factors.

Even though stringent measures are used by various institutions and employers to check waywardness, it leaves much to be desired because human attitude is difficult to control. Moreover, certain attitude exists commonly among people with some common traits like ethnicity, tribalism and nationality to mention a few. As a result, certain attitude can be predominant in a work environment where people have certain commonalities. It is therefore expected that in such an environment, an institution whether private or public might be expected to experience similar employee negative attitude influencing work performance. Regardless, personal experience and research have proven otherwise between the private and the public sector concerning employees' attitude to work.

Findings also indicated that both groups of employees did vary in commitment levels to various work entities and that Government employees displayed the most commitment to the occupation and least to the immediate office with Contract employees displaying the most commitment to the occupation but the least to the government organization. Moreover, between the two groups, commitment level to the employer differed significantly with contractors displaying a higher level to the employing firm than government employees recorded to the Public Service (DeLoria, 2001).

Reviews of the relevant literature reveal that work motivation among public sector employees and managers is very different from that of their private sector counterparts (Wright, 2001).

The question now is whether the difference has to do to with the name private and public. Even when these employees are found to have had same characteristics like race, nationality, ethnicity and the likes, the name private and public makes a lot of difference in employees' attitude at the work place. How does work at the private and the public sector make people feel? What makes employees behave differently between the private and the public sector? Is it the question of different work environment, employees' interaction with management, remuneration, supervision or an issue of different work ethics?

According to Hall et al. (1970), "The process by which the goals of the organization and those of the individual become increasingly integrated or congruent" is commitment. Salancik (1977) said commitment is that "a state of being in which an individual become bound by his action and through these action to beliefs that sustain the activities of his own involvement". According to the Meyer & Allen (1997) commitment "is psychological state that characterizes the employees' relationship with the organization and has implication for the decision to continue membership in the organization."

Attitude as a complex mental state involving beliefs and feelings and values and dispositions to act in certain ways is broad as a phenomenon of study. However, among several attitudes commitment is key to every organization's success. The degree of commitment is directly proportional to the degree of the success of every organisation. We can therefore say that commitment is prime to every organization that seeks to maximize output. What makes employees more committed at the private sector than the public sector? To what extent is commitment prime in the system of administration of the private and the public sector? What measures are put in place to check commitment of employees at the various work places? The

researcher therefore wants to embark on a comparative analysis of what Employees commitment to work and its influence on organizational performance among the private and the public sector.

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1.3 Objectives of the Study

The objectives of the study are stated as follows;

1.3.1 General objective

The objective of the study is ‘To find out the differences in Employees commitment to work among the private and the public sector and its impact on organizational performance’.

1.3.2 Specific objectives

The specific objectives of the study are;

- i. To identify any difference in employees commitment between public and private sector employees
- ii. To assess the effect of employees commitment on organizational performance
- iii. To assess how job satisfaction moderate the relationship between employee commitment and organizational performance
- iv. To recommend how to increase job satisfaction so as to increase the relationship between commitment and performance.

1.4 Research Questions

1. What is the difference in employees’ commitment between the public and private sector employees?

2. How does employee commitment affect your organization's performance?
3. How does job satisfaction moderate the relationship between employee commitment and organizational performance?
4. What are the ways of increasing job satisfaction among employees in the organisation?

1.5 Significance of the Study

Global reports on public and private sector performance have indicated the latter experiencing increased performance than the former. Readings from literature, observation and experiences seem to buttress the point that organizational commitment is a priority to private sector employers than public sector. This has led to greater percentage of the public organizations being willed to the private sector for increased productivity.

Even though both employers enjoy a great pool of the employee workforce to choose from, one is able to manage and get the best out of them than the other.

This study hopes to bring to light the validity or otherwise of those statements and how both public and private sector can compete for increased productivity and profit maximization. Findings of this study will serve as a useful resource material for both public and private sector employers who will want the best out of their employees for maximum output and profit maximization. It will also serve as a useful body of knowledge for institutions and academicians in Ghana and the world at large on increasing productivity at the public and private sector through increased commitment among employees.

1.6 Brief Methodology

The study was quantitative because it considers variables such as commitment and performance. Questionnaires were used to collect quantitative data to have general information regarding the study.

Data was collected using both primary and secondary sources. Primary sources included self-administered questionnaires. The secondary sources of data included books, journals, archival records, articles, reports, information from the internet and newspapers.

Ethical clearance was sought to avoid any possible violation of rules at the various organizations. There was a familiarization visit to the employers and employees of the organizations to know the type of organization and to have a fair idea of the area of the study.

1.7 Scope of the Study

The study focuses on commitment of employees at the private and public sector and how it affects organizational output.

The area of the study is the entire city of Kumasi with some selected Banks (both private and public). Specifically, Adum happens to be the Central Business District (CBD) of

Kumasi, the capital city of Ashanti Region. All peripheral towns and cities of Ashanti Region ply their trade and converge at the city with Adum housing most commercial banks for its customers. It has as a result been chosen for the conduct of the study. Moreover, three banks (Ghana Commercial Bank (GCB), Fidelity Bank and Barclays Bank) have been chosen for the study. Ghana Commercial Bank happens to be the nationwide bank for the public sector and as such two branches (Asafo Branch and Adum branch) have been selected for the study.

Moreover, Barclays Bank and Fidelity Bank is a private bank in Kumasi that commands quite

a number of customers and employees as well and has been consistent in terms of performance over the years. They command a total of six (6) branches in Adum, the central business district of Kumasi. They have therefore been chosen for the study.

1.8 Limitations of the Study

A limitation associated with this study was first limited financial resources. The area chosen for the study is the capital city of the Ashanti region, sharing borders with the Brong Ahafo Region of Ghana. Therefore, fare for transportation to the within and across strategic points is often a challenge as well as printing of questionnaire and access to internet services for the needed information. There was also the element of time constraints because of the distance from one place to another. The challenge of willingness of prospective respondents to answer the questionnaires administered as well as top-level management to grant interviews are foreseeable.

1.9 Organization of the Study

This study is divided into chapters. Chapter one consist of the introduction, which deals with all the sub units, identified from background of the study to organization of the study. Chapter two will consist of the literature review where all relevant materials relating to the topic is addressed. Chapter three is on methodology and organizational profile of the study. Chapter four is on data presentation analysis and discussion of findings. Finally, chapter five is on summary of findings, conclusion and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter contains existing literature on employee commitment and performance, types of commitment, job satisfaction and how it affects the relationship between employee commitment and organizational performance as well as job satisfaction and organizational performance. To better appreciate these correlations, it is imperative that one appreciates what employee commitment and performance is all about. According to Meyer and Allen (1991), organizational commitment is a reflection of three general themes; affective commitment to the organization, the perceived cost associated with living it and the commitment to living with it. They referred to these commitments as affective, continuance and normative. All these three commitments share a common view that commitment is psychological; a state that is associated with all organizations and has implications for one in deciding how long he will stay with the organization. They also go a long way to determine work relevant behaviour.

2.2 Affective Commitment

Affective commitment refers to how an employee is emotionally attached to, identifies with and involves himself with the organization. According to Mowday (1982), originators of affective commitment generally are classified into four: (1) personal characteristics, (2) structural characteristics (organizational), (3) job related characteristics and (4) work experience. Though other research works talk about linkage with demographic characteristics likes age, tenure, gender, and education to commitment, the linkages were not too strong and consistent because of too many variables. Not too much work has been done

by researchers on the correlation between organizational characteristics and commitment. However, research has proven a strong bond between affective commitment and decision making decentralization and formalization of policies and procedures. Nonetheless, much research work has been conducted into the connection among work experience variables and affective commitment. Work experience is seen to have a connection with affective commitment. To date, research speaks volumes of work experience playing the largest role in employee's decision to commit to an organization.

2.3 Continuance Commitment

Continuance commitment has to do with the cost of leaving the organization per adventure an employee should make such a decision. Issues such as the threat of wasting the time and effort spent acquiring nontransferable skills, losing attractive benefits, giving up seniority based privileges or having to uproot family and disrupt personal relationships are cited by Meyer and Allen as a potential cost of leaving the organization entirely. Aside these costs, lack of immediate alternative employment will engender continuance commitment. Such employees would like to remain just because they have to.

2.4 Normative Commitment

Normative commitment is the feeling of obligation to continue employment with a chosen organization. Such employees with a high level of normative commitment generally have a feeling that they ought to stay with the organization. Wiener (1982) is of the view that this feeling of obligation to remain may stem from the internalization of normative pressures exerted on an individual prior to becoming part of the organization from either family or

cultural orientation or organizational orientation. Nevertheless, normative commitment could be the result of providing an employee with reward in advance such paying college tuition. Such investments trigger a feeling of reciprocity on the part of the employee towards the employer to want to commit to the organization till such debt has been offset (Scholl 1981). O'Reilly and Chatman (1986) set up their multi-dimensional framework based on commitment as an attitude towards the organization. To them, commitment takes three distinct forms which they listed as compliance, identification and internalization. Compliance to them happens as a result of attitude that is adopted in order to warrant certain rewards. Identification happens because of the individual's acceptance of influence in order to create and keep up a rewarding association. Finally, internalization happens when influence because the attitudes and behaviour encouraged to be adopted by one is identical with already existing norms. Thus shared values breed commitment to an organization.

2.5 Defining and Creating Employee Commitment

Commitment has been vastly exhausted on the feeling of obligation or emotional attachment but far exceeds that. Current research has revealed that commitment should be viewed as a multifaceted construct. Allen & Meyer developed an early model which has gained a lot of prominence in the last decade. Based on their own observations, they advocated a threecomponent model based on the fact that existing commitment at that time was a reflection of three distinct themes; an affective emotional attachment towards an organization termed as Affective Commitment; the recognition of cost associated with leaving an organization (continuance commitment); and the moral obligation to remain with an organization (Normative commitment). However, they failed to realize that not all employee commitment

to an organization has a positive reflection on superior performance (Meyer Allen, 19970). Instances of an employee with high continuance commitment but low affective and normative commitment is may probably not yield the needed performance benefits. In such cases, the person may be staying with the organization for the wrong reason probably because of cost associated with leaving the organization being too high. Recently, others have explored the consideration that the social environment created by such an organization breeds incorporation among employees, in effect giving them a sense of identity. O'Malley (2000) believes that the review of commitment literature produces five general factors which have to with the development of employee commitment:

2.5.1 Affiliative Commitment

An organizations interest and values are closely connected to that of the employee and the employee feels accepted by the social environment of the organization.

2.5.2 Associative Commitment

Organisational membership increases employees' self-esteem status. This makes the employee have a sense of privilege belonging to such an organisation.

2.5.3 Moral Commitment

Employees perceive the organization to be on their side and the organization evokes a sense of mutual obligation in which both the organization and the employee feels responsible to each other. This is popularly known in the literature market as normative commitment.

2.5.4 Affective Commitment

The satisfaction derived from the work as well as relating to co-workers and their work environment is beneficial and supportive. (Meyer and Allen 1991) refers to this one as the best form of commitment as it has the most potential benefit for an organisation. Some people will go a step further for the organisation and they are the ones who have high commitment for the organisation. This type of commitment has also been termed as 'engagement' in recent articles and literature. Most organizations normally look up for this type of commitment nowadays.

2.5.6 Structural commitment:

Employees believe they are involved in a fair economic exchange in which they benefit from the relationship in material ways. There are enticements to enter and remain in the organisation and there are barriers to leaving. This type of commitment is also frequently referred to in the literature as Continuance Commitment. With reference to the above typology, when an organisation is considering assessing the commitment of its workforce, not only should it ask how much commitment exists, but also what types of commitment exist. Organizations in this kind of commitment look for the type of commitment that exists apart from the level of commitment that exist which is profound.

2.6 Commitment and Work Behaviour

We now consider the Social exchange theory in trying to explain commitment. This social exchange theory is deeply rooted in an economic model of human behaviour that explains that interaction processes between individual are motivated by a desire to maximize results and minimize losses. We can take the relationship of a supervisor and a subordinate for example. Support comes from monetary rewards and support from the supervisor whiles the subordinate

makes contributions of personal devotion and technical skill. Others see this purview in turnover as shortsighted.

They debate that organizational efficiency and effectiveness is largely dependent on more than maintaining a stable workforce; assigned tasks must be performed by employees supportively and be more willing to go a step beyond the roles they are assigned (Organ, 1988). On this premise, it sounds good to reason that employees' willingness to contribute to organizational effectiveness will be influenced by the nature of the commitment they experience. Employees who are more willing to stay continually (affective commitment) will be more willing to stay than those need to stay (continuance commitment) or who feel obligated to stay (normative commitment). Interestingly, it is worthy of note that most studies that have reported positive commitment correlations have all used the affective commitment measure.

It may be a working principle that an obligation to stay will commensurate a responsibility to contribute in the growth of the business. Those whose stay in the organisation is hinged on their need will definitely little reason to go an extra-mile in maintaining membership of the organisation. Organizations invariably need employees who will go the extra-mile and take the business upon their shoulders, engaging in extra role behaviours. Other researches have continuously examined the relation between the three components of commitment and a multidimensional measure of work behaviour. It has been found by Allen and Smith (1987) and Meyer and Allen (1984) whose discoveries led to a positive correlation between affective and normative commitment and work behaviour. Randall, Fedor and Longenecker (1990) also discovered a significant contribution of affective commitment to the prediction of quality concern, sacrifice orientation and willingness to share knowledge. Based on their research,

sacrifice orientation had a slight relationship with normative commitment. Hence, their findings provide a guiding light to the fact that the three components have different consequence for work-related other than turnover.

2.7 Organizational Actions that Encourage Commitment

Mostly, commitment is seen as a two sided coin both in business and personal relationships. An employer must be committed to warrant the same virtue from an employee. Just as committed employees are better managers of company finance, so is committed employees to work. The relationship is more or less a direct reflection. However, fewer than half the employees in today's workforce feel committed to their employer (Bragg, 2002). This difference must be ascertained by the employers themselves. Most employees are of the view that value for loyalty is not cherished by employers these days because they would rather sacrifice workers against hitting the financial bottom line.

They further lament on decades of downsizing, rightsizing and re-engineering and are therefore given the treatment of dispensable commodities when the going gets tough (Bragg, 2002). Though organizations want the best out of their employees, they are too burnt on achieving their desires results to the detriment of the acknowledgement of the needs of their workers. Even though there seem to be an evolvement of the relationship between employers and employees, it leaves much to be desired as employees changing needs are related to the background. According to a study conducted by the Aon Consulting in Canada in 2000, they focused on the effectiveness of various organizational practices in building employee commitment and identified five typical areas, (1) safety and security, (2) rewards, (3) affiliation, (4) growth and (5) work/life harmony (Madigan & Dorell, 2000).

The results of the study were astounding as 60% of the employees made a report of their coworkers improving their skills to make a better contribution to the organisation. Additionally, 78% had satisfaction with the training provided on the job. One key area of much concern was work/life harmony. While over 70% of the employees felt their organisation had demonstrated an increased effort over the past year to support its employees needs in this area, few workers reported that they were actually being taken care of in child and elder care centres – the two areas most often cited as being critical to work/life balance. Most of the attention was focused on the concept of work/life harmony and employers generally recognize its importance, they need to review and regulate all practices in such a way that they make room for their employees' personal needs. The advantage goes to employers considering the fact that 29% of employees rank work/life harmony as being either the most or second-most important feature in accepting the offer of a job (Madigan & Dorell, 2000).

2.8 Drivers of Employee Commitment

Several factors may trigger commitment and be the driving force of employee commitment depending on the nature, scope of the organisation and the nature of employees involved. Three drivers of employee commitment were identified as the key factors influencing an employee's commitment (Brag, 2002).

2.8.1 Fairness

Fairness implies the elimination of one's feelings, prejudices and desire to achieve a proper balance between conflicting interests. However, this factor is relative and can hardly be measured. The creation of fairness should warrant employers coming with competitive pay benefits, creation and administration of policies that are unbiased, offering useful and accurate

performance appraisal, promoting employees who are most qualified as well as provide opportunities for growth. Employees must be offered the opportunity to voice out their concerns, play a role to ensure equity and harmonious interaction. Shapiro et al have conducted some research studies that suggest that an unfavourable outcome, such as lack of promotion because of AA measures, is easily handled by an employee in an interpersonally fair manner such as being an explanation for a decision. In such a situation, though the decision might not be favourable to the employee, commitment remains untampered with because it's quite justifiable and cuts across board. She feels she was fairly treated and respected.

2.8.2 Trust to nurture commitment

It's the responsibility of employers to create an environment of trust. For employers willing to develop and maintain trust as a virtue for productivity, they should just do what they say they will do, be consistent, maintain confidence, be prepared to model role behaviour, encourage their employees to be actively involved and take decisions that will affect the work output, make room for employees to make errors without fear and learn from them. Reasons for major decisions taking should be explained and be willing to act on employee suggestions. Mathieu and Zajac (1990), in their conclusions made a link between commitment and performance that it was largely nonexistent and commitment to supervisors was more strongly linked to performance than commitment to organizations which is should not be so. This means that human resource personnel should focus employee's commitment on their supervisors than on the organisation. This is because supervisors actions directly or indirectly mould employees behaviour and inform them well about the organizations' ability to take care of their interests too. When those interests are formed by employees, it becomes easy to unleash commitment. Lanphear (2001) agrees with the important role supervisors and

managers play in building employee commitment. To him, high-quality managers are on the principal factors in retaining high- quality employees – hence the need for organizations to ensure that they select, train, evaluate and reward managers for trustworthy behaviour.

Effective managers inspire loyalty, trust and admiration.

2.8.3 Morrow's model

Morrow (1983) made a recommendation to conceptually reevaluate commitment. To Morrow, there is little effort in academia to explore the relationship between the various types of work commitment. Randall and Cote (1991) made a remarkable downturn in explaining the interrelationships among the types of work commitment and examined a preliminary theoretical model. Morrow (1993) made a suggestion that positive forms of commitment can be viewed among their interrelationships by locating each within a series of concentric circles, with work ethic innermost, followed by career commitment, continuance organizational commitment, affective organizational commitment and on the outmost circle, job involvement.

This concentric circle model helps to structure and organize a given employee work commitment. According to Morrow, there is no assumption with regards to each circle size or even the entire model. If the commitment of one level increases, it does not imply that the other side of commitment must reduce or decrease for that matter. According to Morrow, the outer circles are situationally determined and therefore more likely to be changed and influenced. According to Morrow, the inner circles influence the outer circles.

2.9 Job Satisfaction

Job satisfaction has an open ended definition, with a variety of versions explicated in books. Job satisfaction has many definitions presented in literatures and the definitions keep increasing from one author to the next. It is therefore a challenge getting a universal definition fit for the subject. According to Anderson 1984, job satisfaction is multidimensional concept which has been associated with different job aspects. Various people assess the nature of job task as a consideration of intrinsic job satisfaction while they limit external issues to the matters of extrinsic factors (Hirschfeld, 2000). Another definition was given by Spector (1997) with regards to job satisfaction as the extent to which people like (satisfaction) or dislike (dissatisfaction) their various jobs.

Two theories were described by Herzberg (1968) as 'hygiene' factors and 'motivators'. Certain extrinsic determinants such as work conditions, relationship among co-workers, salary, company strategies and administration are taken into consideration as factors related to hygiene which in effect could arouse job dissatisfaction. Other factors such as achievement, advancement, recognition, personal development as well as responsibility are all named under 'motivators' that can arouse job satisfaction. Preceding researches have all proven that a definition regarding job satisfaction is multi-faceted and could not be hinged on just one factor (Blegen, 1993). As a result of this phenomenon, there exists a strong linkage with organizational commitment (Alpander et al). Various studies have brought to bear factors such as supportive learning and strong working environment as the most critical factor related to job satisfaction. Nursing as a field of study attest to this fact (Jang et al. 2005).

2.9.1 Job Satisfaction – Job Performance Relationship

In the late 1930s, there was a strong connection between employee behaviour and performance which happened together with the Hawthorne studies and the consequent human relations movement. Though credit was given to the Hawthorne studies for the linkage between performance and employee behaviour, researchers became seriously cautious in their final analysis than most people assumed (e.g., Roethlisberger, 1941). However, most people think this interesting relationship was stimulated by the Human relations movement. Brayfield and Crockett (1955) made a remarkable review of the Job satisfaction-job performance narrative. In the article, he was able to relate job satisfaction to job performance and also link it with a number of other behavioral outcomes (accidents, absence, and turnover). In their conclusion, they made the discovery that the relationship between job satisfaction and job performance was minimal or no relationship.

The Brayfield and Crockett review had the limitation of quite a few published studies available for review at that time plus that qualitative reviews were subjective. In spite of all these, Brayfield and Crockett article became the most frequently cited within the arena of research in the early years of 1985. There was a great disparity in the facts and orientation the of delivery with regards to the way they expressed the satisfaction performance relationship with the optimistic being Herzberg et al. Locke, 1970; Schwab & Cummings, 1970) had summarized a theory that had a serious drive to investigate the satisfactionperformance relationship. Researchers began responding to this by looking more closely at the nature of the relationship, and they gave special attention to factors which may curtail the relationship. They moreover grouped these factors into seven separate models of satisfaction-performance relationship.

Model I: Job Satisfaction Causes Job Performance: this model hypothesizes a causal relationship between job satisfaction and job performance. It is perhaps considered the oldest specification of the relationship and is usually linked with the human relations movement. As G. Strauss (1968) observed, "Early human relationists viewed the moraleproductivity relationship quite simply: higher morale would lead to improved productivity" (p. 264). This model is deeply rooted in the literatures relating to social psychology. This behaviour is premised on the focus of the literature and is mostly assumed by researchers as the attitude that springs with it a causal effect. Fishbein and Ajzen (1975), in an instance defined an attitude as "learned predisposition to respond in a consistently favorable or unfavorable manner with respect to a given object" (p. 6). He also observed that attitudinal measures should be steadily linked with the corresponding patterns of attitude the person is working on with their respective object of action. Eagly and Chaiken (1993) made the conclusion that, generally speaking, people assess attitude that they support by putting up a favourable corresponding attitude to support it and vice versa.

Model 2: Job Performance Causes Job Satisfaction: It is an embedded fact that psychology relates most attitude-behaviour with strong behavioural linkage and this view has gone unchallenged for decades now. Olson and Zanna (1993) in social psychology have made an assessment of some theories that spell out clearly that attitude correspond to behaviour. Moreover, the theories are free from planned behaviour models that govern attitude-behaviour study.

2.9.2 Job satisfaction and Work environment

Richer et al. (2009) proposed 'appreciative enquiry' which creates radical change as a way of curbing persistent employee dissatisfaction with the environment. There was also a report by Knowles (1990) that supportive learning environment is crucial in ensuring conducive Human Resource development. He further asserted that there is the need for continuous improvement of individual workers by way of improving the educational facets. Job satisfaction or dissatisfaction and its linkage with personnel management was considered by

Kokkinene et al., 2007; Ali and Mohammed, 2006). According to that work, it was imperative that good management of employees in organizations be paramount in decision making regarding employee satisfaction. On the other hand, any shortfalls in personnel management could also hinder employee satisfaction and therefore breed dissatisfaction among them (Newman et al., 2002). Case et al. 2002 have also established that low levels of job satisfaction could be related to low wages coupled with lack of pension programs and insurance.

Kirpal (2004) hinted out policy makers' responsibility in making qualitative decisions in curbing potential negative effects associated with work identity. He emphasized on change and a movement towards a more elastic, highly skilled and mobile force. It has therefore become imperative that workload increase and low payment be linked with the employee dissatisfaction. Work environment also have a profound impact in ensuring job satisfaction. There seem to be some form of dissatisfaction with employees working open places in general, and its associated with regular problems encountered between them and their colleagues as well as management.

Nonetheless, Khokher, et al. (2009) emphasized that employees working in closed spaces seem to be more satisfied with their work output, and relate well with colleagues as well as management. Another critical matter for consideration has to do with turnover intention. Generally speaking, staffs who are satisfied are less prone to seeking new employment and this asserts the fact that job satisfaction deeply the willingness to change jobs by an individual employee (Chiu et al. 2005). There was a strong linkage between job satisfaction and turnover in the work of William et al. (2001). This is a serious challenge in various organizations even though there are several attempts improving motivation among employees. As a result, to decrease the turnover ratio plus employing creative ways to attract and retain employees still remain a challenge to date with regards to rapid increase in job turnover rate. Lum (1998) and William et al. (2001) concentrated on the relevance of job satisfaction linking it with turnover, whereas Lue et al. (2005) added the work that the key factor influencing the administrative contribution of employee condition is job satisfaction (Clegg, 2000).

Managers' instrumental role in terms of modifying roles and functions was stressed by Wise (2007). She further hinted on factors as reward and recognition as well as good remuneration to workers as a good place to start. To buttress these points, health care to employees separate from these points raised can be very challenge to deal with. Wise (2007) emphasized management style as a very important point affecting job satisfaction. Social factor was one important factor. Many studies are also related to various factors affecting job satisfaction. Ommen et al. (2009) was able to prove that social capital in organizations significantly predicts overall job satisfaction among physicians. Their further proof revealed one key factor regulating job satisfaction to be professional experience on the job and workload. Workers in

the health sector need to demonstrate certain attributes such as common goals, trust, ethical values and mutual understanding. To factors are far reaching in creating a conducive environment for harmonious work.

2.9.3 Interpersonal relationship marrying job satisfaction

Interpersonal relationship linking job satisfaction has been looked at from different angles.

There is a general notion that positive work environment when created has a positive correlation with productivity and direct effect on the satisfaction of workers. This notwithstanding, recent studies seem to inquire into this issue. No direct conclusion can be derived from the fact that a satisfied employee will be productive. Other studies carry a divergent opinion on the linkage between job satisfaction and performance. In a study conducted by Packard and Motowidlo (1987) in a hospital setting, conclusions were made from the fact that job satisfaction and job performance had no linkage. They further supported this statement with practical findings. Al Almadi (2008) also made a discovery that job performance has a strong linkage with job satisfaction and commitment on organisation. Attempts were made by Fang et al. (2009) to determine any close association among these variables. Moreover, they chanced upon a significant positive and direct work satisfaction affecting work performance and organizational commitment. Other researches also established interpersonal relationship between employees.

According to Adam and Bond (2000), the best predictors of job satisfaction are human relationships. As a result they established that professional relationship is a significant predictor of job satisfaction. Dunn et al. (2005) stated that the single most important factor for

building job satisfaction was the mutual relationship that existed among nursing staff, which in effect contributed to high quality patient care. Judging from this, Smith (1999) stated that an indispensable tool for job satisfaction among employees is the mutual relationship that co-exists among employees.

2.10 Conceptual Framework

The purpose of this study is to find out any difference in Employees commitment to work among the private and the public sector and its effect on organizational performance. Based on the review above, the researcher seeks to determine the difference in the types of commitment and their influence on performance among both sectors. It also seeks to determine how job satisfaction mediates the relationship between commitment and performance among the public and the private sector. The possible relationship is displayed in the accompanying model below.

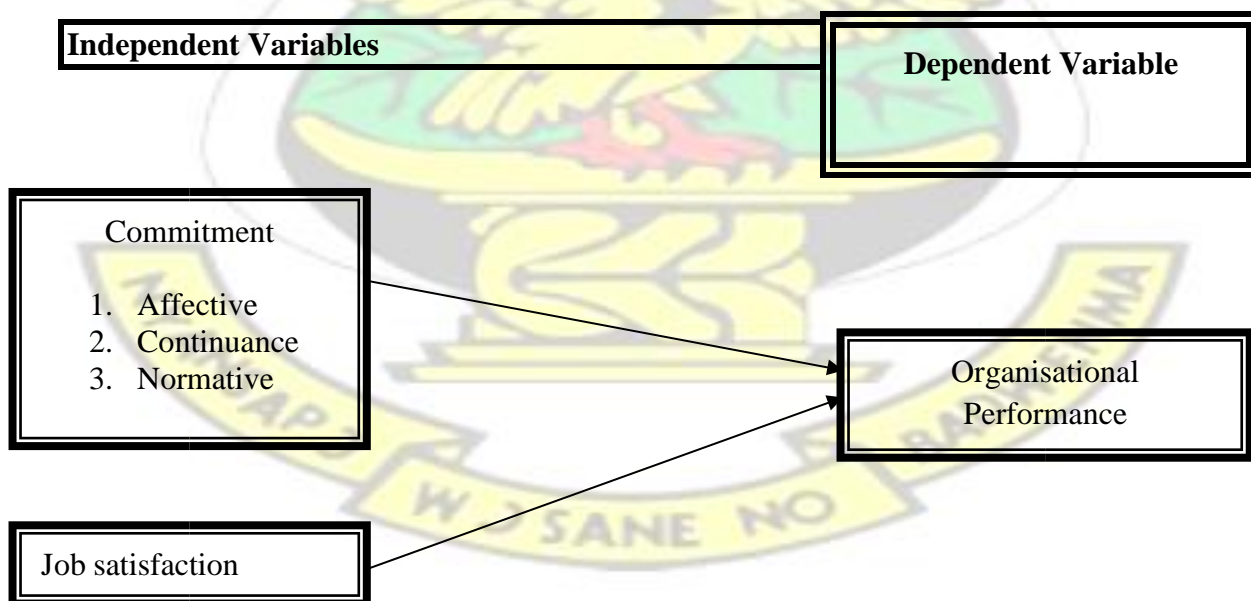
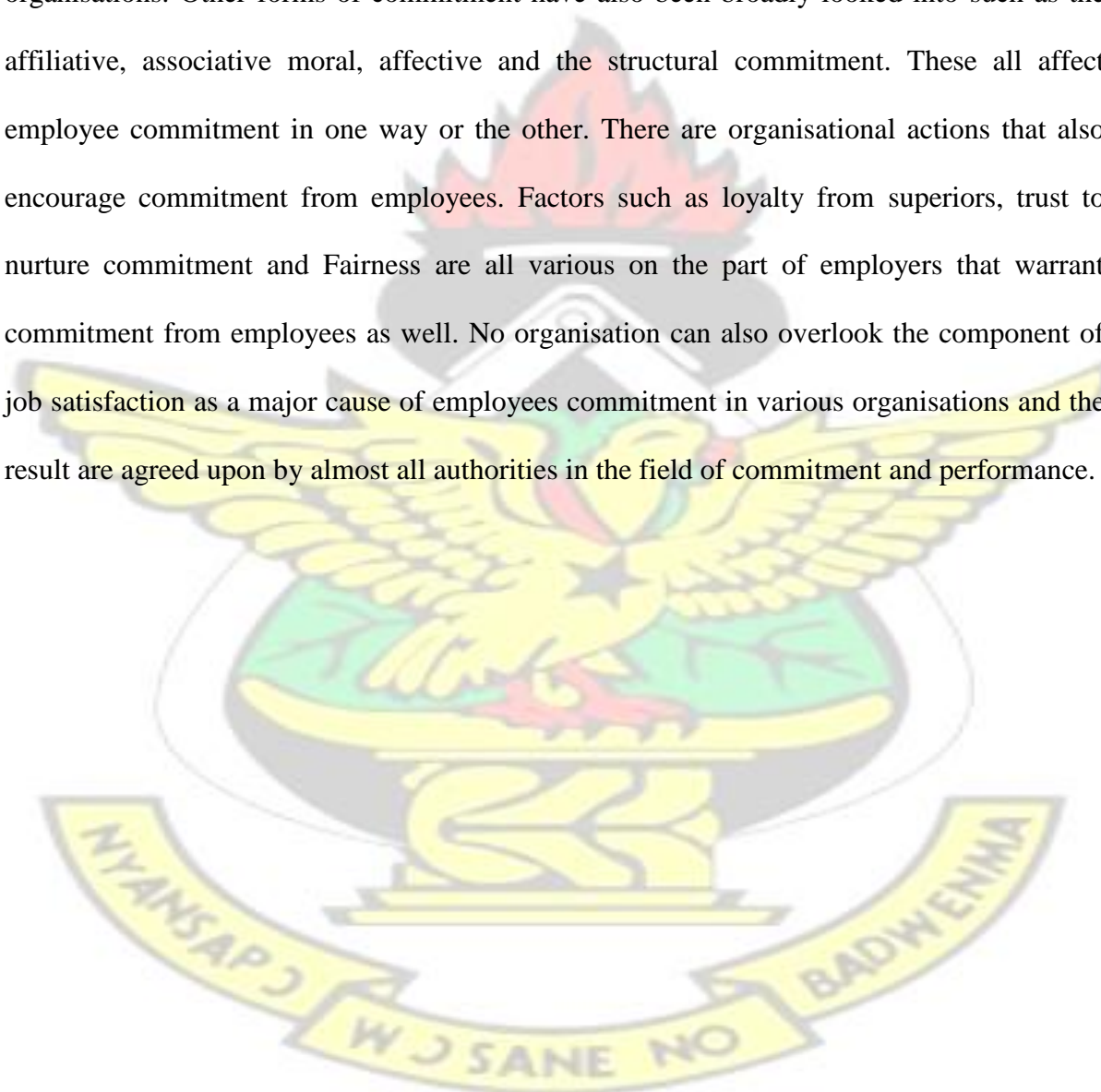


Figure 1.0 Conceptual Framework (source: field survey, 2014).

2.2 Conclusion

The chapter looked at the various types of commitment mostly propagated by Meyer and Allen (Affective, Continuance and Normative) and how they facilitate performance at the various organisations. Other forms of commitment have also been broadly looked into such as the affiliative, associative moral, affective and the structural commitment. These all affect employee commitment in one way or the other. There are organisational actions that also encourage commitment from employees. Factors such as loyalty from superiors, trust to nurture commitment and Fairness are all various on the part of employers that warrant commitment from employees as well. No organisation can also overlook the component of job satisfaction as a major cause of employees commitment in various organisations and the result are agreed upon by almost all authorities in the field of commitment and performance.



CHAPTER THREE

MEHODOLOGY AND ORGANISATIONAL PROFILE

3.0 Introduction to Methodology

This chapter presents data and analyses empirical data on employee commitment and performance and other issues relating to job satisfaction moderating the relationship between commitment and performance, types of commitment and their impact on performance, commitment and work behavior and organizational activities that encourage commitment. This was to find out how these factors moderate employee commitment at the private and the public sector with the Banking sector at our perusal at Adum, the Central Business District of Kumasi.

3.1 Research Design

This research was conducted for the purpose of assessing employee commitment and performance at the public and the private sector. The study was quantitative because it considers variables such as commitment and productivity. Data was organized using selfadministered questionnaires.

Both primary and secondary sources of data were used to obtain information from respondents.

3.1.1 Research Purpose

The study employed the use of descriptive research methods in the conduct of the study. The main aim of the descriptive research is to provide a causal relationship between the variables such as commitment and job satisfaction and how they influence performance. The study also

uses descriptive analytical tools such as the frequency, ANOVA, simple regression and multiple regression analytic tools to provide an accurate and valid representation of the variables.

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3.1.1 Primary data

Primary sources of data were organized using self-administered questionnaires. Questionnaires were administered to staff both and management to obtain unadulterated sources of data and also obtain some degree of freedom by reducing compulsions from both respondents as much as possible. Personal observations were also made at different times of the working hours for effective assessment and perusal.

3.1.2 Secondary data

The secondary sources of data were gathered though the use of the internet to get information from authorities who might have contributed to the subject matter being studied.

Others also included books, journals, archival records, articles, reports, and newspapers.

3.1.3 Population

A total number of three (3) banks were selected for the study, three from the private sector and three from the public sector. These included Ghana Commercial Bank (GCB), Barclays Bank, and Fidelity Bank. Thirty three (33) respondents from each bank were selected to give a fair representation of both the private and the public sector. The target was the management and staff of these institutions.

3.1.4 Sample size

A total number of 100 respondents were used for the study and categorized into management staff, senior staff and junior staff for the purpose of clarity. Management staff included those who have their own offices and have separate responsibilities to customers. Junior staff included those who were serving at the counter or were directly attending to customers. Questionnaires were given to the senior staff and the junior staff while interviews were granted to management staff. The sample size was calculated by dividing the sample size by two between the public and the private sector. Then, because staff constituted 70% of the employees, they were apportioned 70% and management also constituted 30% for each sector according to the field data gathered.

Table 3.5.4.1 Sample size of management and Staff of various banks used for the study

Bank	management	Staff	Total
GCB Bank	15	35	50
Barclays Bank	10	15	25
Fidelity Bank	10	15	25
Total	35	65	100

(Source: Field survey, 2014)

3.1.5 Sampling technique

Convenient sampling technique was used to collect data from respondents. Convenient sampling technique was used in administering questionnaires to the junior staff and the

Senior staff. This is because there was the difficulty of getting respondents to answer them promptly. This method therefore gave them the freedom to answer them when they were free.

3.2 Organisational Profile

Kumasi was chosen for its strategic location as the capital city of the Ashanti Region and the geographical location of dividing the northern and the southern parts of Ghana. The city is about 254km² area with a population of about 2, 069, 350. It is among the largest metropolitan districts of Ghana and is the cultural and industrial capital of the Ashanti Region. Kumasi is approximately 300 miles (480 km) north of the equator and 100 miles (160 km) north of the Gulf of Guinea (<https://en.wikipedia.org/wiki/Kumasi>).

3.2.1 The Banking sector

The main sector chosen for the study was the banking sector. The banking sector was chosen to provide the needed information with accuracy since they are all concentrated at the center of the city. It is also one unique sector of an economy that is passionate about commitment and performance with a sense of competition with the public sector. In all, three (3) banks were selected for the study, two (2) from the private and one (1) public sector. The competitive nature of the industry allows for this study to be concentrated in this sector. Moreover, employees commitment to work and its impact on organisational performance is of prime importance to this industry since each one wants to provide best customer satisfaction while maintaining a competitive edge of the other Ghana Commercial Bank (GCB), was selected from the public sector because it is the main public financial institution in the country. On the

other hand, Barclays Bank, and Fidelity Bank were also chosen from the private sector because they have had a strong competitive edge in the banking sector for the past few years.

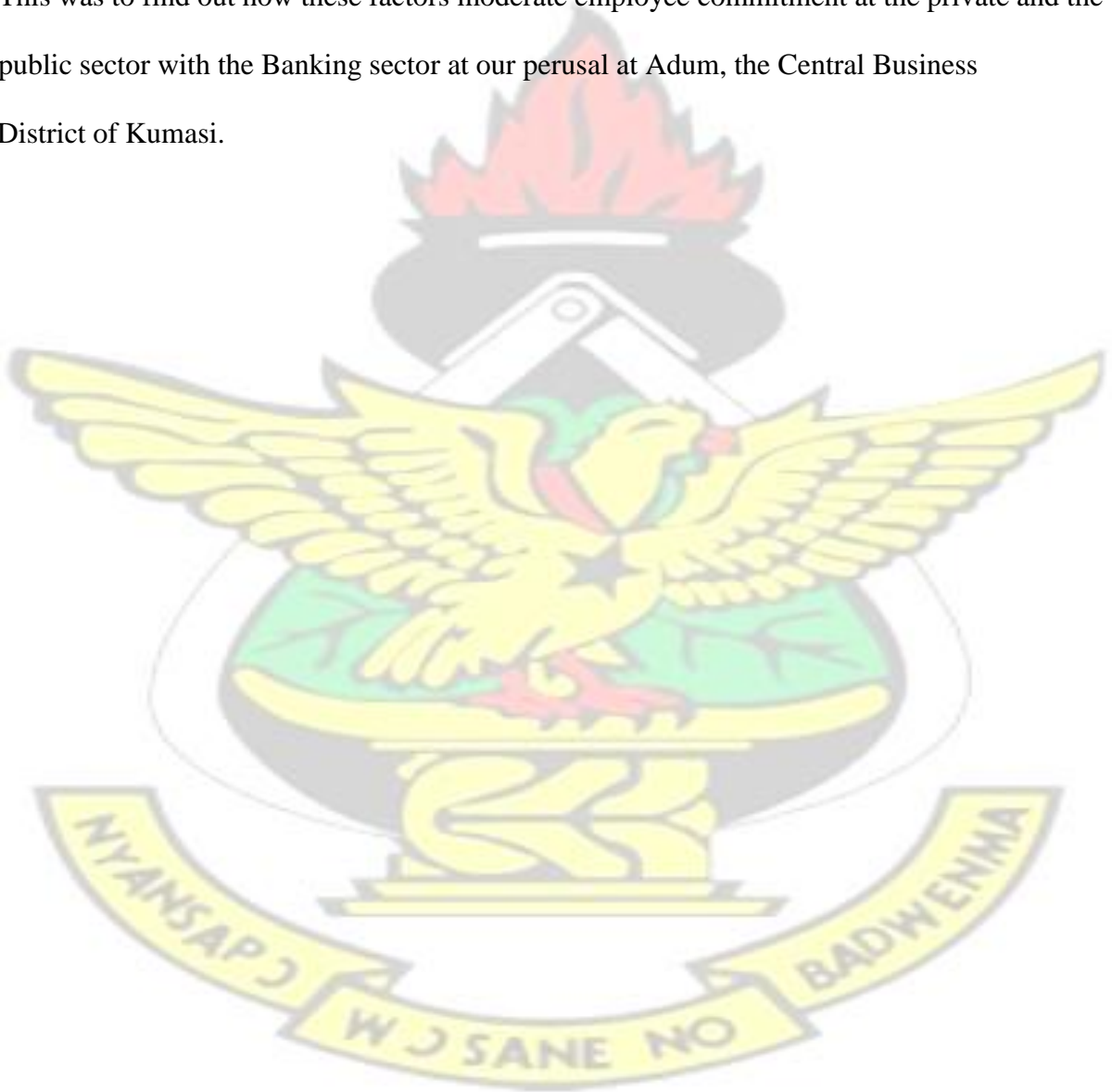
Ghana Commercial Bank (GCB), the main bank of the public sector has the mission of being established leader in banking, satisfying the expectations of customers and shareholders, providing a full range of cost efficient and high quality service through the optimization of the information technology and efficient branch network. With 149 branches nationwide, the bank offers products and services for a variety of customers and its key products include loans overdraft, deposits, investments, money transmission and international services. Barclays Bank Ghana Limited is the second largest bank in Ghana and has operated in the country for over 80 years. The bank has a major commercial banking network in the country with branches in all large commercial centers. The bank provides service such as personal banking, business banking and security services.

Fidelity Bank is one of Ghana's premier banking and financial institutions serving individual customers, small and middle market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk management products and services. The vision is to become a world class financial institution that provides superior returns for all stakeholders. The mission is to be among the top five banks in Ghana on all key performance indicators. By virtue of their mission statements and current performances, they stood a better chance of being used for this study since the study focuses on commitment and performance. The staffing situation of these banks is such that they range between 20 – 30 personnel per each branch of the chosen bank.

3.3 Conclusion

This chapter presented data and analyses empirical data on employee commitment and performance and other issues relating to job satisfaction moderating the relationship between commitment and performance, types of commitment and their impact on performance, commitment and work behavior and organizational activities that encourage commitment.

This was to find out how these factors moderate employee commitment at the private and the public sector with the Banking sector at our perusal at Adum, the Central Business District of Kumasi.



CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter deals with data analysis of primary data, presentation and discussion of results and findings. The chapter is presented according to the following subheadings: background of respondents; difference in employee's commitment between public and private sector employees; effect of employees' commitment on organizational performance; the moderating effect of job satisfaction on the relationship between employee commitment and organizational performance and recommendation on how to increase job satisfaction so as to increase the relationship between commitment and performance.

4.2 Background of Respondents

This section presents background of respondents including gender of respondents, age of respondents; length of stay with firm; sector of respondents and type of employee employment contract among others.

4.2.1 Gender of respondents

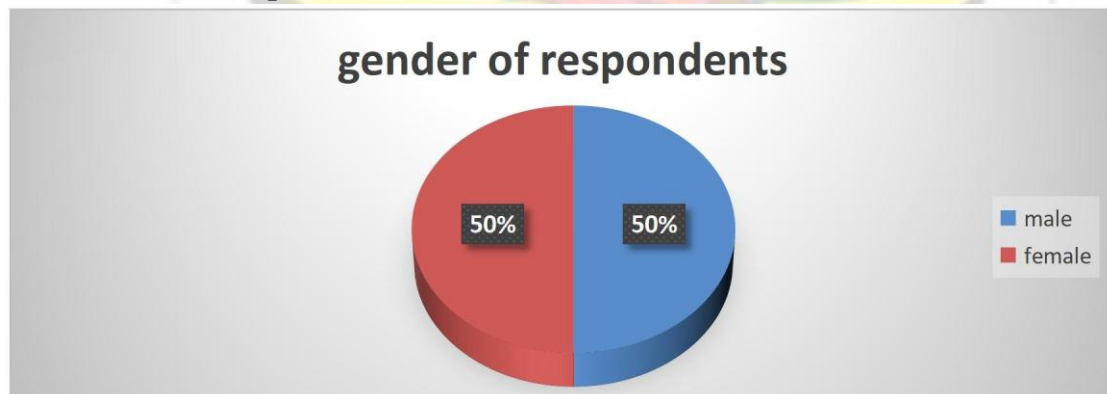


Figure 4.1 gender of respondents (source; field survey, 2014).

From figure 4.1 the study depicts that it ensured equality by covering 50 percent of males and 50 percent of females. Ensuring equality this way also helped the study to ensure fair representation for both sexes thereby ensuring easy generalization of findings to cover both sexes.

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4.2.2 Age of respondents

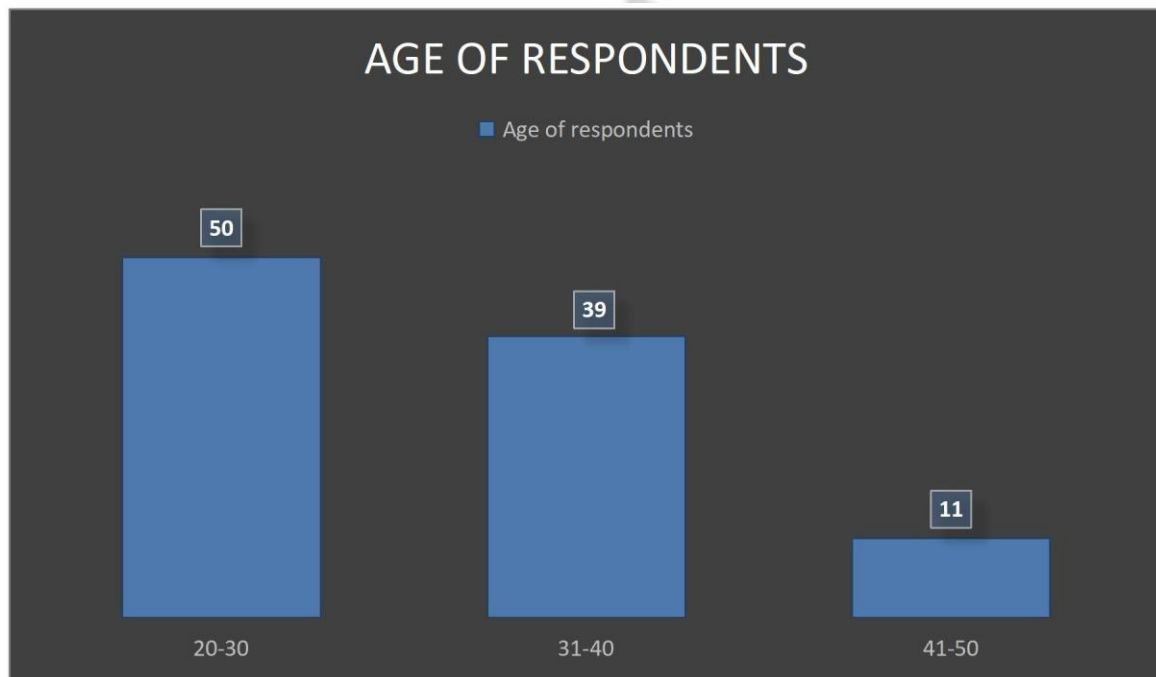


Figure 4.2 age of respondents (source: field survey, 2014)

The study covered three main age categories of employees. These include employees within the age category of 20 and 30 years representing 50.0 percent, employees within the age category of 31-40 years (39.0 percent) and employees with the age category of 41-50 years representing 11.0 percent of all employees covered by the study. This finding revealed the youthful nature of employees within each organization be it private or public covered by this study. The youthful nature suggest that these employees are well placed in terms of time and

energy availability to be devoted or committed and dedicated to the course of their organisations.



4.2.3 Length of years spent with employee organisations

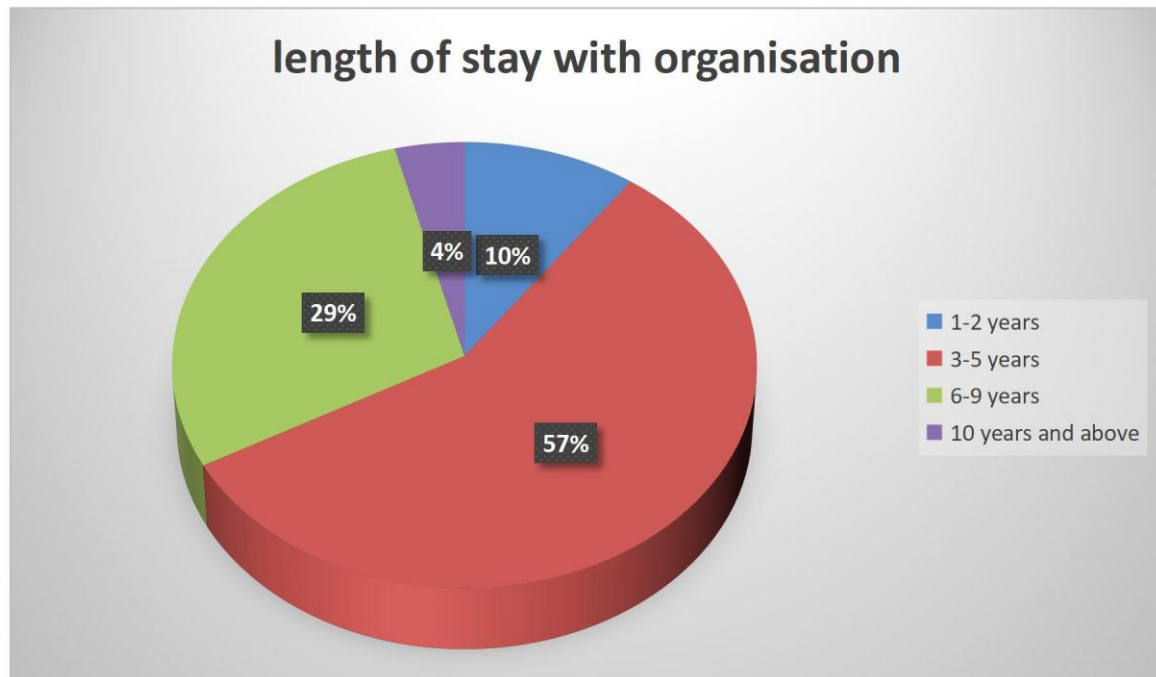


Figure 4.3, length of stay with organisation (source: field survey, 2014).

The study found that majority of employees covered by the study worked at their respective organisations for less than 10 years this represent a cumulative percentage of about 96.0 whilst only 4.0 percent of employees worked at their organisations for 10 years and above. The study further revealed that among those who worked for less than ten years majority representing 57.0 percent of them worked with their organisations for between 6-9 years whilst 29.0 percent worked for between 3 and 5 years. Finally the study covered 10.0 percent of employees who worked for between 1 and two years. Using number of years as a yardstick for commitment,

this study can conclude that majority of employees are moderately committed to their organisations whilst a few are extremely committed to their organisations.

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4.2.4 Level of education

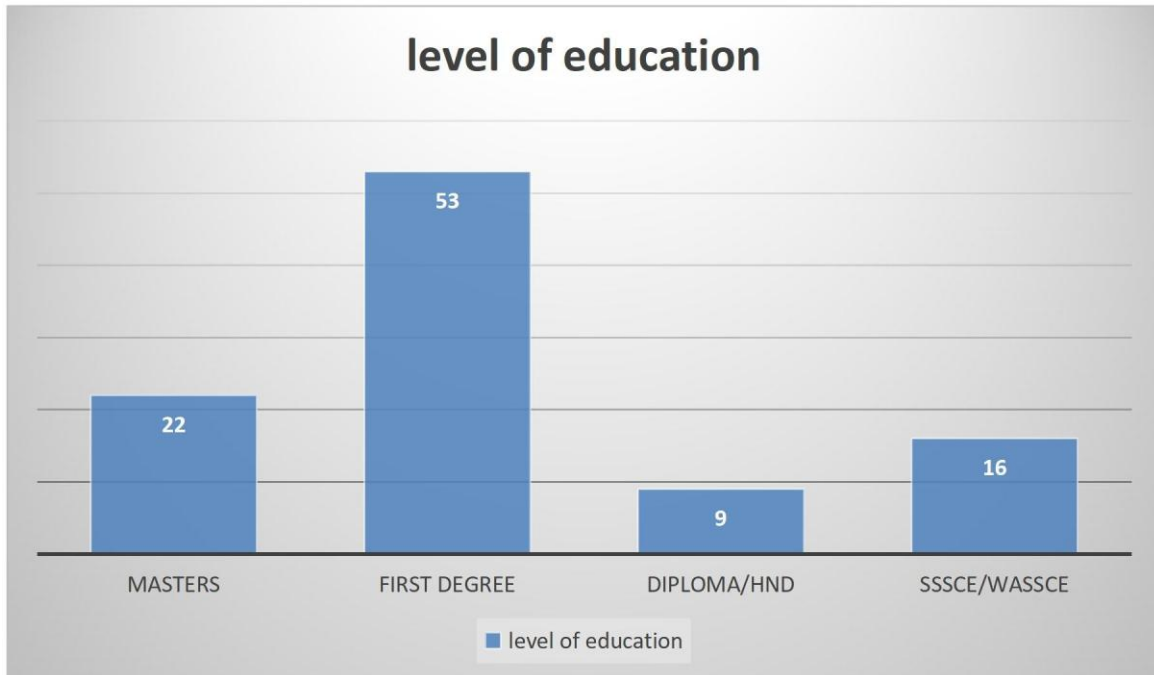


Figure 4.4, level of education (source: field survey, 2014)

The study found that majority of employees covered by the study obtained tertiary education. These category of employees include 22.0 percent of employee who obtained post graduate education, 53.0 percent obtained undergraduate education and 9.0 percent obtained diploma or Higher National Diploma education whilst 16.0 percent obtained senior high education. The higher educational levels of employees suggest that employees would be moderately to highly committed to their organisations. This is because only a few may want to leave their organisations to pursue higher education since it is the corporate world and masters and first

degrees are highly regarded unlike in academia that demand that employees obtained doctorate degrees (PhDs). The high educational level of employees also suggests that they are knowledgeable about the subject matter of the study and hence would provide relevant information to ensure the quality of the study.

4.2.4 Type of institution and type of employment contract for employees

From table 4.1, it can be observed that majority of employees, representing 86.0 percent, are permanent workers, 12.0 are part-time workers whilst 2.0 percent are temporal workers. Among the permanent category of employees, 38.0 percent are working in private organisations whilst 48.0 percent are within the public sector organisations. The fact that organisations offer employees more permanent employment positions indicates that these organisations have taken the first step towards ensuring commitment by employees to their organisations. It is thought that once employees are offered permanent jobs, the fear of job loss or uncertainty over whether or not employees would be made permanent staff positions is reduced thereby eliminating the likelihood of employees leaving their organisations for another therefore ensuring commitment all things being equal.

Table 4.1 Type of employment contract and type of institution of employees

		Type of institution		Total
		Private	Public	
employment contract	Permanent	38.0	48.0	86.0
	Part-time	11.0	1.0	12.0
	temporal	1.0	1.0	2.0
Total		50.0	50.0	100

Table 4.1 also revealed that employees from both public and private institutions are equally represented-thus each have 50.0 percent coverage by the study.

4.3 Difference in employee’s commitment between public and private sector employees

In an attempt to identify the difference in employee commitment among public institutions and private institutions covered by the study, Tukey Post Ad hoc Analysis of Variance was performed.

Table 4.2 Difference in employee commitment in public and private institutions

ANOVA on employee commitment in public and private institutions					
	Sum of Squares	df	Mean Square	F	Sig.
Between groups	10.770	20	.538	2.989	.000
Within groups	14.230	79	.180		
Total	25.000	99			

The results as presented in table 4. 2 revealed that there is statistically significant difference between employee commitments in public institutions as against private institutions. The test is significant at 0.000 significance level and a confidence interval of 95 percent.

4.4 Effect of Employees’ commitment on organizational performance

The study found that there exist a weak but significant positive relationship between employee commitment and organisational performance. This is given by a positive R value of 0.211 with significance level of 0.000. This means that as employee commitment level increases, his effort to work increases thereby increasing the overall performance of the firm. The R square

value of 0.044 presented in table 4.3 above indicates that 4.4 percent of increase in organisational performance can be attributed to positive changes in employees' commitment level.

Table 4.3 effect of employee commitment on organisational performance

<i>Model Summary on the relationship between employee commitment and org. performance</i>					
<i>Model</i>	<i>R</i>	<i>R square</i>	<i>Adjusted R square</i>	<i>Std. Error of the Estimate</i>	
<i>Total commitment</i>	.211 ^a	0.044	0.035	5.72476	
<i>Affective commitment</i>	0.030	0.001	-0.009	5.89398	
<i>Continuance commitment</i>	0.265	0.070	0.061	5.6478	
<i>Normative commitment</i>	0.441	0.195	0.186	5.25589	
<i>a. Predictors: (Constant), employee commitment (affective, continuance and normative commitments)</i>					
<i>Regression Coefficients commitment and org. performance</i>					
	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>		
<i>Model</i>	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>
<i>1 Constant</i>	60.590	8.898		6.8.13	0.000
<i>Employee commitment</i>	0.276	0.129	0.211	2.136	0.035
<i>2 Constant</i>	43.659	6.959		6.274	0.000
<i>Affective commitment</i>	0.080	0.275	0.030	0.293	0.000
<i>3 Constant</i>	27.159	5.385		5.069	0.000
<i>Continuance commitment</i>	0.715	0.263	0.265	2.716	0.008
<i>4 Constant</i>	59.869	3.785		15.818	0.000
<i>Normative commitment</i>	0.783	0.161	0.441	4.866	0.000
<i>b. Dependent Variable: organisational performance</i>					

(Source: Field survey, 2014)

Employees covered by the study reported that because their organisations help provide for their needs, provide equal pay for equal work among others, they are committed and motivated to do more than they are obligated to do in order to help achieve organisational goals, meet customer needs and shareholders expectation which form important part of contemporary organisational performance measures. This finding is consistent with the views expressed by

Allen and Meyer (1991) that committed employees go beyond their call for duty for the good of the organisation which by implication is increase organisational performance.

Using the regression coefficients in table 4.3, where 'a' or constant= 60.590 b= 0.276, y= organisational performance, x= employee commitment, a simple linear regression equation in the form $y=a+bx$. Substituting values the equation is given as organisational performance= $60.590+0.276$ (employee commitment). This equation indicates that without employee commitment, organisational performance=60.590 percent. However, with every one effort made by the organisations to improve employee performance would engender 0.276 percentage increase in organisational performance to 60.866 percent whereas every 10 efforts will increase performance by 2.76 to 63.35 percent.

Furthermore, the study attempt to investigate and revealed that among the three forms of commitment, affective, continuance and normative, which of them influences organisational performance the greatest. Focusing on only the R square values, affective commitment, continuance and normative commitments recorded values 0.001, 0.070 and 0.195 respectively. This means that whereas 0.1 percentage change and 7 percentage change in organisational performance can be attributed to increase in affective and continuance commitments respectively, normative commitment increases organisational performance by 19.5 percent. This clearly suggests that normative commitment provide a greater positive influence on organisational performance than affective and continuance commitments. This finding is consistent with the findings of Organ (1988) when he expresses that it is possible that normative commitment would correlate positively with effort and performance but inconsistent with his assertion that continuance commitment is least likely to correlate

positively with performance. This is because in this research affective commitment provided the least correlation with an R value of 0.030 as against 0.265 by continuance commitment and 0.441 by normative commitment (refer to table 4.3 for statistics).

Employees covered by this study reported that they are committed normatively because they believe loyalty to one's organization pays and that it would be unethical for them to leave for better job elsewhere because of what their organisations have done for them over the years including offering them study leave and providing them with opportunity for skills development and self-actualization among others. They concluded that job hopping or frequent changes in one's job does not only derail commitment but is often stressful and very risky. Due to this they prefer to remain loyal or be normatively committed to their firms and put in more efforts to increase organisational performance which will further provide important employee benefits such as pay increments, bonuses, promotion among others.

4.5 The moderating effect of job satisfaction on the relationship between employee commitment and organizational performance

The study set out to reveal the moderating effect of employee job satisfaction on the relationship between employee commitment and organisational performance. Due to this a simple regression analysis was carried out on job satisfaction and employee commitment. The results as presented in table 4.4 revealed that there exists a weak but statistically significant positive relationship between employee job satisfaction and employee commitment to their organisations. This weak relationship is depicted by R value of 0.023.

Table: 4.4 Regression Coefficients commitment and organizational performance

Model Summary on the relationship between employee commitment and org. performance

<i>Model</i>	<i>R</i>	<i>R square</i>	<i>Adjusted R square</i>	<i>Std. Error of the Estimate</i>	
<i>1</i>	<i>0.023^a</i>	<i>0.001</i>	<i>-0.010</i>	<i>4.47977</i>	
<i>2</i>	<i>0.550</i>	<i>0.303</i>	<i>0.288</i>	<i>4.91621</i>	
<i>1a. Predictor: employee job satisfaction</i>					
<i>2a. predictors: employee satisfaction and employee commitment</i>					
<i>Regression Coefficients commitment and org. performance</i>					
	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>		
<i>Model</i>	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>
<i>1 (Constant)</i>	<i>69.740</i>	<i>4.346</i>	<i>0.023</i>	<i>16.048</i>	<i>0.000</i>
<i>Employee job satisfaction</i>	<i>0.017</i>	<i>0.077</i>		<i>0.224</i>	<i>0.001</i>
<i>2 Constant</i>	<i>31.132</i>	<i>9.084</i>	<i>0.199</i>	<i>3.427</i>	<i>0.001</i>
<i>Employee commitment</i>	<i>0.261</i>	<i>0.111</i>	<i>0.508</i>	<i>2.351</i>	<i>0.021</i>
<i>Employee job satisfaction</i>	<i>0.509</i>	<i>0.085</i>		<i>5.990</i>	<i>0.000</i>
<i>1b. Dependent Variable: employee commitment</i>					
<i>2b. organisational performance</i>					

(Source: Field survey, 2014)

This finding is consistent with the findings of Fang et al. (2009) who found that there exist work satisfaction has a significant, positive and direct effect on work performance and organizational commitment. Further an R square value of 0.001 located in model 1 in table 4.4 suggests that 0.1 percentage change in employee commitment to their organisations can be attributed to increases in employee job satisfaction.

More so, since the study found that there exist a significant positive relationship between employee job satisfaction and employee commitment, the study further attempt to identify the moderating effect of employee job satisfaction on the relationship between employee commitment and organisational performance. Due to this a multiple regression analysis was carried out using employee commitment and employee satisfaction as independent variables

and organisational performance as dependent variable. The results are presented in table 4.4 above. The results revealed that there exist strong, positive and statistically significant relationship between employee satisfaction, employee commitment and organisational performance. This suggests that employee satisfaction have a direct influence on employee commitment and organisational performance. The strong positive relationship is depicted by R value of 0.550. Furthermore, an R square value of 0.303 suggests that 30.30 percent of increases in organisational performance in organisations covered by the study can be attributed to changes in employee job satisfaction and employee commitment. This finding can be argued from the premise of Locke (1970) who viewed satisfaction as resulting from performance and therefore a function of goal directed behavior and value attainment thereby stimulating intrinsic motivation would implicitly stipulate an effect of performance on satisfaction that engenders employee commitment to their firms.

A clearer moderating effect of employee job satisfaction is given by a multiple regression equation in the form of $y=a+b_1x_1+b_2x_2$ where $a= 31.132$ $b_1= 0.261$ $b_2= 0.509$, $x_1=$ employee commitment, $x_2=$ employee job satisfaction and $y=$ organisational performance.

Substituting values, organisational performance= $31.132+0.261$ (employee commitment) $+0.509$ (employee satisfaction). This equation indicates that without employee commitment, organisational performance is 31.132 percent. In addition, with one percent increase in efforts at improving employee commitment increases organisational performance by 0.261 percent to 31.393 percent. More so without employee commitment organisational performance is $31.132+0.509= 31.641$ percent but with the introduction of both employee commitment and employee satisfaction gives organisational performance as

$31.132+0.261+0.509=31.902$ percent. This representation demonstrated that employee job satisfaction have direct and a strong influence on organisational performance in firms. A cursory look at the Beta coefficients for revealed that employee commitment recorded 0.199 whilst employee job satisfaction recorded 0.508. This means that whereas employee commitment can be attributed to accounting for 19.90 percentage change in organisational performance, employee satisfaction can be attributed to accounting 50.8 percentage change in organisational performance thereby confirming the assertion that employee job satisfaction performs a moderating effect on the relationship between employee commitment and organisational performance.

4.6 Mechanisms to increase job satisfaction so as to increase the relationship between commitment and performance

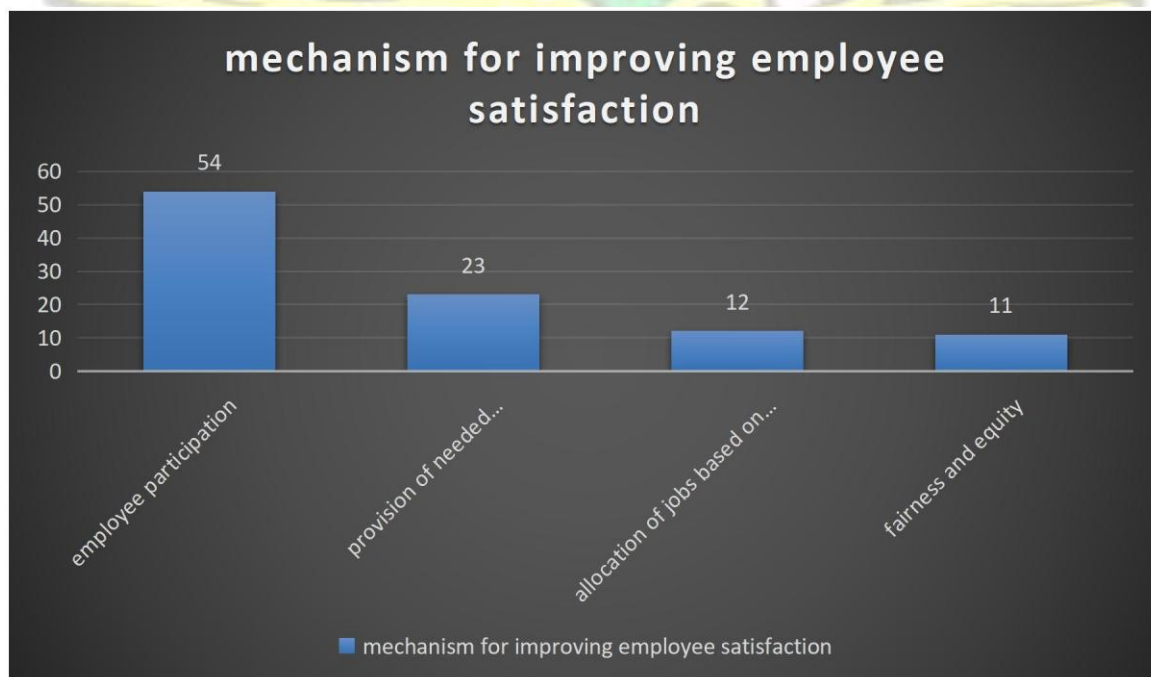


Figure 4.5 mechanisms for improving employee satisfaction and commitment

The study found that four main mechanisms are suggested to improve employee job satisfaction as a panacea for improving employee commitment in both public and private institutions. From figure 4.5, majority of employees in both public and private institutions representing 54.0 percent reported employee participation and involvement as the main mechanism for improving employee job satisfaction thereby engendering employee commitment to their firms. They explained that employee participation and involvement in organisational wide issues such as decision making regarding downsizing, reward and compensations, promotion and strategy formulation engender a sense of importance, recognition and relevancy in employees thereby promoting employee job satisfaction. They explained that ones they are satisfied the likelihood of them remaining with their firms or going beyond their call obligations in their firms. They recommend that employee suggestion schemes, multi rater performance appraisal systems, empowerment and participatory strategic planning and management methods as important mechanisms that should be implemented to engender employee participation thereby promoting employee job satisfaction and commitment. They explained that with these methods would engender open communication in the firms, workplace harmony, promote fairness and equity perception among employees thereby promoting employee commitment. Madigan & Dorell, (2000) noted that workplace harmony as one of the most important factors employees consider before taking a job or being committed to a firm.

Furthermore, 23.0 percent of employees reported that the adequate provision of resources needed to carry out job tasks, duties and obligations as one of the factors necessary to promote employee job satisfaction and hence employee commitment. They reported that one of the

major causes of job hopping among employees is the lack of needed resources at their place of works. Employees of public sector firms reported lack of resources most as compared to employees working private firms such as Barclays and Fidelity. They further explained that it is deeply dissatisfying when work is to be done but the needed resources are unavailable yet at the end of the period their works will be appraised. They reported that if firms are to engender employee commitment and employee job satisfaction, they must ensure that needed resources are available at all times.

Besides, 12.0 percent of employees covered by the study identified allocation of jobs based on the skills and competences possessed by employees. Employees in this category reported that some institutions particularly public schools and other firms assigned jobs to employees that are either above or below their skills and competences. They explained that this does not only adversely affect overall organisational performance but increase stress, boredom, and injuries among others thereby deducting from employee job satisfaction and increasing lack of commitment on the parts of employees. They advocated for employee involvement in work allocation, training of employees and employee development as important ways by which effective work allocation can be rectified thereby promoting not only employee satisfaction but also employee commitment.

Finally, 11.0 percent of employees identified fairness and equity as important factors in promoting employee satisfaction and commitment. They explained that in organisations where equal pay for equal work is practiced, promotion is based on performance and competence and not on affinity or other attributes, employees are not only committed to contributing to overall organisational performance but also new or potential employees are drawn to such

firms. They therefore recommend that firms ensure distributive justice, fairness, and equity in all their operation including recruitment and selection, reward and compensation, training and development and promotion among others. This finding is consistent with the views of Buttner and Barry (1994) who identified fairness as one of the important drivers of employee commitment.

4.7 Conclusion

This chapter dealt with data analysis of primary data, presentation and discussion of results and findings. The chapter is presented according to the following subheadings: background of respondents; difference in employee's commitment between public and private sector employees; effect of employees' commitment on organizational performance; the moderating effect of job satisfaction on the relationship between employee commitment and organizational performance and recommendation on how to increase job satisfaction so as to increase the relationship between commitment and performance.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter deals with the summary of findings, conclusion and recommendation to inform decision making and policy formulation.

5.1 Summary

The study aimed at assessing Employees' commitment to work and its impact on organisational performance. Specific objectives of the study include: to identify any difference in employees commitment between public and private sector employees; to assess the effect of employees commitment on organizational performance: to assess how job satisfaction moderate the relationship between employee commitment and organizational performance and to recommend on how to increase job satisfaction so as to increase the relationship between commitment and performance.

A convenient sampling technique was used to select a sample size of 100 and in the administration of questionnaires. The response rate was mixed passivity and activity. Primary Data was gathered through the administration of questionnaires from employees from institutions such as Barclays bank, Fidelity Bank, and GCB Bank. Primary data was analyzed using frequency, ANOVA, simple regression and multiple regression analytic tools in SPSS computer software version 16. The results include the following:

5.1.1 Difference in employees' commitment between public and private sector employees

The study found that there exist statistically significant differences between the commitment of employees in public and private institutions. Nevertheless because ANOVA analytic tool was used the study was unable to specify how different the two groups are.

5.1.2 Effect of employees commitment on organizational performance

The study further revealed that there exist a weak positive but statistically significant relationship between employee commitment and organisational performance. This means that as employee commitment increases and organisational performance in institutions such as Barclays, Fidelity, UST Schools among others increase. The study also revealed that normative commitment provide a greater positive influence on organisational performance than affective and continuance commitments.

5.1.3 The moderating effect of job satisfaction on the relationship between employee commitment and organizational performance

The study found that there exists statistically significant positive relationship between job satisfaction and employee commitment. Further, the study found that there exist a strong, positive and statistically significant relationship between employee satisfaction, employee commitment and organisational performance. The study further demonstrated that employee job satisfaction have direct and a strong influence on organisational performance in firms thereby performing important moderating effect on the relationship between employee commitment and organisational performance.

5.1.4 Mechanisms for improving employee satisfaction as a panacea for increasing employee commitment and organisational performance.

The study finally found that by promoting employee involvement and participation in relevant organisational operations; promoting fairness and equity; allocation of jobs base of skills and competence set of employees and adequate provision of needed resources would engender employee satisfaction, increase employee commitment and hence increase organisational performance.

5.2 Conclusion

Rapid and increasing competition the world over has led to firms local and international, private or public to search for sustainable competitive advantage. As advocated by many human resource experts and gurus, employees are organization's most valuable assets and therefore their motivation, training, development and commitment are crucial in the achievement of organisational goals, performance and competitive advantage in these firms. This study assessed employees' commitment and its impact on organisational performance. It is concluded that there exist significant positive effect or relationship between employee commitment and organisational performance. However, the positive impact of employee commitment on organisational performance can only be achieved if organisations and their management purposely pursue efforts such as fairness and equity in organizational operations, employee participation and involvement and effective job allocation based on the skill and competence set of employees can they be able to attain, maintain and sustain this positive impact.

5.3. Recommendations

At the end of the study, these recommendations were made.

5.3.1 On the difference in employees' commitment between public and private sector employees

The study recommends that performance based reward system be put in place in the public sector to replace the current salary structure. By so doing, employees would come to understand that they are paid according to their performance and not because of their certificate. Also, targets should be set for employees so that commitment can be channeled towards meeting targets. This is because some employees are committed but does not translate into performance. Targets will therefore streamline employees' commitment and therefore reflect on corporate performance as a whole.

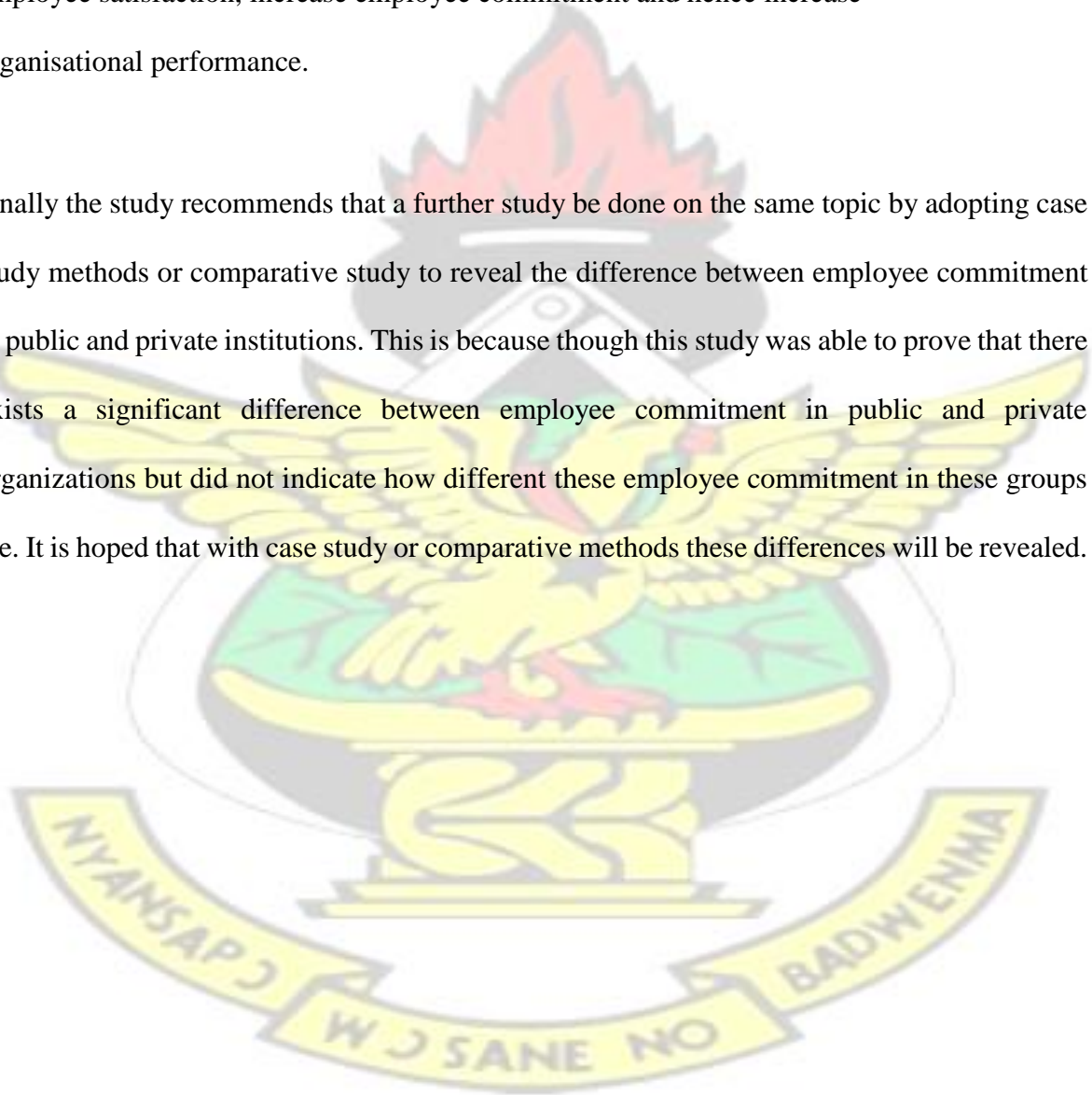
5.3.2 On the effect of employees commitment on organizational performance and the moderating effect of job satisfaction on the relationship between employee commitment and organizational performance

The study recommends that intrinsic motivational factors should also be implemented to increase employee self-motivation. Self-satisfaction gained from the work goes a long way to increase performance. Therefore intrinsic motivational factors such as taking part in decision making, recognition for a good work done and healthy competition among employees should be implemented. These would make employees feel the self-worth and the satisfaction of belonging to the organisation. Such self-worth would automatically become an intrinsic motivation and will translate into performance.

5.3.3 On the Mechanisms for improving employee satisfaction as a panacea for increasing employee commitment and organisational performance;

The recommends that by promoting employee involvement and participation in relevant organisational operations; promoting fairness and equity; allocation of jobs base of skills and competence set of employees and adequate provision of needed resources would engender employee satisfaction, increase employee commitment and hence increase organisational performance.

Finally the study recommends that a further study be done on the same topic by adopting case study methods or comparative study to reveal the difference between employee commitment in public and private institutions. This is because though this study was able to prove that there exists a significant difference between employee commitment in public and private organizations but did not indicate how different these employee commitment in these groups are. It is hoped that with case study or comparative methods these differences will be revealed.



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APPENDIX

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY, KUMASI

SCHOOL OF BUSINESS

DEPARTMENT OF MANAGERIAL SCIENCE

QUESTIONNAIRE

I am a researcher from the KNUST School of Business undertaking a research on 'Employees' commitment to work and its impact on organisational performance'. I would be grateful if you could provide answers to the following questions. All information provided by respondents will be treated confidentially.

1. Gender: (a) Male [] (b) Female []

2. Age (in years). Please tick (✓)
20 – 30 [] 31 – 40 [] 41 – 50 [] 51 – 60 []
61 and above []

3. Marital status: Single [] Married [] Divorced []
4. Highest level of education. Please tick (✓)
PhD [] Master's Degree [] First Degree [] HND []
SSCE/ WASSCE [] Others (specify)

5. How long have you been working in this organisation? years
6. What type of organisation /industry are you in? Please tick (✓)
Banking [] Health [] Education [] Manufacturing []
Trading [] Others [] Specify:

7. Is your organisation a private or public Institution?

Private [] Public []

8. What type of employment contract do you have? Please tick (✓)

Permanent Full Time [] Part-time [] Contract [] Temporal []

9. Are you a member of a trade union? No [] Yes []

From the statements below, please tick () the option that best describes your level of satisfaction in your organisation. Please use the key provided below:

Key

VS - I am very satisfied with this aspect of my job.

Sat. - I am satisfied with this aspect of my job.

N - I can't decide whether I am satisfied or not with this aspect of my job.

Dissat. - I am dissatisfied with this aspect of my job.

VD - I am very dissatisfied with this aspect of my job.

On your present job, how do you feel about:	VD	Dissat.	N	Sat.	VS
12. Being able to keep busy all the time					
13. The chance to work alone on the job					
14. The chance to do different things from time to time					
15. The chance to be "somebody" in the community					

16. The way my boss handles his/her workers					
17. The competence of my supervisor in making decision					
18. Being able to do things that don't go against my conscience					
19. The way my job provides for steady employment					
20. The chance to do something that makes use of my abilities					
21. The way company policies are put into practice					
22. My pay and the amount of work I do					
23. The chances for advancement on this job					
24. The freedom to use my own judgment					
25. The chance to try my own method of doing the job					
26. The working conditions					
27. The way co-workers get along with each other					
28. The praise I get for doing a good job					
29. The feeling of accomplishment I get from the job					

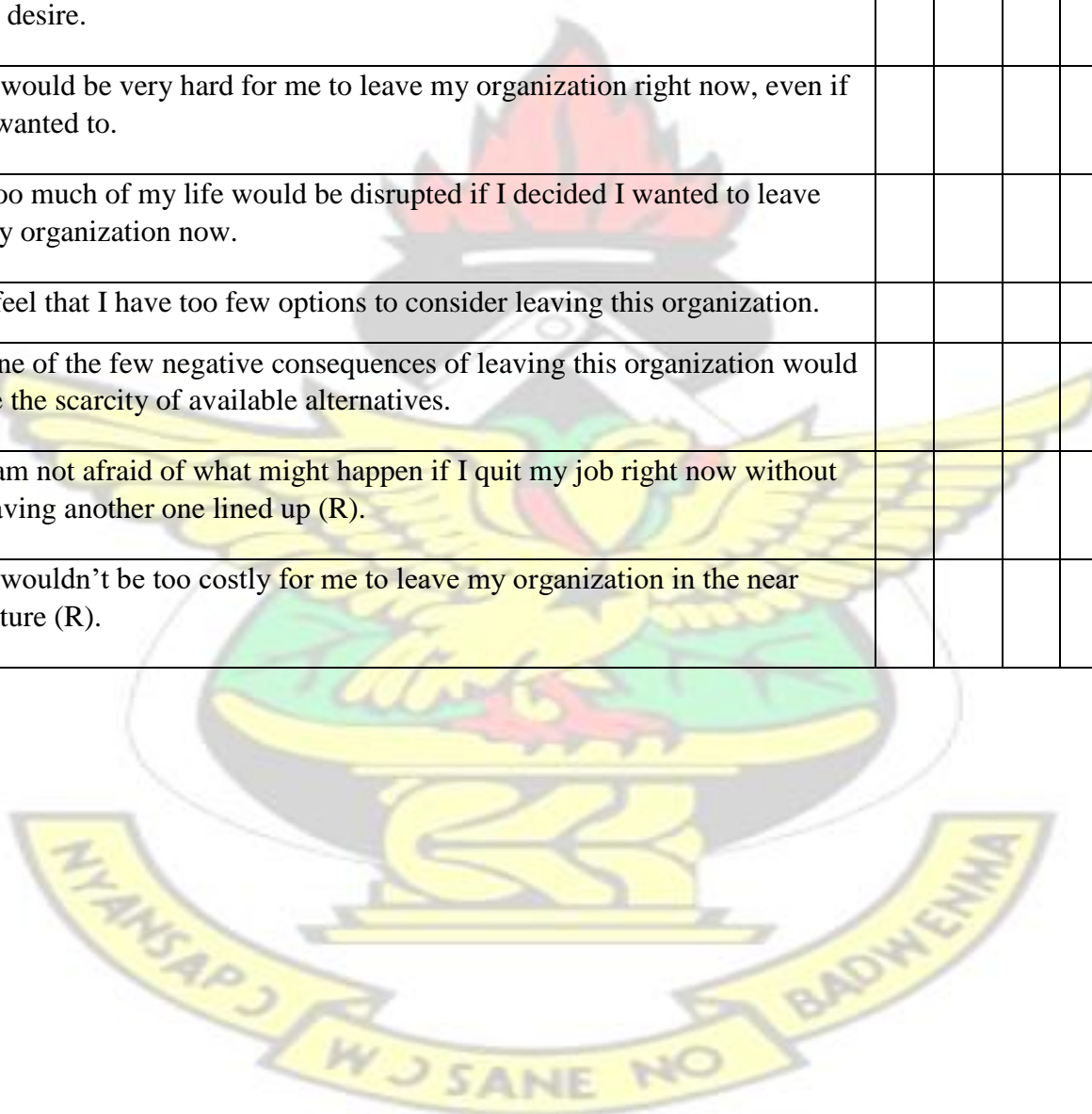
From the statements below please indicate your level of agreement or disagreement.

1=Strongly Disagree 2=Disagree 3= Neutral 4=Agree 5=Strongly

Agree

AFFECTIVE COMMITMENT					
	1	2	3	4	5
I would be very happy to spend the rest of my career with this organization.					
I enjoy discussing my organization with people outside of it.					
I really feel as if this organization's problems are my own.					
I think I could become as easily attached to another organization as I am to this one (R).					

I do not feel “emotionally attached” to this organization (R).					
I do not feel like “part of the family” at my organization (R).					
This organization has a great deal of personal meaning for me.					
I do not feel a strong sense of “belonging” to my organization (R).					
CONTINUANCE COMMITMENT					
Right now, staying with my organization is a matter of necessity as much as desire.					
It would be very hard for me to leave my organization right now, even if I wanted to.					
Too much of my life would be disrupted if I decided I wanted to leave my organization now.					
I feel that I have too few options to consider leaving this organization.					
One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.					
I am not afraid of what might happen if I quit my job right now without having another one lined up (R).					
It wouldn't be too costly for me to leave my organization in the near future (R).					



NORMATIVE COMMITMENT					
I was taught to believe in the value of remaining loyal to one organization.					
If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization.					
I think that people these days move from company to company too often.					
I do not believe that a person must always be loyal to his or her organization.					
Jumping from organization to organization does not seem at all unethical to me (R).					
One of the major reasons that I continue to work for this organization is that I believe loyalty is important and therefore feel a sense of moral obligation to remain.					
Things were better in the days when people stayed with one organization for most of their careers.					

From the statements below please indicate your level of agreement or disagreement.

1=Strongly Disagree 2=Disagree 3= Neutral 4=Agree 5=Strongly

Agree

	1	2	3	4	5
ORGANISATIONAL PERFORMANCE					
The organisation is not able to meet the goals it sets					
The organisation achieves its stated goals.					
Work in this organisation is easier because of laid down procedures					
Each section understands the role it plays in achieving organisational goals.					
The organisation functions smoothly with a minimum of internal conflict					
Resources needed for proper functioning of the organisation are always available.					
The organisation is normally understaffed					

Financial supports needed are available for use.					
The organisation has enough human capital to accomplish its goals					
The organisation is able to satisfy the owner(s) /shareholders.					
Customers/clients' expectations are met					
We do not have problems in dealing with state and local government.					
Most suppliers are happy to work with my organisation.					
Employees are motivated to stay with this organisation.					
Employee Involvement and participation (Voice)					
	1	2	3	4	5
Employee participation is encouraged on a wide range of issues					
Employees can exercise independent thought and action in executing their jobs					
Employees follow strict job instructions					
Employees are allowed to make decisions through problem solving teams					
Employees are encouraged to suggest improvements how tasks and jobs are done					
Supervisors keep open communication with employees in the organisation					
Employees' suggestion schemes are used in the organisation					

Thank you for participating

