

Job Satisfaction and Organizational Commitment as Correlates of Employee Productivity Among Bankers

Ifedichinma Nneka Nwangwu¹, Emeka Anthony Nwankwo², Deborah Chinonye Nnatuanya¹

¹Department of Psychology, Nnamdi Azikiwe University, Awka, Nigeria

²Excellence Community Education Welfare Scheme, Udu, Nigeria

Corresponding Authors' Email Address: nwangwunnneka@gmail.com

Abstract

The study examined job satisfaction and organizational commitment as correlates of employee productivity among bankers. The participants comprised 135 bankers that made of both 49(36.3%) males and 86(63.7%) females drawn from Awka city in Anambra State, Nigeria. The study participants' age ranged from 26 to 46 years with mean age of 36.96, and standard deviation of 7.39. Three instruments were used: Employee Productivity Scale, Minnesota Satisfaction Questionnaire and Job Commitment Scale. Correlational design was adopted for the study and Pearson Product Moment Statistics were used in testing the relationships of the variables in the study. The study showed that job satisfaction at $r(N=135)$, $-.17(M: 86.05, SD: 12.12)$ had positive and significant correlation with employee productivity at $p<.05$. Similarly, dimensions of organizational commitment: Affective commitment at $r(N=135)$, $.37(M: 13.94, SD: 2.32)$; continuance commitment at $r(N=135)$, $.17(M: 13.07, SD: 2.45)$; and normative commitment at $r(N=135)$, $.33(M: 12.12, SD: 2.08)$ had positive and significant correlation with employee productivity at $p<.05$. Based on the findings, the study recommends that there is need for bank management to create a supportive and inclusive work culture that promotes collaboration and open communication. Ensuring that bankers feel comfortable sharing their ideas and concerns can lead to increased job satisfaction, commitment and productivity.

Keywords: job satisfaction, organizational commitment and employee productivity

Introduction

Employee productivity among bankers in Nigeria is a topic of increasing importance, particularly as the banking sector plays a pivotal role in the nation's economic development. With the rapid changes in technology and customer expectations, understanding the factors that influence productivity in this sector is essential. The Nigerian banking industry has undergone significant transformation over the past decade, driven by regulatory reforms and technological advancements. As noted by Olaniyi and Ige (2023), the rise of digital banking solutions has created pressure on traditional banks to enhance their service delivery and operational efficiency. This competitive environment necessitates the fact that banks not only focus on technological advancements but also prioritize the well-being and

productivity of their workforce. Ironically, despite these technological and other developments, productivity levels among bankers remain a significant concern.

According to Kpurunee et al. (2024) employee productivity refers to the efficient utilization of manpower and time (hours) to complete important and relevant tasks that generate revenue and contribute to the achievement of an organization's goals. It is the combination of effectiveness (doing the right things) and efficiency (doing things right) in achieving the goals and objectives of an organization (Harvard Business Review, 2019). It is also the continuous improvement of bankers' performance that greatly impacts the prosperity and growth of an economy. Hence, Society for Human Resource Management, (2022) believed that employee productivity can be measured on how efficiently an employee converts inputs (such as time, effort, and resources) into valuable outputs (such as goods and services). The group emphasized that it is a critical factor in determining an organization's overall productivity, profitability, and competitiveness.

Therefore, bankers' productivity can be calculated by dividing the total output produced by the total number of employee hours worked. Thus, employee productivity balances the efforts between different economic, social, technical and environmental objectives (Amah cited by Obi, 2020). High productivity among employees provides more profit for investors and promotes the development of the enterprise. Since, employees' productivity measurement indicates areas for possible improvements and shows how well improvement efforts are faring. It helps with the analysis of efficiency and effectiveness because productivity is a combination of performance and economic use of resources. Hence, high productivity indicates that resources are efficiently and effectively utilized, and waste is minimized in the banking organization.

Conversely, low productivity in the banking sector can have a variety of negative effects, such as ineffective resource utilization, poor service delivery, and slow economic growth (Oladele et al., 2019). This could most likely result in the challenging economic environment (Ugbomhe et al., 2016). Based on this, bankers' productivity may suffer; because organizations might be compelled to lower training costs as one of their first areas of expense reduction due to low economic growth (Joshua & Olla, 2023; Ohunakin et al., 2020). Some banks suffer significant losses in the form of waste due to errors committed by

employees who lack the specialized skills necessary to carry out their duties well (Al Karim, 2019). According to Ebong, Nte and Obot (2019), various interventions and programmes towards producing productive staff training in Nigeria in the banking sector's score-card has remained poor and inefficient due to shortage of skilled manpower, lack of adequate fund and facilities needed for effective staff training and development for job satisfaction.

According to Milana (2018) job satisfaction is an effective feeling that depends on the interaction of employees, their personal characteristics, values, and expectations with the organization and the work environment. It is also a favorable affective state that arises from an individual's assessment of their work experience, which is based on a comparison between their expectations and actual job outcomes. Hence, Oravee (2019) stated that job satisfaction leads to high quality of care and intent to remain in the organization. Conversely, it has been discovered that job dissatisfaction raises complaints, high levels of stress, absenteeism, and turnover (Aini et al., 2022). Moreover, the decline in bankers' job satisfaction may result in low productivity, loss of revenue, absenteeism, high turnover, negative attitudes towards work, and loss of trust in leadership (Basri et al., 2017; Bednarska & Szczyt, 2015; Ertürk & Vurgun, 2015). Therefore, dissatisfaction can be influenced by a variety of factors, including poor communication, supervision, pay, policies and procedures within the organization, and interpersonal relationships (Eka & Anik, 2020). However, factors such as workload, compensation, and working conditions, as well as leadership style (autocratic or democratic), can influence bankers' job satisfaction (Rabiu et al., 2024).

Akinola et al. (2023) ascertained that, an employee's work satisfaction is determined by how fulfilled or satisfied they feel in their roles within a company. It is affected by several things, including the type of job, interactions with coworkers and managers, pay, potential for advancement, and work-life balance. This makes Batimehin, et. al. (2024) to contented bankers are more likely to be engaged, driven, and dedicated to their work, which boosts output and lowers attrition rates. It is also emphasized that banks may pinpoint areas for development by measuring job satisfaction through surveys, feedback, and observation. This supports the Nigerian context that, good working conditions and prioritizing the wellness of the bank organizations and that of the bankers, emphasizes how important it is for bankers to have compelling motivations for joining banking sector. Since, bank

organization is a better place to work when bankers are highly productive, and well-respected, all of which are derived from job satisfaction and commitment (Akintunde-Adeyi, et.al, 2023).

Organizational commitment is the degree to which employees are engaged, devoted, and committed to their jobs and the organization (Igbomor & Olisemenogor, 2023; Igbomor & Ogbuma, 2024; Aruoren & Tarurhor, 2023). Organizational commitment, according to Robbins and Judge (2017), is the extent to which a worker identifies with a specific organization and its objectives and wishes to stay as a member of the organization. Organizational commitment offers organizations a number of advantages because it reduces job switching (employee turnover) and increases job happiness, employee retention, and work quality.

Organizational commitment leads to favorable organizational outcomes, such as higher organizational performance, enhanced bankers' performance and organizational effectiveness as well as increased retention (Bwedene, 2018; Ahmed, 2021). Since, high-commitment bankers put in a great deal of effort to see their organizations' objectives realized and strongly desire to stay with the organization. Therefore, bankers who are highly committed to their organization see the organization as their own and are very enthusiastic and determined to put in their best to achieve results even if they are unhappy with the work environment.

However, bankers who often experience lower levels of organizational commitment than their counterparts, due to a lack of job security, limited opportunities for career development, and lower levels of social support in the workplace (Ebeh, 2020). More so, low levels of organizational commitment among bankers can lead to higher rates of turnover. However, there is also evidence to suggest that certain factors, such as perceived fairness and job autonomy, can positively impact bankers' organizational commitment (Ebeh, 2020).

Theoretically, Social Exchange Theory by Blau, (1964) provides a framework for understanding the dynamics of interpersonal relationships in the workplace, emphasizing that individuals engage in social exchanges to maximize benefits and minimize costs. Within the context of SET, job satisfaction is influenced by the perceived quality of exchanges between bankers and their organizations. When bankers perceive that their organization

provides valuable resources—such as adequate training, support from management, and recognition for their efforts—they are likely to experience higher job satisfaction that could lead to commitment and productivity (Cropanzano & Wright, 2001). Conversely, if they feel undervalued or unsupported, their job satisfaction may decline, leading to low commitment and productivity.

According to SET, positive exchanges that enhance job satisfaction can lead to increased organizational commitment and productivity. When bankers feel that their contributions are recognized and rewarded, they develop a sense of commitment to the organization. This commitment is rooted in the belief that their organization has invested in them, creating an obligation to reciprocate through commitment and productivity (Eisenberger et al., 2001). Conversely, negative exchanges, such as lack of support or recognition, can diminish commitment levels, low productivity that could lead to higher turnover intentions.

Consequently, the relationship between job satisfaction, organizational commitment, and employee productivity can be understood through SET. Satisfied and committed employees are more likely to reciprocate the positive exchanges they receive from their organization by enhancing their productivity. For instance, a banker who feels valued and supported is likely to exert greater effort in their role, leading to improved performance and customer service (Hakanen et al., 2006). Conversely, low job satisfaction and commitment can result in decreased productivity, as disengaged employees may not invest the necessary effort in their work. This oversight is critical, as high levels of job satisfaction are typically correlated with increased organizational commitment, which in turn can lead to enhanced productivity (Ibrahim, 2022). However, research that explicitly investigates this relationship in Nigerian banks remains scarce, leaving a gap in understanding how job satisfaction relates with employees' commitment to their organizations and overall productivity. In order to address these gaps, the current study aims to provide a more comprehensive understanding of the interplay between job satisfaction, organizational commitment, and employee productivity in the Nigerian banking sector, ultimately contributing to more effective management practices and improved employee outcomes.

Method

Participants

The participants comprised 135 bankers that made of both 49(36.3%) males and 86(63.7%) females drawn from Awka city in Anambra State, Nigeria. The study participants' age ranged from 26 to 46 years with mean age of 36.96, and standard deviation of 7.39. The participants' educational level data shows that 49(36.3%) have B. Sc., 52(38.5%) have HND, and 34(25.2%) have OND. Marital status data revealed that 84(37.2%) were married, 71(31.4%) were single, 59(26.1%) were separated, and 12(5.3%) were divorced. Work experience data revealed that 82(60.7%) have worked for one to seven years, 19(14.1%) have worked for eight to fourteen years, and 34(25.2%) have worked for fifteen years and above. Bank data revealed that 32(23.7) were selected from Zenith, 34(25.2%) were selected from UBA, 17(12.6%) were selected from First bank, 17(12.6%) were selected from Guarantee Trust bank, 19(14.1%) were selected from Access bank, and 16(11.9%) were selected from First City Monumental bank. Simple random sampling technique was used for the selection of the banks and branches, this was to ensure equal participation, while purposive sampling was used to select the participants, because the participants possess the knowledge and expertise for the study, and provided true answers to questions of the study.

Instruments

Three instruments were used: Employee Productivity Scale, Minnesota Satisfaction Questionnaire and Job Commitment Scale.

Employee Productivity Scale

The scale was developed by de Menezes and de Paula Xavier (2018) to assess workers' productivity during a working day. Likert scale was used to measure the responses and scores from 0 to 4 were assigned to each item. As some questions had "positive" connotations for productivity and others "negative" connotations, the adjectives and punctuation were alternated to avoid any biases. The sum of the 10 questions enables a final score where 0 (zero) is the smallest possible value and 40 (forty) is the highest. The instrument proved to be clear and relevant with an average of 9.11 ± 0.93 in the relevance test and 9.23 ± 0.75 in the clarity test. Regarding convergent validity, the instrument showed

a high correlation with the Health and Productivity Questionnaire (HPQ) ($r^2 = 0.86$) and the Health & Labor Questionnaire (HLQ) ($r^2 = 0.82$). The reliability results were $r^2 = 0.78$ in the Split Half Test and a Cronbach's Alpha coefficient of $\alpha = 0.91$ for the Management variables and $\alpha = 0.80$ for the Physical and Mental Variables. In this study, a pilot test was conducted and Cronbach of 0.88 was confirmed.

Minnesota Satisfaction Questionnaire

The 20 MSQ-short versions developed by Weiss et al. (1967) describing satisfaction with the following facets of: ability utilisation, achievement, activity, advancement, authority, organisational policies and practices, compensation, co-workers, creativity, independence, moral values, recognition, responsibility, security, social service, social status, supervision-human relations, supervision-technical (supervisor competence), variety, and working conditions. The short-form version of the MSQ consisted of the three scales of intrinsic satisfaction, extrinsic satisfaction, and general satisfaction. The general satisfaction scale assigned scores to all 20 mentioned MSQ items, with the scores ranging from 20 to 100. The intrinsic satisfaction scale consisted of only 12 items of 1, 2, 3, 4, 7, 8, 9, 10, 11, 15, 16, and 20, with the sum score range of 12–60. In addition, the extrinsic satisfaction scale consisted of only six items of 5, 6, 12, 13, 14 and 19, with the sum score range of 6-30. Items 17 and 18 are only contained in the general satisfaction scale like other MSQ items, but not included in the intrinsic and extrinsic satisfaction scales. The items are rated on a 5-point Likert scale (1 “very dissatisfied with this aspect of my job”, 2 “dissatisfied with this aspect of my job”, 3 “can't decide if I'm satisfied or dissatisfied with this aspect of my job”, 4 “satisfied with this aspect of my job” and 5 “very satisfied with this aspect of my job”). The scores of the MSQ items could be ranked to indicate areas of higher or lesser satisfaction rates. Item responses are summed or averaged to create a total score – the lower the score, the lower the level of job satisfaction. The scale and its factors presented high levels of reliability, with α values of 0.88 for the MSQ general scale, 0.87 for the internal satisfaction factor and 0.77 for the external satisfaction factor. Martins and Proença (2014) reported reliability estimated through Cronbach's alpha presented good results: general scale $\alpha = 0.91$; extrinsic satisfaction $\alpha = 0.88$ and intrinsic satisfaction $\alpha = 0.86$. In this study, a pilot test was conducted and Cronbach of 0.78 for general scale, 0.86 for extrinsic satisfaction scale and 0.91 intrinsic satisfaction scale. For the overall scale Cronbach alpha of 0.93 was confirmed.

Job Commitment Scale

Organisational commitment was measured through 18 items taken from Allen and Meyer's (1996) Job Commitment scale (6 items each for affective commitment, continuance commitment and normative commitment were selected), in order to determine cross-cultural validity and reliability of the scale. All the items are measured using five-point Likert scale ranging from strongly disagreed (1) to strongly agreed (5). The reliabilities of all the commitment scales were above 0.60. Affective Commitment Scale (0.87), Continuance Commitment Scale (0.75), Normative Commitment Scale (0.79). In this study, a pilot test was conducted and Cronbach of 0.79 for Affective Commitment, 0.84 for Continuance Commitment, and 0.91 for Normative Commitment. For the overall scale Cronbach alpha of 0.93 was confirmed.

Procedure

The researchers recruited three research assistants that assisted him in administering the questionnaires, and they were trained on how to administer it. However, before any study steps were taken, the researchers sought and received approval from the bank managers. After approval, questionnaires were distributed to the bankers stating the purpose of the study, and the need to attend to all items without being afraid of responding to right or wrong answers. The questionnaires contained four sections. Section A was demography, section B was Employee Productivity Scale, section C was Minnesota Satisfaction Questionnaire, and section D was Job Commitment Scale respectively. Expected questionnaires to be distributed were 140, and 135 were appropriately answered. Ethically, the participants were debriefed about the study, and what was expected of them. This was to make sure that there is level of openness and transparency without deception of any kind. More so, the participants signed informed consent form to prove their consent to participate in the study. Further, they were assured of confidentiality and anonymity of any information they provided in the study. The essence of the above ethical considerations was to make sure that the participants' privacy was protected.

Design and Statistics

Correlational design was adopted for the study. Pearson Product Moment Statistic was used in testing the relationships of the variables in the study using SPSS version 26.

Result

The analysis and interpretation of the results in the study were presented as follows.

Table: Descriptive and zero Order Matrix Correlational Coefficient Statistics of Job Satisfaction, Organizational Commitment and Employee Productivity

Sources	Mean	Std. D	EP	JS	AC	CC	NC
Employee Productivity	20.84	4.52	1.00				
Job Satisfaction	86.05	12.14	.17*	1.00			
Affective Commitment	13.94	2.32	.37*	-.08	1.00		
Continuance Commitment	13.07	2.45	.17*	-.34*	.28*	1.00	
Normative Commitment	12.12	2.08	.33*	.65*	-.34*	-.37*	1.00

Results showed that job satisfaction at $r(N=135)$, $-.17$ (M: 86.05, SD: 12.12) had positive and significant correlation with employee productivity at $p<.05$. Similarly, dimensions of organizational commitment: Affective commitment at $r(N=135)$, $.37$ (M: 13.94, SD: 2.32); continuance commitment at $r(N=135)$, $.17$ (M: 13.07, SD: 2.45); and normative commitment at $r(N=135)$, $.33$ (M: 12.12, SD: 2.08) had positive and significant correlation with employee productivity at $p<.05$.

Summary of Findings

1. Job satisfaction had positive and significant correlation with employee productivity.
2. Dimensions of organizational commitment: affective, continuance and normative had positive and significant correlation with on employee productivity.

Discussion

The findings confirmed that job satisfaction significantly correlated with productivity among bank employees. This means that increase in job satisfaction means increase in employee productivity among bankers. As an increase in job satisfaction among bankers has profound implications for employee productivity, creating a positive feedback loop that benefits both the individuals and the organization as a whole. When bankers experience higher levels of job satisfaction, they are more likely to be engaged and motivated in their roles. This engagement translates into a greater willingness to put forth effort, leading to

enhanced productivity. The finding also shows that satisfied bankers tend to approach their work with a more positive attitude, which not only affects their performance but also influences the overall atmosphere within the workplace.

Therefore, job satisfaction among bankers often stems from various factors, including recognition, career development opportunities, and a supportive work environment. When employees feel appreciated for their contributions, they are more inclined to invest their time and energy in their tasks. This sense of appreciation fosters loyalty and reduces turnover rates, ensuring that experienced bankers remain with the organization. The retention of skilled employees is crucial in the banking sector, where expertise and customer relationships significantly impact productivity. Since satisfied bankers are more likely to provide exceptional customer service, a critical aspect of the banking industry. When bankers are happy in their roles, they interact with clients more positively, which can lead to increased customer satisfaction and loyalty. Additionally, job satisfaction can lead to improved teamwork and collaboration among bankers. When bankers are content, they are more willing to share knowledge and support their colleagues, fostering a cooperative environment. This collaboration can result in more efficient processes and better problem-solving capabilities, which ultimately enhances productivity. This proves increased job satisfaction fosters engagement, enhances customer service, improves teamwork, and reduces stress, all of which contributes to higher productivity levels.

Theoretically, the finding supports Herzberg's Two-Factor Theory by Herzberg (1959) that posits that job satisfaction and dissatisfaction arise from two distinct sets of factors: hygiene factors and motivators. In the banking sector, hygiene factors such as competitive salaries, benefits, and safe working environments are essential for preventing dissatisfaction among employees. However, to foster true job satisfaction, banks must also focus on motivators. This can include providing opportunities for professional development, recognizing employee achievements, and offering meaningful work that contributes to the organization's goals. Empirically, the finding is in line with Nwachukwu and Eze (2023) study that noted a strong positive relationship between job satisfaction and productivity, suggesting that satisfied teachers were more productive in their teaching roles. The authors emphasized the importance of fostering a positive work environment and providing support to enhance job satisfaction among educators, ultimately leading to improved outcomes. The

finding also agrees with Garcia and Wilson (2023) findings that indicated a strong positive correlation between job satisfaction and productivity, with satisfied healthcare workers demonstrating higher levels of efficiency and patient care quality. The authors concluded that investing in employee satisfaction initiatives, such as professional development and supportive management practices, could lead to improved productivity and better patient outcomes. Consequently, Adeoye and Ojo (2022) concluded that improving job satisfaction through better compensation and work conditions could significantly enhance productivity in the banking sector.

The findings also confirmed that organisational commitment had significant correlation with employee productivity among bankers. This indicates that increase in affective, continuance and normative commitment mean increase in employee productivity. This shows that emotional attachment employees feel toward their organization can lead to an unexpected increase in employee productivity among bankers. This phenomenon may seem counterintuitive at first, but it can be understood through the lens of motivation and performance dynamics. When affective commitment wanes, bankers may become more focused on their individual performance metrics rather than on the emotional aspects of their roles. This shift can lead to heightened efficiency and productivity as bankers concentrate on achieving specific goals and meeting targets.

In work environments where emotional attachment diminishes, bankers might adopt a more transactional approach to their work. They may prioritize completing tasks efficiently and effectively, leading to increased productivity. This focus can drive them to enhance their skills, seek out new strategies for success, and ultimately contribute to higher levels of productivity. Additionally, a decrease in affective commitment may prompt bankers to reassess their roles and responsibilities, fostering a sense of urgency to prove their value to the organization. This can lead to a competitive atmosphere where individuals strive to excel, thereby boosting overall productivity within the team.

More so, when bankers exhibit higher levels of continuance commitment, they are often motivated by the stability and benefits that come with their positions. This awareness can lead to increased productivity as bankers strive to justify their continued presence in the organization. They may feel compelled to demonstrate their value through consistent performance, leading them to work harder and more efficiently. Similarly, an increase in

normative commitment can foster a strong sense of loyalty among bankers. When bankers feel a moral obligation to their organization, they are more likely to engage in behaviors that contribute positively to the workplace. This sense of duty can translate into a commitment to achieving team goals and supporting colleagues, which enhances overall productivity. However, bankers who feel responsibility to their organization may also be more willing to take on additional tasks or responsibilities, further driving their individual productivity and that of their teams.

Based on the foregoing, the dynamics of commitment in the banking sector reveal that a decrease in affective commitment can lead to an increase in productivity as employees focus on performance outcomes. In contrast, heightened continuance and normative commitment can also drive productivity by fostering loyalty and a sense of responsibility.

Theoretically, the finding supports Three-Component Model by Meyer and Allen (1991) proposed a model of organizational commitment that comprises three components: affective commitment, continuance commitment, and normative commitment. According to theory, affective commitment can manifest when bankers feel a strong emotional connection to their institution, often fostered through positive workplace culture and leadership. While continuance commitment may arise from the high costs associated with leaving, such as loss of benefits or job security in a competitive job market. However, normative commitment can be cultivated through organizational practices that emphasize loyalty and support for employees, encouraging bankers to feel a moral obligation to stay. Empirically, the finding agrees with Okeke and Nwosu (2021) study that found a significant positive relationship between organizational commitment and employee productivity, indicating that higher levels of commitment were associated with increased productivity. More so, the finding agrees with Johnson and Miller (2021) who highlighted that organizational commitment significantly influenced productivity, with qualitative insights suggesting that committed employees demonstrated higher levels of customer service and initiative, which ultimately enhanced overall productivity. This makes Thompson and Garcia (2020) stated that organizational commitment had a direct positive effect on productivity, reinforcing the idea that committed employees are likely to perform better and contribute positively to organizational goals.

Implications of the Study

Based on the findings, the following implications are established: practice, policy, expert perspectives and theory. So, understanding these implications can help organizations, particularly in the banking sector, enhance productivity.

From a practical standpoint, organizations can implement strategies to enhance job satisfaction and commitment among employees. For bankers, this might involve creating supportive work environments, offering professional development opportunities, and recognizing employee achievements. Practical initiatives, such as flexible work arrangements and employee wellness programs, can also contribute to higher job satisfaction, leading to increased organizational commitment and productivity. With the finding also banking institutions can develop policies that prioritize employee engagement and satisfaction. This includes implementing fair compensation structures, promoting work-life balance, and establishing clear career paths. By fostering an organizational culture that values employee well-being, banks can enhance both commitment and productivity.

Experts, particularly psychologists, who emphasize the importance of understanding the psychological factors that influence job satisfaction and organizational commitment; will use the study outcome to advocate for regular assessments of employee sentiment and the implementation of feedback mechanisms to gauge satisfaction levels. By leveraging psychological insights, organizations can tailor their approaches to meet the unique needs of their workforce, ultimately leading to improved productivity. For bankers themselves, the implications are clear: higher job satisfaction and organizational commitment lead to better performance outcomes. Bankers who feel valued and engaged are more likely to go above and beyond in their roles, contributing to a more productive work environment. This can also enhance customer interactions, as satisfied employees are more likely to provide exceptional service.

Theoretical implications suggest that job satisfaction and organizational commitment are critical components of various theories, such as Herzberg's Two-Factor Theory. These theories posit that fulfilling employees' needs leads to greater job satisfaction, which in turn fosters commitment and improves productivity. Scholars can build on these frameworks to explore the nuances of how different dimensions of job satisfaction and commitment

interact to affect productivity. Empirically, the study supports the connection between job satisfaction, organizational commitment, and employee productivity. Studies have consistently shown that organizations with high levels of employee satisfaction and commitment experience lower turnover rates, higher performance, and increased profitability. Further, by examining these empirical findings, banks can better understand the tangible benefits of investing in employee satisfaction and commitment.

Recommendations

The following recommendations are made:

1. There is need for bank management to create a supportive and inclusive work culture that promotes collaboration and open communication. Ensuring that bankers feel comfortable sharing their ideas and concerns can lead to increased job satisfaction, commitment and productivity.
2. Bank management should invest in continuous training and development programs. By providing bankers with opportunities to enhance their skills and advance their careers, organizations can foster greater job satisfaction, commitment and productivity.
3. There is need to promote policies that support work-life balance, such as flexible working hours and remote work options. This can help reduce stress and increase job satisfaction, leading to higher productivity.
4. Regular review and adjust compensation packages are needed. Since, fair and attractive pay can enhance job satisfaction and commitment which can snowball into productivity among bankers.
5. Banks should establish regular feedback channels, such as surveys and focus groups, to gauge bankers' satisfaction, commitment and productivity levels. This feedback can inform management decisions and help address any emerging issues.
6. There is need for banks to provide clear and transparent career progression pathways. When bankers understand how to advance within the organization, they are more likely to feel committed and satisfied with their roles.

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