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# Continuance Commitment and Organizational Resilience of Commercial Banks in Rivers State, Nigeria

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**Abstract:** *This study ascertained the association between continuance commitment and organizational resilience of commercial banks in Rivers State. The specific objectives were to explore the relationship between continuance commitment and measures of organizational resilience (adaptive capacity and situational awareness) in the studied commercial banks in Rivers State. Data for the study was collected through structured questionnaire from 86 respondents of commercial banks in Rivers State, Nigeria and the collected data was analyzed using Spearman Rank Order Correlation Coefficient. Premised on the findings, the study concludes that, continuance commitment has a positive significant effect on situational awareness of Commercial banks in Rivers State, Nigeria, and continuance commitment has a positive significant effect on adaptive capacity of Commercial banks in Rivers State, Nigeria. As such, the study recommends that; managers of Commercial banks in Rivers State should encourage employee continuance commitment towards the persistent scanning of their business environment in order to be conversant to changes that is constantly occurring in it.*

**Key words:** *Continuance Commitment, Organizational Resilience, Situational Awareness and Adaptive Capacity*

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## Introduction

In this present competitive business environment no business firm can operate at the maximum level, and be resilient, unless there is commitment from the employees toward the business firm's objectives (Andrew, 2017). Thus, to attain resilience in the business firm, employees' level of commitment must be high as the employees are the life blood of any business firm. This is because, when the employees' level of commitment is high, positive outcomes are quite evident, that is highly linked to high degree of business firms' wellbeing (Khan, Ziauddin & Ramay, 2010), which can bring about organizational resilience. With the changes taken place in the business firm, the commitment to resilience goes far beyond proposing new procedures and processes. It requires employees to be committed to the business firms' structures, functions and conventional management methods like planning and organizing in the organization (Hamel, 2009). Since, employees' commitment helps the employee to be proactive, which not only helps them to adapt quickly, it also makes them feel more connected to the business firm and more valuable which empowers them to spot, understand and seize more opportunities for the business firm for proper resilience positioning.

Furthermore, how organizations can attain organizational success and prosper amidst today's frequent changes springing from the environments especially the external environment is one of

bane of management of nowadays business firm including commercial banks in Nigeria. Additionally, the study of business firms' resilience is relatively new which according to Ho, Verreyne, and Galvin (2014); Wanget, Hutchins, and Garavan (2009) has been a mainly ignored area in the development of human resources despite, the increasingly noted impact of business crises and changes on firms' performance. Thus, the role employee continuance commitment play in improving business firm's resilience have not been studied to a great detail especially in this part of the World (Udu & Ameh, 2016). Therefore, to study the connection between the study variables, this research examine the impact of continuance commitment on organizational resilience, specifically focusing on commercial banks in Rivers State, Nigeria.

## **Literature Review**

### **Theoretical Foundation**

Theoretically, our research is anchored on social exchange theory. The theory was propounded by scholars such as Homans (1958) and Blau (1964). The theory expressed that when a person gives another person a reward, resource or other perceived commodity, there will be an anticipation of future return from the giving party (Bernerth & Walker, 2009). Accordingly, when employees perceived that the business firm is dedicated to them, they will have the feeling of obligation to respond to the business firm's support orientation with voluntary contributions that benefit the organization. The theory therefore, provides the conceptual underpinnings to understand employee's workplace behaviour and explanations of worker's affirmative behaviour (Tse & Dasborough, 2008) which can be adopted explaining the motivational basis behind employee behaviours and the formation of positive employee behaviours. Thus, Marescaux, Winne and Sels (2013) explain that the theory proposes that when business firm initiates a positive exchange connection with her workers, they reciprocate with positive behaviour towards the business firm. Consequently, employees view satisfying business firm practices as a business firm's commitment towards them (Geetha & Mampilly, 2012). Employees thus reciprocate this through positive behaviours like employee commitment that influences the capability of the business firm to becoming more resilient.

### **The Concept of Continuance Commitment**

Continuance commitment is also known as instrumental dedication to the business firm, where employee's attachment is as a result of valuation of economic benefits that will be gained (Beck & Wilson, 2000). Bal, Sullivan and Harper (2014) expressed that continuance commitment is as a result of seeming costs connected with terminating employment relationship with the business firm. It is a cognitive orientation where costs are evaluated when making a choice of leaving or staying in the firm. It is therefore a result of the cost a worker might incur when terminating employment relationship in the business firm. It is calculative in the sense that a worker weigh the costs and risks connected with terminating employment relationship in the business firm. Employees whose primary link to the organization is based on continuance commitment remain because they need to do so.

Continuance commitment deals with the commitment that comes from the mindfulness of the costs a worker is likely to incur by terminating employment relationship with the firm. The potential costs of leaving the business firm involve the threat of wasting time and effort spent on the acquisition of non-communicable skills, loss of attractive benefits, waiver of privilege that

brings long years of service (Radosavljevic, Cilerdzic & Dragic, 2017). It also includes costs related to getting another job.

### **Organizational Resilience**

Resilience is basically an emergent property associated with an organization's capacity to pursue its objectives regardless of disruption via mindfulness, resourceful agility, and recoverability (Weick & Sutcliffe, 2007). It involves combining technical design features, like fault-tolerance and dependability with organizational features, such as mindfulness, training and decentralized decision making (Antunes & Mourao, 2011). In the words of Ortiz-de-Mandojana and Bansal (2016) it involves the nimbleness of a firm to align to environmental fluctuations and crisis. An organization will only be seen as resilient if it has the aptitude to acclimatize to change, fitting the trends and is capable of adapting to fluctuations from the environment. More so, Serrano (2009) expressed that resilience enable firms to prosper during uncertainty and competitive pressures.

Organizational resilience is the capability of a firm to rebound from unexpected, stressful, adverse situations and to pick up where they left off (Sutcliffe & Vogus, 2003). Also, Deevy (1995) defined organizational resilience as the ability of a firm to acclimatize during difficulty so as to sustain superior performance and rebound more quickly to superior levels of performance following performance loss or decline. The above definitions refer to the meaning ascribed to resilience in the physical sciences in which a material is resilient if it is able to regain its original shape and characteristics after being stretched or pounded. When organizational resilience is seen as bouncing back from precarious circumstances. In this study, organizational resilience is measured with situational awareness and adaptive capacity (Achebelema & Achebelema, 2021; Olu-Daniels & Nwibere, 2014; Jaja & Amah, 2014) discussed below:

### **Situational Awareness**

Situational awareness involves the capability of a firm to be conscious of alterations in its business environment. It describes firm's mindfulness of its environment, and understanding what it means for both its present and future success according to Ahiauzu and Jaja (2015). Endsle, Bolte and Jones (2003) define situational awareness as the capability of a firm to be watchful and be at observant to the happenings in its environment, generates information from it and to understand what it means for its present and future operations. Organizational awareness involves the incorporation of information, the chance to mug up from emergency experiences, and apply these lessons in a distinctive way so as to enhance the firm's performance and success (Quansah, 2013). Also, McManus (2007) described situation awareness as the measure of an organization's understanding and perception of its entire operating environment. Situation awareness involves a firms's understanding of its entire operating environment which includes: a better understanding of minimum operating requirements from a recovery perspective; and, an enhanced awareness of expectations, obligations and limitations in relation to the community of stakeholders.

### **Adaptive Capacity**

Adaptive capacity is the level to which a system can modify its circumstances to attain a less vulnerable condition (Luers, Lobell, Sklar, Addams & Matson, 2003). Also, Dalziell and McManus (2004) defined it as the capability of a firm to align to changes from its environment

externally and to recover from damage to internal structures within the firm that affect its capacity to attain its purpose. More so, Hamel and Valikangas (2003) describe adaptive capacity as firm's capacity to constantly and continuously evolve to match or exceed the changing needs of its environment before those needs become critical. McManus (2007) observed that it is a measure of the culture of the firm that allows it in making decisions timely and appropriately in its daily operations. It therefore means firm's capabilities that enable it continuously evolve in keeping the environment's needs.

### **Continuance Commitment and Situational Awareness**

Employees with continuance commitment, stay in a firm because of the gains and reward for their efforts, and the perceived few chances of getting new jobs (Bandula & Lakmini, 2016), however, if there is better opportunities, employees might terminate his or her employment relationship with the firm. In today's economy, where business firms are expected to do more with less organizational resources, it is so important for business firms to meritoriously manage their resource especially its human resources as to continue to function in today's multifarious environment. Because, human resources play critical roles in providing firms competitive advantage and the capability to thrive and survive (Mello, 2006). The ever-changing technology, and globalization have created a new workplace that bears little resemblance to previous businesses. The attainment of firm's objectives is depended on its human resources, its technology and the type of materials it has (Wong, 2010). However, technology and materials cannot functions in isolation; they need the human touch to make the firm perform successfully. It is against this background that employee commitment is so essential to the success or failure of any firm vis-à-vis its resilience, as such, this study states that;

*H0<sub>1</sub>: There is no significant relationship between continuance commitment and situational awareness.*

### **Continuance Commitment and Adaptive Capacity**

Environmental change often introduces substantial changes in work processes due to change in technology, and other factors. While the speed of change may account for the imbalance, the lack of worker dedication and appropriate behavioural responses may also be accountable for the imbalance (Weiss & Hgen, 1985). In most challenging times firms need to adapt by creating and exploiting transient advantages. While this adaptive capacity also helps organizations to exploit transient advantages, organizations seriously need the dedication of employees. Clearly, technological investments can help; however, most critical are employees' commitment couple with their skills and abilities.

An organization is a product of persons within it and challenges to change taking place in it are majorly faced by people in it. Thus the involvement of workers in terms of commitment through their job activities that comprises their thought, ideas, and actions in an innovative way leads to the increase of organizational capacity to acclimatize to change (Senge, 2014). Thus, Armenakis and Harris (2009) expressed that employee's acceptance and support through their commitment (continuance commitment) strongly determined the capability of the firm to respond swiftly to risks and opportunities and convert them into business advantage for firm success. Because the employees might not have a better choice, based on the recognition that there are costs associated with not supporting the change. Premised on that, the study hypothesized that;

*H0<sub>2</sub>: There is no significant relationship between continuance commitment and adaptive capacity.*

### **Methodology**

This study adopted the correlational study that examines the relationship between continuance commitment and the measures of organizational resilience (situational awareness and adaptive capacity). The population of this study consists of Commercial banks operating in Rivers State, made up of 21 Commercial banks. Thus, the population of this study was the head branches of the twenty one (21) Commercial banks operating in Rivers State. Consequently, we adopted a census study in this research as we study all elements that made up the population. This is because the study is at the organizational level and the population is relatively small (Ahiauzu & Asawo, 2016). However, for the purpose of data analysis copies of the questionnaire was distributed to 5 managers of strategic departments of each of the head branches of Commercial banks in Rivers State, bringing the number of questionnaires that were distributed to 105 respondents. The strategic departments include human resource department, customer care department, marketing department, administration department and operations department. The above strategic departments were purposely chosen because of the important roles they play in employee commitment and organizational resilience. The accessible population and sample size of the respondents in each of the Commercial banks is shown in Table below:

*Table 1: Accessible Population of the Study*

S/N	Banks	Accessible Population
1	Access Bank	5
2	Citibank	5
3	Eco Bank	5
4	FCMB	5
5	Fidelity Bank	5
6	First Bank	5
7	Globus Bank	
8	GTB	5
9	Heritage Bank	5
10	Keystone Bank	5
11	Polaris Bank	5
12	Stanbic IBTC bank	5
13	Standard Chartered	5
14	Sterling Bank	5

15	Sun Trust Bank	5
16	Titan Trust Bank	5
17	UBA	5
18	Union Bank	5
19	Unity Bank	5
20	Wema Bank	5
21	Zenith Bank	5
	Total	105

**Source:** Retrieved from Each of the Commercial Banks' Human Resource Manager.

**Data Collection Instrument:** Questionnaire was adopted as the research instrument

**Validity and Reliability of Instrument:** Face and content validity was adopted while the reliability of the instrument was ascertained using the Cronbach Alpha test with the aid of SPSS and if the Cronbach's alpha value shows figure that is greater than 0.7, hence, the the instrument is accepted as reliable measure (Nunnally, 1978). Details in Table 2 below:

*Table 2: Result of Reliability Analysis*

Variable	No. of Items	Cronbach's Alpha
Continuance Commitment	4	.978
Situation Awareness	4	.983
Adaptive Capacity	4	.980

Source: SPSS (Version 21) Output based on 2021 field survey data.

**Method of Data Analysis:** The data collected was coded and analyzed using Spearman's rank order correlation coefficient with the aid of Statistical Package for Social Sciences (SPSS) within a significance level of 0.05.

### **Data Analysis and Result**

**Table 3: Distributed and Retrieved Questionnaire.**

Questionnaire	Frequency	Percent %
Distributed	105	100
Not retrieved	11	10.48
Retrieved	94	89.52
Discarded Response	8	8.51
Useful Response	86	91.49

Source: Field Survey Data, 2021.

Table 3 above indicates the copies of questionnaire that were distributed to the Commercial banks in Rivers State which includes the rate of responses as well as the usability and rejection rates. 105(100%) copies of questionnaire were administered and 94(89.52%) copies of the questionnaire distributed were retrieved while 11(10.48%) copies were not retrieved. However, out of the questionnaire retrieved, 8(8.51%) copies were discarded because it was not filled properly while 86(91.49%) copies were correctly filled and thus were suitable for data analysis.

Decision rule: The decision rule which applies for all bivariate test outcomes is according to Bryman and Bell (2003), where:

Rho = .00-.19 “very weak”

Rho = .20-.39 “weak”

Rho = .40-.59 “moderate”

Rho = .60-.79 “strong”

Rho = .80-1.0 “very strong”

**The Strength of the Relationship between Continuance Commitment and Situation Awareness:** The presentation of data in this section is to determine the level of relationship between continuance commitment and situation awareness.

*Table 4: Indicates the Correlations Analysis on Continuance Commitment and Situation Awareness*

			Continuance Commitment	Situation Awareness
Spearman's rho	Continuance Commitment	Correlation Coefficient	1.000	.470**
		Sig. (2-tailed)	.	.000
		N	86	86
	Situation Awareness	Correlation Coefficient	.470**	1.000
		Sig. (2-tailed)	.000	.
		N	86	86

\*\* . Correlation is significant at the 0.05 level (2-tailed).

*Source: SPSS Output, Version 21.0 2021*

The empirical result of the Spearman Rank Order Correlation Coefficient (rho) in the table 4 above indicates that the rank value rho = 0.470 and a P-value at 0.000 which is P< 0.05; the result means that a moderate, and positive significant relationship exist between continuance commitment and situation awareness in the studied commercial banks in Rivers State Nigeria. Therefore, since the influence is statistically positive significant, the null hypothesis is hereby rejected; we therefore state that continuance commitment has a positive significant relationship with situation awareness. This means that continuance commitment makes a strong and unique contribution to explain the variation of the dependent variable (situation awareness) in commercial banks in Rivers State, Nigeria.

**The Strength of the Relationship between Continuance Commitment and Adaptive Capacity:** The presentation of data in this section is to determine the level of relationship between continuance commitment and adaptive capacity.

**Table 5: Correlations Analysis on Continuance Commitment and Adaptive Capacity**

		Continuance Commitment	Adaptive Capacity
Spearman's rho	Continuance Commitment	Correlation Coefficient	1.000
		Sig. (2-tailed)	.613**
		N	.000
	Adaptive Capacity	Correlation Coefficient	.613**
		Sig. (2-tailed)	.000
		N	.000

\*\* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS Output, Version 21.0 2021

The empirical result of the Spearman Rank Order Correlation Coefficient (rho) in the table 5 above indicates that the rank value rho = 0.613 and a P-value at 0.000 which is P< 0.05; the result means that a strong, and positive significant relationship exist between continuance commitment and adaptive capacity in the studied commercial banks in Rivers State, Nigeria. Therefore, since the influence is statistically positive significant, the null hypothesis is hereby rejected; we therefore state that continuance commitment has a positive significant relationship with adaptive capacity. This means that continuance commitment makes a strong and unique contribution to explain the variation of the dependent variable (adaptive capacity) in commercial banks in Rivers State, Nigeria.

### Discussion of Findings

#### Continuance Commitment and Situational Awareness

Based on the result of data analysis between continuance commitment and situational awareness in Table 4, continuance commitment has a moderate, and positive significant effect on situational awareness of Commercial banks in Rivers State, Nigeria. Continuance committed employees stays in a firm due to the gains and rewards for their efforts, and the perceived few chances of getting new jobs (Bandula & Lakmini, 2016), however, if better opportunities comes, the worker might leave the firm. It means that employees dedicated on the basis of calculative commitment decides to be in the firm, because of accrued investments which they could lose like pension plans, organization specific skills. By that, they dedicate their best to achieve those benefits. When employees are aware of benefits they can get in the firm, they will be continually more committed and involved in achieving the organizational missions and visions by improving their job performance (Irefin & Mechanic, 2014). This cumulative improvement in employee job performance may in turn result in increased resilience vis-à-vis situational awareness.

Organizations today are realizing that a major advantage they have is their people and their commitment. Organizations with highly committed employees, be it continuance commitment or other form of commitment are more probable to scan the environment for knowledge for correct decisions making, resulting in better organizational resilience. Employees who are committed based on the cost connected with leaving the firm, may give the firm crucial competitive advantages - including higher productivity, lower turnover and enhance the capability to spot opportunities ahead of others, since they are aware that the cost of getting a new work as well as the inconveniences that might be connected with it can be very high. For any organization, employee commitment is beneficial as it reduced absenteeism level and intentions to leave



therefore highly committed employees may contribute more in organizational alertness through the capability to recognize opportunities when they exist through technological changes, markets, government policies, competition and so on.

### **Continuance Commitment and Adaptive Capacity**

Based on the result of data analysis between continuance commitment and adaptive capacity in Table 5, continuance commitment has a strong, and positive significant effect on adaptive capacity of Commercial banks in Rivers State, Nigeria. Workers are an important factor of any firm in adapting to all changes, since without involved employees there are no chances for fully adapting to changes thus, Sirkova, Ali Taha, and Ferencov (2014) stated that to achieve adaptation; workers have to understand the direction their organizations are heading. Because the true commitment of the employee will be in place only when he or she fully understands the firm's purpose. The employee perception about their social relationships in their work affects the manner they will respond to or show their commitment to the firm's adaptive capacity during business environment changes (Oreg, Vakola & Armenakis, 2011). The successful adaptation of the firm to change initiative can be carried out via the commitment to change itself by attaching the individuals to the necessary actions for change (Erkutlu & Chafra, 2016). Hence, employees' commitment to change is a major solution for the effective adaptation of organization to its business environment through the anticipation and reaction to fluctuations within the environment.

Organizational change often introduces substantial variations in the way work is carried out based on changes in technology, among other factors. While the speed of change may explain for the imbalance, the dearth of workers' commitment and appropriate behavioural responses may also be accountable for the imbalance (Weiss & Hgen, 1985). In most challenging times organizations need to adapt by creating and exploiting transient advantages. While this adaptive capacity also helps organizations to exploit transient advantages, organizations seriously need the commitment of their employee. Clearly, investments in technology can help; however, most critical are employees' commitment as well as their skills and capabilities.

An organization is a product of the people within it and the challenges to change that occurred in the organization are majorly faced by people in it. Thus the participation of employees in terms of commitment through their job activities that comprises their thought, ideas, and actions in new ways leads to the increasing organizational capacity to adapt to change (Senge, 2014). The employees' role as a good team player in any organizations is needed in order to adapt to change in the business environment. Thus, Armenakis and Harris (2009) expressed that employee's acceptance and support through their commitment (continuance commitment) strongly determined the capability of an organization to react quickly to opportunities and risks and convert them into business advantage for organizational change success.

### **Conclusions and Recommendations**

The outcome of this study empirically reveals that employee continuance commitment is essentially important in enhancing organizational resilience of Commercial banks in Rivers State, Nigeria. Thus, we conclude that employee continuance commitment plays a significant role in ensuring Commercial banks in Rivers State, Nigeria attained organizational resilience. From our findings, we therefore conclude that; continuance commitment has a positive significant effect on situational awareness of Commercial banks in Rivers State, Nigeria. Continuance

commitment has a positive significant effect on adaptive capacity of Commercial banks in Rivers State, Nigeria.

Based on our findings, the following recommendations are made; managers of Commercial banks in Rivers State should build up their resilience by encouraging employee's continuance commitment. Managers of Commercial banks in Rivers State should encourage employee continuance commitment towards the persistent scanning of their environment so as to be conversant to fluctuations that is constantly occurring in it. Also, since resilience is produced after some time through employee continuance commitment, consequently, Managers of Commercial banks in Rivers State should develop their resilience before any crisis and it should be strengthened through organizational practices that encourage workers' commitment.

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