



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

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**Abstract:** This study examined affective commitment and organizational resilience of commercial banks in Rivers State. The specific objectives were to determine the relationship between affective commitment and resourcefulness, and the relationship between affective commitment and robustness of commercial banks in Rivers State, Nigeria. Data for the study was collected through structured questionnaire from 86 respondents of commercial banks in Rivers State, Nigeria which was analyzed using Spearman Rank Order Correlation Coefficient. The findings revealed a significant positive relationship between the predictor and criterion variables of the study. Based on the findings, the study concludes that, there is a significant positive relationship between affective commitment and organizational resilience. As such, it was recommended that; managers of commercial banks in Rivers State should strengthen their resilience by encouraging employee's affective commitment.

**Keywords:** *Affective Commitment, Organizational Resilience, Resourcefulness, Robustness*

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## **Introduction**

Today, organizations more than ever are confronted with various issues like natural disasters, pandemic diseases (corona virus pandemic), and economic recession which poses unpredictable and severe peril to the continuity of firm's operation. Even in the midst of these, Nigerian organizations including commercial banks are often not equipped to effectively manage these challenges, especially in this era of current economic and sociopolitical dilemmas such as: Covid-19 pandemic, increased kidnapping and arm robbery, Boko Haram Islamic insurgency, and their all-round impact on organizational survival; accordingly, this necessitate the need for firms to be more resilient (Achebelema & Achebelema, 2021; Ishak & Williams, 2018).

Organizational resilience which involves the capability of organizations to forestall, circumvent, and adjust to shocks in their environment provides a critical anchor for organizational survival during adversity (Ortiz-de-Mandojana & Bansal, 2016). Thus, resilience is an essential quality today's organization cannot afford to ignore. Today's business success and survival is much

dependent on how resilient organizations are (Feather, 2011) as most successful organizations are resilient enough to recover from any crisis.

However, the extent of failure among business organizations especially among commercial banks has surge and the problem has reached unprecedented levels, with the figure of commercial banks in liquidation from 1994 to 2014 standing at 36 (Fadiran, Ogwumike & Adenegan, 2010). More so, due to inability of banks to be resilient to changes, Skye bank was taken by Polaris and Access bank by Diamond bank. These rather high rates of failure have severe negative impact on the stakeholders within the banking sector and the general economy which speaks of the need for commercial banks to become more resilient in their operations. More so, to the best of our knowledge lots of research has been carried out on organizational resilience and on human resources within the firm but not so much in regards to the commitment of the employees. Consequently, this study therefore, strives to bridge this gap in literature by examining the relationship between affective commitment and organizational resilience of commercial banks in Rivers State.

## **Literature Review**

### **Theoretical Framework**

This research on affective commitment and organizational resilience of commercial banks in Rivers State, Nigeria was anchored on the expectancy theory. This theory was built by Vroom (1964) which explains employee motivation and commitment. The expectancy theory is based on a mixture of expectancy- consisting of the individual's own assessment of whether performing in a certain manner will lead to measurable results, that is, performance expectation; instrumentality- involved the perceived likelihood that a given result might lead to attaining the given reward, that is, outcome performance perception whereby good performance will ultimately lead to certain outcomes or rewards; and valence- involving the person's valuation of the possible satisfaction. Employee motivation that can produce commitment is essential and management has to know that the three components mentioned above influence it directly or indirectly. If any is neglected it will definitely have negative reaction thus a decline in commitment which can impact organizational survival.

The expectancy theory according to Gerhart and Fangb (2014) focused on the law of effect stating that behaviour that is rewarded will be repeated. Thus, if employees' commitments in the firm are rewarded accordingly, employees will eventually be more committed and put on behaviours that will assist the firm to withstand changes in its environment and subsequently become more resilient. Building job performance and work behaviours expectations might lead to certain outcomes with more effort exerted by the employees towards achieving these outcomes so as the firm can fulfill its objectives of survival in this turbulent environment of today.

### **Affective Commitment**

Affective commitment is also refers to as psychological or emotional commitment which represents an individual's emotional continuity and association with the values and aim of the firm. The affective dimension of commitment involves an emotional connection to and participation in the firm (Meyer & Maltin, 2010). It therefore, involves employees' psychological

attachment and involvement in the firm (Nwulu & Ateke, 2018). Employees with affective commitment associate with their firm with all their abilities.

Affective commitment emanate based on feelings of love and attraction for the firm. Employees who possess psychological commitment for their firms feel closer to the firms and are fully involve within the firm due to their emotional attachment (Bon & Shire, 2017). Emotional attachment, and the craving to attain the purpose of the firm are what contributes to making an employee to be affectively committed to the firm (Amune, 2015). Summarily, from the above definition, we define affective commitment as an employee's favorable and emotional dedication and attachment to the firm in ensuring the firm thrive overtime in achieving its purpose. It embroils association with the firm and internalization of the firm's values and norms. It is the individual's passionate association to the firm.

### **Organizational Resilience**

The concept of resilience emerged in the late 1960s and early 1970s in physics which was introduced by Wildavsky in 1988 in organizational research and subsequently became popular within the firm in the 1990s (Andersson, Caker, Tengblad, Wickelgren, 2019; Godwin & Amah, 2013). Organizational resilience has been defined variously by different scholars. Resilience generally has to do with the capability of a system to manage change. Thus, it involves the capacity to maintain affirmative adjustment during difficult situations (Sutcliffe & Vogus, 2003). Bell (2002) explain resilience to be the capability to respond rapidly to unforeseen changes, even chaotic disruption. Zhang and Liu (2012) also posit that it involves a developmental progression, such that significant environmental change is seen quickly, accepted broadly, and adaptive responses implemented early. It is the capacity of a firm to foresee, plan for, react and align to changes and sudden interruptions keeping in mind the end goal of survival.

Subsequently, firm's resilience is the capability to spring back- and, in fact bounce forward- with speed, grace, determination and precision. That is, the capacity to continue and even increase turnover during crises. It suggests that firms build an adaptive capacity to navigate the effect of negative environmental occurrences and the capacity the firm to bounce back, or rebound, to earlier levels and even higher performance level following a period of inferior performance or performance decline. Resilience is thus fundamental for firms that must respond effectively to change or crisis that disrupts expected trend of negative occurrences without being shaken for a time period. This study, resourcefulness and robustness as the measures of organizational resilience (Achebelema & Achebelema, 202; Olu-Daniels & Nwibere, 2014; Jaja & Amah, 2014), discussed below:

### **Resourcefulness**

Resourcefulness involves the ability of a firm to deliberately adjust and direct its attitude in handling difficult and perturbed circumstances sufficiently. It involves attaining more with smaller number of resources, and doing things right (that is, being efficient). It reflects materials, supplies, and other resources availability to restore functionality within the firm. A resourceful organization is one that has the capacity to swiftly acclimatize to fresh or diverse circumstances, able to look for answers to problems, think innovatively and adequately

manages the available resources (Bradley, 2015). Resourceful organizations make judicious use of acquired resources in making innovative ideals to acclimatize to changes.

Furthermore, Franklin (2018) viewed resourcefulness as a mindset which drive a firm to finding a way in times of difficulties and inspires them to think innovatively as well as provide the capability to visualize all potential means to achieving their purpose. Resourcefulness is a mindset, and is especially relevant when the goals a firm have set are challenging to attain or it cannot envision a clear path to get to where it desire to go.

### **Robustness**

Robustness is the capability of a firm to withstand pressure and obviate dysfunction which involves reducing firm's defenselessness to its minimum, managing turbulent circumstances, and recovering if affected by such circumstances (Annarelli, & Nonino, 2016). It involves the capability of a firm to withstand disaster forces without significant degradation or loss of performance. It is the capability of a firm to withstand disaster-induced damage and disruption. Robustness is the capability of a firm to retain its fundamental pattern at core characteristics under changing conditions (van Oss & van't Hek, 2011). It is therefore the capability of a firm to absorb disturbances (Woo, 2014). Subsequently, it has to do with the capability of a firm to withstand trepidations both within and outside without change in function (Jen, 2003). It further involves the ability of an organization to withstand or survive shocks as well to be stable in spite of uncertainty (Bankes, 2010). It therefore involves the capability of a firm to remain functional during shocks or disturbances.

### **Affective Commitment and Resourcefulness**

Emotionally committed employees possess the capability and inclination to add extra energy in the organizations to do an excellent job of guarding operative steadiness (Meyer & Allen, 1991). Employees' emotional commitment to any organization is essential during unsteadiness and changes (Meyer *et al.*, 1998). Because, organizations depend on the flexibility of their employees to save a fabulous time, and other resources during firm tumult (Jaaron & Backhouse 2011).

Employees with strong emotional commitment works harder at their jobs, have lower rates of absenteeism, and perform better (Meyer & Allen, 1997) which can subsequently affect the judicious use of organizational resources during crisis because committed employee is able to manage negative emotions, learn from or find meaning in psychological threats, and use moral beliefs for self-motivation. Those who have strong emotional commitment to an organization are highly involved in their work and connect with the organization's values and purpose because it aligns with their own personal values and beliefs (Meyer & Allen, 1997), thus, this study hypothesized that;

*H0<sub>1</sub>: There is no significant relationship between affective commitment and resourcefulness*

### **Affective Commitment and Robustness**

The operating business environment of today is characterized by frequent changes in almost every aspect of operating process, thus organizations must understand the requirements to adapt to new environmental changes to achieve and maintain better performance (Buil-

Fabrega, Alonso-Almeida & Bagur-Femenias, 2017) through employee commitment. It is through committed work force equipped with the needed competences that firms can recover and develop during difficulty (Pellissier, 2011).

Affectively committed employees generally stimulate or use their abilities to ensuring the firm succeeds during difficulties by thinking innovatively. Employees' commitment to changes is essential to firm's operational process, promoting behaviour and culture so as to withstand disaster forces from the environment without significant degradation or loss of performance (Bartridge, 2006). Emotionally committed individuals add to the enhancement of internal organization's integration which helps to improves organization's robustness capability (Alfalla-Luque, Marin-Garcia & Medina-Lopez, 2014). The capacity of a firm to absorb disturbances emanating from the environment can be attained via employees' commitment in the firm, this is because employees are major players in the exploration and exploitation of opportunities which is important to firm's performance. If employees are committed to the firm he or she does everything humanly possible to ensuring the firm get necessary information from its environment so as to judiciously utilize any opportunity, thus, this study hypothesized that;

*H0<sub>2</sub>: There is no significant relationship between affective commitment and robustness*

### **Methodology**

This study adopted the correlational study that examines the relationship between affective commitment and the measures of organizational resilience (resourcefulness and robustness). 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

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*Source: Retrieved from Each of the Commercial Banks' Human Resource Manager. Data for the study were collected through questionnaire distributed to the respondents.*

**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
Affective Commitment	4	.981
Resourcefulness	4	.914
Robustness	4	.936

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.

Having distributed questionnaires, the useful were used for the analyses. The assessment of the bivariate relationships are carried out using the Spearman's rank order correlation with the precision for error fixed at 0.05 given the choice of the confidence interval of 95%.

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 affective commitment and resourcefulness:** The presentation of data in this section is to determine the level of relationship between affective commitment and resourcefulness.

*Table 4: Correlations Analysis on Affective Commitment and Resourcefulness*

			Affective Commitment	Resourcefulness
Spearman's rho	Affective Commitment	Correlation Coefficient	1.000	.913**
		Sig. (2-tailed)	.	.000
		N	86	86
	Resourcefulness	Correlation Coefficient	.913**	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 = 0.913 and a P-value at 0.000 which is  $P < 0.05$ ; the result means that a very strong, and positive significant relationship exist between affective commitment and resourcefulness in the studied commercial banks in Rivers State, Nigeria. Therefore, since the influence is statistically positively significant, the null hypothesis is hereby rejected; we therefore state that affective commitment has a positive significant relationship with resourcefulness. This means that affective commitment makes a strong and unique contribution to explain the variation of the dependent variable (resourcefulness) in commercial banks in Rivers State, Nigeria.

**The Strength of the Relationship between Affective Commitment and Robustness:** The presentation of data in this section is to determine the level of relationship between affective commitment and robustness.



*Table 5: Correlations Analysis on Affective Commitment and Robustness*

		Affective Commitment	Robustness
Spearman's rho	Affective Commitment	Correlation Coefficient	1.000
		Sig. (2-tailed)	.895**
		N	.000
	Robustness	Correlation Coefficient	.895**
		Sig. (2-tailed)	1.000
		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 = 0.895 and a P-value at 0.000 which is  $P < 0.05$ ; the result means that a very strong and positive significant relationship exist between affective commitment and robustness in the studied commercial banks in Rivers State, Nigeria. Therefore, since the influence is statistically positively significant, the null hypothesis is hereby rejected; we therefore state that affective commitment has a positive significant relationship with robustness. This means that affective commitment makes a strong and unique contribution to explain the variation of the dependent variable (robustness) in commercial banks in Rivers State, Nigeria.

## **Discussion of Findings**

### **Affective Commitment and Resourcefulness**

Based on the result of data analysis between affective commitment and resourcefulness in Table 4, affective commitment has a very strong, and positive significant effect on resourcefulness of Commercial banks in Rivers State, Nigeria. Employees with high emotional commitment work harder at their jobs, have lower rates of nonappearance, and perform better (Meyer & Allen, 1997). Those who have high affective commitment in a firm highly participate and connect fully with the firm's values and purpose (Meyer & Allen, 1997).

Due to the optimistic feelings perceived by connecting with the firm, individual employees having high levels of emotional commitment wishes to stay in their firm (Newman & Sheikh, 2012) and take their given job seriously because they know that anything that affects the organization will certainly affect them. Emotionally committed employees put additional work in their organizations by ensuring organization's goals are efficiently achieved (Meyer & Allen, 1991). Employees' psychological commitment to any organization is important during firm's turbulences. Because, organizations depend on the flexibility of their employees to save a fabulous time, and other resources during firm tumult (Jaaron & Backhouse 2011).

Consequently, without sufficient employee commitment through right competences, an organization might not be able to quickly acclimatize to different situations and find solutions, think creatively and adequately manage resources that are available in today's complex environment. Furthermore, individual who is committed to his or her firm affectively will be

willing to partake in extra-role activities, like being creative or innovative, which frequently guarantee a firm's capability to be resourceful.

Resourceful firms are managed by managers and employees with high capability to manage complexities which require commitment especially employee affective commitment. Such employees possess intellectual, emotional, and action-oriented commitment. In time of adversity, to achieve and enhance organizational resourcefulness, employees have to be committed to the organization to prolifically manage available resources (Suryaningtyas, Malang, Malang, Eka & Malang, 2019).

### **Affective Commitment and Robustness**

The result of data analysis between affective commitment and robustness in Table 5, affective commitment has a very strong, and positive significant impact on robustness of Commercial banks in Rivers State, Nigeria. Pellissier (2011) articulated that when employees are committed and equipped with right knowledge and skills, they will be able to contribute to the firm's success during recovery period and develop in times of adversity. Employees' commitment to changes is essential to firm's operational process, promoting behaviour so as to withstand disaster forces from the environment without significant degradation or loss of performance (Bartridge, 2006).

Affectively committed employees contribute to the enhancement of internal organization's integration which in turn directly and indirectly improves organization's robustness capability (Alfalla-Luque, Marin-Garcia & Medina-Lopez, 2014). The capacity of an organization to absorb disturbances emanating from the environment can be achieved through the commitment of the employees in the organization, this is because employees are major players in the exploration and exploitation of opportunities which is critical to organization's performance. When employees are dedicated to his or her firm, he or she does everything humanly possible to make sure the firm get necessary information from its environment for it to take advantage of any opportunity. Employee commitment to change in making sure the organization remain functional in the face of shocks or disturbances is essential tool to attaining competitive advantage through utilizing the creativity and knowledge potential of employees. Therefore, for a firm to enhance and sustain effective organizational robustness in this rapidly changing environment, its employees have to be committed to the firm.

### **Conclusions and Recommendations**

The result of this study empirically reveals that affective commitment is basically essential in improving organizational resilience of Commercial banks in Rivers State, Nigeria. Therefore, we conclude that affective commitment plays significant role in making sure commercial banks in Rivers State, Nigeria attained organizational resilience. The study also concludes that, the resourcefulness' and robustness of the commercial banks in Rivers State depends on their employee's affective commitment to the firm.

Based on our findings, the following recommendations are made; managers of commercial banks in Rivers State should strengthen their resilience by encouraging employee's affective

commitment. Management of Commercial banks must be aware that their success reside on the employees vis-à-vis their commitment; thus, ample devotion must be accord to them in order to obtain the maximum benefits of a committed workforce that is resourceful.

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