

ORGANISATIONAL CLIMATE AS PREDICTOR OF COMMITMENT AMONG GENERATIONS X AND Y EMPLOYEES OF A COMMERCIAL BANK IN LAGOS, NIGERIA

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Abstract

Generational gap among employees in a given organization may trigger different responses/reaction to changing organizational policies and climate with adverse consequences for their organizational commitment. Therefore this study investigate the relationship between organizational climate and commitment among generations X and Generation Y employees of a selected commercial bank in Lagos metropolis Using cross-sectional survey design and multistage sampling techniques, n = 273, (122 for Generation X and 151 for Generation Y) respondents who participated in the study from a population of N = 3670. Data obtained through a survey questionnaire made up of validated measures of the study constructs and analyzed using correlation and regression analysis. Result Shows significant relationship between dimensions of organizational climate (Performance Feedback, Supervisory Support, Welfare, pressure to perform, Goal Clarity) and organizational commitment differentially among Generations X and Y employees. Also, Performance Feedback, Supervisory Support, Welfare, pressure to perform, Goal Clarity accounted for significant variance in organizational commitment for both generations X and Y employees. The study findings suggest the need for management to foster an organizational climate that reflect the values of the different generation of workers in the company. In particular existing policies and practices should be reviewed to reflect the values of the generation Y employees.

Keywords: Commitment, Climate, Performance feedback, Supervisory support, Welfare, Pressure to perform, Goal clarity.

1. INTRODUCTION

The Nigeria's banking industry has witnessed intense competition in the recent years occasioned by globalization, cycles of economic crisis as well as rapid technological changes. This has resulted to intense competition among firms in the industry as well as increasing pressure from shareholders to survive and/or increase wealth (Hamdi, 2013; Wilpert, 2009; Rogoff, 2006; Ohuabunwa, 1999). In a bid to respond to this challenge, management need to develop, harness and retain talented employees who are committed to the organization in order to achieve goals and create competitive advantage. One way to harness and retain talented employees is to develop appropriate organizational climate for employees in order to enhance their commitment.

Employee's commitment has been conceptualized as a strong desire to remain a member of the organization, a strong belief in, and acceptance of the values and goals

of the organization; and readiness to exert considerable effort on behalf of the organization (Colquitt, & Wesson, 2009; Meyer, & Herscovitch, 2001; Mowday, Porter and Steers, 1982). It is a form of emotional attachment to one's organization; including a willingness to internalize the values of the organization and abide by the rules and regulations therein among employees. Organizational commitment is the strength with which an individual is emotionally attached to, identifies with, and involves in job activities in an organization (Park, 2020). It involves affective (desire), continuance (need), and normative (obligation) to remain in an organization according to Meyer and Allen (1991). Extant researches has focused, in part, on a range of factors mitigating or exacerbating commitment among employees in various organizations. However, research in this domain remains largely very terse and inconclusive (Okwuise & Ugherughe, 2023).

Organizational climate is created and formed by the collective perception of employees about system-wide characteristics (practices, policies and procedures experienced, behaviors expected, supported and rewarded, and the different personalities including age generations) in an organization, which endures over a long period of time, and assumed to have influence employees' behaviors. (Abu Sen & Saad, 2023). Due to the difficulty of capturing and measuring system-wide characteristics of an organization, extant studies such as Ibidunni, Olokundun, Kehinde, Falola, Borishade and Olusanmi (2018) and Olorunsola and Arogundade, (2012) have suggested the need to focus on a single or group of measurable characteristics that members accurately perceive to gauge organizational climate.

A multi-dimensional measure was developed as a more viable approach to evaluating organizational climate (Patterson, West, Shackleton, Dawson, Lawthom, Maitlis, Robinson & Wallace, 2005). Within this broad measure, a model referred to as Employee – Supervisory - Performance Mix (E-S-P Mix), has been outlined to evaluate the dynamics of the five (5) dimensions of the multidimensional organizational climate construct. The E-S-P Mix includes five (5) dimensions summed into three contexts; Employee Context, Supervisory Context, and the Performance Context within which an employee interact is believed to influence their performance since they have more direct and immediate impact on employees' attitude and behaviors in the workplace..

2. STATEMENT OF THE PROBLEM

As a result of the hostile business environment challenging the banking industry, certain human resource policies and practices which employees considered as deplorable and unfair organizational climate may have adverse consequence for employees work attitudes. The commercial bank of study has a diversified workforce. Currently, two generations are predominantly represented in the Nigeria's banking sector; Generations X and Y. This study is of the view that these generations may differ in their work values and also in workplace behaviors such as organizational commitment because of their tendency to respond to organizational climate differently.

Generation Y and late Generations X are confronted with increasing job demands; excessive work overload, time pressure, long working hours without corresponding

increase in rewards due to the pressure to reduce operating cost by management. Preliminary investigations suggest that employees considers the climate for welfare in banking industry as grossly inadequate and hostile. The situation is further complicated by the prevalence of generation Y and late generations X making up a greater percentage of the workforce, and are subjected to job insecurity, non-standard employment contracts; contract (casual and temporary) jobs. This has over the years generated a lot of distraught and discontent resulting in strained employer-employee relationship (Adeyemo, Dzever & Nyananyo, 2015; Mohammed, & Al - Qaisi, 2022). This may also undermine dissatisfaction with the job; spiraling over to lack of adequate employee commitment.

This current study opine that differences in work ethics and value orientations, as well as experiences in both generations may account for differences in perception of and response to their the same organizational climate. The prevailing organizational climate as perceived by different age generations and the attendant influence on work attitude call for a novel research attention in the in the banking industry.

Little empirical attention has been devoted to the emerging issues relating to the influence of various dimensions of organizational climate on organizational commitment among different generation of employees in the same organization. Earlier similar studies in Nigeria focused on climate for skill development and concern for employee welfare and their influence on job satisfaction (Malcolm, Peter and Michael 2010), the influence of ethical climate on organisational commitment (Oseghale, Pepple, Ifere & Amaugo, 2023), the influence of climate for quality, integration, and well-being climate influence on performance (Syarief, Iskandar & Muhajir, 2022), and the influence of climate for caring, efficiency and instrumentals on organisational commitment (Elom & Udu, 2017). The objective is to examine the influence of organizational climate (dimensions of E-S-P Mix; performance Feedback, Supervisory Support, Welfare, pressure to perform, and Goal Clarity) on the commitment of Generation X and Generation Y employees of Access Bank in Lagos metropolis. There is no known study that covered how climate for welfare, pressure to perform, supervisors support, performance feedback, and goal clarity (E-S-P climate Mix) construed by different age generations of employees and impact on commitment, and this current study intends to fill this gap.

3. THEORETICAL FRAMEWORK

Some of theories commonly employed in explaining organizational context and outcomes is organizational/supervisory support (Eisenberger, Hungtington, Hutchison & Sowa, 1986), Job Demands - Resources Model (Demerouti, Bakker, Nachreiner, & Schaufeli, 2001); and the Person-Job Fit (or Misfit) Model (Kristof, 1996; Wheeler, Coleman-Gallagher, Brouer, & Sablynski, 2007).

The organizational/supervisory support theory posits that employees perceived supports is shaped by multifaceted work-related and organizational factors, including perceived fairness in job demand, rewards, and leadership support. The theory advocates that an employer has the obligation to be supportive in providing working conditions that make the work more pleasant and productive. Employees believe that employers have considerable control over human resources practices (Eisenberger,

Cummings, Armeli & Lynch, 1997), and that the perception of their readiness to reward improved efforts. The ability to provide job security, create flexible work practices, and developmental opportunities to meet socio-emotional needs of employees, and this is strongly related to perception of supportive organizational climate. This has been empirically validated by the findings of Eisenberger et al. (1997) that training (developmental) opportunity, reward, perceived fairness and job conditions were most strongly viewed as under the discretionary control of organizations, and presumably, most indicative of perceived organizational supports climate (Wheeler et al, 2007). The theory further suggest that employees developed positive orientation toward the organization, through reciprocal exchange, respond to favorable support by eliciting increased felt obligation, trust, and expectation that effort on behalf of the organization will be rewarded (Aulia, Rahmawati& Sari, 2022). Low perceived organizational support will be expected to elicit the negative norm of reciprocity leading to behaviours intended to harm the organization and its representatives (Eisenberger, Lynch, Aselage, &Rohdieck, 2004; Mascarenhas, Galvão, & Marques, 2022).

The Job Demand-Resources (JD-R) model asserts that employees experiencing excessive job demands may develop negative feeling about their organization (Demerouti et al., (2001). The demanding components of work in this regard include work overload, work and time pressure, and emotionally demanding interactions with clients etc. (Demerouti et al., 2001). Excessive demand may lead to fatigue particularly when job resources such as social support and perceived job security are inadequate. This may result to low commitment (Mascarenhas, Galvão, & Marques, 2022).

Fit theory assumes that people have an innate need to be in fit with their environments; such that they seek out environments that match their own characteristics. Individuals strive to achieve fit because they generally prefer consistency, seek to exert control over their life and reduce uncertainty, and needs to belong, crave happiness and life satisfaction (Yu 2013). The Person-Organization (P-O) fit model refers to the extent to which the ability, values, personalities of individuals match the job and the organization. Three basic principles of person - organization fit theory are highlighted: (a) The person and the organizational context together predict human behavior better than each of them does separately; (b) outcomes are most optimal when personal attributes (e.g., needs, values) and organizational attributes (e.g., supplies, values) are compatible, irrespective of whether these attributes are rated as low, medium, or high; and (c) the direction of misfit between the person and the environment does not matter. Given the truism that different personalities and values are associated with different age generations, while extrinsic values (e.g., status, money) peaked with Generation X, but found higher among Generation Y than among Baby Boomers (Twenge, et al. 2010), recruiting a generation whose values match the values of an organization may help explain commitment.

Workforce Generational Diversity

Generation X: These are individuals born between 1965 and 1981 experienced turbulent economic times at key points in their lives, which severally

affected decisions about college and careers, which made them to have more value for leisure, and life outside of work through focusing on career security, self-reliance and money unlike the Baby Boomers. The empirical study of Glass (2007) indeed reported different work values between generation X and Baby Bombers in terms of work/life balance, security and pay as the former tend to value work/life balance, security and pay more than the latter. The study also found that Generation X were found to be more skeptical, less loyal, score low in interpersonal relationship, fiercely independent as compared to baby boomers who reported more interpersonal relationship, place higher values on hard work and achievement, which means that this group values status and extrinsic rewards as recognition for loyalty and commitment. The work values of generation X were relatively triggers because members of this group grew up during rapid technological and social change representing financial, family and social insecurity, unlike baby boomers that grew up in optimistic and positive times (Davis, Pawlowski, & Houston, 2016). On this basis, it is not surprising that Zeinhofer (2022) reported generations X to be “selfish” as they are more committed to their own careers than to their organizations. They also prefer to work with organizations which have quality programs like work-life balance, financial packages and trainings rather than status-promotion related issues which Baby Boomers value most. Generation Y: This is the most recent generation in the workplace referred to as the millennial, who individuals are born between 1982 and 2000. The most defining experience for this group is the growth of the Internet and technology (Strawser, Smith & Rubenking, 2022). It was reported that the work values of the Generation Y tilts toward work/life balance, career development and overseas travel more than other generations. This generation may be the most adaptable in terms of technological skills and has been said to value intrinsic aspects of work such as mentoring and training in order to remain marketable (Arslan, Ahokangas, Haapanen, Golgeci, Tarba and Bazel-Shoham, 2022).

According to Cennamo and Gardner (2008) this generational differences in workplace (Baby Boomers, Generation X and generation Y) have been linked to changes in the meaning of work due to their ageing, experience, life stage and career stage. Even so, changes in work values stem from the fact that each generation was introduced to work at differing points in time, therefore, work value differences may exist between generations (Day, (2023; Mahapatra, Bhullar & Gupta, 2022; Hu, & Huang, (2023). Comparing the differences in personalities among different age generations, which have implication on commitment, Twenge, et al. (2010) found that extrinsic values (e.g., status, money) peaked with Generation X but were still higher among Generation Y than among baby Boomers. Twenge, et al. (2010) further reported that Generation Y rated social values (e.g., making friends) and intrinsic values (e.g., an interesting, results-oriented job) lower than baby Boomers though does not favor the following altruistic work values such as helping, societal worth more than previous generations.

Drawing from the above, generations X and Y tend to have technological; internet and computers skills, Generations Y tend to be more flexible, whereas Baby Bomber tends to have interpersonal skills. Given this, if the different age generations are well managed through a range of diversity training, the presence of different age generations in the workplace can stimulate new idea generation, creativity,

development of high-performance work systems and better quality decision-making. Unfortunately, only generation Y and late generations X are mostly featured in the banking industry in Nigeria. This is because most banks in Nigeria tend to employ age bracket of 18-25 on the assumptions that older workers may be incapable of adapting to the prevailing transformations, technological advancement, workplace changes and new technology, and are less interested in training and skills development. Twenge, et al. (2010) further revealed that older employees compared to younger ones are more prone to health problems and yield poor returns on training investment. However, Sakr, Son Hing and González-Morales (2023) revealed that older employees are more trustworthy and diligent, with better interpersonal ability and proficient at work given their experience.

Organizational Commitment

There are several conceptualizations of organization commitment by various scholars. Some authors have conceptualized it as cognitive attachment (Meyer & Herscovitch, 2001) while many others have seen it as emotional/psychological attachment. The cognitive attachment to the organization is the belief among individuals that it is a moral obligation to remain in an organization (Jahan, Huynh, & Mass, 2022). The belief developed over-time through evaluation of congruence in values individuals and organization.

The assumption in this current study is that congruence in values is the primary motivation and force that makes an individual to engage in an action that would sustain his/her continued involvement in the organization. This assertion is line with Mowday, Porter and Steer's (1979) observation that employees are committed when they evaluate the goals of the organization and discovered that they are in congruence with their individual goals. They specifically saw commitment as a strong desire among organizational members to remain working with the organization; a strong belief in, and acceptance of the values and goals of the organization; and a readiness to exert considerable effort on behalf of the organization.

In alignment, leading commendations have opined that the congruence between the individual and organizational goals stimulates employee's psychological bond/attachment to the organization (Jahan, Huynh, & Mass, 2022). This confirms definition of To and Billy (2023) that commitment is an attitude/affective response. They defined commitment as an emotional attachment to organizations, including the willingness to internalize the values of the organization and abide by the rules and regulations therein among employees. It is the strength to which an individual emotionally attach to, identify with, and involve in job activities in an organization (Camilleri, 2017).

Camilleri (2017) also draw on Mowday, Porter and steers (1979) to conclude that commitment is individual acceptance and internalizing of the goals and values of an organization and willingness to give their best to the organization. It includes a sense of job involvement, loyalty, and belief among members of the organization in the values of the organization (Meyer, Stanley, Herscovitch, & Topolnytsky, 2012). Nkwede, Ogba, Nkwede and Ugwu (2022) concur that employee commitment is the willingness of employees to maintain continuous membership with an organization

due to interest and association with the organization's goals and values. It is the state in which an employee identifies with a particular organization and its goals, and wishes to maintain membership in the organization (Raymond, Daniel & Themba, 2016).

Organizational Climate and employees Commitment

Organizational climate represents perception of system wide characteristics in an organization. Schneider (2016) suggested a shift to multiple climates approach to organization climate given that it provides more fruitful picture of organizational climate covering several distinct and interacting characteristics that simultaneously occur in the organization. The adoption of configural approach is based on assumption that human resource practices are interrelated and interact as a system (Ibidunni, Olokundun, Kehinde, Falola, Borishade, & Olusanmi, 2018). However, because of the difficulties inherent in capturing and measuring all the characteristics of an organization, most extant studies, have over the years, employed single strategically focused climate (climate for service or a climate for safety) to measure organizational climate (Rohollah, Omid, Saeideh, Mohammad, and Hasan, 2018). Specifically, they have increasingly gauged and measured organizational climate from the perspective of climate for safety, service climate (service quality performance, customer satisfaction), diversity climate (age, gender, ethnic, religion and educational diversities), supportive climate (employer, supervisors and fellow employees' supports), ethical climate (fairness, ethics, inclusion) (Parboteeah, Weiss & Hoegl, 2023), empowerment climate (meaningfulness, impact, choice -autonomy- and competence) (Chen et al. 2007), voice climate (feedback, free expression of ideas, constructive criticism and opinions, open-door policy, communication, strategic participation) (Morrison et al. 2011), and climate for initiative/innovation (risk taking, autonomy) (Michaelis et al. 2010), and climate for wellbeing (with a strong focus on leadership and supervisory style that emphasizes on fairness, diversity, ethics, trust, openness, friendship, cooperation, encouragement, sociability, harmony, individual freedom and trust, which sends a message to employees that the organization cares about people (Schneider et al. 2011).

Patterson, et al. (2005) provided nineteen key climate dimensions. They classified and grouped the dimensions into human relations model, internal process model, open systems model and rational goal model. The human relations model includes: Employee welfare; (the extent to which the organization values and cares for employees); Autonomy: (designing jobs in ways which give employees wide scope to enact work); Participation: (employees have considerable influence over decision-making); Communication: (the free sharing of information throughout the organization); Emphasis on training: (concern with developing employee skills); Integration: (the extent of interdepartmental trust and cooperation); and Supervisory support: (the extent to which employees experience support and understanding from their immediate supervisor).

The internal process model includes: Formalization: (concern with formal rules and procedures); and Tradition: (the extent to which established ways of doing things are valued). The open systems model includes Flexibility: (an orientation toward change); Innovation: (the extent of encouragement and support for new ideas and

innovative approaches); Outward focus (the extent to which the organization is responsive to the needs of the customer and the marketplace in general; and Reflexivity: (a concern with reviewing and reflecting upon objectives, strategies, and work processes, in order to adapt to the wider environment). The rational goal model includes; Clarity of organizational goals: (a concern with clearly defining the goals of the organization); Effort: (how hard people in organizations work towards achieving goals); Efficiency: (the degree of importance placed on employee efficiency and productivity at work); Quality: (the emphasis given to quality procedures); Pressure to produce: (the extent of pressure for employees to meet targets); and Performance feedback: (the measurement and feedback of job performance).

Adapting the dimensions proposed by Patterson et al., five (5) of the seventeen (17) dimensions that are considered relevant to the reality of the bank's organizational climate bordering on employee personal effectiveness on the job were identified using a selection criteria. These dimensions is believed to have more direct impact on employee's attitude and motivation to exert psychological and physical strength on commitment.

- i. **Hypothesis one:** *There is significant relationship between Performance Feedback, Supervisory Support, Welfare, pressure to perform, Goal Clarity and organizational Commitment among Generations X and Y employees of Access Bank in Lagos metropolis.*
- ii. **Hypothesis Two:** *Performance Feedback, Supervisory Support, Welfare, pressure to perform, and Goal Clarity will account for significant variance in organizational Commitment among Generations X and Y employees of Access Bank in Lagos metropolis.*

The Study Setting

The banking sector is basically designed to further economic growth and development in Nigeria through its lending and investment programs. However, the extent to which this can be achieved depends on the ability of the Central Bank to regulate and control the activities of the other banks in order to achieve the highest pay off (Casadella & Tahi, 2022). Nigerian banks are characterized with tall structure, having many hierarchy layers; this has implication for its degree of formalization. The top layers make all the decisions and communicate same to the lower levels for implementation

The Nigerian banking sector has considerably undergone series of reforms in the recent past; deregulation and liberalization resulting to crucial changes in the form and structure of the banking sector for it to be more competitive. The number of commercial banks in Nigeria rose from 20 with network of 740 in 1980s to 65 commercials with a network of 2023 in 1990s. The merchant banks increased to 54 in number with 84 branches in 1990s from 6 banks with 12 branches in 1980s.

Though the depression in the financial system of 1990s reduced the number to 51 commercial and 38 merchant banks in 1999, by early 2000 there were 89 Universal banks in Nigeria. This number of banks further reduced to 25 owing to the increase in the regulatory capital requirement from one billion Naira to twenty-five billion Naira in 2004/2005 that led to merger and consolidation agreements among banks. The sector further witnessed another reform in 2010, which reduce the number of

commercial banks to 22 banks in Nigeria in 2018. This reform was necessitated by over-zealous credit expansion, bank liquidity challenges, and series of recapitalization and massive failure of banks which rocked the entire banking sector. While the pressure to meet stakeholder interest, achieve greater efficiency and responsiveness to the needs of the Nigerian economy informed the drive for the recapitalization and consolidation of the industry, resultant transformations are most Challenging to the employees. This is so because the idea of keeping 'slim and fit' so as compete more effectively and survive in the face of ever increasing dynamics of market place in Nigeria has been accompanied by increased job demand, reduction in job resources, job loss (layoffs), insecurity of job and relocation of employees, phenomena that are commonly associated with job stress, workplace stress, and job stress related ill health.

Most corporate restructuring in the banking industry resulted to reduction in staff strength thereby increasing the length of time and energy employees invested in their work, time pressure in meeting higher job expectations and heavier demands at work. The practices of offering and providing employees with increased job demands (excessive work overload, undue time pressure, long working hours) without commensurate increase in staff welfare and remuneration. The need to reducing cost and meeting pressure of competitions may have made climate for wellbeing in banking industry very degrading and inhumane. Against this backdrop is the incidence of a diversified workforce comprising of generation Y and late generations X who are exposed to job insecurity, contracting, casual and temporary jobs This may have implication on employees' perception of the organizational climate; and its resultant effect on commitment. The study one of the leading Nigerian Banks is Access Bank PLC. Over the past 26 years of its existence, the bank has evolved from an obscure Nigerian Bank into a world-class African financial institution. Today, they are one of the largest banks in Nigeria in terms of assets, loans deposits and branch network.

4. METHODS

This study adopt cross sectional survey research design using questionnaires. It proposes using cross to draw sample from the total population of a commercial bank in Lagos. All the study constructs are deemed to be naturally occurring phenomena, no attempt is made to manipulate nor control any variable, and the data was collected at a point in time across branches and departments. The study population is 3,670 out of which only Generation X and Y employees of Access Bank PLC in in Lagos metropolis across its 109 branches, 4 annexes and the Head Office is the sampling frame. Multi stage, stratified and random sampling techniques were employed to draw $n = 122$ for Generation X, and 151 for Generation Y making 273 respondents who participated in the study. Stratified sampling technique was used to partition banks into LGA and LCDAs. Respondents was also categorized on the basis of age into Generation X employees and Generation Y. A structured questionnaire comprising of valid measures of the study construct was randomly distributed across selected branches in each LGA and LCDAs. This is to ensure that respondents cut across market facing and non-market facing functions, management levels and most importantly, both generations are adequately represented to aid comparison.

Instrument: Organizational commitment was measured using the 18-items measure by Allen and Meyer (1991) on a 4-point Likert scale, ranging from 1 = strongly disagree to 4 = strongly agree. This is one of the most widely used instrument for measuring organizational commitment among employees. It consists of three dimensions namely affective, continuance and Normative commitment constructs, however, organizational commitment was used as a composite construct in this study. The Cronbach Alpha reliability coefficient for this measure was given as .85. Organizational Climate: This was measured using Patterson et al. (2005) on a 4-point Likert scale ranging from 1 = strongly disagree to 4 = strongly agree. Five (5) of the seventeen (17) dimensions of this measure of organizational climate was considered relevant to this current study using problematization as inclusion criteria, namely; Goal clarity (5 items = .87), Welfare (4 items = .91), Performance feedback (5 items = .78), supervisory support (5 items = .88), and Pressure to perform (5 items = .79) similar to those previously reported in literature.

Statistical Analysis

The study model is $ORGCOM = f(WLF, PFBK, GCLA, SSUP, PPERF)$ (1).

5. RESULTS

Respondents' Socio-Demographic Characteristics

The descriptive data analysis shows the number of respondents to be 122 and 155 respondents for Generation X and Y respectively. Out of the 122 Generation X respondents, 114 (93.4%) are married while 8 (6.6%) are single. For Generation Y, 28 (18.5%) are married, 121 (80.1%) single, 1 (0.7%) divorced and 1 (0.7%) separated out of 151 respondents. 64 (52.5%) of Generation X respondents were male while 58 (47.5%) were female. However, 72 (47.7%) of Generation Y were male while 79 (52.3%) were female. This shows that the survey for this study has been gender sensitive and data collected can be considered comprehensive and reliable. 34 (27.9%), 52 (42.6%), and 36 (29.5%) of Generation X have spent 0 - 5 years, 6 - 10 years, and 11 years and above respectively in the organization; while 128 (84.8%), 18 (11.9%), and 5 (3.3%) of Generation Y have spent 0 - 5 years, 6 - 10 years, and 11 years and above respectively in the organization. Information on the demographics of the respondents is presented in Table I.

Table I - Socio-Demographic Characteristics of the study Respondents

Demographic Characteristics	Variable	Generation "X"		Generation "Y"	
		Frequency	Percent (%)	Frequency	Percent (%)
Marital Status	Married	114	93.4	28	18.5
	Single	8	6.6	121	80.1
	Divorced			1	0.7
	Separated			1	0.7
	Total	122	100	151	100
Gender	Male	64	52.5	72	47.7
	Female	58	47.5	79	52.3
	Total	122	100	151	100
Tenure	0 - 5 years	34	27.9	128	84.8
	6 - 10 years	52	42.6	18	11.9
	11 years and above	36	29.5	5	3.3
	Total	122	100	151	100
Designation	Lower Level	5	4.1	90	59.6
	Middle Level	113	92.6	60	39.7
	Top Level	4	3.3	1	0.7
	Total	122	100	151	100

Source: Field Survey, 2022

This shows that respondents have reasonable experience in the organization enough to provide valid responses that portray their reality. Also, this data shows that Generation X respondents have spent more years in the organization than Generation Y respondents as expected. This further gives reliability to the data set. Based on designation, 5 (4.1%), 113 (92.6%), 4 (3.3%) of Generation X belong to Lower, Middle and Top Management Levels respectively while 90 (59.6%) 60 (39.7%) 1 (0.7%) of Generation Y belong to Lower, Middle and Top Management Levels respectively. This shows that over 96% of Generation X respondents and 99% of Generation Y respondents are middle level and lower level management staff who are the real perceivers of the variables under study and their response can be considered unbiased and reliable.

Correlation Analysis

Quite often in organizational behavior analysis, a first basic step in analyzing a given study data is to carry out the correlation analysis with the aim of establishing the degree of association between the criterion variable and the predictor variables of interests to the study. Table II below reveals the relationship between organizational commitment and the organizational climate dimensions (performance feedback, supervisory support, welfare, goal clarity, and pressure to perform) for the Generation X and Generation Y groups. The aim is to determine prima facie the likely influence of each independent variable on the criterion.

Table II - Summary of Pearson's Correlation matrix of the relationship between Climate dimensions and Organizational Commitment among Generations X and Y

Variables	Sample class	1	2	3	4	5	6
Organizational Commitment	Generation "X"	1					
	Generation "Y"						
Performance Feedback	Generation "X"	.368**	1				
	Generation "Y"	.255**					
Supervision Support	Generation "X"	.207*	.625**	1			
	Generation "Y"	.277**	.449**				
Welfare	Generation "X"	.312**	.088*	.185*	1		
	Generation "Y"	.311**	.205*	.241**			
Goal Clarity	Generation "X"	.215*	.323**	.315**	.255**	1	
	Generation "Y"	.199*	.322**	.388**	.187*		
Pressure to perform	Generation "X"	.214*	.208*	.022	.005	.255**	1
	Generation "Y"	-.125*	.035	-.069	-.285**	.020	
Mean	Generation "X"	46.82	10.76	13.80	11.27	16.16	15.09
	Generation "Y"	46.21	10.64	13.39	11.40	12.01	15.33
Standard Deviation	Generation "X"	5.79	2.69	3.17	2.54	2.37	2.20
	Generation "Y"	5.29	2.44	2.84	3.09	2.47	2.47

Note: 1 = Organizational commitment; 2 = Performance feedback; 3 = Supervisory support; 4 = Welfare; 5 = Goal clarity; and 6 = Pressure to perform. ** Correlation is significant at the 0.01 level (2-tailed) * Correlation is significant at the 0.05 level (2-tailed)

Source: Summary of SPSS output

For Generation X, significant relationship was found between commitment and organizational climate dimensions (performance feedback; $r = .368^{**}$; $p < .01$,

supervisory support; $r = .207^{**}$; $p < .01$, welfare, $r = .312^{**}$; $p < .01$; goal clarity, $r = .215^*$; $p < .01$; pressure to perform $r = .214^*$; $p < .01$

For Generation Y, significant relationship was found between commitment and organizational climate dimensions (performance feedback; $r = .255^{**}$; $p < .01$, supervisory support; $r = .277^{**}$; $p < .01$, welfare, $r = .311^{**}$; $p < .01$; goal clarity, $r = .199^*$; $p < .01$; pressure to perform $r = .125^*$; $p < .01$).

Substantial reason to accept hypothesis one which stated that there is significant relationship between performance feedback, supervisory support, welfare, goal clarity and pressure to perform and organizational commitment. However, the relationship is weaker for pressure to perform in the Gen Y group than for Gen X group. Since correlational tests is limited by its ability to determine causality, the study further carried out the regression analysis to evaluate the amount of changes in the criterion variable accounted for by the changes in the dependent variable.

Table III. Organizational Climate and Commitment of Generations "X" And "Y"

Variable	Generation "X"				Generation "Y"			
	Beta Estimate	Std. Error	t-ratio	Sig.	Beta Estimate	Std. Error	t-ratio	Sig.
(Constant)	37.91	4.70	8.06	.000	38.857	4.02	9.66	.000
Performance Feedback	.867	.247	3.50	.001	.351	.195	1.80	.044
Supervisory Support	-.116	.209	-.558	.048	.351	.172	2.04	.043
Welfare	-.002	.205	-.012	n.s	.120	.146	-1.15	n.s
Goal Clarity	-.014	.238	-.060	n.s	.111	.186	1.07	n.s
Pressure to Produce	.086	.241	.033	n.s	-.114	.177	-.57	n.s
R	.373				.335			
R-Square	.139				.112			
Adjusted R Square	.102				.081			
F value	3.75				3.66			
Standard Error	5.84				5.07			
No of Observation	122				155			

Source: Summary of SPSS output

From Table III, dimensions of organizational climate (performance feedback, supervisory support, welfare, goal clarity and pressure to perform) were independently regressed on employees commitment for both Generations X and Y; Performance: $B_x = .867$; $t = 3.50$; $p < 0.05$, $B_y = .351$; $t = 1.80$; $p < 0.05$; Supervisory support: $B_x = -.116$; $t = -.558$; $p < 0.05$, $B_y = .351$; $t = 2.04$; $p < 0.05$; Welfare: $B_x = -.002$; $t = -.012$; n.s., $B_y = .120$; $t = -1.15$; n.s; Goal clarity: $B_x = -.014$; $t = -.060$; n.s., $B_y = .111$; $t = 1.07$; n.s.; Pressure to perform: $B_x = .086$; $t = .033$; n.s, $B_y = -.114$; $t = -.57$; n.s. The result suggest that only performance feedback and

supervisory support significantly predict employee commitment for both Generations X and Y. The t-values further support that both Generation X and Generation Y, performance feedback and supervisory support are statistically significant predictors of employee commitment and the observed non-significance could be adduced to sampling variance and sample size.

Dimensions of organizational climate (performance feedback, supervisory support, welfare, goal clarity and pressure to perform) jointly accounted for significant variance in employees commitment for both Generations X and Y, ($R = .373$; $R^2 = .139$; $F(5, 121) = 3.75$; $p < 0.01$) for Gen X, and ($R = .335$; $R^2 = .112$; $F(5, 154) = 3.66$; $p < 0.01$) for Gen Y. The results demonstrate that the independent variable accounted for 37.3% variance in employee commitment for the Generation X and 33.5% variance for Generation Y, suggesting that generation X appear to be more committed than Generation Y, even though the margin is small.

6. DISCUSSION

The study aimed at investigating the influence of organizational climate on organizational commitment among Generation X and Generation Y employees in commercial banks in Lagos Metropolis. To achieve this, the study tested two hypotheses. Results provide substantial evidence in support of hypothesis one which stated that there is significant relationship between dimensions of organizational climate (performance feedback, supervisory support, welfare, goal clarity and pressure to perform) and organizational commitment was accepted. This implies that the respondents were of the view that organizational climate dimensions (performance feedback, supervisory support, welfare, goal clarity and pressure to perform) has a significant relationship with organizational commitment among Generation X and Generation Y employees of commercial banks in Lagos Metropolis. Performance feedback has the most significant relationship with organizational commitment in both Generation X and Generation Y. This is followed by supervisory support for both generations. Performance Feedback could be seen to have a positive influence on commitment because substantial bonuses are attached to exceptional performers during appraisal. Also, the bank has robust performance feedback systems that gives nearly real time performance metrics especially for functions and tasks with performance metrics. A good perception of performance feedback through regular appraisal exercise will be expected to improve the employees' belief that they have a mutually beneficial relationship with the organization and as such, remained committed to the organization. Moreover, these findings collaborate with extant empirical positions of Ibidunni, Ogunnaike and Abiodun (2017) that organizational climate measured using feedback about performance on employees' attitude in the Nigerian workplace as well as that of Hakanen, Perhoniemi, and Toppinen-Tanner (2008) that positive feedback about the direct results of work predicted work commitment and engagement in Finland.

In addition, hypothesis two which stated that performance feedback, supervisory support, welfare, pressure to perform, and goal clarity will account for significant variance in commitment among Generations X and Y employees of Access Bank in Lagos metropolis was accepted. This submission further substantiate the conclusions from the foregoing paragraph that organizational climate had a significant

relationship with employee commitment for the two Generations under consideration. That is, the respondents opine that bankers' perception of performance feedback, supervisory support, welfare, pressure to perform, and goal clarity significantly predict employee commitment among bank employees in both Generations. However, organizational climate accounted for more variance in employee commitment among Generation X than Generation Y. In addition, performance feedback for both generations were shown as the strongest predictor of organizational commitment followed by supervisory support for Generation X and Y. Welfare, goal clarity and pressure to perform did not significantly predict commitment for both generations of bank workers. This conclusions align with the conclusions of Ukoha and Alagah (2018), Adeyemi (2008), Adeyemo, Dzever and Nyananyo (2015), Ibidunni, Olokundun, Kehinde, Falola, Borishade and Olusanmi (2018) who opine that organizational climate influence organizational commitment among employees.

7. CONCLUSION

The study concludes that organizational climate dimensions considered in this study exerts differing effects on organizational commitment among Generations X and Y employees in the Access Bank PLC in Lagos. This suggests that creating a climate for performance feedback is effective in stimulating organizational commitment among employees regardless of generational gap; however the strength of commitment and the pattern of factors accounting for commitment would differ from one generation to another. Likewise, climate for supervisory support is effective in enhancing organizational commitment among employees in both Generation X and Y. Climate for welfare does not have any significant effect on organizational commitment among generation X and Y employees in the Access Bank in Lagos, although this could be largely be adduced to sampling error. Welfare, goal clarity and pressure to perform cannot be said to induce any forms of commitment among Generation X and Generation Y employees. In view of these conclusions, the following recommendations are made.

8. RECOMMENDATION AND IMPLICATION OF FINDINGS

Management of the Bank should focus more effort on developing performance feedback to stimulate affective commitment of X and Y generations. This can be done by providing employees in both generations with timely, clear and relevant information about past actions and work in progress. In addition, performance feedback can be conducted by showing more concern, valuing their subordinates' contributions, and care about the well-being of the employees in a manner that meets the aspirations and values of their generation. Management can increase its support by offering more secure employment, flexible work arrangements, regularity of promotional opportunities, quality of medical care, improved holiday and leave policies, on-job training, fair salary, and stipend or bonus for extra performance including extra working hours. Also, the needs to provide training for both Generation X and Generation Y bank employees.

9. LIMITATIONS AND SUGGESTIONS FOR FURTHER STUDIES

One of the limitations of this study is its usage of cross-sectional design. Future studies can apply longitudinal research so as to measure the respondents' behavior in time and space. Future studies should be conducted on other climate dimensions and

their influence on organizational commitment. Also, further studies should be conducted to investigate the mediating and/or moderating effect of other extraneous variables on the relationship between organizational climate and organizational commitment. Apart from this, further studies can also test the relationship between continuance, affective and normative commitment to see if they are mutually exclusive. In addition, future studies can also do a comparative analysis of perceived organizational climate among employees in other banks in Nigeria. Future studies should also be done on the influence of perceived organizational climate on other outcome variables like job alienation and cynicism in the Nigerian workplace. Lastly, an attempt should be made by future studies to extend the geographical scope of the study by using data from employees in the banking industry in other parts of Nigeria to examine the link between perceived organizational climate and commitment forms.

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