



Committed to perform: Organizational commitment as driver of bank employee performance in Nigeria

Omoye Ezie Israel*, Akpos Evans, Dibia Tijesu Onyekachukwu

Department of Business Administration, Faculty of Management Sciences, Delta State University, Abraka, Nigeria

Corresponding Author: Omoye Ezie Israel

DOI: <https://doi.org/10.66856/ijcmr.2026.12.2.12167>

Abstract

This study examined organizational commitment and employee performance in selected commercial banks in Delta State, Nigeria. Four research questions and corresponding hypotheses guided the investigation. A descriptive survey design was adopted, with a population of 158 employees across seven commercial banks in Abraka, Delta State, all of whom were included in the study. A structured questionnaire served as the primary instrument, validated by domain experts and found reliable at a Cronbach's alpha aggregate value of 0.924. Of the 158 questionnaires administered, 150 were successfully retrieved and used for analysis. Data were analyzed using descriptive statistics and multiple regression analysis with the aid of SPSS (v.23). Findings revealed that affective commitment ($\beta = 0.230$, $p = 0.003 < 0.05$), normative commitment ($\beta = 0.330$, $p = 0.000 < 0.05$), and continuance commitment ($\beta = 0.273$, $p = 0.004 < 0.05$) each significantly and positively affect employee performance, while forced and habitual commitment ($\beta = 0.088$, $p = 0.272 > 0.05$) do not exert a significant effect. Jointly, organizational commitment dimensions explained 52.3% of the variance in employee performance ($R^2 = 0.523$, $F = 39.822$, $p < 0.05$). The study recommends that human resource managers in banks should deliberately cultivate affective, normative, and continuance commitment among employees, while avoiding coercive commitment strategies that undermine performance.

Keywords: Organizational commitment, affective commitment, normative commitment, continuance commitment, forced and habitual commitment, employee performance, banking sector

Introduction

Commitment in an organizational context, often referred to as organizational or employee commitment, encapsulates the degree to which an employee identifies with and participates in the goals, values, and activities of an organization (Towler, 2020^[20]; Ying, Wanlin, Tan, & Hongwei, 2024)^[39]. Son *et al* (2023) describe it as transcending formal membership, encompassing attitudes and behaviours that are favourable to the organization and a willingness to pursue all things for the organization's success. Just as Peter and the disciples in biblical history abandoned their personal endeavors to commit to a shared mission, so too does genuine organizational commitment manifest in employees who give their time, intellect, and energy toward organizational goal attainment (Mark 1:20; Luke 8:1).

Employee performance, on the other hand, refers to the effectiveness, quality, and efficiency of an employee's output, the behavioural application of skills and knowledge in ways that contribute to organizational goals (Ciner, 2019; Rafia, 2020^[5, 29]; Omoye *et al.*, 2024). These two constructs, commitment and performance, are not independent: prior literature consistently suggests that committed employees tend to be better performers (Mukhlis, Musnadi, & Ridwan, 2020; Suharto & Hendri, 2019; Loan, 2020; Ying *et al.*, 2024)^[21, 35, 39].

Classical literature on organizational commitment conceptualizes the construct along three dimensions: affective, normative, and continuance commitment (Meyer & Allen, as cited in Ying *et al.*, 2024^[39]; Eruvwe *et al.*,

2024; Akpomiemie *et al.*, 2026). A fourth dimension, forced and habitual commitment, has more recently emerged in the literature to capture situations where employees remain in organizations due to external pressures or ingrained routine rather than genuine attachment or obligation (Shani, 2021^[31]; Keiningham *et al.*, as cited in Harold, Graham, & Brian, 2019^[11]; Tom *et al.*, 2025).

Despite the growing body of empirical work on organizational commitment and employee performance, very few studies have focused specifically on the banking sector in Delta State, Nigeria. Furthermore, the forced and habitual commitment dimension remains empirically understudied in relation to job performance. This study was therefore undertaken to fill these identified gaps, providing evidence from seven commercial banks in Abraka, Ethiope East Local Government Area of Delta State.

Statement of Problem

The problem motivating this study emerges from two intersecting gaps in the literature. First, while several studies have examined organizational commitment and employee performance across various sectors and geographic contexts, very few have been conducted in the Nigerian banking sector, and particularly not in Delta State. Second, the forced and habitual dimensions of organizational commitment are largely absent from empirical investigation, especially as they relate to employee job performance. This study seeks to address both gaps by examining all four dimensions of organizational commitment, affective, normative, continuance, and forced/habitual, and their

influence on employee performance in selected banks in Abraka, Delta State.

Objectives of the Study

The broad objective of this study is to determine the relationship between organizational commitment and employee performance. Specifically, the study aims to:

1. Examine the extent to which affective commitment affects employee performance.
2. Examine the extent to which normative commitment affects employee performance.
3. Examine the extent to which continuance commitment affects employee performance.
4. Determine the level of effect that forced and habitual commitment have on employee performance in the banking sector.

Research Hypotheses

Ho1: Affective commitment does not significantly affect employee performance in commercial banks in Delta State.

Ho2: Normative commitment does not significantly affect employee performance in commercial banks in Delta State.

Ho3: There is no significant effect of continuance commitment on employee performance in commercial banks in Delta State.

Ho4: Forced and habitual commitment do not significantly affect employee performance in commercial banks in Delta State.

Literature Review

1. Conceptual Review

1.1 Organizational Commitment

Organizational commitment is conceptualized as the degree to which employees are emotionally and intellectually bonded to their organization, a state of identification, involvement, and loyalty (Eliyana & Muzakki, 2019). Igede, Luh, Kadek, and Ida (2019) ^[8, 16] argue that job satisfaction is a precondition for organizational commitment: a satisfied employee tends to develop positive attitudes toward the organization, fostering commitment behaviours such as increased effort and reduced intention to leave. Motivation and satisfaction, therefore, operate in tandem to produce and sustain organizational commitment.

1.2 Affective Commitment

Affective commitment refers to the emotional attachment an employee develops toward their organization. Kelvin (2020) ^[20] describes it as the worker's emotional bond with the company, characterized by identification with, emotional attachment to, and strong involvement in the organization. Employees with high affective commitment are likely to stay not because they have to, but because they genuinely want to (Allison & Grimsley, 2021) ^[4]. Commonly observed behaviours include a desire to closely associate with the organization and a willingness to remain because the employee's personal values align with organizational values and objectives.

1.3 Normative Commitment

Normative commitment reflects a sense of obligation, the employee's feeling that staying with the organization is the morally correct thing to do (Allison & Grimsley, 2021). Ying *et al.* (2024) ^[4, 39] describe it as going beyond the mere absence of better alternatives; it is rooted in a genuine sense of duty. Cross-cultural research suggests that normative commitment is stronger in certain cultural contexts, implying that its relationship with performance may be moderated by cultural factors.

1.4 Continuance Commitment

Continuance commitment is the propensity of employees to remain in an organization due to the costs, financial, social, and reputational, associated with leaving (Elina, Manyasi, & Evans, 2023^[7]; Okwuise *et al.*, 2026). Non-transferable investments such as retirement benefits, workplace relationships, and organization-specific expertise reinforce this form of commitment. An employee working in a prestigious institution, for example, may fear loss of reputation upon leaving, thereby sustaining their commitment through perceived costs.

1.5 Forced and Habitual Commitment

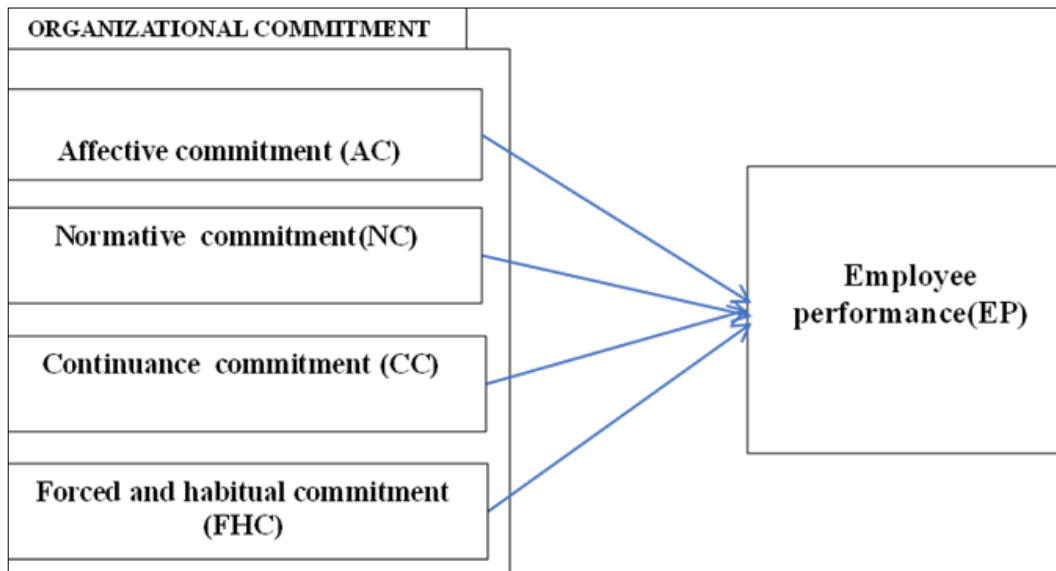
Forced commitment arises when employees perceive no viable alternative to their current employment, whether due to financial dependence, contractual obligations, or a belief that other opportunities are inaccessible. Shani (2021) ^[31] likens this to the sentiment: "I don't want to be here, but I have to be here." Habitual commitment, in contrast, is rooted in organizational routine and inertia rather than active engagement. Captured by the sentiment: "I am here, but I don't have a meaningful reason to be here." Both forms have gained traction in organizational behaviour literature, having initially been conceptualized in consumer behaviour research (Keiningham *et al.*, as cited in Harold, Graham, & Brian, 2019) ^[11], and are increasingly recognized in workplace settings.

1.6 Concept of Employee Performance

Employee performance denotes the degree to which workers fulfill their responsibilities in accordance with organizational standards, using available resources effectively in dynamic environments (Ying *et al.*, 2024) ^[39]. It encompasses the quality, quantity, and efficiency of work output (Ciner, 2019) ^[5] and reflects both what an employee does and what they fail to do. According to Eliyana and Muzakki (2019) ^[8], employee performance is influenced by organizational support, management effectiveness, and individual work behaviours, all of which are in turn shaped by employee commitment.

2. Conceptual Framework

The conceptual framework underpinning this study posits that organizational commitment, operationalized through its four dimensions, exerts direct influence on employee performance. This relationship is illustrated in **Figure 1** below.



Model: $EP = f(AC, NC, CC, FHC)$; $EP = \beta_0 + \beta_1AC + \beta_2NC + \beta_3CC + \beta_4FHC + \varepsilon$

Source: Authors' Conceptual Illustration (2025)

Fig 1: Conceptual Framework, Relationship between Organizational Commitment and Employee Performance

3. Theoretical Framework: Social Exchange Theory

This study is anchored in the Social Exchange Theory (SET) originally developed by Homans (1958) [14], who posited that social behaviour is a function of exchange, individuals give and expect to receive, and those who give much hope to receive much in return. Cropanzano, Anthony, Daniels, and Hall (2017) [6] elaborate that SET involves an actor initiating contact, a target's reciprocal response, and the resulting relationship. In the organizational context, employees assess the costs and rewards of their employment relationship, salary, recognition, career advancement, and interpersonal support, and respond with levels of commitment commensurate with the perceived balance of that exchange (Ahmad *et al.*, 2023; Omoye, 2026^[2]). SET thus provides a theoretically coherent basis for explaining why organizational support and human resource practices generate commitment responses in employees, which in turn drive performance.

4. Empirical Review

Suharto and Hendri (2019) [35] found, using Structural Equation Modeling with 350 civil servants in Metro municipality, Indonesia, that job performance is directly and significantly impacted by organizational commitment. Loan (2020) [20] similarly demonstrated, with 547 Vietnamese workers, that organizational commitment positively influences both job satisfaction and job performance. Rafia (2020) [29] specifically linked affective commitment to performance in a communication firm in Saudi Arabia, while Rogers (2020) [30] found normative commitment to have a significant positive effect on employee performance among Kenyan insurance company employees. Mukhlis, Musnadi, and Ridwan (2020) [21] reported, via Partial Least Squares analysis on PT PLN (Persero) Banda Aceh employees, that organizational commitment influences employee performance which in turn shapes organizational performance.

Elina, Manyasi, and Evans (2023) [7] demonstrated a significant positive association between continuance commitment and employee performance among non-

academic staff in Kenyan public universities. Igbomor and Ogbuma (2024) [15], studying Ukwuani Local Government Area secretariat in Delta State, found that affective and continuance commitment positively and significantly affected employee job performance, while normative commitment showed a negative and insignificant effect. Ying *et al.* (2024) [39] confirmed that affective, normative, and continuance commitment collectively have a positive relationship with work performance in the Philippine oil industry, though the individual effects of affective and normative commitment were not statistically significant in isolation.

From the foregoing, it is evident that while considerable empirical evidence supports the organizational commitment–performance nexus, there is a dearth of studies addressing the banking sector in Delta State, Nigeria, and none among the reviewed studies examined forced and habitual commitment alongside the classical three dimensions in a unified model. This study fills this gap.

Methodology

1. Research Design

A descriptive survey research design was adopted for this study, which is appropriate for investigations seeking to describe and explain relationships between variables using quantitative data from a defined population (Okorodudu, 2013). The design allowed for the empirical examination of how the dimensions of organizational commitment relate to employee performance without experimental manipulation of variables.

2. Population and Sample

The target population comprised all employees of seven commercial banks operating in Abraka, Ethiope East Local Government Area, and Delta State. The total population was 158 employees, as verified through the Service Managers and Branch Managers of each bank. Given the manageable size of the population, a census approach was adopted, all 158 employees were included in the sample. Table 1 presents the distribution of the study population.

Table 1: Distribution of Population across Sampled Banks

S/N	Bank Name	Number of Employees
1	Zenith Bank Plc, Ekrejeta Abraka	31
2	United Bank for Africa (UBA), Ekrejeta Abraka	23
3	Ecobank, Campus II Abraka	24
4	Unity Bank, Campus 1 Road Abraka	13
5	First Bank Nigeria Plc, Police Station Road Abraka	25
6	Fidelity Bank Plc, Campus 3 Abraka	20
7	Guaranty Trust Bank (GTB), Campus 3 Abraka	22
	Total	158

Source: Service Managers and Branch Managers of the Banks (2026)

3. Research Instrument and Validity

Data were collected using a structured, closed-ended questionnaire designed on a five-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1). The instrument comprised 25 items, five items per construct, and was adapted from Harold, Graham, and Brian (2019) [11]. The questionnaire was divided into two sections: Section A collected demographic data (gender, age, academic qualification, and work experience), while Section B addressed the substantive research questions. Face and content validity were established through review by the study supervisor and other management science experts, who confirmed the instrument's clarity, precision, and alignment with the study's research questions.

4. Reliability of Instrument

The Cronbach's alpha reliability coefficient was computed from a pilot administration of 20 questionnaires to employees of similar organizations not included in the main study. Results, as shown in **Table 2**, demonstrate acceptable to high reliability across all constructs.

Table 2: Reliability Statistics (Cronbach's Alpha)

Variable	Cronbach's Alpha	No. of Items
Affective Commitment	0.816	5
Normative Commitment	0.823	5
Continuance Commitment	0.818	5
Forced and Habitual Commitment	0.609	5
Employee Performance	0.730	5
Aggregate mean	0.924	25

Source: Researcher's Computation (2026) [2]

The aggregate Cronbach's alpha of 0.924 exceeds the 0.70 threshold recommended for survey research (Khairul, Syuhaida, & Saleh, 2018) [19], confirming that the instrument is reliable.

5. Model Specification and Data Analysis

Descriptive statistics (frequencies, percentages, and means) were employed to analyze demographic data and research question items. A benchmark mean of 3.0 was used: items with a mean score above 3.0 were accepted; those below were rejected. Inferential statistics, specifically Pearson's Product-Moment Correlation and multiple regression analysis, were used to test the hypotheses at a 0.05 significance level. The study model is specified as follows:

$$EP = \beta_0 + \beta_1AC + \beta_2NC + \beta_3CC + \beta_4FHC + \varepsilon$$

Where EP = Employee Performance; AC = Affective Commitment; NC = Normative Commitment; CC = Continuance Commitment; FHC = Forced and Habitual Commitment; β_0 = Constant; β_1 – β_4 = Coefficients; ε = Error Term.

Results and Discussion

1. Demographic Characteristics of Respondents

A total of 158 questionnaires were administered across the seven sampled banks. Of these, 150 (94.9%) were retrieved and used for analysis, representing an adequate response rate consistent with the threshold of 50% or above recommended for survey research (Mugenda & Mugenda, as cited in Eromafuru *et al.*, 2023) [9]. Tables 3 to 6 present the respondents' demographic profiles.

Table 3: Gender Distribution of Respondents

Gender	Male	Female	Total
Count	73	77	150
Percentage (%)	48.7	51.3	100

Source: Researcher's Compilation (2026) [2]

Table 3 shows that females (51.3%) slightly outnumber males (48.7%) among the bank employees surveyed, indicating a relatively balanced gender distribution.

Table 4: Age Distribution of Respondents

Age Group	Frequency	Percentage (%)
20–25 years	22	14.7
26–31 years	43	28.7
32–37 years	48	32.0
38–43 years	32	21.3
44 years and above	5	3.3
Total	150	100

Source: Researcher's Compilation (2026) [2]

The majority of respondents (32.0%) fall within the 32–37 age group, followed by the 26–31 group (28.7%). This suggests a workforce predominantly composed of working-age adults, capable of understanding and demonstrating both commitment and performance behaviour.

Table 5: Academic Qualification of Respondents

Qualification	Frequency	Percentage (%)
HND	27	18.0
BA/BSc	85	56.7
Postgraduate	22	14.7
Others	16	10.6
Total	150	100

Source: Researcher's Compilation (2026) [2]

Over half (56.7%) of respondents hold a bachelor's degree (BA/BSc), indicating that the workforce is educated and equipped to understand organizational expectations and commitment requirements.

Table 6: Work Experience of Respondents

Work Experience	Frequency	Percentage (%)
0–5 years	68	45.3
6–10 years	53	35.3
11–15 years	22	14.7
16–20 years	4	2.7
Above 21 years	3	2.0
Total	150	100

Source: Researcher's Compilation (2026) [2]

Most respondents (45.3%) have 0–5 years of work experience, with 35.3% having 6–10 years, suggesting a relatively young but experienced workforce.

2. Descriptive Analysis of Study Constructs

Items related to each dimension of organizational commitment and employee performance were analyzed using the simple mean method, with a benchmark of 3.0. Results are presented in Tables 7 through 11.

Table 7: Descriptive Analysis of Affective Commitment

Item	SA	A	U	D	SD	Mean	Std Dev	Remark
I want to be in this organization; I am comfortable here	49	55	30	16	0	3.91	0.98	Accepted
I am emotionally attached to this organization	7	49	40	32	22	2.91	1.15	Rejected
I enjoy working here and want to gain more experience	44	56	34	8	8	3.80	1.09	Accepted
I derive pleasure working with my team in this organization	30	65	25	30	0	3.63	1.02	Accepted
I would be glad to refer others to work with this organization	29	86	21	1	13	3.78	1.05	Accepted

Source: Researcher's Compilation (2026) ^[2]

Four of the five affective commitment items yielded mean scores above the benchmark of 3.0 (range: 3.63–3.91), indicating a predominant presence of affective commitment

among the sampled employees. Item 2 was the exception (mean = 2.91), suggesting that direct emotional attachment to the organization is comparatively lower.

Table 8: Descriptive Analysis of Normative Commitment

Item	SA	A	U	D	SD	Mean	Std Dev	Remark
Willing to put in extra effort for organizational success	74	37	39	0	0	4.23	0.84	Accepted
Being productive here feels like the right thing to do	48	92	2	0	8	4.15	0.89	Accepted
Will not hesitate to assist younger/new staff	32	97	5	16	0	3.97	0.82	Accepted
It is unethical to switch jobs only for benefits	25	30	28	39	28	2.90	1.37	Rejected
Prefer loyalty because organization has invested in me	9	47	49	24	21	3.01	1.13	Accepted

Source: Researcher's Compilation (2026) ^[2]

Results for normative commitment show four of five items accepted (mean range: 3.01–4.23), suggesting that employees generally exhibit a sense of obligation toward

their organizations. Item 4 was rejected (mean = 2.90), indicating less consensus around the moral dimensions of job-switching.

Table 9: Descriptive Analysis of Continuance Commitment

Item	SA	A	U	D	SD	Mean	Std Dev	Remark
Extremely glad I chose this organization over others	62	48	32	8	0	4.09	0.91	Accepted
My value is greater in this company, making me committed	40	86	24	0	0	4.11	0.65	Accepted
Extremely proud to tell people I work here	80	56	6	8	0	4.39	0.80	Accepted
Would invest time and intellect for organization's objectives	63	54	33	0	0	4.20	0.78	Accepted
It would not be beneficial to leave this organization	39	55	24	16	16	3.57	1.28	Accepted

Source: Researcher's Compilation (2026) ^[2]

All five continuance commitment items were accepted (mean range: 3.57–4.39), indicating strong evidence of this form of commitment.

Employees expressed pride in their organizations and perceived value in remaining, reflecting the perceived costs of exit described in the literature.

Table 10: Descriptive Analysis of Forced and Habitual Commitment

Item	SA	A	U	D	SD	Mean	Std Dev	Remark
I have no other choice but to work here	71	47	16	0	16	4.05	1.24	Accepted
Some employees would leave if they had other options	71	55	24	0	0	4.31	0.73	Accepted
Some employees lack a special reason to work here	48	54	40	8	0	3.95	0.90	Accepted
Some staff stay because they are habituated to the system	40	78	16	8	8	3.89	1.03	Accepted
Some staff are here because they have worked in banking for long	86	16	24	24	0	4.09	1.17	Accepted

Source: Researcher's Compilation (2026) ^[2]

All items reflecting forced and habitual commitment were accepted (mean range: 3.89–4.31), suggesting that such commitment patterns exist among bank employees in Abraka. Notably, the high acceptance of item 2 (mean = 4.31) indicates widespread acknowledgment that some employees remain due to lack of alternatives.

3. Hypotheses Testing

3.1 Correlation Analysis

A Pearson Product-Moment Correlation was first conducted to examine the associative relationships between the independent variables (organizational commitment dimensions) and employee performance. Results are presented in Table 11.

Table 11: Pearson Correlation Matrix

Variable	AC	NC	CC	FHC	EP
Affective Commitment (AC)	1.000				
Normative Commitment (NC)	0.592**	1.000			
Continuance Commitment (CC)	0.499**	0.460**	1.000		
Forced & Habitual Commitment (FHC)	0.210**	0.080	0.651**	1.000	
Employee Performance (EP)	0.580**	0.599**	0.597**	0.340**	1.000

** Significant at 0.01 level (2-tailed). Source: Researcher's Computation (2026) ^[2]

Table 11 reveals positive and statistically significant correlations between all four dimensions of organizational commitment and employee performance: affective ($r = 0.580$), normative ($r = 0.599$), continuance ($r = 0.597$), and forced/habitual ($r = 0.340$). These correlations suggest that

each commitment dimension shares some degree of explanatory relationship with employee performance, justifying the subsequent regression analysis.

3.2 Multiple Regression Analysis

Table 12: Multiple Regression Coefficients

Variable	B	Std Error	Beta (β)	t-value	Sig.	Tolerance	VIF	Decision
Constant	1.196	0.266		4.503	0.000			
Affective Commitment (AC)	0.182	0.059	0.230	3.063	0.003	0.585	1.711	Reject Ho ₁
Normative Commitment (NC)	0.267	0.062	0.330	4.330	0.000	0.565	1.770	Reject Ho ₂
Continuance Commitment (CC)	0.275	0.094	0.273	2.941	0.004	0.382	2.616	Reject Ho ₃
Forced & Habitual Commitment (FHC)	0.077	0.070	0.088	1.103	0.272	0.514	1.946	Retain Ho ₄

Dependent Variable: Employee Performance; df = 4; F-value = 39.822; t-critical = 2.132. Source: Researcher's Computation (2026) ^[2]

Table 13: Multiple Regression Model Summary

Model	R	R ²	Adj. R ²	Std. Error	R ² Change	F Change	df1	df2	Sig. F Change
1	0.724	0.523	0.510	0.394	0.523	39.822	4	145	0.000

Predictors: (Constant), FHC, NC, AC, CC. Source: Researcher's Computation (2026) ^[2]

Table 12 reveals that affective commitment ($\beta = 0.230$, $t = 3.063 > 2.132$, $p = 0.003 < 0.05$), normative commitment ($\beta = 0.330$, $t = 4.330 > 2.132$, $p = 0.000 < 0.05$), and continuance commitment ($\beta = 0.273$, $t = 2.941 > 2.132$, $p = 0.004 < 0.05$) each exert a significant positive influence on employee performance. The null hypotheses for Ho₁, Ho₂, and Ho₃ are therefore rejected. However, forced and habitual commitment ($\beta = 0.088$, $t = 1.103 < 2.132$, $p = 0.272 > 0.05$) did not produce a statistically significant effect, leading to the retention of Ho₄. Among the three significant dimensions, normative commitment exhibited the largest standardized beta coefficient ($\beta = 0.330$), followed by continuance commitment ($\beta = 0.273$) and affective commitment ($\beta = 0.230$).

Table 13 shows that the overall model is a good fit ($F = 39.822$, $p < 0.05$), with the four commitment dimensions explaining 52.3% of the variance in employee performance ($R^2 = 0.523$, Adj. $R^2 = 0.510$, $R = 0.724$). The remaining 47.7% of variance is attributable to factors not captured in this model.

Discussion of Findings

The finding that affective commitment significantly and positively affects employee performance ($\beta = 0.230$, $p = 0.003$) is consistent with Rafia (2020) and Igbomor and Ogbuma (2024) ^[15, 29], who similarly identified a meaningful link between emotional attachment to the organization and work output. This outcome aligns with the Social Exchange Theory: employees who feel genuine emotional bonds with their organization are predisposed to reciprocate through higher performance, organizational citizenship behaviours, and reduced absenteeism (Allison & Grimsley, 2021^[4]; Omoye, 2025^[25]).

The significant positive effect of normative commitment on employee performance ($\beta = 0.330$, $p = 0.000$) aligns with

Rogers (2020) ^[30], who reported a significant positive effect of normative commitment on employee job performance among Kenyan insurance companies. This finding stands in contrast to Igbomor and Ogbuma (2024) ^[15], who found normative commitment to have a negative and insignificant effect in the Ukwuani Local Government context, suggesting that industry-specific and contextual factors, including cultural norms around obligation in commercial banking, may moderate this relationship.

The significant positive effect of continuance commitment ($\beta = 0.273$, $p = 0.004$) corroborates Elina, Manyasi, and Evans (2023) and John (2023) ^[7], both of whom found significant positive associations between continuance commitment and employee performance or satisfaction. This implies that employees who remain because of the costs of leaving still channel sufficient effort into their work, possibly motivated by the fear of reputational or economic loss.

The non-significant effect of forced and habitual commitment ($\beta = 0.088$, $p = 0.272$) is an important and distinctive finding. While descriptive analysis confirmed the presence of this form of commitment among the employees, it does not translate into measurable performance enhancement. This validates Son *et al* (2023), who argued that employees compelled to remain by external pressures tend not to perform optimally. The implication for management is clear: coercive retention strategies are unlikely to yield productivity gains.

At the aggregate level, the finding that organizational commitment accounts for 52.3% of the variance in employee performance underscores the centrality of commitment as a determinant of performance, consistent with Mukhlis, Musnadi, and Ridwan (2020), Suharto and Hendri (2019), and Loan (2020) ^[21, 35].

Conclusion and Recommendations

Conclusion

This study examined the relationship between organizational commitment, operationalized through affective, normative, continuance, and forced/habitual commitment, and employee performance among 150 respondents from seven commercial banks in Abraka, Delta State, Nigeria. The findings confirm that affective, normative, and continuance commitment are each significant positive predictors of employee performance, while forced and habitual commitment, though present among employees, does not yield a significant performance effect. Together, these dimensions of organizational commitment explain 52.3% of the variance in employee performance, affirming that commitment is a substantive driver of workforce productivity in the Nigerian banking sector.

Recommendations

Based on these findings, the following recommendations are offered:

1. Human resource managers in banks should focus on cultivating affective commitment by fostering emotionally positive work environments, team cohesion, and alignment of individual values with organizational goals.
2. To enhance normative commitment, management should invest in employee development, demonstrate organizational loyalty, and communicate the organization's values clearly, creating a culture of mutual obligation.
3. Continuance commitment may be maintained by offering competitive non-transferable benefits, retirement plans, career development opportunities, and reputational prestige, that make leaving costly.
4. Managers should avoid reliance on forced or habitual commitment as a performance strategy, as such forms of commitment do not yield statistically significant performance gains and may undermine employee morale.

References

1. Ahmad R, Nawaz MR, Ishaq MI, Khan MM, Ashraf HA. Social exchange theory: Systematic review and future directions. *Frontiers in Psychology*,2023;13:1015921. <https://doi.org/10.3389/fpsyg.2022.1015921>
2. Akpomiemie P, Aruoren EE, Omoye IE, Igbomor E, Olisemenogor CH. Authentic Leadership and Silence: Role of Commitment. *International Research Journal of Multidisciplinary Scope*,2026;7(1):146-156.
3. Ali I. The effect of coercive power and reward toward teacher's job satisfaction. *International Journal of Innovation, Creativity and Change*,2020;12(5):493–499.
4. Allison J, Grimsley S. Organizational commitment: Definition, theory and types. *Study.com*, 2021. <https://study.com/academy/lesson/organizational-commitment-definition-theory-types.html>
5. Ciner L. Setup for success: How to improve employee performance, 2019. <https://blog.walkme.com/how-to-improve-employee-performance/>
6. Cropanzano R, Anthony EL, Daniels SR, Hall AV. Social exchange theory: A critical review with

- theoretical remedies. *Academy of Management Annals*,2017;11(1):479–516. <https://doi.org/10.5465/annals.2015.0099>
7. Elina IM, Manyasi JN, Evans K. Continuance commitment and employee performance of non-academic staff in public universities in western region of Kenya. *African Journal of Empirical Research*,2023;4(2):646–655.
 8. Eliyana A, Muzakki SM. Job satisfaction and organizational commitment effect in the transformational leadership towards employee performance. *European Research on Management and Business Economics*,2019;25(3):144–150.
 9. Eromafuru GE, Odita OA, Kifordu AA, Eromafuru F, Nweike-Ikeji UM, Eneh IS, *et al.* Building business performance on green business strategy in South-South Nigeria. *International Journal of Membrane Science and Technology*,2023;10(3):2974–2987.
 10. Eruvwe OE, Tarurhor EM, Aruoren EE, Omoye EI. Business Management ethics and customers retention in selected money-deposit banks in Delta and Edo States Nigeria. *American International Journal of Business Management (AIJBM)*,2024;7(6):30-42.
 11. Harold D, Graham C, Brian D. Virtual teamwork and commitment's impact on project quality. *International Journal of E-Collaboration*,2019;13(4):42–58.
 12. Herman S, Kurniawan J. The effect of work environment, organizational commitment and compensation on employee performance at St. Aisyiyah Khadijah, Pinrang District. *Economic and Business Journal*,2023;1(2):103–112.
 13. Hinton PR, Brownlow C, McMurray I, Cozens B. *SPSS explained*. Routledge, 2004.
 14. Homans GC. Social behaviour as exchange. *American Journal of Sociology*,1958;63(6):597–606. <https://doi.org/10.1086/222355>
 15. Igbomor E, Ogbuma SM. An empirical evidence of the effect of organizational commitment on employee job performance. *International Journal of Research Publication and Reviews*,2024;5(1):1941–1947.
 16. Igede PK, Luh KCD, Kadek BML, Ida BRS. The influence of organizational culture, employee satisfaction, personality, and organizational commitment towards employee performance. *International Research Journal of Management, IT & Social Sciences*,2019;5(3):35–45. <https://doi.org/10.21744/irjmis.v5i3.666>
 17. John O. Continuance commitment and employee job satisfaction in supermarkets in Port Harcourt, Nigeria [Unpublished manuscript], 2023.
 18. Kelvin T. Employee commitment on organizational performance: A review of literature. *ResearchGate*, 2020.
 19. Khairul ZMA, Syuhaida I, Saleh AL. Contractor's performance appraisal system in the Malaysian construction industry. *International Journal of Engineering & Technology*,2018;7(3.9):46–51.
 20. Loan LTM. The influence of organizational commitment on employees' job performance: The mediating role of job satisfaction. *Management Science Letters*,2020;10(14):3307–3312.
 21. Mukhlis, Musnadi S, Ridwan N. The effect of organizational commitment and job satisfaction on employee performance and its implication on the

- performance of PT. PLN (Persero) Banda Aceh. *International Journal of Scientific and Management Research*,2020;3(3):23–34.
22. Mustafa S, Asdar M, Kadir N. The effect of motivation and commitment on employee performance moderated by organizational culture at Gowa Regency Regional Government. *Journal of Research in Business and Management*,2022;10(3):15–28.
 23. Okwuse UY, Omoye IE, Muhammad A, Edeme NC, Ogebor EO, Osahon BO. Nonlinear and distributional effects of financial development on carbon emissions in Nigeria and the United Kingdom [Preprint]. *Research Square*, 2026. <https://doi.org/10.21203/rs.3.rs-8701515/v1>
 24. Omar SNZ, Cob CMSC, Sakarji SR, Thani AKA, Bakar AA. A preliminary study of factors influencing on employee performance. *International Journal of Academic Research in Business and Social Sciences*,2022;12(1):1880–1891.
 25. Omoye EI. Innovative quality control management and employee productivity in packaged water firms in Delta State. *DELSU Journal of Management Sciences*,2025;7(2):1–15.
 26. Omoye EI, Aruoren EE, Tarurhor EM, Eruvwe OE. Leadership style and employee service delivery in money deposit banks in Delta State, Nigeria. *International Journal of Advances in Engineering and Management*,2024;6(6):345–358.
 27. Omoye EI, Tarurhor EM, Aruoren EE. Job dissatisfaction and employee retention in money deposit banks in South-South Nigeria. *International Journal of Humanities, Social Science and Management*,2024;4(6):600–615.
 28. Omoye EI. Securing the future: How talent retention strategies drive the sustainability of deposit money banks in southern Nigeria. *Iconic Research and Engineering Journals*,2026;9(11):4919-4928.
 29. Rafia G. Impact of affective commitment on employee performance special reference to the Fenda Communication and IT–KSA. *International Journal of Management*,2020;11(6):1440–1454. <https://doi.org/10.34218/IJM.11.6.2020.132>
 30. Rogers D. An empirical analysis on the effect of normative commitment on employee performance among employees of selected insurance companies in Eldoret Town, Kenya. *The International Journal of Business & Management*,2020;8(11):72–75. <https://doi.org/10.24940/theijbm/2020/v8/i11/BM2011-032>
 31. Shani J. 7 ways to boost organizational commitment. *Academy to Innovate Human Resources*, 2021. <https://www.aihr.com/blog/organizational-commitment/>
 32. Silitonga EW, Sadeli J. Factors contributing to employee performance. In *Proceedings of the International Seminar of Contemporary Research on Business and Management (ISCRBM 2019)*. CRC Press, 2020, 15.
 33. Son H, Madhakomala R, Suparno EW. The effect of job involvement and organization commitment on decision-making of echelon II, III, and IV. *ASSEHR Journal*,2023;6(3):119–130.
 34. Sufia S, Toni N. Effect of organizational commitment and work motivation on employee performance with job satisfaction as an intervening variable at PT. Famfit Bugar Nusantara. *International Journal of Research and Review*,2020;7(8):303–312.
 35. Suharto S, Hendri N. The impact of organizational commitment on job performance. *International Journal of Economics and Business Administration*,2019;7(2):189–206.
 36. Tom EC, Young OU, Muhammad A, Jeroh E, Emumeena MO, Omoye EI, *et al.* Oil demand-supply equilibria in some selected regions: macroeconomic implications for market stability and energy security. *Eastern Journal of European Studies*,2025;16(SI):36–51. <https://doi.org/10.47743/ejes-2025-SI03>
 37. Towler A. Workplace and organizational commitment: What it is and why it matters as a management tool, 2020. <https://www.ckju.net/en/dossier/workplace-organizational-commitment-what-it-is-why-it-matters-management-tool>
 38. Wikipedia Group. Organizational commitment, 2020. https://en.wikipedia.org/wiki/Organizational_commitment
 39. Ying Q, Wanlin L, Tan Y, Hongwei G. Organizational commitment and its relationship to the employees' work performance of an oil company. *Journal of Business and Management Studies*,2024;6(1):110–126. <https://doi.org/10.32996/jbms.2024.6.1.6>