

Suggestion Scheme and Workers Commitment in Nigerian Banking Industry

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ABSTRACT

This study examined the effect of Suggestion Scheme - a form of Employee Voice and Workers Commitment. Using Cross Sectional Survey design, a sample size of 357 workers from the banks in the South-South zone of Nigeria was used as respondents. We found that suggestion scheme had a significant positive effect on employees' continuance and normative commitment but no significant effect on employee's affective commitment. This result suggests that when organizations utilize suggestion scheme as a form of employee voice, workers will be morally obliged to remain with the organization and will stay because they would not want to lose their investment.

Keywords: suggestion scheme, affective commitment, continuance commitment, normative commitment, employee voice.

Date of Submission: 30 October 2013



Date of Acceptance: 05 December 2013

I. INTRODUCTION

Management practitioners believe that to achieve the goals of their organizations, they need to harness the commitment of workers. A committed and loyal employee will enable organizations maintain a competitive edge in their industry (Ardrey et al 2001; Salami 2008; Dordevic 2004; Ahiauzu and Asawo 2012; Gbadamosi 2003; Muthuveloo and Rose 2005). Owing to this contention, several researchers have highlighted the importance of workers commitment in organizations. Dixit and Bhati (2012) believe that employees who are committed to their organization will bring about sustained productivity. Salami (2008:31) posits that "Organizations need committed workers in order to face the worldwide economic competition". Gbadamosi (2003) argued that workers commitment enhances performance which leads to organizational effectiveness. The importance attached to organizational commitment has made several researchers examine the effect of organizational factors on commitment such as performance (Zabid et al 2003; Oladejo et al 2011), Monetary rewards (Omolayo and Owolabi 2007), Effectiveness (Angle and Perry 1981), psychological and demographic factors (Salami 2008), structure (Ardrey et al 2001), withdrawal intentions (Carmeli and Gefen 2005), work family role (Akintayo 2010), human resources management practice (Gbadamosi 2003), communication climate and job satisfaction (Trombetta and Rogers 1988).

While there is a proliferation of literature on commitment and other constructs, there has been little research which examined the effect of Suggestion Scheme as a form of employee voice on workers commitment. Lloyds (1996) believe that if employees do not have voice by means of a suggestion scheme, they may engage in behaviours that would be obstructive or even destructive to the organization. Buech et al (2010) also reiterated the importance of suggestion schemes in ensuring that organizations benefit from employees innovativeness. In the same vein Nicol (2002) argues that a good suggestion scheme makes employees believe that management cares for them and listens to them. This builds trust for the system. Research (Farndale et al 2011; Martin 2008) shows that when employees trust management, their commitment will improve. Therefore this piece of work is carried out to investigate the effect of suggestion scheme on workers commitment in the Nigerian Banking Industry. There is paucity of research in this area. To fill this gap, we examined the theory of Suggestion Scheme, Workers Commitment and the implied relationship between suggestion scheme and worker's commitment.

II. LITERATURE SURVEY

Suggestion Scheme

Milner *et al* (1995:4) defined suggestion scheme a "formalized mechanism which encourages employees to contribute constructive ideas for improving the organization in which they work". Implemented ideas can be rewarded by a monetary award or some other form of recognition – usually proportionate to the benefits generated.

"Employee suggestion schemes are a way to capture employee's ideas on areas that are often not within their control" (ILO 2010:1).

Suggestion schemes are the oldest form of employee voice and are very useful for any organisation that wishes to introduce change in its culture, structure or technology (Lloyd 1996). Suggestion scheme as a form of employee voice produces good ideas for improvement, increases employee commitment to the implementation of such ideas, elevates cooperation, enhances workers sense of power and dignity, improves loyalty and identification with the organisation, educates employees in goal setting and helps to identify leaders (Carnevale and Sharp 1993).

Suggestion schemes are a valuable means for employees to participate in improving the efficiency of an organization. This is because they help to reduce the feelings of frustration workers have when they believe there are no recognized channels of communication for them to air their ideas/views. Suggestion boxes are usually provided with forms given for entering a suggestion (Armstrong 2003).

A suggestion scheme involves employees writing their suggestion on a piece of paper and placing it in a box that is easily accessible. The manager in charge publicly empties the suggestion box on a regularly scheduled basis and reads the suggestion. A committee then decides which suggestions to implement and responds to suggestions (ILO Report 2010).

According to Milner *et al* (1995) when organisations are establishing a scheme, a likely starting- point for them is to ensure that suggestion scheme aligns with the organization's mission, objectives and values. It must also be viewed as being a key human resource initiative and as such should seek to integrate with the goals of recruitment, training and appraisal of staff at all levels. Senior management should demonstrate their faith in the scheme, promote and support it and encourage all managers to view it as a positive force for continuous improvement.

Suggestion schemes help organisations to become more innovative and help them reduce cost (Carnevale and Sharp, 1993; Buech *et al* 2010).

The following factors have been identified by Milner *et al* (1995) as being necessary to successfully implementing a suggestion scheme in an organisation:

1. It is important for senior and middle management to be totally committed to the scheme. A member of the senior team of staff should be clearly identified as the overall ideas champion of the service.
2. All employees should be encouraged to participate in the scheme. Everyone in the organisation will be eligible and this should be made clear in recruitment materials, job descriptions and in publicity material for the scheme.
3. Careful consideration should be given to the evaluation strategy. Those who are given responsibility for evaluating suggestions must be fully committed to the success of the scheme.
4. The suggestion scheme must be supported by effective administrative backup with sound procedural systems to ensure that suggestions are processed within published timescales.
5. An adequate budget must be provided to fund awards, other forms of recognition, the purchase of equipment and promotion and publicity of the scheme.
6. Every opportunity must be taken to promote the scheme throughout the organization. There is little point in launching a scheme if nobody knows that it exists. It must be publicized at regular intervals throughout the year, in order to ensure that everyone is aware of its existence.
7. The success of a suggestion scheme can be measured by the number of suggestions that are actually implemented. Implementation is important because implemented ideas demonstrate the continuing success of the scheme and implemented ideas provide the suggestor(s) with personal satisfaction at seeing their idea in operation – having the knowledge that they have made a difference.
8. It is important that everyone in the organization is aware of the benefits gained from implemented suggestions, so that they too may be encouraged to think about ways in which they can contribute.

Lloyd (1996) was able to demonstrate through his research of British Gas how the use of suggestion schemes can encourage employees not only to think more creatively, but also to share their ideas for the benefit of the organisation. This will make them more committed and motivated, especially if they receive the appropriate reward and recognition for their ideas, and see them implemented and actually improving the organization.

Research carried out by Income Data Services (1991) reports that the greatest obstacle to implementing a suggestion scheme in organisations is the fear by middle managers that such schemes will undermine their importance in the organisation. An ill-conceived and undefined suggestion scheme can turn employees off and generate ill-will, cynicism and misunderstanding in the organisation (ILO 2010). Carnevale and Sharp (1993) also reports that suggestion schemes can backfire on the organisation if they become overtly bureaucratic. This can be as a result of unclear ground rules, complex and excessive paperwork, lengthy processing time, inexperienced or overburdened evaluators, rejections without clear and sufficient reasons, long delays in implementing approved ideas or in delivering rewards, insufficient communication with suggesters, and processing proposals through layer after layer of the hierarchy, can lead to disillusioned and demoralized participants.

With these views in mind, we therefore examined how the use of suggestion schemes in organizations influences workers' commitment by first reviewing the literature on commitment and the relationship between suggestion schemes and worker's commitment.

III. WORKERS COMMITMENT

Workers Commitment is a multidimensional construct (Meyer et al 2002), hence there are several definitions explaining this concept. Porter et al. (1974:604) defined commitment as “a strong belief in and acceptance of the organization’s goals, a willingness to exert considerable effort on behalf of the organization, and a definite desire to maintain organizational membership”. Wiener and Vardi (1980:90) describe organisational commitment as “behavioural intention or reaction, determined by the individual's perception of the normative pressure”. O'Reilly (1989:17) sees it as “an individual's psychological bond to the organisation, including a sense of job involvement, loyalty and belief in the values of the organisation”. Mowday, et al (1982:26) define commitment as “the relative strength of an individual’s identification with and involvement in a particular organisation characterized by strong acceptance or a belief in an organisation’s goals and values; willingness to exert effort on behalf of the organisation; and a strong desire to maintain membership of the organisation.” Meyer and Herscovitch (2001:301) sees commitment as “a force that binds an individual to a course of action of relevance to one or more targets” From these definitions, organizational commitment is conceptualized as a psychological construct, an inner feeling in the worker that propels him/her to act in a certain way that will enable organizations realize their goals. This view strongly mirrors Allen and Meyer’s (1990) definition of worker’s commitment as “a psychological state that characterizes the employees’ relationship with the organization which has implications for the decision to continue or discontinue membership in the organization.”

Allen and Meyer (1990) developed the Three Component Model of measuring worker’s commitment to their organization which has its critics (Swales 2000; Jaros, 2007; Solinger et al 2008). Irrespective of the criticisms levied against Allen and Meyer’s Three Component Model of Commitment is still the most influential current model of measuring workers commitment to their organization. This is because several studies (Kazari and Emami 2012; Meyer and Allen 1991; Herscovitch and Meyer, 2002; Ko, et al, 1997; Speechley, Noh, and Beggs, 1993; Gross and Fullager, 1996) have been conducted to test the applicability of the three-component model of organisational commitment. These studies provide strong evidence for the generalizability of Meyer and Allen’s (1991, 1997) model of commitment.

Meyer and Allen (1991) assert that the three components used in measuring organizational commitment are: affective, continuance and normative commitment.

Affective Commitment is concerned with the individual’s emotional attachment and identification with the organisation. Employees with affective commitment stay with the organisation because they want to. Affective commitment shows the emotional bond and identification the employee has with the organization. This is portrayed by feelings of devotion, belongingness, and stability (Meyer et al., 2003). There has been strong support in other researches for affective commitment, (Meyer et al 2002; Malhotra and Mukherjee 2004) showing how it leads to better performance of employees

Continuance Commitment is more calculative. Employees with continuance commitment are aware of the cost associated with leaving the organisation and they stay with the organisation because they need to for material benefits. Allen and Meyer (1990) proposed that the *continuance* component of organizational commitment develops on the basis of two factors: the magnitude and/or number of investments (or side-bets) individuals make and a perceived lack of alternatives. When employees believe they have fewer employment alternatives, their continuance commitment to their current employer will be stronger. This side-bets or economic exchange (Meyer and Allen 1997; Taing et al 2011) and lack of employment opportunities show different forms of continuance commitment.

Normative Commitment has to do with feelings of obligations employees have to continue with the organisation. Meyer and Allen (1990) stressed that employees whose parents have been long-term employees of an organization would have a strong normative commitment. This may result if the parents had stressed the importance of being loyal to their organization. Jha (2011) believes normative commitment is influenced by cultures that stress the importance of loyalty and devotion to institutions such as family, marriage, country, religion and employment organizations.

Meyer and Allen (1991) suggest that employees can experience all three forms of commitment to varying degrees and the strength of each is influenced by different factors. Affective commitment is influenced by the extent to which employee’s needs and expectations about the organisations are matched by their actual experience. Continuance commitment comprises of personal sacrifice associated with leaving and limited opportunities for other employment. While normative commitment is influenced by societal norms and culture. Martin (2008:601) reports that “affective commitment positively influences normative commitment and continuance commitment is determined by normative commitment and affective commitment.” Research (Taing et al 2011) has demonstrated that employees that perceive loss of economic benefit by leaving the organization were more committed than those that felt they had fewer employment alternatives. Meyer et al (2002) found that strong affective commitment influences employees’ job satisfaction, perceived organizational support, organizational justice, and transformational leadership. Also affective and normative commitments are strongly correlated. In line with these Meyer et al (2012) report that organizations will benefit if their workforce have a strong Affective and Normative Commitment because this combination is more superior to having employees with a strong Affective commitment alone. They also report that a strong continuance commitment is also good, so long as it is supported by a strong affective and normative. All three forms of commitment binds an individual to the organization and reduces the likelihood of leaving (Meyer et al 2012)

In this study, we have identified suggestion scheme as an emerging research area of interest. We therefore examined the hypothesized relationships between suggestion scheme as a form of employee voice and the measures of workers commitment.

IV. SUGGESTION SCHEME AND WORKERS COMMITMENT

Landau (2009) posit that employees will be more committed if their suggestions facilitate improvement or change in the organisation. Similarly Lloyd (1996) believe that when organisations encourage employees to think more creatively and share their ideas for the benefit of the firm by the use of employee suggestion scheme, it will make employees more committed and involved in the organisation. Martin (2008) is of the view that commitment is determined mainly by the interaction between management and employees.

Therefore when management encourages employees to participate in organisation processes and changes through the use of suggestion schemes, it will increase employee commitment to the organisation.

From the foregoing, we proposed the following hypotheses:

Ho₁: there is no significant relationship between suggestion schemes and employees' affective commitment.

Ho₂: there is no significant relationship between suggestion schemes and employees' continuance commitment

Ho₃: there is no significant relationship between suggestion schemes and employees' normative commitment

V. METHODS

This study collected data from members of the banking industry in the South-South zone of Nigeria using cross sectional survey design. The population for this study included all senior and junior employees in the listed banks in the Nigeria Stock Exchange. We used the employees in the bank's headquarters in the six state capitals as our accessible population. The population figure was sourced from the bank's nominal role. A total of five thousand employees made up the total population. The sample size for this study was determined using Krejcie and Morgan's (1970) table on sample size determination. Our sample size was three hundred and fifty-seven employees. However when we distributed our questionnaire, the completed and usable copies for the analysis was 315, representing 88.24% of respondents who genuinely participated in our study. The instrument used for data collection was the questionnaire and in-depth interview. The questionnaire was divided into two sections. Section A comprised of demographic information such as age, gender, length of stay in the organization and educational qualifications. Section B elicited respondent's views concerning the study variables. The questionnaire adopted the 5-point Likert Scale rating, where respondents were asked how strongly they agree or disagree with a statement or series of statement. The scale used for measuring Suggestion Scheme was adapted from the work of Nicol (2002). Workers Commitment was measured using Allen and Meyer's (1990) Organizational Commitment Questionnaire (OCQ) which we adapted for our study. The OCQ measured affective commitment, continuance commitment and normative commitment. Affective commitment had nine items, while continuance and normative commitment had eight items each. The variables that were employed for this study were sourced from existing literature and had been pre-tested and validated in previous studies (Allen and Meyer, 1990; Meyer and Allen 1991; Herscovitch and Meyer, 2002; Pittorino 2008; Nicol 2002). Therefore the variables had construct validity. Cronbach Alpha was used to test for reliability in our study. Cronbach alpha is commonly used in research to test internal reliability. According to researchers (Bryman and Bell 2003; Nunally and Berstein 1994; and Sekaran 2003) an alpha coefficient of 0.80 is generally accepted as a good level of internal reliability of the instrument, though an alpha level of 0.7 is also considered to be efficient. For test of reliability the following Cronbach Alpha Coefficients were obtained for our scales: Suggestion Scheme (0.731), Affective Commitment (0.771), Continuance Commitment (0.724), and Normative Commitment (0.708). Hence all our variables had internal reliability.

Frequencies and percentages were used to classify our demographic data. Our variables were subjected to univariate and bivariate analysis. Inferential statistics using Spearman Rank Order Correlation Coefficient was used to establish the association between Suggestion Scheme and Worker's Commitment.

VI. RESULTS AND DISCUSSION

The results from our demographic data indicated that majority of the workers had been working for the bank between 1-3years which represents 47.94% of respondents, 24.8% of workers had been working between 4-5years, while employees who had worked between 4-8years represented 3.2% of respondents and those with over 8years represented 7.6% of respondents. Males working in the banking industry were 168 representing 53.3% of respondents, while females made up the remaining 46.7% and were 147 in number. 47.3% of respondents were between the ages of 20-29, 45.7% were between the ages of 30-39, 6.7% were between the ages of 40-49 and only one person was 50 and older. Respondents with Bachelor's degree were 157 in number representing 49.8%, Diploma/Certificate 85 (27%), Post Graduate Degree 66 (21%) and West African Examination Certificate or its equivalent were 7 in number representing 2.2% of respondents. This indicates that most workers were highly educated in the banking industry in Nigeria.

Using univariate analysis, we obtained the following mean scores (x) for our variables.

Table 1: Descriptive Statistics of Suggestion Scheme

	SSC1	SSC2	SSC3	SSC4	SSC5	SSC6	SSC7	SSC8
N Valid	315	315	315	315	315	315	315	315
Missing	0	0	0	0	0	0	0	0
Mean	2.4794	2.6476	2.0603	1.6444	2.0190	1.5397	1.7175	1.6667
Std. Deviation	1.23718	1.72826	1.18893	1.22107	4.37126	.81047	.93389	.97745
Skewness	-.465	3.386	-.129	.306	9.125	.124	-.141	.112
Std. Error of Skewness	.137	.137	.137	.137	.137	.137	.137	.137
Minimum	.00	.00	.00	.00	.00	.00	.00	.00
Maximum	4.00	14.00	4.00	4.00	45.00	4.00	4.00	4.00

Source: SPSS COMPUTATION

Table 2: Descriptive Statistics of Affective Commitment

	ACS1	ACS2	ACS3	ACS4	ACS5	ACS6	ACS7	ACS8	ACS9
N Valid	315	315	315	315	315	315	315	315	315
Missing	0	0	0	0	0	0	0	0	0
Mean	1.8825	2.7841	2.5175	2.1048	1.6063	1.5810	2.3778	1.4921	1.6317
Std. Deviation	1.39683	1.04260	1.30732	1.27137	1.08726	1.10972	1.29679	1.09534	1.36760
Skewness	.049	-1.374	-.852	-.320	.278	.364	-.809	.364	.214
Std. Error of Skewness	.137	.137	.137	.137	.137	.137	.137	.137	.137
Minimum	.00	.00	.00	.00	.00	.00	.00	.00	.00
Maximum	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00

Source: SPSS COMPUTATION

Table 3: Descriptive Statistics of Continuance Commitment

	CCS1	CCS2	CCS3	CCS4	CCS5	CCS6	CCS7	CCS8
N Valid	315	315	315	315	315	315	315	315
Missing	0	0	0	0	0	0	0	0
Mean	2.1238	1.8571	2.3079	2.2349	2.1651	2.0857	2.1714	2.1937
Std. Deviation	1.26965	1.18989	1.26079	1.36682	1.32036	1.29512	1.31472	1.25833
Skewness	-.103	.062	-.674	-.567	-.407	-.178	-.201	-.206
Std. Error of Skewness	.137	.137	.137	.137	.137	.137	.137	.137
Minimum	.00	.00	.00	.00	.00	.00	.00	.00
Maximum	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00

Source: SPSS COMPUTATION

Table 4: Descriptive Statistics of Normative Commitment

	NCS1	NCS2	NCS3	NCS4	NCS5	NCS6	NCS7	NCS8
N Valid	315	315	315	315	315	315	315	315
Missing	0	0	0	0	0	0	0	0
Mean	2.2730	1.8190	2.3175	2.3111	1.8825	2.0952	1.9778	1.6476
Std. Deviation	1.37136	1.20599	1.28719	1.43157	1.22689	1.17178	1.31484	1.35426
Skewness	-.398	.352	-.591	.470	.496	.077	.024	.079
Std. Error of Skewness	.137	.137	.137	.137	.137	.137	.137	.137
Minimum	.00	.00	.00	.00	.00	.00	.00	.00
Maximum	4.00	4.00	4.00	12.00	4.00	4.00	4.00	4.00

Source: SPSS COMPUTATION

Table 5: Descriptive statistics of variables

	N	Mean	Std. Deviation	Skewness	
	Statistic	Statistic	Statistic	Statistic	Std. Error
SSC	315	1.9718	.84234	2.217	.137
ACS	315	1.9975	.64236	.364	.137
CCS	315	2.1425	.75092	.028	.137
NCS	315	2.0405	.74410	.591	.137
ValidN (listwise)	315				

Source: SPSS COMPUTATION

The overall mean score (x) for Suggestion Scheme (SSC) = 1.97, Affective Commitment (ACS) =1.99, Continuance Commitment (CCS) =2.14, and Normative Commitment (NCS)=2.04.

For the bivariate analysis the Spearman Rank Order Correlation Coefficient is calculated using SPSS to establish the association between Suggestion Scheme and Workers Commitment. To test the hypotheses, the following guidelines were used to accept or reject the null hypotheses: when the statistical test of significance (P-value) is less than 0.05 i.e., $P < 0.05$, the null hypothesis was rejected, when $P > 0.05$, the null hypothesis was accepted. This is in line with Kathari's (2006) decision rule. The confidence interval was set at the 0.05 (two tailed) level of significance to test the statistical significance of the data in this study. Table 6 presents the result of the association between Joint Consultation (JCS) and Workers Commitment – Affective Commitment (ACS), Continuance Commitment (CCS), and Normative Commitment (NCS).

Table 6: Association between Suggestion Scheme and Workers Commitment

			SSC	ACS	CCS	NCS
Spearman's rho	SSC	Correlation Coefficient	1.000	.092	.243(**)	.328(**)
		Sig. (2-tailed)	.	.104	.000	.000
		N	315	315	315	315

** Correlation is significant at the 0.01 level (2-tailed).

From table 6, for hypothesis one $r = 0.092$ and $p = 0.104$, therefore our first null hypothesis is accepted. There is no significant relationship between suggestion scheme and affective commitment.

From table 6, for hypothesis two, $r = 0.243^{**}$ and $p = 0.000$. Therefore our second null hypothesis is rejected. There is a significant positive relationship between suggestion scheme and continuance commitment at the 0.01 level of significance.

From table 6, for hypothesis three, $r = 0.328^{**}$ and $p = 0.000$. Therefore our third null hypothesis is rejected. There is a significant positive relationship between suggestion scheme and normative commitment at the 0.01 level of significance.

Therefore our hypotheses can be stated thus:

H₀₁: there is no significant relationship between suggestions scheme and Affective Commitment.

H₂: there is a significant positive relationship between suggestion scheme and Continuance Commitment

H₃: there is a significant positive relationship between suggestion scheme and Normative Commitment

This result is consistent with the in-depth interview conducted. Notes were taken in recording participant's responses. The questions were based on the survey instrument and elicited information about bankers views of the use of joint consultation and how it affects their commitment to their organization. Two participants from the six states were selected and a total of twelve banking personnel interviewed.

Most bankers agree that their bank has a suggestion scheme in which suggestions are made and put in a suggestion box. Many employees have made suggestions for improvement. Majority of people interviewed report that management did not acknowledge their suggestions, and the whole idea just filtered out. Though few others report that their suggestions were acknowledged and they received a non monetary award, such as their picture in the banking hall, proclaiming them employees of the month. Some were given shares in the bank. They also received a little token of money from management, which they considered equitable for their contribution. As one participants report: "I felt very good with myself when I was recognized by management as an innovative staff for the suggestion I proffered." Since it was perceived that management appreciates their effort for improvement, they are willing to stay in the organization and help achieve the goals of their bank.

Our findings revealed that Suggestion Scheme has a significant positive effect on Workers Continuance and Normative Commitment. Suggestion Scheme does not have a significant effect on Workers Affective Commitment.

Since suggestion scheme encourages employees to contribute constructive ideas for improving the organization they work in, it is not surprising to find that employees are committed to the goals of the organization. Their level of commitment was continuance commitment which signifies that they are calculative about their intentions to stay with the organization. They remain in the organization because of the fear of losing status or money (Gurses and Demiray 2009). This view is also backed by the social exchange theory, which also implies a give and take relationship between management and workers. Workers in the Nigeria Banking Industry make useful suggestions for improvement and in return are given monetary and non-monetary reward for their accepted suggestions. Gurses and Demiray (2009) explained that employees with continuance commitment stay with their organizations because of their investment of time and effort to the organization. They believe that if they leave the job they will have fewer choices.

Our findings also revealed that workers in the Nigeria Banking Industry exhibit normative commitment to their organizations. By making suggestions and receiving a reward for the suggestions they feel morally obliged to remain with their banks. Loyalty is a key reason for workers to remain with the organization. Researchers (Gurses and Demiray 2009) have shown that employees with normative commitment believe that they have to give back to the organization for taking them in during their time of need. They pay back with loyalty since they feel morally obliged to remain with their banks. Workers see the reward given to them as being equitable to their proffered suggestions and as such believe it is only proper to stay with such organizations. Normative commitment hence draws on feelings of societal expectations. Hence our findings support Lloyd (1996) contention in the literature that the use of suggestion schemes by organizations increases employees' commitment.

Therefore the use of suggestion schemes as a form of employee voice by the Nigeria Banking Industry produces positive effect on workers continuance and normative commitment.

VII. CONCLUSIONS

The conclusions drawn from this study are that the use of suggestion scheme as a means of employee voice significantly increases employees continuance and normative commitment but has no significant effect on workers affective commitment. We found in this study that suggestion scheme is a form of employee voice in the banking industry in Nigeria and it leads to employees' commitment. According to Carnevale and Sharp (1993) suggestion scheme increases employee commitment, elevates cooperation, enhances workers sense of power and dignity and improves loyalty and identification with the organization. Workers in our study had a moral obligation to remain with the organization because they believe that the organization had invested hugely on them. They also remain with the organization because they are aware of the personal sacrifice associated with leaving and the limited opportunities for other employment.

According to Coetzee (2005) the perceived cost associated with leaving the organization is influenced by the threat of losing attractive benefits such as money, seniority based privileges or wasting the time and effort spent in acquiring nontransferable skills. The moral obligation to remain with the organization is influenced by family or cultural orientation. Nigerians are strongly influenced by family or cultural orientation because most employments are obtained owing to the connection the worker has to those in authority in the organization. According to Ahiauzu (1999:213) 'family, ethnic and tribal relationship between a job seeker and the existing members of an organization should be considered an advantage to the job seeker, while considering him or her for employment in that organization'. Therefore employees who got their jobs through family or tribal connection would have a strong moral obligation to remain with the organization because he/she would not want to disappoint the person that placed him/her in the job position. When managers are cognizant of the type of commitment employees have to the organization they will be able to channel this towards achieving organizational objectives.

This study has contributed immensely to the literature on employee voice as a means of increasing workers commitment to their organization. When workers are given opportunity to contribute to decision making in the organization, through the use of different voice forms, they become more committed to the organization and hence their loyalty is won. A committed employee will happily help the organization achieve its objectives by exerting extra effort on behalf of the organization.

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