

Personal Variables As Predictors Of Job Commitment Of Bankers In Benin City, Edo State, Nigeria

¹Ogbeide Caroline and ²Ojugo A.I

Institute of Education

Ambrose Alli University, Ekpoma-Edo State

²Department of Guidance and Councelling

Faculty oof Education

Ambrose Alli University, Ekpoma-Edo State.

Abstract

This study examined personal variables as predictors of job commitment of Bankers in Benin City. The researcher adopted the *ex post facto* research design for the study. A sample size of five hundred and six (502) bankers representing 29% of the population was drawn from banks in the study area using the proportionate random sampling technique. Organisational Commitment Scale were adopted for the study. The Cronbach reliability alphas for the scale is 0.75 for Organisational Commitment Scale. The research questions one was descriptively analyzed using mean (\bar{X}) and standard deviation (S.D) while the hypotheses were tested using the binary logistic regression (BLR). The entire hypotheses were tested at 0.05 level of significance. Result of the study showed that personal variables –sex, age and educational qualification had significant influence on job commitment of bankers in Benin City ($p < 0.05$). The male bankers had 5.23 times higher likelihood of being committed to their jobs than their female contemporaries. The young bankers had higher likelihood of being committed to their jobs than old and older bankers while the moderately and highly qualified bankers had higher likelihood of about 4 and 5 times more chances of being more committed to their jobs than their equals who have low educational qualifications. Arising from the findings, it was recommended that bank managers should always try to encourage their subordinates by making the organizational climate conducive for them to work. This can be done by giving bankers the needed moral and financial supports such as showing some confidence in those they manages, and making themselves more approachable in times of challenges.

Keywords: Personal Variables, Predictors, Job Commitment, Bankers

INTRODUCTION

Workers are assets of great value in any field of endeavour; be it business,, industry or a commission. Their relevance in any organization or workplace cannot be overemphasized. Beside technological innovations and the use of artificial intelligence systems in many organizations today, workers are esteemed to be of great asset in managing innovations for competitive advantage because they possess the necessary skills and technical know-how to manage organisational resources for increased productivity. Therefore, to increase productivity, business owners, supervisors and managers should recognize that the attainment of target goals requires that qualified workers are employed.

In the banking system of Nigeria, the post-consolidation era has seen the emergence of 21 banks in 2011.As a result of these mergers, there has been

downsizing leading to forced resignations and retrenchment of several trained bankers (Ernest, 2011). Alarminglly, in spite of the current state of the job market, the industry is experiencing a growing trend in voluntary turnover, a situation where a worker resigns and not necessarily to take up a more lucrative or conducive employment elsewhere. Aside this, banking institutions have been seen to be very stiff in competition. Rather than the conventional practice of allowing customers to come to the banks by themselves; direct efforts are now being made to reach and attract customers wherever they could be located. Adenugba and Ilupeju (2012) noted that unmarried female graduates have been identified as major tools to achieve this. Hence, most banks recruit, motivate and retain young ladies - university/Polytechnic graduates, who are intelligent enough to identify and persuade prospective customers by using their natural endowment of

beauty to get their way through with customers. They lamented that the high work targets given to the few working hands may not only affect work-life balance of bankers but also their job commitment.

Job commitment refers to how attached or dedicated a worker is in the attainment of the predetermined organizational goals and objectives. Meyer and Herscovitch (2001) defined commitment as “a force that binds an individual to a course of action of relevance to one or more targets”. They noted that employees are theorized to experience this force in the form of three bases, or mindsets: affective, normative, and continuance, which reflect emotional ties, perceived obligation, and perceived need to keep performing a duty, till the objective is attained, respectively. Hence, they added that job commitment can be classified into three major core conditions or dimensions namely: “affective commitment”, “continuance commitment” and “normative commitment”.

Affective commitment refers to the emotional belongingness of an individual or group of individuals to their job in an organization. It describes the belongingness of an employee to their job and the emotional attachment to significant principles and standards that govern their workplace. In the context of a bank organisation, this clearly shows that affective commitment of an employee can be seen as positive feelings of identification, attachment and involvement of workers with their job in the organization. Such bankers are usually emotionally attached and show strong attachment towards the realization of bank targets and objectives. Such workers are likely to hold strong feelings of sincerity toward the organization and accept bank rules cheerfully for the accomplishment of set goals.

Continuance commitment is another dimension or category of job commitment. It describes the cost associated with leaving the organization as perceived by an employee. Continuance commitment could be seen as the investment of an employee to an organization in terms of time, effort, money resources that he/she perceives could consider to be lost or deemed worthless if he or she left the organization for another. Such investments according to them might include contributions to non-vested pension plans, development of organization specific skills or status, use of organizational benefits such as reduced mortgage rates and so on. To a banker, such

perceived cost of leaving may be exacerbated by a perceived lack of alternatives to replace or make up for the foregone investments of time, effort and money resources contributed in the attainment of the bank's objectives.

The last dimension -normative commitment can be described as an employees' feeling of obligation to remain with an organization or keep doing a job. It is characterized by the feeling of not wanting to leave an organization. Simply put, it is a bankers' sense of belongingness to keep their job as an employee in a bank. Interestingly, many workers tend to show concern for their organization when their personal or basic needs are taken care of by the organization. Since every work organization embodies workers of various skills, capabilities, beliefs and zeal, the responses or commitment of workers to their duties could vary with respect to their personal variables such as age, sex and educational qualification

Age refers to the length of time one has lived or existed. It is usually referred to in terms of number of years. Age has often been regarded as the state of the mind, implying that age has nothing to do with years but ability. As observed by Adebimpe and Odunayo (2012), people do not lose massive numbers of brain cells each day, as they grow older as was once thought to be. Thus, it is out of place to say that ageing has any irreversible down-hill slide unto mental befuddlement. Nevertheless, the implication is that the current ageing of the workforce in the developed economies will not have the depressive effect on productivity that literal reading of age earnings profile might indicate. And even if we assume that there is a strong association for the individual between productivity and age, this is unlikely to have a significant effect on productivity. Bank employees are expected to spend at most thirty – five years in the banking profession or retire at the age of sixty. The importance of age in any establishment or organization cannot be overemphasized. This is why in some establishment, as ages of applicants are duly considered prior to recruitment. However, there are cases where young people are not considered for certain positions.

Gender or sex is another psychological, social and cultural features frequently associated with biological categories of male and female individuals. It is a set of characteristics distinguishing between male and female particularly in the cases of men and women.

Thus, it becomes paramount to see how this affects the bank employee in the discharge of their banking activities. Studies on sex difference have shown that neither male nor female are superior in general intelligence but however, there are sex differences in pattern of ability. It is generally held by psychologist that there is no significant difference in the innate intellectual potential of men and women but rather differences may occur as a result of the environment the individual is exposed to. Witt and Nye (1992) agree that sex differences exist stressing the fact that such differences are inherent in the individual. He opined that differences between the two sexes – males and females are one of the most fundamental facts of life.

Academic qualification is of utmost importance for the bankers. It is a precursor or determinant of bank positioning and placement in the bank, and this may also go a long way in affecting job commitment bankers. The academic qualification used in the study starts from the least, Ordinary National Diploma (OND), to the highest qualification (Ph.D). The effectiveness of a banker could be associated with their academic qualification because a person cannot be a good banker without first knowing the subject matters that embodies banking practices, regulations and undertakings. This is the reason human resources department are often set up to ensure capacity development through access to formal training for both old and new workers in the institution. Aside personal variables, workplace conditions, qualities and attributes may also interfere with workers' commitment. In the context of this study, this workplace conditions are known as "organizational variables".

Adeyemo (2007) examined the influence of gender on workers' job commitment in Ile-Ife, Osun State. From the analyses, the study showed that workers of female were better off than their male counterparts. Holmlund and Sund (2005) examined the effect of bank employee sex and job commitment in Islamabad, Pakistan. This implies that there is no significant difference between sexes and the job commitment of male and female bank employees as it is reflected on customers' attitude. Saifuddin and Nawaz (2011) examined job commitment factors of bank employee in Baluchistan, Pakistan. The result shows that demographical factors did not contribute significantly toward job commitment. It may be due to the ratio of male and female bankers' Olorunsola (2010)

investigated job commitment and gender factors of bank employees in Jos, Nigeria. Results showed that male bank staffs were comparatively more committed than female bank staff. Bass and Ardie (2002) investigated the impact of age on job commitment to Turkish Bankers. But very interesting factor which we found in second study that was age and job commitment was positively correlated with each other.

Brass (2001) examined age differentiation when he carried out an assessment on bank employees' job commitment and motivation for bank effectiveness. The research was carried out in kingdom of Saudi Arabia. Results revealed that age was not associated with nor affect the level of job commitment of bank workers. Their findings agreed that age has nothing to do with the way workers derive commitment on their job. Lawrence (2006) investigated an assessment on bank employees' job commitment and motivation for bank effectiveness in Oyo State. The findings indicate that banker's job commitment is a great determinant of their performance. The result showed no age-related difference on their job commitment and performance. Mohammed and Asmua (2014) studied the effect of job commitment of employees in Nigerian banks. Focusing on Access Bank in Sokoto State. The result shows that that without putting into consideration the age, it may be difficult to determine and assess the employees job commitment. Lawler (2000) examined the relationship between human resource practices and bank performance. Using banks in Saudi Arabia. They found the impact of fairness of performance appraisal on job commitment and motivation in employees of banking sector in Pakistan. Alina (2010) conducted a study in Ghana banking sector to determine the impact of job burnout, age, gender and marital status. The results showed that age, gender and marital status are significantly related to job commitment. The results further indicate that job stress, communication and personality have a significant but weak impact on job commitment.

Agboola (2011) investigated bank employees who were taught by certified accountant achieve at a higher level than those taught by non-certified bank employees. The results of the study gave support to maintaining qualification requirements as a mechanism to assure the public as qualified bank employees. Bendal, Peggy and Paruk (2005) examined the effect of quality of bankers on the

academic qualification of bankers in Okpe local government area of Delta State. The result showed that there was no significant relationship between the qualification of bankers and their job commitment. Mosadeghard (2008) examined qualification and job commitment among experienced bankers in Malaysia. The result showed that educational qualifications predict banker's job commitment. Paruk (2006) examined the impact of bank employees' qualification on bank employees' job commitment in India. The results of these 113 studies are certainly an indictment on proponents of certain bank employee standards or qualification for higher bank employee commitment. Agboola (2011) examined job commitment and organizational commitment of the employees while these are positively correlated to turnover intentions of the employees. The result indicated that people with higher educational levels, occupying lower grades, suffer inferiority complex".

The issue of falling standard in the Nigerian banking sector has become a source of concern to many Nigerians. Most often, when these issues are raised and discussed, bank employees are mostly blamed for this decline. The contention has often been that bankers are not committed to their jobs. Observations in recent times tend to reveal that some bank employees display lackadaisical attitude towards their job as a result of dissatisfaction.

Every employee has an expectation of what he/she would like to be provided with to effectively carry out an office assignment within a work environment (Opperman, 2002). The expectations of many workers about an ideal work place is one characterized by one of the following among others: a workplace with high sense of acceptance for workers' ideas and initiatives, cordial interpersonal relations among workers and bosses, open rules that accommodates promotion and rise of workers in their career path irrespective of their sex, age, political affiliation, ethnicity, "who they know or do not know" among others. But, the contrary is the case with the banking system of Nigeria. It has been observed by the researcher that bankers often play a lot of 'political game' to get promoted, get pay rise and other benefits in the system. For instance, the workers understand that their promotion as a banker depends largely on the commendations from their supervisors or bosses and their duties assigned by their bosses or who they know "at the top".

In this regard, it is not uncommon to find a young banker with very few years of experience that is fortunate to have 'godfathers' within or outside the banking system; manoeuvre his/her way to get more pay, faster promotions, while other bankers with no such opportunity (who is more experienced and qualified) maybe compelled by necessity to become loyal to such boss; not because of his/her age, educational qualification or years of experience but because of the significant persons the boss knows within the system. Consequently, many portray a lot of negative work behaviours such as lack of zeal in carrying out assigned tasks. These unwholesome attitudes to work seem to suggest that most of them are either dissatisfied with their jobs or not comfortable with some organizational conditions at their workplace.

From the foregoing reports, many of the studies that attempt to investigate the influence of personal variables on job commitment of bankers only did so by examining sex, age and educational qualification differences in bankers' job commitment. None of the studies to the best of the researcher's knowledge attempted to estimate the odds or probability of a male banker's job commitment over that of the females or the odds or probability of commitment for an older or more qualified banker over a young and less qualified one. In another context, it is not to the researcher's knowledge that any recent study has jointly investigated personal variables as determinants of job commitment among bankers in Benin City. Therefore, this study is an attempt to fill this gap by investigating personal variables affecting job commitment of bankers in Benin City Nigeria by providing answers to the following research questions:

- 1) What is the level of job commitment of bankers in Benin City, Edo State, Nigeria?
- 2) To what extent do personal variables (age, sex and educational qualification) predict job commitment of bankers in Benin City, Edo State, Nigeria?

Hypotheses

The following research hypotheses were tested in the study:

- 1) Personal variables (age, sex and educational qualification) do not significantly predict job commitment of bankers in Benin City, Edo State, Nigeria

METHODS

The researcher adopted the *ex post facto* research design for the study. A sample size of five hundred

and six (502) bankers representing 29% of the population was drawn from banks in the study area using the proportionate random sampling technique. Organisational Commitment Scale were adopted for the study. The Cronbach reliability alphas for the scale is 0.75 for Organisational Commitment Scale. The research questions one was descriptively analyzed using mean (\bar{X}) and standard deviation (S.D) while the hypothesis was tested using the binary logistic regression (BLR). The hypothesis was tested at 0.05 level of significance. During the data collection stage, the researcher undertook some data preparatory exercises. These exercises include the: a) recruitment of research assistants, b) the training of research assistants prior to data collection on the field and c) application for permission from bank authorities to carry out the research exercise. The researcher recruited two research assistants to administer the instrument to bankers.

This consent form was attached to the questionnaire of each respondent (See Appendix 2). The cover letter was attached so that even in the absence of the researcher, they can be adequately guided on how to respond to the items in the questionnaire. The distributed copies of the questionnaire were retrieved from the various banks within a period of two (2) to three (3) days. The study was undertaken within a period of about four weeks. The average response time on the questionnaire is 20-25 minutes. Hence, a total of 506 copies of the questionnaire were

distributed. During collation, 4 copies of the questionnaire administered were not recovered from the field. This gave a total return of 502 copies of the questionnaire. Therefore, this gave a total return rate of 99.2percent for the study.

In the course of administering the questionnaire, the researcher faced some challenges among which include: respondent's apathy, the challenge of distance travelling across various banks to collect data and even issue of bureaucratic and official protocols in meeting with the necessary bank authorities to solicit their permission to distribute this questionnaire. Aside the cover letter, the researcher was able to assure respondents of their confidentiality and also comply with the time appointment given by the bank managements and supervisors to ensure that data was collected within the time period given to the researcher.

The research questions were descriptively analyzed using mean (\bar{X}) and standard deviation (S.D). Hypothesis 1 was tested using the Binary Logistic Regression (BLR) and Multiple Linear Regression Analysis (MLRA) respectively. The hypothesis was tested at 0.05 level of significance.

RESULTS

The results of the research questions and hypotheses are presented below:

Research Question 1:What is the level of job commitment of bankers in Benin City, Nigeria?

Table 1: Level of Job Commitment of Bankers in Benin City

S/n	Items	N=502	
		\bar{X}	SD
1.	I would be very happy to spend the rest of my career with this bank	2.17	1.096
2.	I enjoy discussing about my bank with people outside it	2.88*	.894
3.	I really feel as if this school's problems are my own	2.71*	.936
4.	I think that I could easily become as attached to another bank as I am to this one	2.87*	.907
5.	I do not feel like 'part of the family' at my bank	2.72*	.912
6.	I am not afraid of what might happen if I quit my banking job without having another one lined up.	2.20	.870
7.	It would be very hard for me to leave my bank right now, even if I wanted to	2.00	.964
8.	Too much in my life would be disrupted if I decided to leave my bank now	1.99	.949
9.	It would not be too costly for me to leave my bank now	1.96	1.068
10.	Right now, staying with my bank is a matter of necessity as much as desire	2.16	.948
11.	I think that bankers these days move from bank to bank too often	1.96	.898
12.	I do not believe that a workers must always be loyal to his or her bank	2.05	.934
13.	Jumping from bank to bank does not seem at all unethical to me	1.78	1.012
14.	I was taught to believe in the value of remaining loyal to one bank	3.19	.912
15.	I do not think that to be the old standing bankers in a bank is sensible anymore	2.51*	.958
Overall mean = 2.34			

* Significant mean ($\bar{X} > 2.50$)

Result in Table 1 showed that majority of the respondents agreed on item 1, 2, 3, 4, 14 and 15 at a

mean score range of 2.51 to 3.19 and disagreed on item 6, 7, 8, 9, 10, 11, 12 and 13 at a mean score range of 1.78 to 2.20 respectively. However, result

from the table further showed that the overall mean score of job commitment is 2.34. Since the overall mean score on job commitment ($\bar{X} = 2.34$) is lesser than the criterion mean of 2.50 i.e ($\bar{X} = 2.34 < 2.50$). Hence, the result showed that the level of job commitment of bankers in Benin City is low.

Hypothesis 1: Personal variables (sex, age and educational qualification) do not significantly influence job commitment of bankers

Table 14: Logistic Regression (BLR) on Personal Variables and Job Commitment of Bankers in Benin City

Model Diagnostics								
-2 log likelihood = 406.542 ^a								
Cox & Snell R-Square = .423								
Nagelkerke R-Square = .569								
Chi-square (X^2) = 25.349								
Classified cases = 58.2%								
	β	S.E.	Wald	df	Sig.	Exp(β)	95% C.I. for Exp(β)	
							Lower	upper
Sex(1)	1.654	.268	37.963	1	.000	5.227	3.089	8.845
Age			43.131	2	.000			
Age(1)	-.929	.470	3.897	1	.048	.395	.157	.993
Age(2)	-3.331	.580	32.986	1	.000	.036	.011	.111
Educ. Qualification			44.971	2	.000			
Educ. qualification(1)	1.402	.629	4.971	1	.026	4.064	1.185	13.939
Educ. qualification(2)	2.175	.358	36.911	1	.000	5.794	3.120	9.245
Constant	-1.867	.639	8.529	1	.003	.115		

Data in Table 14 shows that the logistic regression model was statistically significant [$(X^2) = 25.349$, $p < 0.05$]. The pre-diagnostic test as shown in the goodness of fit indicates that the model explained 42.3% to 56.9% (Cox & Snell $R^2 = .423$ and Nagelkerke $R^2 = .569$) variance in job commitment and correctly classified 58.2% of cases of bankers' job commitment. The Wald statistics for sex (37.963), age (43.131) and educational qualification (44.971) were statistically significant ($p < 0.05$). Therefore, the null hypothesis was rejected. Exp (B) column represents the odds ratio which is interpreted in terms of the change in odds when other independent variables were kept constant momentarily. For sex, the reference point was earlier indicated as the female bankers. With an odd ratio of 5.227 for female bankers, the result shows that the odds of female bankers being more committed to their job was 5.227 times lesser than that of male bankers. This implies male bankers had approximately 5.23 times (CI = 3.089 to 8.845) higher likelihood of being committed to their jobs than their female contemporaries.

bankers had higher likelihood of being committed to their jobs than old and older bankers.

For age, the reference point was earlier indicated as the young bankers. With an odd ratio of .395 and .036 for moderately old and older bankers respectively, the result shows that the odds of young bankers being more committed to their job was 0.395 and 0.036 times lesser than the odds of old and older bankers respectively. This implies that the young

bankers had higher likelihood of being committed to their jobs than old and older bankers. Lastly, educational qualification had an odd ratio of 4.064 and 5.794 for moderately and highly qualified bankers. Since, low qualified bankers was earlier indicated as the reference category in the analysis, this meant that the odds of poorly qualified bankers been more committed on their job or duties at work was 4.064 (CI = 1.185 to 13.939) times and 5.794 (CI = 3.120 to 9.245) times higher than the odds of been committed among their counterparts who were moderately and highly qualified respectively. This implied that the moderately and highly qualified bankers had higher likelihood of about 4 and 5 times more chances of being more committed to their jobs than their equals who have poor educational qualifications.

DISCUSSION

The result shows that there is a significant relationship between sex of bankers' and their job commitment. The result agrees with that of Adeyemo (2007) who found that workers of female were better off than their male counterparts. The result supports that of Olorunsola (2010) who revealed that male bank staffs were comparatively more committed than female bank staff. The result disagree with that of Bass and Ardie (2002) who noted that age and job

commitment was positively correlated with each other.

The result shows that young bankers had higher likelihood of being committed to their jobs than old and older bankers. The result agrees with that of Alina (2010) who found that age, gender and marital status are significantly related to job commitment. The result disagrees with that of Brass (2001) who found that age was not associated with nor affect the level of job commitment of bank workers. Their findings agreed that age has nothing to do with the way workers derive commitment on their job. The result further disagree with that of Lawrence (2006) who found no age-related difference on their job commitment and performance. The result is not in line with that of Mohammed and Asmua (2014) who revealed that without putting into consideration the age, it may be difficult to determine and assess the employees job commitment.

The result shows that the moderately and highly qualified bankers had higher likelihood of about 4 and 5 times more chances of being more committed to their jobs than their equals who have poor educational qualifications. The result agrees with that of Agboola (2011) who found that maintaining qualification requirements as a mechanism to assure the public as qualified bank employees. The result also agrees Mosadeghard (2008) who stated that educational qualifications predict banker's job commitment. The result corroborates that of Agboola (2011) who revealed that people with higher educational levels, occupying lower grades, suffer inferiority complex. The result disagree with that of Bendal, Peggy and Paruk (2005) who revealed that there was no significant relationship between the qualification of bankers and their job commitment. The result is in line with that of Paruk (2006) who stated that the results of these 113 studies are certainly an indictment on proponents of certain bank employee standards or qualification for higher bank employee commitment.

CONCLUSION

Based on the findings, it is concluded that personal variables –sex, age and educational qualification have influence on job commitment of bankers in Benin City, Edo State, Nigeria. The males, younger and well educated bankers had higher likelihood or tendency to be more committed to their jobs than their counterparts.

RECOMMENDATIONS

Arising from the findings, the following recommendations are made:

1. Human resource managers should give more attention to seeming existence of male dominance in their local and regional banks. Hence, female bankers nursing children, female bankers working separated from their families as a result of work could be given some less tedious and time consuming tasks that could make them stay committed to their jobs and compete favourably with their male colleagues at work.
2. Personnel managers should always pay attention to young, vibrant and the well-educated bankers who show better commitment to their duties. Such bankers should always be made the team leaders that would be required to boost the morale, enthusiasm or zeal for higher job commitment.
3. Bank executives should put up a scheme to encourage bank employees with lower educational qualifications to improve on their professional and academic qualification.

REFERENCES

- Adebimpe, A. A. & Odunayo, O. (2012). Insecurity in selected banks in Ibadan South West, Nigeria. *Mediterranean Journal of Social Science*. 3, 2039– 2117.
- Adenugba, A.A. & Ilupeju, C.O. (2012). Working conditions of female marketers in selected new generation banks in Ibadan, Nigeria. *Jorind* 10 (2), 199 – 207.
- Adeyemo, D. A. (2007). Emotional intelligence and relationship between job satisfaction and organizational commitment of employees of public parastatals in Oyo State, Nigeria. *Pakistan Journal of Social Sciences*, 4(2), 324-330.
- Agboola, A. A. (2011). Impacts of electronic banking on customer services in Lagos, Nigeria in Ife, *Journal of Economic and Finance*, Department of Economics; Obafemi Awolowo University, Ile Ife, Nigeria, 5(1), 23-34.
- Alina, H. (2010). Job satisfaction and employee performance of greek banking staff: An empirical investigation. *ACTA Universities Lodziensis, Folia Oeconomica*, 239. Ernest I. E. (2012). Bank Consolidation in Nigeria: Marketing.

- Brass, D. J. (2001). "Structural relationships, job characteristics, and worker satisfaction a performance", *Administrative Science Quarterly*, 26, 331-48.
- Ernest, E.A. (2011). Managerial style and staff turnover in Nigeria Banks: A comparative Analysis. *American International Journal of Social Science* 2(6), 1-15.
- Lawler, E. E. (2000). *Motivation in work organization*. New York: Brooks Cole.
- Lawrence, B. S. (2006). New workless in the Theory of Age: Demography, Norms and Performance *Journal of Arts, Science & Commerce. International Refereed Research Journal of Ratings Academics of Management*, 31, 309-337.
- Meyer, J. P & Herscovitch, L. (2001), "Commitment in the workplace: Toward a general model", *Human Resource Management Review*. 11. 299-326.
- Mohammed M. W. & Asma'u B. A. (2014). Job satisfaction of employees in Nigerian Banks: A study of Access Bank Plc, Sokoto, Nigeria. *Journal of Human Resource* 2(8), 1-18.
- Olorunsola, O. E. (2010). Job satisfaction and gender factor of Administrative staff in south west Nigeria Universities, EABR & ETLC Conference Proceedings Dublin, Ireland: 91-95.
- Opperman, C. S. (2002). Tropical business issues. Partner Price Water House Coopers.
- Saifuddin, Z. K, & Nawaz, A. (2010). Impacts of demographic variables on job-satisfaction of the academicians in Universities of NWFP, *Pakistan Bulletin of Research and Development*. 32(1):53-68.