ASCERTAINING THE MODERATING ROLE OF ORGANIZATIONAL CITIZENSHIP BEHAVIOR ON THE RELATIONSHIP BETWEEN EMPLOYEE COMMITMENT AND EMPLOYEE PERFORMANCE; EVIDENCE FROM NIGERIA BANKING SECTOR

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Abstract: The purpose of the study was to ascertain the moderating role of OCB on the relationship between employee commitment and employee performance using evidence from the Nigeria banking sector. Using a cross sectional approach, questionnaires were administered online to 255 employees in six selected banks. Through a random sampling technique, 210 which were completely filled were used for the study. Data gathered from the respondents were coded and processed using Statistical Package for Social Sciences (SPSS version 26). The outcome of the study showed that employee commitment (affective, continuance and normative) had a positive and significant impact on employee performance. The moderating role of OCB was also established on the relationship between affective, continuance and normative commitment and employee performance. The results could be interpreted to mean that a committed employee is a valuable organizational asset that is capable of producing better employee performance. As organizations focus on creating committed employees, they should also be responsible in creating employees who become responsible citizens of the organization as it goes a long way to affect employee's commitment which invariable translate into higher employee performance.

Key Words: Employee commitment, employee performance, organizational citizenship behavior.:

1. INTRODUCTION:

The dynamic nature of the business environment and the emergence of various business technology, models and applications calls for the need to have efficient, effective, reliable and committed workforce who would help an organization achieve their objectives (Patiar & Wang, 2016). An organization should not undermine their human resource at hand since they posit to be the most essential resource which improves performance of the organization. To get the best out of employees, an organization should make provisions that are able to create committed employees because it is believed that there is a vast disparity between the contributions of employees who are committed and those who are not towards an organization. Employees who are committed is said to individuals who contribute massively to organizations in the light of intense competition (Cooray, 2017). Employees commitment to their respective organizations goes beyond just being an employee of the organization because it releases attitudes such as loyalty, dedication, love and align themselves to the course of the organization. Committed employees exert high level of effort in performance of their work thereby making them fruitful and achieving set targets within the stipulated period (Posey et al., 2015). The achievement of organizational objectives is influenced by the performance put out by the employees. Most organizations make effort to enhance performance in order to in order to also achieve the overall organizational goals and growth. This could be done through the use of committed employees since committed employees are said to contribute beyond their documented institutional roles. They align themselves positively the values, beliefs, mission, direction of the organization and have the mentality to remain in the organization for a reasonable longer period (Fatoni et al., 2018).

According to Matta et al., (2015) performance demonstrated by employees can also be advanced when there is the manifestation of organizational citizenship behavior (OCB) thereby positioning OCB as part of the prevailing organization issues which are often discussed as it serves as a means of promoting other organizational performance aside improving performance. OCB is regarded as a discretionary action or attitude which goes beyond what one is expected to show off in an organization but however contributes to organizational growth and success. The manifestation of organizational citizenship behavior in the working behavior and lifestyle of employees greatly contributes to the enhancement of performance of all other employees which thereby reflect in overall organizational output. Notwithstanding, it is believed that not all employees demonstrate OCB. However, management of various corporate entities could institute measures and programs that would trigger the spirit of OCB within employees in order to improve their performance (Ocampo et al., 2018). Employee performance is regarded as the direct and indirect cumulative value employees gives to an organization through a set of behaviors in achieving the goals of the organization. In light of this, there are several arsenals employed by institutions such as commitment, OCB, satisfaction, engagement among others to enhance performance (Ariani, 2013). Elements such as OCB and commitment creates an atmosphere which shows

things such as emotional support, friendliness, sense of belongingness, time saving, reliance on one another for help, creation of social capital and the sense of being valued. These things in addition of other forces combines to enhance performance of employees and displays their effectiveness (Luo et al., 2016). The banking sector has experienced rapid growth which has come with its own challenges in terms of how to manage human resources and get the best out of them. Empirical evidence points to the fact that there have been various elements that have been employed to boost performance for which commitment is part. However, to moderate a relationship between commitment and performance of employees through OCB is something which is rare to find especially in the context of Nigeria. In view of this, the study sort to ascertain the moderating role of OCB on the relationship between employee commitment and employee performance reference to evidence from the Nigerian banking sector.

1.1 Objectives of the study:

- 1. To determine the impact of Employee Commitment on Employee Performance
- 2. To determine the moderating role of OCB on the relationship between employee commitment and employee performance

1.2 Research Questions:

- 1. Does employee commitment influences employee performance?
- 2. Does OCB moderate the relationship between employee commitment and employee performance?

2. LITERATURE REVIEW:

2.1 Employee Commitment:

Employee commitment is a psychological condition that glues an employee to an entity thus decreasing employee turnover menace. It is a mental and emotional state of an individual which takes various forms and aligns a person to a course of action of importance in an organization. Employee commitment is a sense of dedication to one's hiring organization, the readiness to work hard for that entity and the desire to continue to be or attach themselves with the organization as long as it takes (Ehijiele, 2018). Sharma & Bajpai, (2010) posits that individual employees are seen to be people who are committed when they continue to associate themselves with an organization by exerting effort and demonstrating devotion in realizing the objectives of an organization. The study believes that when employees puts in place much effort because they are highly committed, it results in obtaining performance at the highest level and show the effectiveness of an employee in the organizational setup. Akintayo, (2010) argued that it is sufficient to characterize employee commitment as the extent to which the employee feels dedicated and productive to their organization. Commitment from employees is identified to be an appropriate response of employees towards their employers and shows their level of connectedness or loyalty to the organization. It is explained that commitment from employees refers to the kind of attitude demonstrated by an employee towards the organization. They argue their stands by indicating that employee commitment is a broad concept in the context that attitude of employees encompasses multiple aspects (Zheng et al., 2010). Employee commitment as indicated by Meyer & Allen, (2002) comes in three dimensions which will be explained and employed by the researcher as the proxy for the independent variable which in this instance is employee commitment (affective, continuance and normative).

2.1.1 Affective commitment:

Affective commitment involves how often workers want to work with their company. If an employee is emotionally committed to their organization, that means they would like to stay in their organization. They usually agree with the organizational goals, believe they fit within the organization and are happy with the work they do. Employees that are affectively committed feel respected, serve as their organization's ambassadors and are generally great assets for organizations (Wainwright, 2019). Affectively committed employees are mostly termed as loyalist and are full of passion for their work all in the name advancing the efforts of the organization. The atmosphere for a sense of belongingness is mostly related to persons who are emotionally connected to their organizations and hence have the avenue to partake in mainstream activities of the organization and are mostly willing offer their all to the achievement of organizational goals (Buenviaje et al., 2016). Workers affectively involved in the organisation, are genuinely concerned about the well-being of the organization. They are also more likely to support the strategic strategy of the company by promoting OCB and innovatively solving organizational issues (Xerri & Brunetto, 2013).

2.1.2 Continuance commitment:

An employee is said to be continually committed based how much he or she feel there is the need to stay with their organization. it is said that continuance commitment surfaces by considering the cost an individual is likely to bear in leaving a current organization (Valaei & Rezaei, 2016). According to Meyer & Elyse, (2010) continuance commitment is regarded as actions and events of investment and options in a three-component commitment model. Investments may be viewed as a "personal sacrifice" related to the organization's abandonment. Employees may invest in the company in a number of ways, such as costs associated with transferring their families to a place of current employment or taking time to learn specific organizational skills. In another breath, alternatives for finding another job

can be defined as "tiny possibilities." Some staff who think they have few such opportunities may establish a strong commitment to continuity. A prime example of continued commitment is when workers feel the need to continue with their company, because if they move to another company, their salaries and fringe benefits will not change. These examples may become a challenge for organizations as workers who are committed however may become frustrated or disengaged with their jobs and yet are reluctant to quit (Wainwright, 2019).

2.1.3 Normative commitment:

Normative commitment is described as the 'perceived obligation to stay' on the part of the employees of an organization. Normative commitment is about how often workers believe they can stay within their company (Meyer & Elyse, 2010). Normatively committed workers believe like leaving their employer will have grave consequences and feel bad about the prospect of quitting. Justifications for such guilt differ, but workers frequently fear they would create a hole of knowledge and skills by quitting the company, which would ultimately raise the burden on their colleagues. Such emotions can and do adversely affect the output of workers employed in organizations (Wainwright, 2019). With a normative commitment, you perceive that you should remain with your organization, because that's the morally correct thing to do. It is also to be noted that, the sense of obligation arises from multiple factors. For instance, an employee would want to stay with the company because they have invested money or resources in his or her development or maybe offered a benefit such as paying for college tuition of an employee. (Masud et al., 2018).

DIMENSIONS OF EMPLOYEE COMMITMENT

Affective Commitment: The type of commitment which is based on an *employee's desire and willingness* to remain in an organization.

Normative Commitment: The type of commitment which is based in an *employee's perceived obligation* to stay with an organization.

Continuance Commitment: This refers to the type of commitment that is based on the fact that an *employee cannot* afford to leave an organization and thereby decides to stay (cost associated with leaving)

Figure 2.1. summary of dimensions of employee commitment.

2.2 Employee Performance:

Employee performance is characterized as the way employees complete their assigned task in accordance with principles laid down by the organization and is ascertained by the level of effort put forth in achieving organizational success (Nasab & Afshari, 2019). Yeh & Hong, (2012) posits that performance of employees manifest in the quality and quantity of work done which then stipulates that performance of employees is akin to their productivity. Reference to the research work of Anjani et al., (2018), employee performance has two main components with the first stipulating the outcome of employee's effort i.e. what they have done and the latter consist of attitude demonstrated by employees while they perform their assigned task. According to the study any direct or indirect activity performed by an employee towards the achievement of organizational target could be classified as the performance of that employee. The behavior expected to be put up by employees when working, their comprehension about their assigned duty, the capacity and ability to execute the task and the overall effort used in competing a task could be said to be employee performance (Singh, 2020). It is therefore evident from the above definitions that job performance is linked to the degree to which an employee is able to fulfil the role assigned to him or her and how the role completed leads to the achievement of the organizational objective.

2.3 Organizational Citizenship Behavior (OCB):

Daniels et al., (2006) describes OCB as the additional attitude that are shown by employee's whiles carrying out their duties in the workplace other than the actual behavior stipulated by an organization. OCB helps companies improve their efficiency in the long term as opposed to the short term. An organization who has employees who are always focused on going the extra mile to make sure other employees and the organization thrive is mostly likely to

have competitive advantage over others. Osman et al., (2015) also described OCB as a positive activity that has a positive impact on the growth of the organisation. It is an element which clearly illustrate the extra role workers play in the workplace which has a positive effect on organizational efficiency. Oo et al., (2018) explains OCB consist of voluntary and casual activities that can benefit the entire company and other colleagues at large. The study demonstrates that OCB is a significant part and indicator of employee performance in that OCB is conceptualized as constructive actions and ability to expend energy for the organization's success. OCB improve the effectiveness of the employees thereby affecting employees emotional and psychological contribution to the organization. It is also believed that, OCB enables employees to apply their skills, expertise and abilities fully to the benefit of other employees and the organization (Lin et al., 2017). OCB has been categorized under five main umbrellas which comprises of altruism, courtesy, sportsmanship, civic virtue and conscientiousness (Harper, 2015). Altruism refers to volunteer acts that support someone else with a problem. Courtesy requires attempts to prevent a conflict with others, and to stop abusing others' rights. Sportsmanship refers to any action exhibiting less than optimal tolerance, without complaining. Civic Virtue applies to positive actions that reflect a desire to take part responsibly in the organization's life. Conscientiousness (discipline) consist of discretionary behavior which goes beyond the basic expectation of the organization in the aspect of attendance (Harper, 2015; Organ, 1988).

2.4 Employee commitment (Affective, Continuance and Normative) and Employee Performance:

The correlation between employee commitment and employee performance have been studied under various angles with different population. In the research work of Khan et al., (2010) which sort to determine the impact of employee commitment (affective, continuance and normative) on the job performance of employees using a sample size of 153 among private and private sector workers in the gas sector of Pakistan, the outcome showed there is a significant and positive relationship between commitment of employees and their performance. Additionally, using a sample size of 310 among workers in advertising agencies in Pakistan, it was ascertained that there the impact of employee commitment and attitude on employee performance (Habib et al., 2010). Ali et al., (2010) also explored the relationship between corporate social responsibility and employee commitment as well employee commitment and performance and the results showed employee commitment influences employee performance. Consequently, they concluded that companies can enhance their employee's efficiency by involving workers in social activities, because these activities often involve the wellbeing of employees thereby creating an environment of commitment. Based on the above review, this study hypothesized that:

H1a – Affective commitment positively impact employee performance.

H1b - Continuance commitment positively impact employee performance.

H1c – Normative commitment positively impact employee performance.

2.5 OCB, Employee Commitment, and Employee Performance:

Bommer et al., (2007) conducted a research on the moderating role of group organizational citizenship behavior on employee performance using 100 work groups in a manufacturing firm. The results of the study indicated that OCB moderates a relation between individual OCB and has impact on employee performance. Ayu Putu Widani Sugianingrat et al., (2019) investigated elements such as employee engagement, OCB and employee performance among employees of non-star hotels in Sarbagita area in Bali. The studies outcome showed that OCB has a significant impact on employee performance. Another study on the role of OCB and demographic factors in relation to employee performance and motivation using 360 lecturers in Malaysia concluded on the basis that OCB positively impact employee performance (Tan et al., 2014). Building on the above reviews, Ehrhart et al., (2006) supports OCB as a way of shaping organization's efficiency positively; it is claimed that the implementation team's OCB will produce a good outcome. Niehoff, (2005) indicated that OCB has a beneficial impact on organizational success as it provides other workers with socio-emotional support and encourages other employees 'work. Through the socio-emotional support in an organization, workers may contribute to the organizational productivity and promote more productive working behavior. Reference to these stated literatures, this study also proposes the following hypothesis:

H2a – OCB will positively moderate the relationship between affective commitment and employee performance.

H2b – OCB will positively moderate the relationship between continuance commitment and employee performance.

H2c – OCB will positively moderate the relationship between normative commitment and employee performance.

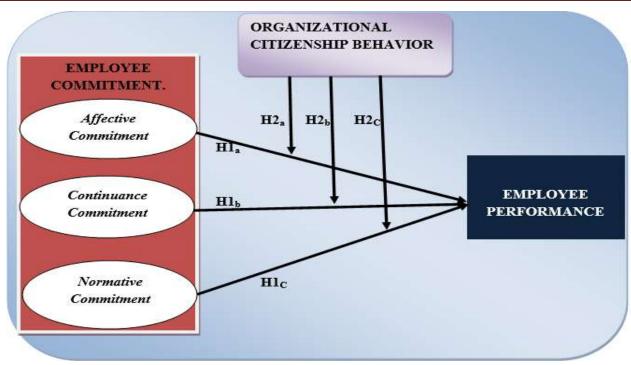


Figure 2. 1 conceptual framework

3. METHODOLOGY:

3.1 Research Design:

The means and methods through which data or information is derived to facilitate analysis is what is termed as research design. The study employed the cross-sectional approach which is mostly used in the field of social sciences which aim at gathering and analysing data obtained from several groups of people whose interest may vary but have certain features similar such as educational background and socio-economic status (Kothari, 2004). The cross-sectional survey was introduced to collate data from the field from respondents who are employees of six main selected banks in the Nigerian banking sector in the Abuja state.

3.2 Research Population:

The population of a research consist of individuals, groups of people or objects which are the main focus of a study. The population for this study is employees from six selected banks in the Nigerian banking sector precisely in Abuja state.

3.3 Research Sampling and Sample Size:

Sampling refers to the method used in selecting individuals / objects or subset of the population of study to make statistical inferences from them and determine the features of the entire population. The research adopted the random sampling approach to collect information from employees from Guarantee Trust Bank Plc, Stanbic Bank Plc, Fidelity Bank Plc, Zenith Bank Plc, Standard Chartered Bank Nigeria and Ecobank Nigeria Plc. The total sample size for the study is 210 consisting of employees in the Nigerian banking sector in Abuja State who have worked in their respective organization for over one year.

Table 3. 1 Population, sampling approach and sample size.

Name of the bank.	Unit of analysis	Sample Size	Sampling method
Guarantee Trust Bank Plc	Employees	55	Random
Stanbic IBTC Bank Plc	Employees	46	Random
Fidelity Bank Plc	Employees	30	Random
Zenith Bank Plc	Employees	25	Random
Standard chartered Bank Nigeria	Employees	20	Random
Ecobank Nigeria Plc	Employees	34	Random
TOTAL	2	10	

3.4 Research Instrument and Data collection:

The research instrument used in gathering data was the questionnaire which is a primary source of obtaining data. 255 questionnaires were sent out to employees of the selected banks. The questionnaire had questions relating to the demographic nature of respondents. The second aspect of the questionnaire covered questions that helped to examine the variables to be tested. Participants were called upon to rate the questions based on the 5-point Likert scale i.e. 1=strongly disagree to 5=strongly agree. Out of the 255 questionnaires sent out, 216 was received representing a response rate of 85%. of which 210 was fully completed and same used for the study.

3.5 Data Analysis:

The data obtained from the survey was analyzed using the Statistical Package for Social Sciences (SPSS version 26). The data was coded, grouped, errors corrected and processed to obtain results that would help to establish relationships being studied. Correlational, multiple regression analysis, moderated multiple regression analysis, model summary and ANOVA were derived to define relationships among variables. Additionally, some results were presented in tables and figures for better understanding.

4. RESULTS AND DISCUSSIONS:

4.1 Demographic characteristics of respondents.

Out of the 210 respondents, 82(39.05%), 65(30.95%), 32(15.24%) and 31(14.76%) indicated to be in the age bracket 18-30years, 31-40years, 41-50years and 51-60years respectively as shown in the figure 4.1 below.

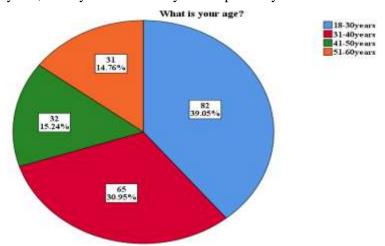


Figure 4. 1 Age range of respondents.

Additionally, other demographic features of respondents include gender where 103(49.0%) were determined to be males and 107(51.0%) were females. With their marital status, 46(21.9%) were said to be single, 159(75.7%) were married and 5(2.4%) had experience divorce. In relation to educational qualification, 32(15.2%) of respondents had acquired Higher National Diploma certificate, 115(54.8%) also had a bachelor degree, 40(19.1%) had a master degree and 23(10.9%) having acquired their doctorate i.e. PHD holders. Furthermore, the figure 4.2 below stipulates the organizational tenure of respondents where 60(28.6%), 84(40.0%), 38(18.1%) and 28(13.3%) indicated they had been in their respective organizations for 1-5years, 6-10years, 11-15years and 16years and above respectively.

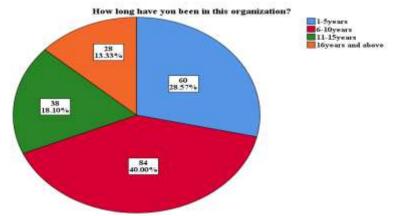


Figure 4. 2 Organizational tenure of respondents.

The figure 4.3 below highlights some of the essential elements in organizational setup that is likely to have impact on the commitment, performance and citizenship behavior of employees. 23(10.95%) of respondents said they are influenced by adequate compensation packages. 38(18.10%) indicated they are influence by the support offered to them by the organization and their supervisors. 57(27.14%) said they are influenced by the conducive working environment they find themselves. 44(20.95%) indicated they are also influenced through a sense of belongingness exhibited in their respective organizations. 21(10.0%) of respondents are influenced by promotional opportunities made available in the organization. 17(8.10%) influenced by the relevant working information made available to them and finally 10(4.76%) also influenced through the career advancement opportunities at their disposal in their organizations.

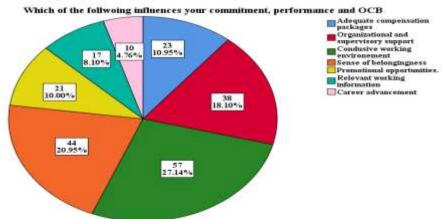


Figure 4. 3 Factors which influences employees' commitment, employee's performance and OCB.

4.2 Descriptive Statistics and Correlations:

Table 4. 1 Mean, standard deviation, reliability statistics and correlations

Variables	Mean	Std. Deviation	Cronbach Alpha	No. of Items	Pearson Correlational analysis between independent variables and dependent varial					
					EP	Affective	Continuance	Normative		
EP	4.1431	.27073	.716	4	1.000					
Affective	4.1367	.31784	.808	7	.811	1.000				
Continuance	4.1633	.29285	.764	7	.669	.382	1.000			
Normative	4.1383	.26758	.744	7	.360	.183	.382	1.000		

- a. Predictors: (Constant), Affective, Continuance, Normative.
- b. Dependent Variables: Employee Performance.

Source: generated by researcher from data collected and analyzed using SPSS (version26.0)

The table 4.1 above indicates the mean, standard deviations of the variables. Continuance commitment records the highest mean of 4.1633 and the least standard deviation of 0.29285. Employee performance, Affective and Normative records a mean of 4.1431, 4.1367 and 4.1383 respectively and standard deviation of 0.27073, 0.31784 and 0.26758 respectively. The Cronbach's Alpha coefficient is mostly used to ascertain the reliability of measurement model when most of the questions used were evaluated using the Likert scale. When the Cronbach Alpha score is more is 0.7 or more, the model is deemed to be good, acceptable and reliable. From the table 4.1 below, the Cronbach alpha values reported is greater than 0.7. The study concludes that the measurement model is reliable. The Pearson correlation analysis was conducted to ascertain the strength of the relationship between the independent variables and dependent variables. The significant level for all correlation coefficient was set at 0.05 level (2-tailed). The strength of the relationship can be determined through person correlation (r). When r = 0, it means there is no correlation. When r = 1, then there is a perfect correlation and when r = -1, then there is a negative correlation. The guidelines for the strength of the relationship matrix of correlation among variables is; (r=0.10 to 0.29 or r=-0.10 to -0.29 means small correlation), (r=0.30 to 0.49 or r= -0.30 to -0.49 means medium correlation) and (r=0.5 to 1 or r= -0.5 to 1 means strong correlation)

(Hair et al., 2010). The table 4.1.above shows the correlation is significant i.e. there is a strong correlation between affective commitment and employee performance which reports r=0.811. There is also a strong correlation between continuance commitment and employee performance which shows r=0.669. Finally, there is a strong correlation between normative commitment and employee performance. The outcome of the study shows that employee commitment which was categorized into affective, continuance and normative commitment correlates positively and significantly with employee performance. Based on the statistical evidence, it could be ascertained that there is a relationship between employee commitment and employee performance reference to employees in the Nigerian banking sector. These findings show a simultaneous correlation between affective, continuance and normative commitment and employee performance which means employees with these dimensions of commitment would perform better. The outcome is in support with previous studies such as (Khan et al., 2010; Mehmud et al., 2010; Qaisar et al., 2012) which also established a positive relationship between employee commitment and employee performance of human resources in various organizational settings.

4.3 Multiple regression analysis between Independent variables and Dependent variable:

Table 4.2 shows the model summary of multiple regression model where the outcome showed that all the predictors (affective, continuance and normative commitment) explained about 81% of the variations in employee performance which is the independent variable. This also means that considering the three independent variables, there is a probability of predicting employee performance by 81% with (R square = 0.807).

		Table 4. 2 Mo	odel Summary	
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.899ª	.808	.807	.11893
5 11	· · · · · · ·	e Affective Continua		

Source: generated by researcher from data collected and analyzed using SPSS (version26.0)

The study findings ANOVA table 4.3 showed that the above discussed coefficient of determination was significant as evidence of F ratio of 291.867 with p-value 0.000 i.e. <0.05 (level of significance). This means the model was fit to predict employee performance using affective, continuance and normative as predictors.

		Ta	ble 4. 3 ANOV	'A		
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.643	3	7.881	291.867	.000
	Residual	5.601	206	.014		
	Total	29.244	209			

- a. Dependent Variable: Employee Performance
- b. Predictors: (Constant), Normative, Affective, Continuance

Source: generated by researcher from data collected and analyzed using SPSS (version26.0)

Table 4. 4 Coefficients:

Variables	Unstandardiz	ed coefficient	Standardize coefficient	T	Sig.
	В	Std Error			
Constant	.244	.112		2.169	.031
Affective	.554	.020	.650	27.292	.000

Continuance	.391	.027	.423	14.693	.001
Normative	.362	.021	.405	11.181	.001

a. Dependent Variable: Employee Performance.

Source: generated by researcher from data collected and analyzed using SPSS (version26.0)

The standardized Beta coefficients give a measure of contribution of each variable in the model. A large value shows a unit change in the predictor variables have a large effect in the criterion variables. The t and significant (P) values gives a rough indication of the impact of each predictor variable. Using a confidence interval of 95%, a 5% level of significance and assuming all determinants are zero in relation to the regression model, affective, continuance and normative commitment recorded a B values of 0.554, 0.391 and 0.362 respectively and significant with P values =0.000, 0.001 and 0.001 respectively. This means a unit change of 0.554, 0.391 and 0.362 in affective, continuance and normative commitment results in 0.554, 0.391 and 0.362 change in employee performance respectively. This is also a prove that affective, continuance and normative commitment have a positive and significant impact on employee performance. Based on the outcome of the study, H1_a, H1_b and H1_C is accepted. The results from the study indicates that employee commitment (affective, continuance and normative) positively impact employee performance. This conclusion is in line with previous studies such as (Rafiei et al., 2014) which ascertained the impact of commitment on performance. Dixit & Bhati, (2012) also found out that employee commitment (all three dimensions) impact employee commitment significantly. Anthony, (2017) also established that the three dimensions of commitment have a significant impact on employee performance. However, the study contradicts the outcome of (Subejo et al., 2013) which establish no relationship between commitment and performance of employees.

Moderation analysis: The moderating role of OCB was undertaken using moderated multiple regression (MMR) analysis. To ascertain the moderating effect, the equation for the MMR model was indicated as:

Equation (1) $Y = i_1 + b_1X + c_1Z + e_1$

Equation (2) $Y = i_2 + b_2X + c_2Z + d_2(X*Z) + e_2$

Where: Y = dependent variable;

X = independent variable;

Z = moderator

X*Z = the multiplier of independent variable and moderator

i = constant value for independent variable

b, c, d = coefficients for independent variable and moderator

e = regression residual.

Table 4. 5 Moderating effect of OCB on the relationship between the independent variables and the dependent variable using the $\triangle R^2$ significance.

		\mathbb{R}^2	Adjusted	Standard	Change statistics			
			\mathbb{R}^2	Error	▲R ²	F change	Df	Sig. F change
	.811 ^a	.658	.657	.15860	.658	764.625	1	.000
,	.825 ^a	.681	.679	.15340	.023	0.205	1	.000
ОСВ.	·	,,		mitment; b =		, , ,	Amecuve co	
	.669ª	.547	.546	.20158	.547	321.706	1	.000
,	.696ª	.584	.581	.19498	.037	3.892	1	.000
Note: a = ommitmen		(constant)	, Continuano	e Commitme	ent; b = P	redictor: (co	onstant), C	ontinuanc
	.560ª	.630	.629	.25286	.630	59.371	1	.000
,	.661ª	.710	.708	.24124	.008	2.613	1	.000

a. Dependent Variables: Job Satisfaction, Turnover Intention Source: generated by researcher from data collected and analyzed using SPSS (version26.0).

The R² value is observed to establish the significant effect of the moderator to the relationships being studied. According to Hair et al., (2010) once the changes in R² are statistically significant for the equations, then a significant moderation effect is ascertained. In relation to moderating role of OCB on the relationship between affective commitment and employee performance, outcome of the moderated multiple regression analysis for the model 1 shown in table 4.3 reveal R=0.811, R²=0.658, F change =764.625, p<0.001. The R² stipulates that 65% of the variations in employee performance is explained by affective commitment. model 2 from the table shows a result after the product term (Affective commitment*OCB) was included in the equation. The product term resulted in an R² change of 0.023, F change=0.205 and p<0.05. The results support the presence of a moderating effect. The outcome indicates that the relationship between affective commitment and employee performance is moderated by OCB. Therefore, H2_a is accepted. In relation to the moderating role of OCB on the relationship between continuance commitment and employee performance, results from table 4.3 in model 1 records R=0.669, R²=0.547, F change=321.706 with p<0.001. The R² value shows that 54% of the variations in employee performance is explained by continuance commitment. The product term (Continuance commitment*OCB) estimated in model 2 shows an R² change of 0.037, F change=3.892 and p<0.05. This is an indication of the presence of moderation. The results further show that the relationship between continuance commitment and employee performance is moderated by OCB. Therefore, H2b is accepted. To ascertain the moderating role of OCB on the relationship between normative commitment and employee performance, model 1 in table 4.3 shows R=0.560, R²=0.630, F change=59.371 with p<0.001. Computing the product term (normative commitment*OCB) in table 4.3 shows a change R²=0.008, F change=2.613 and a p<0.05. This shows moderation has taken place. Conclusively, the relationship between normative commitment and employee performance is moderated by OCB. Therefore, H2_c is accepted. Evidence from the study indicates that organizational citizenship behavior increases commitment of employees which invariably affects their performance. Past studies such as (Sadeghi et al., 2018; Siti Hidayah & Harnoto, 2016) focused on determining the mediation role of OCB on the relationship between commitment and performance which was found to be true. However, this study went on a different tangent which applied OCB as a moderator which rare in past literature. As part of the studies innovation, the results show that OCB could be used as moderator as it moderates all three dimensions of commitment and employee performance.

5. CONCLUSIONS:

The outcome of the study gives an insight on the impact of employee commitment (affective, continuance and normative) on performance of employees in the selected banks. Evidence from the study reveals that the three forms of commitment all have a positive and significant impact on employee performance. This, therefore, means employees of these banks "desire and will to be with their organization, believes they are obliged to their organization and perform because they are not ready to bear the cost of leaving their organizations". This invariably influences their performance in a positive way. Administering the moderating role of OCB on the relationship between the forms of commitment and employee performance was also found to be true as moderation effect was established. This means when employees show high levels of commitment and also exhibit organizational citizenship behaviors, employee's performance are enhanced in the end which also translates into organizational success and growth.

6. THEORETICAL AND PRACTICAL IMPLICATION:

Reference to the Pearson correlational analysis outcome of the study shows that there is a significant relationship between employee commitment (affective, continuance and normative) and employee performance. Additionally, the multiple regression analysis conducted also showed that employee commitment could lead to the enhancement of employee performance. The moderated multiple regression analysis also showed the presence of OCB would help improve employee performance. The outcome is the reflection that employee commitment and organizational citizenship behavior are imperative in encouraging greater performance from employees. The findings throw more light about the understanding of employee commitment and employee performance by introducing OCB as a moderator. The studies proved that OCB moderates perfectly through all the forms of commitment with their relationship with employee performance. It does however mean that the presence of OCB would create higher commitment which will eventually improve performance of employees. The evidence shows that it is important to practice OCB among employees. Furthermore, the outcome of the study presents some practical contributions relating to how to improve employee performance in the Nigerian banking sector. The following practical conclusions were reached: Firstly, management of these banks should focus on creating committed employees if they want to perform well in the industry. It is believed committed employees are very important organizational assets who are capable of positioning the organization have competitive advantage. Therefore, programs, policies and measures which sort to make employees committed should be pursued since it would end up improving their performance. Secondly, the banking companies should endeavour to encourage employees to display high level of citizenship. Employees who demonstrate OCB are individuals who are believed to hold the organization dear to their heart and acts as ambassadors all with the aim of ensuring the organization and all other employees does well. Encouraging OCB should be a priority because it would eventually pay off by increasing commitment of employees which would translate into good performance. Conclusively, management should not only look at improving employee performance by creating committed employees but should also exert effort in making sure employee's become responsible citizens of the organization who will be eager to go the extra mile for the organization to succeed.

7. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH:

This study like any other study has limitations and therefore results shown be seen and interpreted in reference to several limitations. First of all, the sample size for the research is small which therefore makes it difficult to generalize the results of the study. An expansion of the sample size may lead to different outcome. Furthermore, the research population which is employees in the Nigerian banking sector specifically Abuja state is a limitation. Conducting same research in a different industry or in same industry but in a different State may produce a different result. The study suggests that researchers in future should focus on adopting OCB as an independent variable and measure its impact on performances whiles moderating such relationship with gender or age of respondents.

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