

*Full Length Research Paper*

# An evaluation on the effects of career stage on organizational commitment of bank employees

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This study examines the career stage effect on organizational commitment of bank employees. The subjects included 660 clerical and managerial staff of Nigerian banks operating in Lagos State, South-west of Nigeria. Results of this study revealed significant differences in organizational commitment across career stages of employees when career stages were categorized on the basis of chronological age, but no significant difference in any dimension of organizational commitment was found between employees in early-career stage (up to 2 years of experience), and employees in mid-career stage (3-10 years of experience). The findings of this study have positive and useful implications for HR systems in Nigerian banks to design more effective organizational career planning programs and procedures.

**Key words:** Organizational commitment, affective commitment, continuance commitment, normative, career pattern commitment, career stage.

## INTRODUCTION

Organizational commitment is a concept that has engrossed a great deal of attention from scholars in many fields including industrial psychology, industrial sociology, management, business administration and public administration. In view of the prospective significance of commitment to the sociology of organizational behaviour, it is not unexpected that much effort has been directed towards identifying variables that may influence the level of commitment (Buchanan, 2002; Chughtai and Zafar, 2006; Cohen, 2007; Beck and Wilson, 2001; McElroy, 2001; Meyer et al., 2002; Mohapatra and Sharma, 2008; Steers, 1977). Age and tenure are considered the chief antecedents of organizational commitment as they are the main indicators of "side-bets" (Becker, 1960), a term that describes accumulated investments like pension funds, work experience, etc., which an individual has made by remaining in a given organization/or occupation. The threat of losing these investments, along with a perceived lack of alternative to replace or make up for the loss, commits the person to the organization.

Meta-analytical studies (Cohen and Lowenberg, 1990; Mathieu and Zajac, 1990; Meyer et al., 2002) have reported weak correlation between organizational commitment and age, and organizational commitment and tenure. The reason for this is that both age and tenure

have been considered in the organizational commitment literature as time related variables representing similar effects and processes in their relation with organizational commitment and linear correlation analysis has been done to study this relationship (Cohen, 1993). Researchers (Cohen, 1993; Gregersen, 1993; Morrow and McElroy, 1987; Winter et al., 2000; Kumar and Giri, 2009) have found different patterns of relations between organizational commitment and age, and organizational commitment and tenure across employment stages. A number of studies have shown that employee work attitudes differ across career stages (Allen and Meyer, 1993; Cohen, 1991; Cron and Slocum, 1986; Guthrie and Schwoerer, 1996; Kumar and Giri, 2009; Lynn et al., 1996; Mathieu and Zajac, 1990; Mehta et al., 2000; Suliman and Iles, 2000).

This research continues and extends this line of inquiry by examining career stage effects on organizational commitment, using sample of bank employees in Nigeria, with the hope that the findings will enable the HR

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management of banks to design more effective organizational career planning programs and procedures to commensurate with the needs of employees.

Given the new development in Nigerian banks and the organizational level and general goal of this article mentioned above, the proposed research aims to answer the following questions:

- 1) Which career pattern of organization can be pursued?
- 2) Which factors influence the formation, stabilization, and modification of this career pattern?
- 3) How can career pattern be influenced?

## LITERATURE REVIEW

There exists a considerable level of diversity and controversy within the literature regarding how the construct of organizational commitment (OC) should be clear and subsequently measured. Most researchers envisage commitment as involving some form of psychological bond between people and the organization. The most generally accepted definition of this psychological approach called attitudinal commitment is that of Porter et al. (1974: 604) who defined commitment as 'the relative strength of an individual's identification and participation in a particular organization'. Mowday et al. (1982) viewed attitudinal commitment as an individual's identification with and involvement in a particular organization that can be characterized by a strong belief in the acceptance of the organization's goals and values. This point of view has been operationalized with a scale known as the OCQ developed by Porter et al. (1974) and Mowday et al. (1982).

Drawing on the early works of Porter et al. (1974), Mowday et al. (1996) and Becker (2002), Meyer and Allen (2001) first conceptualized OC as bi-dimensional construct. The first dimension termed as affective commitment, was defined as 'positive feelings of identification with, attachment to, and involvement in the work organization' (Meyer and Allen, 1984: 375). The second dimension of organizational commitment based on Becker's *side-bet* theory called continuance commitment, was defined as 'the extent to which employees feel committed to their organizations by virtue of the costs that they feel are associated with leaving, for example, investments or lack of attractive alternatives' (Meyer and Allen, 1984: 375). Later, they added a third dimension, normative commitment (Allen and Meyer, 1990), which was defined as the employees' feelings of obligation to remain with the organization (Weiner, 1982). They viewed these three components as separate and distinguishable components, rather than types of attitudinal commitment. This means that employees can experience each of these psychological states to varying degrees. For example, some employees may feel both a strong need and a strong obligation to stay within the organization but may have no desire to stay on.

Meyer and Allen (1997) argued that one can achieve a better understanding of an employee's relationship with an organization when all three forms of commitment are considered together. These components have also been found to correlate differentially with variables purported to be antecedents of commitment (Allen and Meyer, 1993; Lok and Crawford, 2004; Meyer et al., 2002; Park and Rainey, 2007; Shore and Tetrick, 1991). Each component develops as the result of different experiences and has different implications for on-the-job behavior and performance (Hackett et al., 1994; Meyer and Allen, 1997; Randall et al., 1990; Park and Rainey, 2007; Shore and Barksdale, 1998; Wasti, 2003; Wasti and Can, 2008). Employees, whose experiences within the organization are consistent with their expectations and satisfy their basic needs, tend to develop a stronger affective attachment to the organization. Continuance commitment presumably develops as employees recognize that they have accumulated investments or side-bets that would be lost if they were to leave the organization or as they recognize that the availability of comparable alternatives is limited. The development of commitment is based on the general theories of life development which provide a frame work for the study of changes in individual physiology, behaviour, and personality as a person moves from conception to death, including transactions associated with work (Beck and Wilson, 2001).

### Career stages

Working life of every individual passes through distinctive evolutionary phases called career stages. Super (2000, 2004) proposed a theory that people pass through precise career stages during their life span. These stages are characterized by various vital activities and psychological adjustments which people have to make, no matter what their occupation or background is (Arthur et al., 1989; Brown and Brooks, 1996; Ornstein et al., 1989; Levinson, 1986; Levinson et al., 1978; Lynn et al., 1996; Super et al., 1996). Levinson et al. (1978, 1986), on the basis of their study of careers of a group of individuals from different occupational groups hypothesize that every five to seven years, the individual have to pass through some sort of personal or career related decisions with apparently a fairly predictive sequence. These career stages can be, and usually are, based on sequential age. Attitude and behaviour of individuals are subjective to their experiences of the environment and by changes in these experiences as they grow older (Beck and Wilson, 2001). According to Super's (2002) theory, there are three stages in a person's vocational career over age 25-65 years: exploration, establishment, and maintenance. These career stages are based on the qualitatively different psychological task of each stage. Levinson et al. (2007) identified four "life areas": childhood (0-20 years), early adulthood (20-40 years), middle adulthood (40-60 years),

and late adulthood (over 60 years). Brooks and Seers (1991) considered five stages (18-21 years, 22-27 years, 28-32 years, 33-40 years, and 41 years and above). The age ranges assigned for each stage have varied considerably between empirical studies, but usually the early-career stage is considered to range from the ages of 20 to 34 years, the mid-career stage is from 35 to 50 years and the late-career stage is from 50 to 65 years.

Organizational commitment development models (Mowday et al., 1982; Reichers, 1986) also employ tenure as a career stage indicator. Tenure (that is, the length of time an individual has lived in an organization or 'organizational age') is viewed as an index of experience with the organization, as 'age' is an index of experiences associated with living in general. Therefore, life-span theory suggests that age causes changes in behaviour and attitudes, while organizational commitment development models suggest that tenure causes changes in behaviour and attitudes towards work.

Mowday et al. (1982) proposed three stages in the expansion of organizational commitment: (a) the pre-entry stage, (b) the early employment stage, and (c) the middle and late-career stages in the organization. A little different model was suggested by Reichers (1986), who excluded the pre-employment stage and concentrated on three stages of development: early, mid, and late-career stages. This category moderately corresponds to the exploration, establishment and maintenance stages of Super's (1957) theory, and correspondingly to the 'entering the adult world stage (early)', 'thirties transition' and 'settling down' stages (mid), and 'middle adulthood' stages of Levinson's et al. (1978) typology (Cohen, 1991).

According to Greenhaus et al. (2000), there are five stages in career development: (1) occupational choice: preparation for work, (2) organizational entry, (3) early-career: establishment and achievement, (4) mid-career, and (5) late-career. These career stages are characterized by some demographic variables like age, working experience and company tenure.

### **Age and tenure as antecedents of organizational commitment**

Age and tenure are considered the vital antecedents of organizational commitment as they are the key indicators of side-bets (Becker, 1960). Organizational commitment and age have been found to be positively correlated in a number of studies (Allen and Meyer, 1993; Glisson and Durick, 1988; Kushman, 1992; Mathieu and Zajac, 1990; Meyer and Allen, 1984; Meyer et al., 2002; Morris and Sherman, 1981; Newstrom, 2007; Salami, 2008; Sharma and Singh, 1991; Sommer et al., 1996; Suliman and Iles, 2000). However, not all studies have established the relationship of age with organizational commitment (Camilleri, 2002; Chugtai and Zafar, 2006; Iqbal, 2010; Kwon and Banks, 2004).

Long-service employees also grow affective attachment to their organization. Consequently they tend to be more devoted to the organization (Bosman et al., 2005; Iqbal, 2010; Mathieu and Zajac, 1990; Meyer and Allen, 1984; Meyer et al., 1993; Meyer et al., 2002; Mottaz, 1988; Mowday et al., 1982; Newstrom, 2007; Reichers, 1985; Sommer et al., 1996; Suliman and Iles, 2000). However, meta-analyses (Cohen and Lowenberg, 1990; Mathieu and Zajac, 1990; Meyer et al., 2002) have reported weaker relationship between organizational commitment and age, and organizational commitment and tenure. Due to fairly small magnitude of the relations between organizational commitment and age, and organizational commitment and tenure, some researchers (Cohen and Lowenberg, 1990; Meyer and Allen, 1984) even doubted the importance of age and tenure as determinants of organizational commitment. The major drawback of studies on these relations is that both age and tenure have been measured in the organizational commitment literature as time associated variables representing similar effects and processes in their relation with organizational commitment (Cohen, 1991). Nevertheless, researchers (Cohen, 1993; Gregersen, 1993; Morrow and McElroy, 1987; Winter et al., 2000; Kumar and Giri, 2009) have seen diverse patterns of relations between organizational commitment and age, and organizational commitment and tenure across employment stages.

### **Career stages and organizational commitment**

Career development theories propounded by Levinson et al. (2000, 2004) and Super (1999) point out that improvement and continuance of organizational commitment are different across career stages as represented by age. Individuals' opportunities and the availability of attractive alternatives will determine the level of organizational commitment in the early-career stages (Mowday et al., 1982; Rusbult and Farrel, 1983). An individual in the early-career stage attempts to explore different jobs which interest him or her, but if that job proves inappropriate, he or she does not hesitate to choose another.

According to Ornstien et al. (1989), and Ornstien and Isabella (1990), employees in early-career stage have higher intention to leave their organization, and have higher readiness to relocate than those in other age groups. Thus, one would predict a weaker relation between age and organizational commitment in the mid and late-career stages than in the early stage. These propositions have been confirmed in a number of studies (Cohen, 1991; Meyer and Allen, 1993; Morrow and McElroy, 1987; Winter et al., 2000; Kumar and Giri, 2009). The effect of tenure on organizational commitment has also been found to vary across career stages. Reicher (1986) holds the argument that employee in the early-career stage has weak behavioural and structural link with the organization. So, not tenure but psychological factors which include expectation

challenges and conflict may be the primary antecedents at the early-career stage. In later career stages, not only do psychological and behavioral factors play a major role in developing commitment, but sunk costs such as accumulated investment and lack of available opportunities also merge to fortify the individual's attachment to the organization.

## METHODOLOGY

A 18-item Organizational Commitment Scale (Meyer et al., 1993) was used in this study to measure the specific nature of organizational commitment. Responses to each item are made on a 7-point scale with anchors labeled as: 1=strongly disagree to 7=strongly agree. The psychometric properties of the tool make it a valid and dependable measure of the three-component structure of organizational commitment.

Two indicators of career stage, employee's age and tenure were used to classify career stage. Age was divided into three time frame subgroups: (a) up to 30 years, (b) 31-44 years, and (c) 45 years and above. The first subgroup represents the early-career stage, the second represents the mid-career stage, and the third represents the late-career stage. Consistent with related research on employee commitment by Morrow and McElory (1987), and Allen and Meyer (1993), organizational tenure was separated into three subgroups: (a) up to 2 years representing the early-stage, (b) 3-10 years representing the mid-stage, and (c) more than 10 years representing the late-career stage. The value of 1 was assigned to early-career stage, 2 was assigned to mid-career stage, and 3 was assigned to late-career stage.

Data collection of a total of 660 subjects, who participated in the study, was undertaken from March to August, 2013. Data were collected on site on one to one basis. The subjects incorporated clerical and managerial staff working in different branches and administrative offices of various private and public sector banks operating in Lagos State. About 32% of the respondents were 30 years old or below, 22% were between 31 and 44 years, and 46% were 45 years old or above. The mean age of the respondents was (40.23, SD=11.76). The average years of service in the bank was (16.34 years, SD=12.11). 26% of the respondents had 2 years or less than 2 years of experience, 16% of the total sample were employees with experience ranging from 3 to 10 years, and 58% had spent more than 10 years in the bank. Primary and secondary data were used since questionnaire was used to conduct the research.

Descriptive statistics were used to ascertain the level of affective, continuance, and normative organizational commitment across career stages. To test the internal consistency reliability of the organizational commitment scale, Cronbach alpha was calculated. One-way analysis

of variance (ANOVA) was carried out to study the impact of career stages on different dimensions of organizational commitment. Although one-way analysis of variance (ANOVA) resulted in the rejection of null hypothesis of equal means for the three career stages, this did not specify where exactly the differences between the groups lie. To establish the precise nature of the differentiation between groups, Turkey's Honestly Significant Difference of multiple comparisons (post-hoc) was employed (Hair et al., 2005). SPSS (15.01) version was used for data processing.

Having stated the tool for testing the hypotheses, this study thus reports the following findings:

**H<sub>0</sub>:** Affective, continuance, and normative organizational commitment will fluctuate according to career stage, as measured by employee age.

**H<sub>1</sub>:** Older employees will show higher affective, continuance, and normative organizational commitment than their younger colleagues.

**H<sub>2</sub>:** There will be significant difference in affective, continuance, and normative organizational commitment across career stages, grouped by tenure of employees.

**H<sub>3</sub>:** Senior employees will score higher on affective, continuance, and normative organizational commitment than their junior colleagues.

In order to determine the significance of difference among the levels of affective, continuance and normative commitment across career stages, one-way ANOVA was undertaken (Table 1).

## RESULTS

Examination of the results of the analysis (Table 2) indicates that there was significant difference in affective, continuance, and normative organizational commitment across career stages with F-ratio (39.22,  $p < 0.01$ ), (86.85,  $p < 0.01$ ) and (84.72,  $p < 0.01$ ), respectively. Thus, hypothesis 1 was supported in this study.

Although one-way analysis of variance (ANOVA) resulted in the rejection of the null hypothesis of equal means for the three career stages, this did not indicate where exactly the differences between the groups lie. To determine the precise nature of the differentiation between groups, Turkey's Honestly Significant Difference test was undertaken as a post-hoc measure to determine the precise nature of the differentiation between the age groups.

Pair-wise comparison presented in Table 3 indicated that employees in the late-career stage (age group of 45 years and above) with (mean=5.60, SD=1.19) were significantly more committed to the bank on all the dimensions of organizational commitment than those in mid (mean=4.99, SD=1.19) or early-career stage (mean=4.68, SD=1.19), lending support to hypothesis 2.

Table 3 presents the descriptive statistics for affective,

**Table 1.** Descriptive statistics of organizational commitment according to career stages (Age-wise).

Dimensions of organizational commitment	Age groups (Yrs.)	N	Mean	S. D.
Affective commitment	Up to 30	207	4.68	1.19
	31-44	147	4.99	1.19
	45 and above	306	5.60	1.18
Continuance commitment	Up to 30	207	4.14	1.15
	31-44	147	4.69	1.12
	45 and above	306	5.46	1.12
Normative commitment	Up to 30	207	4.42	1.16
	31-44	147	4.83	1.17
	45 and above	306	5.66	0.99

**Table 2.** Analysis of variance results.

Dimensions of organizational commitment	Source of variance	Sum of squares	Mean square	F
Affective commitment	Between groups	110.81	55.40	39.22***
	Within groups	927.98	1.41	
Continuance commitment	Between groups	222.26	111.13	86.85***
	Within groups	840.68	1.28	
Normative commitment	Between groups	201.59	100.79	84.72***
	Within groups	781.65	1.19	

**Table 3.** Descriptive statistics of organizational commitment according to career stages (Tenure-wise).

Variables tenure	Groups ( Yrs)	N	Mean	S. D.
Affective commitment	Up to 2	169	4.76	1.21
	3-10	102	4.51	1.08
	More than 10	389	5.53	1.19
		660	5.18	1.25
Continuance commitment	Up to 2	169	4.23	1.15
	3-10	102	4.02	1.02
	More than 10	389	5.38	1.12
		660	4.88	1.27
Normative commitment	Up to 2	169	4.48	1.17
	3-10	102	4.28	1.09
	More than 10	389	5.56	1.04
		606	5.08	1.22

Table 2 presents the descriptive statistics for affective, continuance, and normative organizational commitment across career stages classified by the number of years of service in the bank (organizational tenure). Insert Table 2 about here Examination of the results of the analysis (see Table 2a) indicates that there was significant difference in affective, continuance, and normative organizational commitment across career stages classified by tenure, as indicated by F ratio (43.74,  $p < .01$ ), (98.69,  $p < .01$ ), and (91.48,  $p < .01$ ), respectively. Thus, hypothesis three (3) was also supported in the current study.

continuance, and normative organizational commitment across career stages classified by the number of years of

service in the bank (organizational tenure). Examination of the results of the analysis indicates that there was

significant difference in affective, continuance, and normative organizational commitment across career stages classified by tenure, as indicated by F ratio (43.74,  $p < 0.01$ ), (98.69,  $p < 0.01$ ), and (91.48,  $p < 0.01$ ), respectively. Thus, hypothesis 3 was also supported in this study.

## CONCLUSION AND IMPLICATION FOR MANAGEMENT

Internal consistency reliability of organizational commitment scale was assessed using Cronbach's alpha. The alpha coefficients in this study were found to be 0.80 for affective commitment, 0.73 for continuance commitment, and 0.77 for normative commitment scale. However, by deleting the item 'if I had not put so much of myself into this bank, I might have considered working in another firm' from continuance commitment scale, reliability could improve to 0.77. Therefore, the said item was deleted from the scale. The alpha coefficients in this study exceed 0.60 criteria which, according to Nunnally and Bernstein (1994) is a suitable level of reliability for social sciences.

The study's tables present the descriptive statistics for affective, continuance, and normative organizational commitment across career stages classified on the basis of chronological age. Employees in the early-career stage have the lowest mean score on all the dimensions of organizational commitment. Level of commitment goes on increasing as they move from early to mid-career and then to late-career stage. The patterns are similar on all the dimensions of organizational commitment.

Turkey's Honestly Significant Difference test was again undertaken as a post-hoc measure to determine the precise nature of the differentiation between groups. Pair-wise comparison (presented in Table 3) indicated that longer service employees with tenure exceeding 10 years, that is, the late-career stage with (mean=5.53, SD=1.19) were significantly more committed to the bank than those in mid (mean=4.51, SD=1.08) or early-career stage (mean=4.76, SD=1.21). Their commitment score was the highest on all the dimensions of organizational commitment. However, no significant difference was found between the shortest-tenured employees (two or less than two years of service) and mid-tenured employees on any dimension of commitment. Hypothesis 4 finds partial support with this fact.

This study sets out to explore the career stage effect on organizational commitment of bank employees. Organizational commitment was viewed as a multidimensional concept, and was measured by Meyer's et al. (1993) Organizational Commitment Scale. While life span theory suggests that the factors associated with chronological age cause changes in behaviour and attitudes, organizational commitment models suggest that factors associated with tenure cause changes in behaviour. So the both variables were used for the

purpose of this study. Career stages were identified by each respondent's self-reported age, and tenure in the organization.

The cut-off points to each career stage have been established through a review of previous research. It was hypothesized that there would be significant difference in affective, continuance, and normative commitment at each career stage of employees, and that mid, and late-career stage employees would exhibit higher affective, continuance, and normative commitment than employees in their early-career stage. Findings demonstrate that affective, continuance, and normative organizational commitment are, indeed, differently related to career stage. The present research finds significant difference in affective, continuance, and normative organizational commitment at each career stage of employees.

Employees at mid and late-career stage exhibited high affective, continuance, and normative commitment than early-career stage employees when career stages were categorized on the basis of chronological age. The results lend support to life development theory that attitude and behaviour of individuals are influenced by their experiences of the environment and by changes in these experiences as they grow older. Results are consistent with the findings of Allen and Meyer (1993), Cohen (1991), Mathieu and Zajac (1990) and Suliman and Iles (2000) that commitment will vary over the course of people's careers due to differences in their perceptions caused by life experiences. The study indicates that the mindset of the older employees is different from those of younger employees. Stability of work and personal life assumes greater importance for them. Older employees are more likely to adapt to norms and procedures of the organization and make themselves comfortable in their job.

Not only age but longevity of the employment relationship also affects the level of organizational commitment at each career stage. The expectations of employees change with experience, and this might be the reason which makes them perceive organizational commitment differently. Not only sunk costs such as pension funds but also lack of available opportunities might have resulted in higher level of organizational commitment of senior employees. Moreover, higher positions, greater prestige and importance are associated with longer age and experience which may have been the reason for their higher affective, continuance, and normative organizational commitment. On the other hand, new-comers' low investments, low professional skills and low prestige may result in their lack of commitment to the organization.

The findings do not support the Meyer and Allen's (1984) argument that younger employees might have more commitment because they are conscious of the fact that with less work experience, they often have fewer job opportunities in another firm. As they get more experience, nonetheless, alternate employment opportunities

may arise, thus decreasing the magnitude of one important cost of leaving, that of having no job. No significant difference in any dimension of organizational commitment was found between employees in early-career stage (up to 2 years of experience), and employees in mid-career stage (3-10 years of experience). Thus, ten years point appeared to be crucial in terms of changes in career related attitudes among bank employees, which invariably implies that they are taking more time to settle and acclimatize to the organization.

## LIMITATIONS AND FUTURE RESEARCH DIRECTION

The findings of this study have significant implications for the management of commitment among bank employees in Nigeria. Recruiting good employees only is not enough, it is equally important that their level of commitment is built and improved with the right kinds of policies. The management of employee experiences across career stages can be usefully considered by the human resource management teams in the banking industry to foster high commitment among employees to face the challenges brought by the globalised environment.

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