

Examining The Level Of Relationship Between Working Condition Predictor Variables; Remuneration, Working Hours, Office Design, Job Security And Workers Wellbeing And Productivity In Commercial Banks In Cross River State, Nigeria.

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Abstract- An employee who works under good working condition works with the feeling of safety and this increases productivity. But bad working condition affects employee wellbeing and performance. This study seeks to examine the level of relationship between working condition predictor variable variables (remuneration, working hours, office design and job security) and workers wellbeing and productivity in commercial Banks in Cross River State, Nigeria. An objective and hypothesis which was stated in the null form were raised to guide the study. A comprehensive review of empirical literature was carried out and the effective event theory was used for the study. The survey research design was adopted for the study. A total of 232 samples were selected from the staff of five (5) banks in Cross River State, Nigeria using the purposive, proportional stratified and simple random sampling technique. The instrument of data collection was the questionnaire. Data collected from the field was analysed using graphs, chart and multiple regression. Out of the 232 questionnaire distributed, 213 was collected and used for analysis. Results revealed relative contribution of the four (4) predictor variables (remuneration, working hours, office design and job security) to workers wellbeing and productivity. Results also revealed that three of the predictor variables (working hours; office design and remuneration) alone are predictors of commercial workers wellbeing and productivity. But one (Job security) does not. The study recommends among others that There is an urgent need for commercial bank Management to improve on the existing working conditions of their staff that will attracts, retain and motivate them so that they can work comfortable and increase their productivity.

Index Terms- working condition, remuneration, working hours, office design, job security, wellbeing, productivity

I. INTRODUCTION

The success of any enterprise set up to make profit depends on the performance of its workers. Hence, employees are the most important and valuable resources and asset of any organisation. For any organisation to achieve its' set objective, its'

employees must perform to their optimum best. When employees of an organisations have the desired motivation to work, their performance increases and this impacts positively on the organisation. Dynamic and progressive organisations make it a duty to attract and retain the best hands by creating the best working conditions.

Researches have revealed that good and conducive working condition is one of the strategies that corporate organisations in recent times have adopted to improve the productivity of their employees (Agba, Nkpoyen & Ushie, 2010; Angioha, Nwagboso, Ironbar & ishie, 2018; Ukwayi, Angioha & Ojong-Ejoh, 2018). Organisation have also recognised that good working condition is important and essential to organisational's customer satisfaction and the performance and wellbeing of its employees (Agba, Mboto & Agba, 2010). According to Gerber, Nel, and Van Dyk (1998) asserts that working condition is created by employee interaction with the organisations' physical and psychological environment. When the employees of an organization have negative perception of their working conditions, they are likely to be absent, have stress related illness, and their productivity and commitment tend to be low. Also, organizations that provide good and conducive working condition that is friendly, trusting, and save will , experience, Greater productivity, communication, creativity, and financial health (Ali, Ali & Abdigani, 2013).

The banking sector in Nigeria is one of the strength and pillars of the Nigerian Economic and the industry is growing at a very fast pace. In recent years, the sector has under gone changes in its structures which has made the industry more competitive. These changes have made the industry to contend with new demands and greater responsibility towards the Nigerian financial sector development. These changes have had tremendous effect on management, who in turn have put more demand on their employees without putting much consideration on the conditions that their staff work in. bank staff because of the demand put on them are now faced with increased workload, long working hours, without improved remuneration, insufficient work, lack of safety treasure, poor work place design etc and this have impacted on their wellbeing and productivity. Most bank workers are now finding too difficult to fulfill their obligations because of the

stressful nature of their job and working condition, which is characterized by an immense workload, shortage of staff, death of technical and financial resource, long working hours, lack of job security, poor office design and insufficient remuneration. This study seeks to examine the level of relationship between working condition variables and worker's wellbeing and productivity in commercial bank in Cross River State Nigeria.

1.1 Study Questions

- (i) What is the level of relationship between working condition predictor variable; remuneration, working hours, office design, job security and workers wellbeing and productivity in commercial banks in Cross River State, Nigeria?

1.2 Research Objectives

- (i) To investigate the level of relationship between working condition predictor variable; remuneration, working hours, office design, job security and workers wellbeing and productivity in commercial banks in Cross River State, Nigeria

1.3 Research Hypothesis

- (ii) There is no significant joint relationship between working condition predictor variable; remuneration, working hours, office design, job security and workers wellbeing and productivity in commercial banks in Cross River State, Nigeria

II. REVIEW OF RELATED LITERATURE AND THEORETICAL FOUNDATION

2.1 Review of Related Literature

Several scholars have carried out studies on the impact of making conditions and performance of employees (. Mokaya, Musua, Wagoki and Karaya (2013) examined the effect of organization working conditions on employee job satisfaction in the hospitality industry in Kenya. The descriptive explanatory design was adopted for the study. 84 samples were drawn from 170 employees of a hotel in Kenya. A self-administered questionnaire was employed to gather data for the study; findings revealed that there was high job satisfaction with working conditions which has strong and positive correlation. In his study, Pitaloka (2014) investigated the effect of work environment, job satisfaction, and organizational commitment on OCB of materials auditors. The study aim was to investigate the impact of wok environment on jobs satisfaction and organizational commitment 162 questionnaire were distributed by self or email and path analysis was used to analyses the data gathered. Results from the analysis showed that work environment leads to job satisfaction and organizational commitment.

Agba and Ocheni (2017) attempted to empirically examine the effect of work environment on job performance of academic staffs in public and private universities in Nigeria. The survey method was adopted for the study. A sample of 300 respondents were selected from both private and public tertiary institution using the purposive sampling technique data gathered from the field more analyzed and coded using the independent t-test technique. Restricts revealed a relationship between work environment and job performance. Awan and Taliur (2015) came out a study on the pact f working environment on employee's productivity: a case study of banks and insurance companies in

Pakistan. A close ended questionnaire was developed to get feedback from target and different statistical methods were used to gather data from the field. Results revealed that factors such as supervisor supports, relations with co-workers, training and development, attractive and face incentives and recognized plans, adequate work load at the pace of work help in developing conducive work environment that has a positive relationship with worker's level of performance. Akinyele (2010) study objective was to examine the impact of work environment on future worker's productivity. The study adopted primary data was used for the study. A structure questionnaire was developed which was self-administered by the researcher. Independent t-test was used to analyze data gathered from the field result revealed that conducive working environment stimulates creativity of workers. Duru and Shimawua (2017) assessed the effect of work environment on employee productivity using Edo city transport services. Both primary and secondary data were gathered and analyzed. The findings revealed that if good office environment is provided for employees. It will go a long way to enhance their morale and performance. Akintayo (2012) study was aimed at determining the influence of work environment, work morale and perceived productivity among industrial workers. A descriptive design was used to collect data from 311 respondents from private and public organizations using stratified sampling technique. The instrument of data collection was three types of questionnaire. Data was analyzed using regression, Pearson product moment correlation and t-test. Results revealed that a significant relationship exist between working that a significant relationship exist between working environment is significantly related to work morale and it also have a relationship with worker's productivity.

Igbe, Okpa and Aniah (2017) study examined the relationship between working conditions and deviant behavior among the employees in the university of Calabar data from the study was gathered from 361 respondents purposively selected to twelve departments of the University of Calabar. The instrument of data collection was the questionnaire. Data gathered from the field was analyzed using Pearson product moment correlation at a 0.05 level of significance results reveal that there it's a significant relationship between working condition variables such as non-payment of allowance poor worker's safety and deviant behavior of employees in the university of Calabar.

Agba, Mboto and Agba (2013) carried out a study on wages or other work conditions and worker's performance in Nigeria - 300 respondents were selected from four organizations using the purposive sampling technique in selected geopolitical zones in Nigeria. Data collected were presented in pie charts bar charts and graph finding revealed that employee job performance is greatly influenced by regular and good wages followed by conducive work environment, available of internet facilities, regular promotion, training opportunities.

2.2 Theoretical Foundation

The study adopts the affective event theory of Weiss and Cropanzano (1996). According to the affective event theory, employees emotional experience in terms of important events influences their approach to jobs. The theory tries to give meaning to employees internal motivation and their reaction to incidents that happen at work. The affective event theory argues that both

positive inducing and negative emotional incidence in the work place affects workers psychologically and this influences their work performance and commitment. The affective event theory focuses on the kind of motivation people get from their work, what cause the motivation and how these motivations influence their commitment, wellbeing and their overall performance. The theory identifies job commitment and performance as attitude that may be affected by working conditions in the workplace over a period of time.

III. MATERIALS AND METHODS

The study adopted the survey design. According to Robson (1993), the survey design is commonly used to collect data from a specific sample population and typically utilises a questionnaire or an interview as the survey instrument. The survey method enabled the researcher to focus on respondents' attitude and behaviour on working conditions and the workers wellbeing and productivity in selected banks in Calabar, Cross River State, Nigeria. This allowed the researcher to focus and draw a good sample from the population (staffs) of the selected banks. The population of the study are staff of five selected banks in cross river state. The entire population of the study stands at 548. The selected banks are First Bank, Guaranty Trust Bank, United Bank for Africa, Access Bank and Zenith Bank. The sample size for the study was 232, arrived at using the survey monkey sample determinant technique. The purposive and proportional stratified sampling technique was applied in selecting the samples from the banks. The purposive sampling technique was used in selecting five banks that was used for the study. The proportional stratified sampling technique was used in selecting the number of samples from each bank used. The proportional sampling technique was also used in selecting the number of staff that were used from each bank branch in Cross River state. The simple random sampling technique was used to select sample (staff) that the questionnaire was given to elicit information on the topic under investigation. The instrument of data collection was the questionnaire. Data collected from the field was analysed using graphs, chart and multiple regression. Out of the 232 questionnaire distributed, 213 was collected and used for analysis.

IV. FINDINGS

4.1 Distribution of Respondents

This result gathered from the field shows that, employees in commercial banks in Cross River State host more male workers than female workers, a graphical presentation is reported in figure 1.

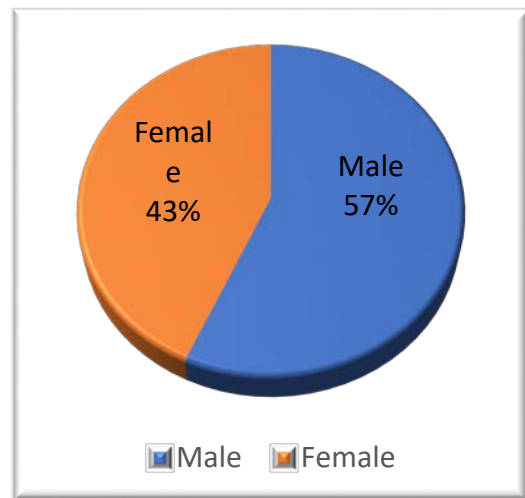


Figure 1
Showing the sex distribution of respondents
Source: Field survey, 2019

Respondents distribution based on age reveal that, most of the employees of commercial banks 47.9 per cent are between 31 – 40 years; next in the list 42.7 per cent are those between 20 – 30 years while only 9.4 per cent of respondents 41 years and above. This trend is a true representation of commercial bank employees as the needed work force are those in their prime because of high competition in the industry. A graphical illustration is presented in figure 2.

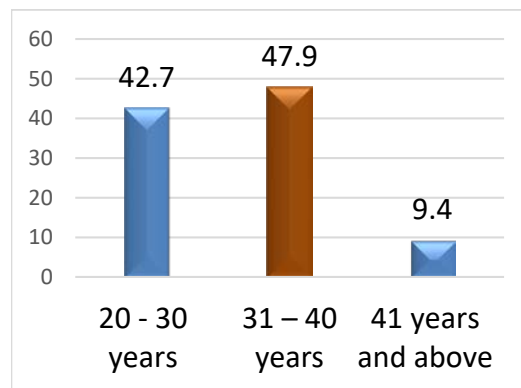


Figure 2
Age distribution of respondents
Source: Field survey, 2019

Distribution of respondents based on marital status reveal that, most 50.2 per cent of the commercial banks employees were married; 47.9 per cent were single while a very small number 2 per cent were divorced. This trend is consistent with the ages of the employee as most of them are attained the age of marriage and since they are working, can take up family responsibility. A graphical illustration is presented in figure 3.

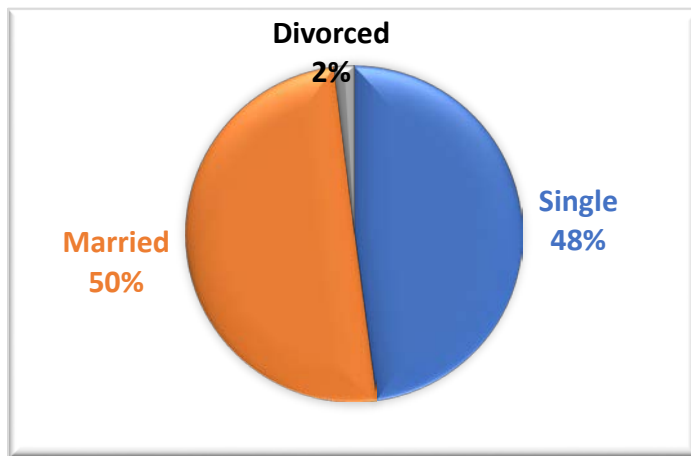


Figure 3
Showing the marital status of respondents
Source: Field survey, 2019

The distribution of respondent's base on educational qualification shows that, most of the respondents' 57.3 per cent were Bachelor (B.Sc/B.Ed/B.A) degree holders; next in the list 36.6 per cent were Masters (M.Sc/M.Ed/M.A) degree holders while only 6.1 per cent were diploma or holders of Higher National Diploma (HND) or its equivalent. This result is expected as the competition in the market demand good hands. A graphical illustration is presented in figure 4.

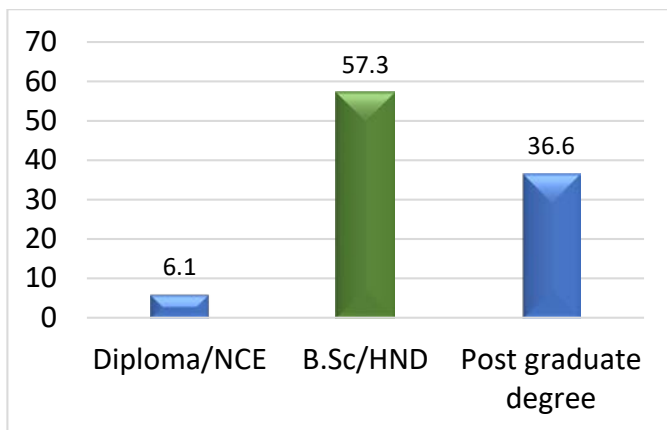


Figure 4
Showing the educational qualification of respondent
Source: Field survey, 2019

Out of the 213 respondents used in this study, most 53.0 per cent of the respondents were employees at First Bank PLC; 24.8 per cent were employees at Zenith Bank; 8.9 per cent were employees' at United Bank of Africa (UBA); 8.4 per cent were employees at Guaranty Bank while only 4.6 per cent were employees at Access Bank. This result is a true representation of the population in terms of staff strength. A graphical presentation is reported in figure 5.

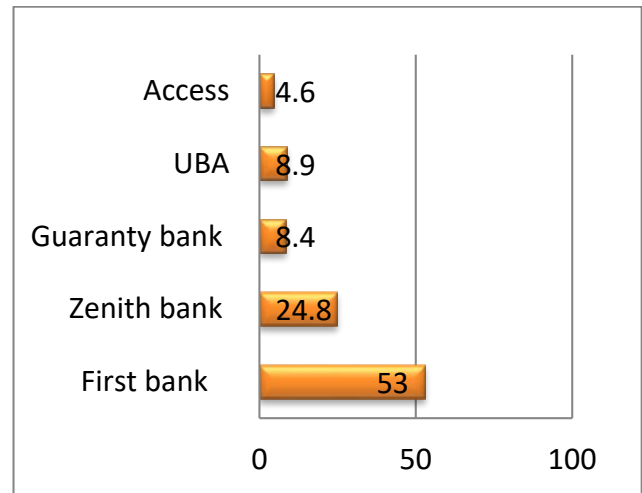


Figure 5
Showing the distribution of respondents by bank
Source: Field survey, 2019

Out of the 213 respondents used in this study, most of the respondents 64.8 per cent were core staff in the commercial banks while only a small number 35.2 per cent were non-core staff. A graphical presentation is reported in figure 6.

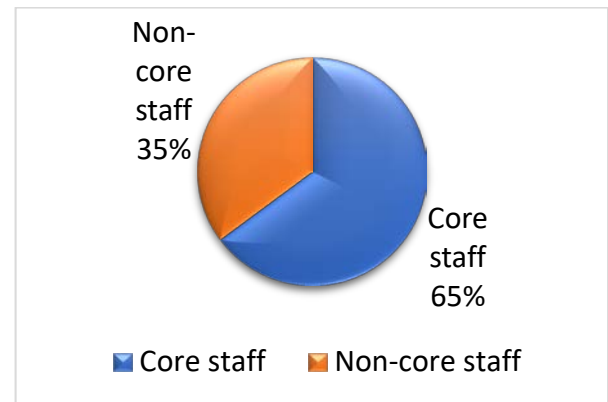


Figure 6
Showing the distribution of respondents by staff position
Source: Field survey, 2019

4.2 Data analysis

There is no significant joint relationship between remuneration, working hours, office design, job security and workers wellbeing and productivity in commercial banks in Cross River State, Nigeria. The choice of multiple regression (modelling application) was to help explain the linear relationship that exist between and or among the independent variables at $p < 0.05$. The regression equation is given thus:

$$Y_i = B_0 + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + e_i \dots \text{Eqn 4.1}$$

Where:

Y is the predicted value of the DV (workers wellbeing and productivity)

X_1 = remuneration

X_2 = working hours

X_3 = office design

X_4 = job security

B_0 is the Y-intercept and

e_i is the error of prediction known as residuals

Table 1
Inter-correlation matrix of the variables (Source: Field survey, 2019)

	DV	Remu	Work	Office	Jobs
DV	1.00				
Remu	0.467	1.00			
Work	0.147	0.120	1.00		
Office	0.165	0.287	0.145	1.00	
Jobs	0.061	0.101	0.087	0.044	1.00
Mean	14.49	12.73	7.50	17.88	7.79
SD	2.64	2.12	1.18	1.60	1.11

Source: Field survey, 2019

KEY: DV = Workers wellbeing and productivity
Remu = Remuneration
Work = Working hours
Office = Office design
Jobs = Job security

TABLE 2
Regression Model Summary of working conditions predictor variables and wellbeing and productivity of workers

Model	R	R square	Adjusted square	R	Std error of the estimate
1	0.478	0.229	0.214		2.34
Source of Variables	Sum of Squares	of Df	Mean square	F	Sig.
Regression	340.319	4	85.080	15.430	.000
Residual	1146.920	208	5.514		
Total	1487.239	212			
Variables	Regression weight				
	B	Std error	Standard. Coef.	t.value	Sig.
(constant)	4.041	2.480		1.630	.105
Remu	.547	0.081	.438	6.748	.000
Working hours	.227	0.140	.102	1.625	.106
Office design	.089	0.107	.054	0.836	.404
Job security	.024	0.146	.010	0.166	.868

Key:

Remu = Remuneration
Work = Working hours
Office = Office design
Jobs = Job security

Table 1 shows that multicollinearity does not exist among the four (4) predictor variables (remuneration, working hours, office design, job security), because the zero-order correlation are less than 0.85. More importantly, none of the correlations among the independent variables is greater than 0.55.

The result in Table 2 shows that the combination of all the predictor (remuneration, working hours, office design, job security) is joint predictor of workers wellbeing and productivity in commercial banks in Cross River State, Nigeria. The predictors accounted for 21.4 per cent of the variance in workers wellbeing and productivity.

Furthermore, the regression ANOVA revealed that, there is a moderate joint contribution of the predictor on the criterion

variable (workers wellbeing and productivity) $F(4, 208) = 15.430$; $p < 0.05$. Based on the result, it was revealed that when all the contributor variables (remuneration, working hours, office design, job security) were used together significantly contribute to workers wellbeing and productivity.

Also, Table 2 reveals the relative contributions of the four (4) predictor variables (remuneration, working hours, office design and job security) to workers wellbeing and productivity as it was given by beta (β) weight. The β value indicates the relative contribution of each of the four predictor variables to the criterion variable (workers wellbeing and productivity). The higher the β value the greater the contribution of the predictor variable. This implies that remuneration when used alone is germane, and

contributes significantly to workers wellbeing and productivity. This means that, if commercial banks employees are given their remuneration timely and regularly they will be very effective. Three of the predictor variables (working hours; office design and job security) alone are predictors of commercial workers wellbeing and productivity. Therefore, we can conclude that, there is statistical significant joint relationship of all the predictor variables (remuneration, working hours, office design and job security) on commercial bank workers wellbeing and productivity in Cross River State, Nigeria.

V. CONCLUSION AND RECOMMENDATION

The study sets out to investigate the level of relationship between working contention predictor variables; remuneration, working hours, office design, job security and workers wellbeing and productivity in commercial banks in Cross River State, Nigeria. Results from the analysis of data gathered reveals a relative contributions of the four (4) predictor variables (remuneration, working hours, office design and job security) to workers wellbeing and productivity. Results also revealed that three of the predictor variables (working hours; office design and remuneration) alone are predictors of commercial workers wellbeing and productivity. But one (Job security) does not. When tested alone 2.7 per cent of the variance in workers wellbeing and productivity in commercial banks is accounted for by office design. 2.1 per cent of the variance in workers wellbeing and productivity is accounted for by working hours and 21.8 per cent of the variance in workers wellbeing and productivity is accounted for by remuneration. There is no significant relationship between Job security and the effectiveness of employees, this result is because the banking sector of recent time has retrenched her staff more frequently due to economic recession and the global economic meltdown. When all the variables are combined we can conclude that, there is statistical significant joint relationship of all the predictor variables (remuneration, working hours, office design and job security) on commercial bank employees' effectiveness in Cross River State, Nigeria. From the findings made by the study, it is therefore recommended that;

- i. There is an urgent need for commercial bank Management to improve on the the existing working conditions of their staff that will attracts, retain and motivate them so that they can work comfortable and increase their productivity.
- ii. Bank management should put in place appropriate programs that will create employees work life balance, as this will help motivate and help retain them.

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