

# Socio-Economic Factors as Determinants of Employees' Commitment in a Selected Organization in Ibadan

<sup>1</sup>Funmilola, E. Akinyooye Ph.D & Adenike E. Osamika

Department of Adult Education, Faculty of Education, University of Ibadan, Nigeria.

<sup>1</sup>[ojofunmilola@gmail.com](mailto:ojofunmilola@gmail.com)

+2348030499636

**Abstract:** *The commitment of employees in an organization is very important especially in service providing public organization. Despite various studies on the determinants of employees' commitment, little studies have examined the influence of socio-economic factors on employees' commitment. This study therefore, investigates employees' educational qualification and income on commitment in a selected organization in Ibadan. The study adopted descriptive design with multi-stage sampling techniques. About 250 employees were selected into the study, their ages ranged between 20 and 59 years, mean of 41.7 while standard deviation of 8.27. Structured questionnaire was used for data collection. The result showed that educational qualification significantly influenced employee's commitment ( $F[5,249] = 3.05; P < .05$ ). Employees with primary school certificate ( $\bar{x}=61.00$ ;  $SD=0.01$ ) significantly different from other employees with OND/NCE ( $\bar{x}$  Diff.=15.26; Std Error=6.13;  $P < .05$ ), B.Sc./BEn/BA ( $\bar{x}$  Diff.=15.01; Std Error=6.10;  $P < .05$ ), and Postgraduate ( $\bar{x}$  Diff.=16.94; Std Error=6.22;  $P < .05$ ); however, not significantly different from employees with SSCE ( $\bar{x}$  Diff.=10.27; Std Error=6.57;  $P > .05$ ) on employees' commitment. Therefore, employees with primary school certificates contributed to the significance of educational qualification on employees' commitment. More so, income significantly predicts employee commitment ( $R^2=.14$ ,  $R=.38$ ;  $\beta=.38$ ;  $F(1,248) = 41.75$ ;  $P < .01$ ). The income of employees accounted for 14% variance that occurred in employees' commitment. The study concluded that income of the employees including their bonus, allowances and other benefits should be closely paid attention to, while considering educational qualification of the employees especially when recruiting and allocating employees into job units.*

**Keywords:** Socio-Economic, Income, Educational Qualification, Commitment, Employees

## INTRODUCTION

Employees' commitment is important among other organizational behaviours especially in a service provided organization. Organizations across the world have been trying to understand how they can keep their employees, attract their loyalty, integrity and further look for ways to increase their commitment. Critical observation of employees' commitment in the Water Corporation of Oyo-State has shown to be dwindling, as this is reflective in the current situations mostly faced by Ibadan dwellers. Specifically, as these individuals have difficulty in accessing suitable, clean and portable water at their convenience, most areas and houses in Ibadan tend to buy water, with a long queue, and little or no assurance as to whether the water will last long enough till it's your turn or not. According to Allen and Meyer, (1980), employees' commitment is the process where employees believe the aims and values of the organization, putting effort for organizational aims and having a strong desire and aspiration to stay within the organization; which include: Affective, Normative and Continuance; affective commitment is the employee's way of identifying him/herself with the organization and joining to it and feeling an emotional link/attachment towards the organization; While, continuance commitment is the type of commitment that is formed when employees think they will lose their earnings and recognitions which are the results of their self-sacrifice within the time they work in the organization when they quit their organization or discontinue with their roles in the organization. Meanwhile, the normative commitment is the employees' feeling of moral duty towards their organization and a belief of necessity to not quit. This type of commitment makes the employees' feel in-debited to the organization. Similarly, Bedük, (2014) defined commitment of employees to organization as the process whereby employees internalize and accept the qualities that are present in the organization; a psychological condition that ties the individual to the organization.

Surprisingly, an employee is an individual that provides labour or service to an organization or company, or to another person. This individual contributes all effort towards the success of the company in which he/she works. An employee performs duties and responsibilities assigned to him/her, and renders services all known as human capital to the organization, either private or public, toward achieving the goals and aims of the organization.

While a study has found inconsistent influence of educational qualification and income among other socio-economic factors on employee commitment (Eskildsen, et al.,2004), another found mixed relationship (Kotler & Armstrong, 2001), meanwhile, some studies have even reported a noncommittal relationship (Al-Qarioti & Al-Enezi, 2004; Mathieu & Zajac, 1990). Despite these, some authors have suggested that a linear relationship exist between some demographic factors and organizational commitment, while others discovered non-linear relationship between organizational commitment and socio-demographic factors; and this dependent on other factors which cannot be considered to be certain outside the contexts of the interaction between demographic factors and organizational commitment (Cheng & Stockdale, 2003; Ko, Price & Mueller, 1997; Lee, Allen, Meyer & Rhee, 2001).

Specifically, educational qualification of employees is associated with organizational commitment, as highly qualified employees are considered to be more committed due to their awareness about the organizational attitude compared with those who are less qualified (Akintayo, 2010). The educational qualified employees tend to develop a sense of belongingness that is improved regarding the organizational commitment (Nawaz & Kundi, 2010; Meyer & Allen, 1991). Moreover, Krueger, et al (2002) reiterated that as employees' income changes, money ceases to be a motivational factor; and as employees grow older, interesting work becomes a motivational factor determining job commitment and satisfaction of an employee. The employee's behaviour provides employee latitude with job flexibility or rigidity and concrete their job satisfaction and commitment which could be derived from income (Karasek & Theorell, 1990). This concept of employee income has been identified as a crucial element to job satisfaction and commitment of an employee in an organization (Krueger, et al., 2002).

Employees in companies or organizations already implementing policy that will enhance employees' job commitment enjoy significant possible benefits that will enhance reaching their organizational goal especially when taking income of their staff into consideration. For instance, being able to earn a substantive income in a workplace positively affects their contribution to that job, their income in this sense serves as a motivational factor that gives them more drive to be committed and satisfied with the job. Therefore, earning an income and managing family and other commitments becomes easier especially when support from both workplace and family are fully implemented. In Camilleri's (2001) study, it was observed that several variables are vital to and influences commitment, such variables are satisfactory wages, good conditions of service, participation in decision-making, prompt payment of salaries, and on-the-job training which are very important because they have a direct effect and influence on the way a worker feels and may influence his commitment.

Theoretically, Social Exchange Theory according to Blau (1964) established that various determinants underscore employees' organizational commitment. In this, there is mutual reciprocity that characterized the relationship between employees and organization, employees tend to be committed to an organization due to expected benefits (Cole, Schaninger, & Harris, 2002), as employees become committed, there are expectations of some social, materials, economic and psychological benefits expected from the organization.

Despite these studies, few studies have originated from sub-Saharan countries on commitment of employees in water cooperation, and little no published studies have been conducted among employees of Water Cooperation of Oyo-State, especially examining the influence of educational qualification and income on employee's commitment. Therefore, there is a need for this present study.

This study is set to investigate the educational qualification and income as determinants of employees' commitment in the Water Corporation of Oyo-State. Specifically, to:

- i. investigate educational qualification as determinants of employees' commitment; and
- ii. examine income as determinants of employees' commitment

In view of the above research objectives, the below research hypotheses were examined

HO<sub>1</sub> There was no significant influence of educational qualification on employees' commitment

HO<sub>2</sub> There was no significant influence of monthly income on employees' commitment

## **Methodology**

### **Research Design**

This study employed a descriptive research design. The researchers were interested in collecting information about the participant's characteristics at a specific time in a descriptive format. Based on this, the researcher sought to examine the occurrence of employees' socio-demographic factors and organizational commitment among employees in the selected organizations.

The populations of this study were employees (both junior and senior cadres) of the selected public organizations (Oyo-State Water Corporation) in Ibadan, Oyo-State Nigeria, with differences in age (18 years and above) and work experience. Two hundred and fifty (250) employees who can speak and write in English Language and have been confirmed as staff were selected into the study.

### **Sample and Sampling Techniques.**

Multi-stage sampling techniques were adopted in this study. The researchers purposively sampled Ibadan North Local Government Area out of the five (5) major Local Government Areas in the urban city of Ibadan Metropolis; based on the fact that there are more public organizations in the urbanized areas compared to the rural areas (Ahaibwe, et al., 2016). However, convenience sampling was adopted to select Oyo-State Water Corporation as the setting for the study based on accessibility of the organization's data and proximity of the organization to the researcher considering the present COVID-19 pandemic health protocol. Additionally, the organization's employees' commitment has been found to be influenced by various determinants including their employees' socio-demographic factors.

In view of these, two-hundred and fifty (250) Oyo-State Water Corporation's employees were recruited into the study using accidental sampling techniques. This is because few participants were available in the centre, as some of the employees were on

various sites (fields) at the time of the study. As such, the accessible employees at the time of data collection at the organization were accidentally enlisted into the study.

The study was conducted in Oyo state Water Corporation, State Secretary and Sango Head Offices. Ibadan is located 128 km inland northeast of Lagos and 530 km southwest of Abuja, the federal capital of Nigeria, 11 Local Governments in the Metropolitan area, consisting of five urban local governments in the city (which are Ibadan central, Ibadan North, Ibadan North-West, Ibadan South-West, and Ibadan South- East) and the other six semi-urban local governments (as stated by Oyo State Ministry of local government and chieftaincy matters). Ibadan is the second largest city in Africa, and its Metropolis has the most situated public organizations (owned by the government).

### **Research Instruments**

A structured questionnaire was used in this study. This questionnaire was made up of three sections. Section A-C

#### **Section A: Socio-Demographic Factors**

Section A measured respondents' socio-demographics data such as age, gender, religion, job position/cadre, marital status, monthly income, and educational qualification factors.

#### **Section B: Employees' Commitment**

This questionnaire contained 26-items structured by the researcher together with the help of the research principal supervisor. Each item addressed a personal factor in line with commitment to work. Four (4) items addressed age and commitment, 2-items for gender and commitment, 4-items for marital status and commitment, 4-items for religion and commitment, 5-items for educational qualification and commitment, 4-items for income and commitment and 3-items for job position/cadre and commitment. The items are directly scored, more score depicts the tendency of the employee's commitment to be influenced by those specific factors, and the total scores measure the employee's commitment. In the main study, the reliability ( $\alpha$ ) was .98.

#### **Section C: Determinants of Employees' Organizational Commitment Questions**

A list of five questions was open-ended to probe participants of study on the self-reported determinants of their organizational commitment. The responses were rated and frequency analysis was done to establish some of the self-reported determinants of employees' organizational commitment in Oyo-State Water Corporation. Some of those open-ended questions will be "What are those things that facilitate your commitment at work?" "How can your commitment at work be improved?" "What are some of the factors that affect your commitment to the organization?" "How can those factors be addressed?" "When last the organization encouraged your commitment at work".

### **Reliability and Validity of the Instrument**

To validate the research instrument, the questionnaire was given to research experts for useful critical review and suggestions toward answering the research questions. The results, suggestions and corrections were utilized in the course of designing research questionnaire items for the main study. Additionally, to establish reliability of the instrument, Cronbach Alpha ( $\alpha$ ) of .95 was documented in employee's commitment scale during the main study, while some selected themes were discovered through thematic analysis in the other section C of the questionnaire.

### **Procedure for Data Collection**

This study obtained approval from the selected organization (Oyo-State Water Cooperation). Following the research approval, the researcher approached the employees and introduced herself and the purpose of the study to the management of the organizations and then met with the intended participants. Informed consent of the participants of study were sought. All respondent's questions and queries were treated for clarification before the administration of the questionnaire. Participants were given the right to ask questions and withdrawn from the study when they felt like doing so. The names and personal details of the respondents were excluded in the questionnaire in an attempt to ensure anonymity and confidentiality of their participation and responses. Then the filled questionnaire was retrieved for data analysis. The result was documented using a statistical package for the social scientists (SPSS IBM V20) and discussed accordingly.

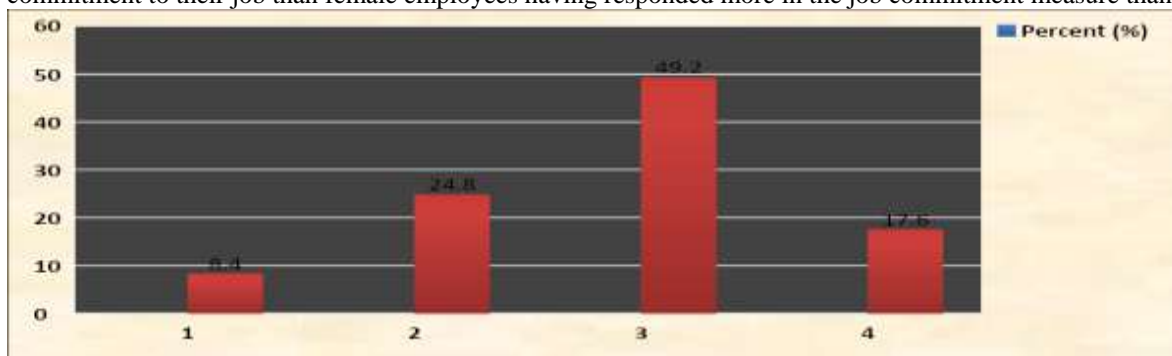
### **Results and Discussions**

The information contains Gender of the participants



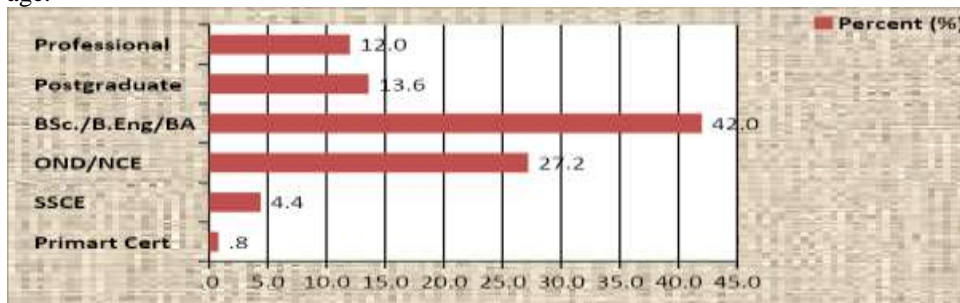
**Figure 3.1.1: Gender Distribution of the Respondents**

From the figure 3.1.1, the result showed that 54% of the respondents were male while 46% of the respondents were female. This indicates that more males participated in the study than females. The implication of this is that, more male employees are more commitment to their job than female employees having responded more in the job commitment measure than female



**Figure 3.1.2: Age Distribution of the Respondents**

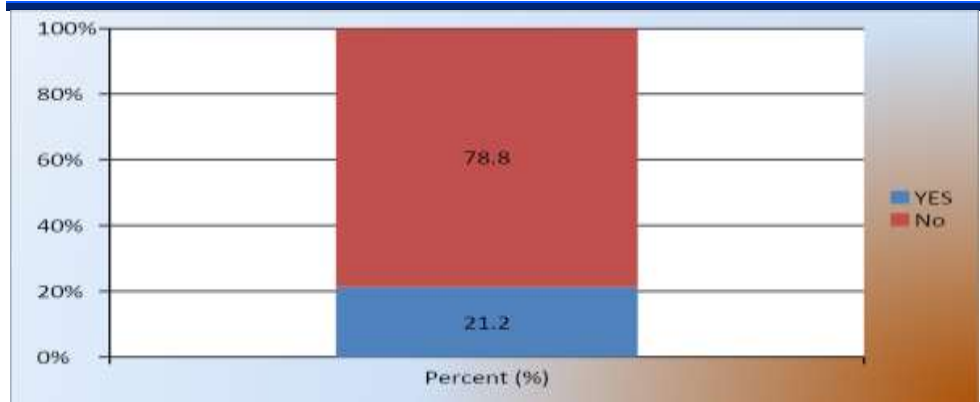
In figure 3.1.2., the result demonstrated that 8.4% of the respondents had their ranges between 20 and 29years, 24.8% age ranges between 30 and 39years, 49.2% of the respondents had their age ranges between 40 and 49years, while 17.6% of the respondents had their age ranges between 50 and 59years at the time of the study. The mean of the age of the respondents was 41.7years with standard deviation of 8.27. This result showed that, more respondents had their age ranges between 40 and 49years. This implies that most of the respondents are in their prime age, hence there are indications to be more job commitment and optimal performance among the employees of Oyo State Water Cooperation, since employees are expected to have full commitment to their job at this age.



**Figure 3.1.3: Educational Qualification Distribution of the Respondents**

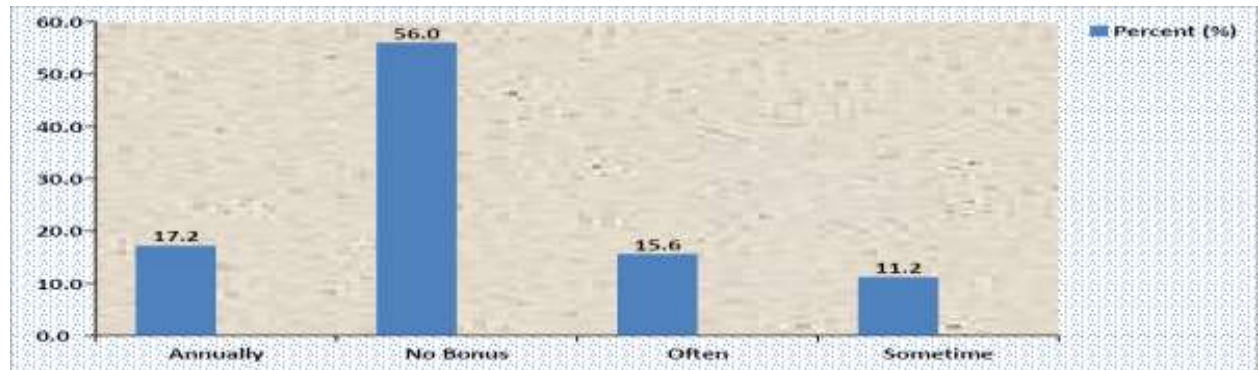
From the figure 3.1.3, the result revealed that respondents who had professional education were 12%, postgraduate were 13.6%, B BSc./B.Eng/BA were 42%, OND/NCE were 27.2%, SSCE were 4.4% while Primary educational qualification were 0.8% at the time of the study. This result shows and implies that most respondents had BSc./B.Eng/BA 42% Educational Qualification and hence are more committed to their job than others at the time of the study.





**Figure 3.1.4: The respondents’ distribution on whether pay measure-up with their efforts put in their respective job in the Organization**

From the figure 3.1.4., the result showed the respondents’ distribution on whether pay measure-up with their efforts put in their respective job in the Organization. The outcome revealed that most of the respondents 78.8% claimed that the pay does not measure-up with their efforts put in their respective job in the Organization, meanwhile, 21.2% claimed that their pay measure-up with their efforts put in their respective job in the Organization. This result implies that the pay of Oyo State Water Corporation’s employees’ does not equate with their efforts and abilities put in their daily job duties.



**Figure 3.1.5: The respondents’ distribution on the frequency of bonus given by their management of the organization**

From the figure 3.1.5., the result represents the respondents’ distribution on the frequency of bonus given by their management of the organization. From the result, 17.3% employees stated that bonuses are given annually, 56% respondents claimed that bonuses are not given at all, even though 15.6% respondents claimed bonuses are given often, 11.2% stated that bonuses are sometimes given. The result implies that, most 56% of the employees of Oyo State Water Corporation claimed that no bonuses were given to them for their work done in their organization.

**Test of Research Hypotheses**

**Hypothesis One:** There was no significant influence of educational qualification on employees’ commitment. The result is shown in table 3.2.1 below

**Table 3.2.1 showing the Analysis of Variance of the influence of educational qualification on employees’ commitment in Oyo-State Water Corporation**

Source	Sum of Squares	df	Mean Square	F	Sig.	Remark
Between Groups	1119.339	5	223.868	3.059	.011	Sig.
Within Groups	17857.561	244	73.187			
Total	18976.900	249				

**Sig: Significant.** Educational Qualification is significant at 0.05 level; **Dependent Variable:** Employees’ commitment

**Interpretation**

From the table 3.2.1 above shows the analysis of variance on the influence of educational qualification on employee’s commitment. From the result, the analysis of variance shows that educational qualification (F[5,249]=3.05;P<05) significantly influences employee commitment among employees of Oyo State Water Corporation. This implies that levels of educational qualification of

employees' significantly different from each other and hence jointly influences employees' commitment. For broader analysis, table 3.2.2 shows the mean differences among the educational qualifications on employees' commitment.

**Table 3.2.2 showing the descriptive analysis of mean difference of the groups of educational qualification on employees' commitment**

Levels of Educational Qualification	N	Mean	Std. Dev.	Std. Error	95% Confidence Interval for Mean		Min.	Max.
					Lower Bound	Upper Bound		
Primary Cert	2	<b>61.00</b>	<b>0.01</b>	0.01	61.00	61.00	61.00	61.00
SSCE	11	50.73	10.83	3.26	43.45	58.00	39.00	63.00
OND/NCE	68	45.74	5.18	0.63	44.48	46.99	32.00	58.00
BSc./B.En/BA	105	45.98	10.19	0.99	44.01	47.95	19.00	75.00
Postgraduate	34	44.06	9.08	1.56	40.89	47.23	32.00	67.00
Professional	30	49.30	6.83	1.25	46.75	51.85	40.00	60.00
Total	250	46.38	8.73	0.55	45.29	47.47	19.00	75.00

\*. *The mean difference is significant at the 0.05 level*

#### Interpretation

From the table 3.2.2, the result revealed that employees who had primary school qualification ( $\bar{x}=61.00$ ;  $SD=0.01$ ) significantly have higher mean score on employees commitment than those with SSCE ( $\bar{x}=50.73$ ;  $SD=10.83$ ), OND/NCE ( $\bar{x}=45.74$ ;  $SD=5.18$ ), BSc./B.En/B.A ( $\bar{x}=45.98$ ;  $SD=10.19$ ), Postgraduate ( $\bar{x}=44.06$ ;  $SD=9.08$ ) and Professional ( $\bar{x}=49.30$ ;  $SD=6.83$ ) on employee commitment. This result calls for further statistical multiple comparisons to detect which group is responsible for the significance, this is therefore presents in table 3.2.3

**Table 3.2.3. shows the summary of multiple comparison using Least Significant Difference (LSD) analysis of the significant influence of the levels of educational qualification on employees commitment**

(I) Educational Qualification	Mean Diff.(I-J)	Std. Error	Sig.	95% Confidence Interval		
				Lower Bound	Upper Bound	
Primary Cert.	SSCE	10.27273	6.57622	.120	-2.6807	23.2261
	<b>OND/NCE</b>	<b>15.26471*</b>	<b>6.13756</b>	<b>.014</b>	3.1753	27.3541
	<b>HND/BSc./B.Eng/BA</b>	<b>15.01905*</b>	<b>6.10658</b>	<b>.015</b>	2.9907	27.0474
	<b>Postgraduate</b>	<b>16.94118*</b>	<b>6.22462</b>	<b>.007</b>	4.6803	29.2020
	Professional	11.70000	6.24763	.062	-.6062	24.0062
SSCE	Primary Cert.	-10.27273	6.57622	.120	-23.2261	2.6807
	OND/NCE	4.99198	2.78022	.074	-.4843	10.4683
	HND/BSc./B.Eng/BA	4.74632	2.71115	.081	-.5939	10.0866
	Postgraduate	6.66845*	2.96747	.026	.8233	12.5136
	Professional	1.42727	3.01544	.636	-4.5123	7.3669
OND/NCE	Primary Cert.	-15.26471*	6.13756	.014	-27.3541	-3.1753
	SSCE	-4.99198	2.78022	.074	-10.4683	.4843
	HND/BSc./B.Eng/BA	-.24566	1.33165	.854	-2.8687	2.3773
	Postgraduate	1.67647	1.79689	.352	-1.8629	5.2159
	Professional	-3.56471	1.87506	.058	-7.2581	.1287
BSc./B.Eng/ BA	Primary Cert.	-15.01905*	6.10658	.015	-27.0474	-2.9907
	SSCE	-4.74632	2.71115	.081	-10.0866	.5939
	OND/NCE	.24566	1.33165	.854	-2.3773	2.8687
	Postgraduate	1.92213	1.68807	.256	-1.4029	5.2472
	Professional	-3.31905	1.77104	.062	-6.8075	.1694

Postgraduate	Primary Cert.	-16.94118*	6.22462	.007	-29.2020	-4.6803
	SSCE	-6.66845*	2.96747	.026	-12.5136	-.8233
	OND/NCE	-1.67647	1.79689	.352	-5.2159	1.8629
	HND/BSc./B.Eng/BA	-1.92213	1.68807	.256	-5.2472	1.4029
Professional	Professional	-5.24118*	2.14292	.015	-9.4622	-1.0202
	Primary Cert.	-11.70000	6.24763	.062	-24.0062	.6062
	SSCE	-1.42727	3.01544	.636	-7.3669	4.5123
	OND/NCE	3.56471	1.87506	.058	-.1287	7.2581
	HND/BSc./B.Eng/BA	3.31905	1.77104	.062	-.1694	6.8075
	Postgraduate	5.24118*	2.14292	.015	1.0202	9.4622

\*. The mean difference is significant at the 0.05 level.

### Interpretation

From the table 3.2.3 the result shown that the employees with primary school certificate significantly different from other employees with other education qualification on employees commitment including those with OND/NCE ( $\bar{x}$  Diff.=15.26; Std Error=6.13;  $P<.05$ ), B.Sc./BEn/BA( $\bar{x}$  Diff.=15.01; Std Error=6.10;  $P<.05$ ), and Postgraduate ( $\bar{x}$  Diff.=16.94; Std Error=6.22;  $P<.05$ ); However, employees with primary school certificate did not significantly different from employees with SSCE ( $\bar{x}$  Diff.=10.27; Std Error=6.57;  $P>.05$ ) on employees commitment. Therefore, employees with primary school certificates contributed to the significance of educational qualification on employees' commitment.

The result from the analysis of variance, showed that educational qualification significantly influences employee commitment among Oyo State Water Corporation employees. The further analysis of the result using the mean and multiple comparisons analysis showed that employees with primary school certificates significantly different from others (OND/NCE, BSc./HND/BA, Postgraduate) on commitment than those with SSCE certificate work in Oyo State Water Corporation. The findings depict that educational qualification significantly influenced employee's commitment, and as such disconfirmed the null hypothesis (that educational qualification has no significant influence on employees' commitment) while confirming alternate hypothesis (that educational qualification has a significant influence on employees' commitment). Moreover, in the result from One-way Analysis of Variance, educational qualification significantly influenced commitment to work among employees of Oyo State Water Corporation. The result showed that null hypothesis is rejected. This outcome showed that employees who are with low educational qualification significantly committed to their job, this facilitates the idea that possibly the fear of losing their job due to the level of the educational qualification if not committed and dedicated could be reason for their commitment to work. Employees without a professional degree or higher degree educational qualification and working in a professional organization like Water Corporation could lose his/her job as such this may perhaps be responsible for their commitment to work. Further analysis of the result revealed that employees with less professional certificate are given unskilled responsibilities such as going to field to fix leaking or spoilt pipes, delivering of water to neighborhood using tanker truck, detecting areas without water and strength of water delivery; these and many other responsibilities demand effectiveness and commitment and can easily show and noticed if slack or not properly done. This could hence come with consequences like complaints, poor customer relation, non-payment of water dues or fees to mention but few. On the other hand, employees with higher degrees engage in professional oriented duties, assignments which grossly differ from those with lower educational certificates.

The result confirmed findings from Newstrom, (2007) and Meyer, et al., (2002) who discovered in their study that educational qualification of employees significantly and positively associated commitment. In this, employees with higher educational qualification significantly become less committed to organization than those with lower educational qualification. Similarly in Iqbal, (2010), it was found out that educational qualification negatively correlated with organizational commitment. Additionally, studies from Mowday, et al., (1982); Adio and Popoola, (2010) Allen and Meyer (1991) where it was discovered in their various studies that affective and normative commitment are somewhat related to one another, and claimed that various studies has shown that employees commitment significantly linked with demographics including educational level; even though the levels of education was not really the focus of their study, it was reiterated that educational qualification of employees significantly determines levels of their commitment to organization. In same vein, the result strengthened previous literature such like Saifuddin and Nawaz, (2012) and Chughtai and Zafar, (2006); and Abdulla and Shaw, (1999), in their studies, significant relationship were found among socio-demographic factors and organizational commitment, specifically, education level had association with organizational commitment. Those with low level educational qualification were more committed to organization compared to those with higher educational level. More so in their studies, employees with higher educational qualifications were more satisfied due to their commitment to the organization and hence engaged in more work and duties than other levels of education expect on technical assignments. In the same vein, findings from Nawaz and Kundi, (2010)'s study reinforced this result, as the author discovered that the educational qualified employees tend to develop a sense of belongingness that is improved regarding the organizational commitment.

Conversely, Popoola and Oyewumi, (2006)'s findings dispute the study's findings as the author established that there was no significant relationship between job commitment and educational level. Similar to this contrasting finding, was Akintayo, (2010)'s study; the author discovered that educational qualification of employees is associated with organizational commitment, as highly qualified employees are considered to be more committed due to their awareness about the organizational attitude compared with those who are less qualified. The variance in this report and the present study's result can be associated with the specificity of the setting and location of study. The present study examined commitment among employees of Water Corporation while the former was conducted among industrial workers, even though both are conducted in Nigeria, the variation in setting and location of study could be responsible for difference in findings.

**Hypothesis Two:** There was no significant influence of educational qualification on employees' commitment. The result is shown in table 3.3. below

**Table 3.3. showing the simple regression analysis of the prediction of employees' income on employees' commitment in Oyo-State Water Corporation**

Predictor	$\beta$	<i>B</i>	<i>T</i>	Sig	<i>R</i>	<i>R</i> <sup>2</sup>	<i>df</i>	<i>F</i>	Sig.	Remark
Income	.380	.85	6.47	<.01	.38	.14	248	41.74	<.01	Sig.

*Sig.: Income is significant at 0.01 level. Dependent Variable: Employees Commitment*

### Interpretation

The regression model displayed in Table 3.3 for research hypothesis two, reveals that income significantly has effect and predict employees commitment among workers of in Oyo-State Water Corporation ( $R^2 = .14$ ,  $R = .38$ ;  $\beta = .38$ ;  $F(1,248) = 41.75$ ;  $P < .01$ ). The income of employees accounted for about 14% variance that occurred in employees' commitment of Oyo-State Water Corporation. More so, the employees' income contributed about .38 regression coefficient with employees commitment, meaning that per unit change in income of the employees brings about .85 amount of change that occurs in employee commitment. The result showed that null hypothesis is rejected. The result in 3.3. above, showed the predictive strength of income on employee commitment. From the outcome, income independently predicts employees' commitment in Oyo State Water Corporation. The result using the regression model showed that a reasonable percentage of changes (14%) that occurs in employees' commitment is attributed to per unit change in their income. This result further showed that income of the employees significantly related to their commitment in about 38%. Interestingly, income of the employees contributed more than three-quarter of their commitment to work. Incidentally, this outcome is similar shown in the quester-view which was highlighted in research question one; the income of the employees serves as one of their major determinants of their commitment. The employees monthly or weekly pays in terms of their wages, salary, bonus and other benefits predicted and influenced their commitment at work. In the same vein, despite employees of companies or organizations already implementing policy that will enhance employees' job commitment, less attention has been given to how employees will enjoy significant possible benefits that will enhance them in reaching their organizational goal, especially taking income of their staff into consideration. For instance, being able to earn a substantive income in a workplace positively affects their contribution to that job, their income in this sense serves as motivational factors that boost their energy to be commitment and satisfaction with the job. This outcome confirmed Krueger, et al., (2002)'s discoveries. The authors reiterated that as employees' income changes, employees become interested in work and as such income becomes a motivational factor determining job commitment for an employee. More so, as money changes, it ceases to be a motivational factor especially when employees grow older, the employee's behaviour provides latitude with job flexibility or rigidity and concrete their job satisfaction and commitment which could be derived from this income (Karasek & Theorell, 1990). Similarly, as stated in Krueger, et al., (2002), the concept of employees' income has been identified as a crucial element to job commitment of an employee in an organization. This result further buttressed the exchange theory of employee's organizational commitment. The theory according to Steven, et al., (1978) reiterated that the attachments and commitment to an organization are influenced strongly by "side-bets, accrued extrinsic benefits, pay and supports that would be lost if diverted and distracted or rather quit from such an organization. In this model, income of the employees predicts their respective and subsequent commitment to work in the organization.

### Conclusion and Recommendation

The study examined the extent to which educational qualification and income of the employees determine their commitment to the organization in Oyo-State Water Corporation, Nigeria.

From the inferential analysis, it was discovered that educational qualification significantly influenced employee's commitment, with levels of educational qualification of employees' significantly different from each other and hence jointly influences employees' commitment. Broadly, employees with primary school qualification significantly have higher mean scores on employees' commitment than those with SSCE, OND/NCE, BSc./B.En/B.A, Postgraduate and Professional certificates.



Similarly, incomes significantly have an effect and predict employees' commitment using simple regression models. Specifically, income contributed about .38 regression coefficient with employees commitment and per unit change in income of the employees brings about .85 amount of change that occurs in employee commitment.

The study recommends that closer attention should be paid to income of the employees, as a matter of urgency, there is a need to financially encourage the employees especially as they engage in more jobs, there is also a need to add allowances, bonus and benefits to the basic salary in order for them to be committed to their responsibilities. Likewise, more motivation and benefits should be available for overall committed staff at the end of every production year, so as to encourage those who contribute their quota to commitment in the Oyo-state Water Corporation.

Also, the study recommends that educational qualification of the employees should be considered especially when recruiting the employees. Employees with educational qualification should be considered when allocating job responsibilities to the employees.

### Limitation of the Study

The study was conducted during COVID-19 pandemic, as such, there was a limitation to getting enough data for other interesting findings. The respondents were accidentally selected from the Oyo-State Water Corporation Ibadan offices, the results were the reflections of the respondents at the time of the study.

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