



Quality circle and workers commitment in Nigerian banking industry

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Abstract

This study examined the relationship between Quality Circle and workers commitment. Respondents were drawn from a sample size of 357 workers from the Banks in the South-South zone of Nigeria. The study employed Cross sectional survey design. With the use of Spearman Rank Order Correlation, the following results were obtained: Quality Circle had a significant positive association with workers affective, continuance and normative commitment. Hence quality circle increased workers affective, continuance and normative commitment.

Keywords: quality circle; workers commitment; employee voice

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Cite this article as: Okpu, T. and Jaja, S.A. (2014), "Quality circle and workers commitment in Nigerian banking industry", *International Journal of Development and Sustainability*, Vol. 3 No. 4, pp. 749-766.

1. Introduction

Worker's commitment to their organization is the buzz word among management practitioners and scholars. Guest and Conway (1998:21) are of the view that management should be able capture and retain the commitment of their employees. A committed employee will be highly motivated leading to better performance (Salami 2008; Zabid et al 2003; Angle and Perry, 1981), and less likelihood of employees leaving the organization (Shore and Martins, 1989; Nazari and Emami, 2012). Other benefits include: attainment of longer term organizational goals (Farndale et al., 2011) Job satisfaction (Eslami and Gharakhani, 2012).

From the above, a committed workforce is of prime importance to organizations. As highlighted by Jaja and Okpu (2013a, 2013b) and Okpu and Jaja (2014), researchers have studied several organizational factors that could improve the commitment of workers such as: performance (Zabid et al., 2003; Oladejo et al., 2011), Monetary rewards (Omolayo and Owolabi, 2007), psychological and demographic factors (Salami, 2008), structure (Ardrey et al 2001), withdrawal intentions (Carmeli and Gefen, 2005), work family role (Akintayo, 2010), human resources management practice (Gbadamosi, 2003), communication climate and job satisfaction (Trombetta and Rogers, 1988).

Irrespective of these studies, there is still a problem of getting the commitment of workers, especially in Nigerian Organizations. In his study Okpara (2004) found that Nigerian Managers reported lower levels of commitment as compared to US managers. Other researchers have observed that Nigerian workers level of commitment is low (Aina et al., 2012; Ahiauzu and Asawo, 2009, 2008). Therefore the aim of this study is to examine the effect of quality circles as a form of employee voice, on worker's commitment in Nigerian Banking Industry. We observed that there is paucity of research in this area. Scholars have studied this concept in Nigeria but from a different perspective. Oko and Udensi (2013), study was based on the use of quality circles by Nigerian Industrial Organizations; Nwogu and Abraham (2013), looked at issues and concerns in the implementation of quality control circles in public school management. To fill the gap in the literature we examined quality circles in Nigerian Banks to determine its effect on workers commitment. This paper therefore reviewed the literature on quality circles, workers commitment, relationship between quality circles and workers commitment, methods, results and discussion of findings, implications and conclusions.

2. Literature review

2.1. Quality circles

Quality circle, which is a form of project teams, was conceptualized by an American, Edward W. Deming and introduced to Japanese industry. In 1962 professor Kaoru Ishikawa of the University of Tokyo used these ideas and developed the quality circle concept (Elvins, 1985; Dhillon, 2007).

A quality control circle is made up of 4-12 employees who meet regularly to brainstorm and solve work related problems (Dhillon, 2007; Deppe, 1988). Quality circles are different from other forms of direct participation in that the members are usually drawn from the same work area, with the group led by the immediate supervisor. They identify problems from their own area and, using data collection methods and statistical techniques acquired through circle training, analyze these problems and propose possible solutions which are then presented formally to the manager of the section who may decide to implement the circle's proposal. Follow-up of the implemented proposal may be the responsibility of the quality circle members (Brennan 1992). This makes quality circles members become more skillful in problem solving methods, statistical analysis techniques, leadership skills and interpersonal communication skills (Elvins, 1985). In implementing quality programmes in organizations, Dhillon (2007) maintained that management must respect and encourage employees' creativity in solving problems because workers are in a better position of identifying and solving work related problems.

Quality circle helps in increasing productivity and quality improvement of the organization (Elvins, 1985). Increased productivity has a positive effect on worker morale and behaviour. It leads to a decrease in absenteeism, attrition rates, grievances filed and suggestions offered through company suggestion systems (Hunt, 1981). It is a means for employees to have a voice in the organization because employees know more about their problems than anyone else; therefore they are best qualified to find the solutions. Also when workers are directly involved in decisions that affect them, it leads to an increase in their feelings of accomplishment, pride, self esteem and self fulfillment. This results in higher level of commitment to the job and the organization (Elvins, 1985). Researchers (King, 2007; Lees and Dale, 2007) have found strong support in the use of quality circles as a means of motivating employees, increasing employees feeling of belonging in an organization, greater team working and providing an avenue for employees voice to be heard leading to improved job satisfaction and commitment.

In her research Brennan (1992) found that middle managers oppose quality circle programmes in the organization because they perceive them as a threat to their managerial rights and a waste of scarce resources. This view is also shared by several researchers (Cook, 1982; Cole, 1980; Ingle, 1982) who found that middle level managers feel they were bypassed by the quality circle process and their authority undermined, and hence sabotaged circle efforts. Middle managers also had a distrust of their workforce and believe them incapable of making worthwhile contributions to organizational problems. This may be as result that most of the managers were not given adequate training for them to be competent in guiding and advising employees. Therefore quality circles did not provide a voice mechanism for workers because managers were reluctant to share information with the circle and had no faith in their ability to succeed (Brennan, 1992).

Other problems identified with the use of quality circles include cultural differences. For quality circle techniques to work well, an organizations basic philosophy must be compatible with the goals of participative management theory, which implies that employees will be fully involved in the organizations problem solving and decision making. This will be a problem for organizations that are hierarchically structured because quality circles work best with flatter organizational structure (Lees and Dale, 2007; Elvins, 1985). There is also interference from labour unions who believe workers are being exploited (Cole,

1980; Ingle, 1982), insufficient or improper training of personnel involved in quality circles and lack of adequate compensation for quality work (Cole, 1980).

2.2. Workers' commitment

Porter et al. (1974:604) defines organizational commitment as:

"an attachment to the organization, characterized by an intention to remain in it; an identification with the values and goals of the organization; and a willingness to exert extra effort on its behalf".

Becker (1960:32) posits that:

"commitment comes into being when a person, by making a side bet, links extraneous interests with a consistent line of activities."

Mowday, et al. (1982:26) define commitment as:

"the relative strength of an individual's identification with and involvement in a particular organization characterized by strong acceptance or a belief in an organization's goals and values; willingness to exert effort on behalf of the organization; and a strong desire to maintain membership of the organization."

Wiener and Vardi (1980:90) describe organizational commitment as:

"behavioural intention or reaction, determined by the individual's perception of the normative pressure".

While O'Reilley (1989:17) sees it as:

"an individual's psychological bond to the organization, including a sense of job involvement, loyalty and belief in the values of the organization".

From the foregoing commitment is construed as a driving force that makes an individual to act in certain ways that benefits organizations. A committed employee is one who is loyal and identifies with the goals and values of the organization. However a more comprehensive definition of commitment is that proffered by Meyer and Allen (1991). It inculcates affective commitment as portrayed by Porter et al. (1974), Mowday et al (1982) and O'Reilley (1989); continuance commitment as highlighted by Becker's side bet theory, and normative commitment as portrayed by Wiener and Vardi (1980). Meyer and Allen (1991:67) define workers commitment as:

a psychological state that characterizes the employees' relationship with the organization which has implications for the decision to continue or discontinue membership in the organization.

Organizational commitment, they suggest, comprises of three components: Affective, normative and continuance.

Jaja and Okpu (2013a, 2013b), Okpu and Jaja (2014) reported in their research that affective commitment has to do with a person's emotional attachment and identification with their organization. An affectively committed worker remain in the organization because they want to; this highlights the emotional bond and identification that worker has with the organization, which is portrayed by feelings of devotion, belongingness and stability (Meyer et al., 2003).

Researchers have shown in their studies that affective commitment leads to better performance of workers in organizations (Meyer et al., 2002; Malhotra and Mukherjee, 2004).

According to Allen and Meyer (1991) continuance commitment is a calculative form of commitment. Employees who portray this kind of commitment remain with the organization because they need to and are aware of the cost associated with their leaving. Jaja and Okpu (2013a, 2013b), Okpu and Jaja (2014) reports in their study that Allen and Meyer (1990) proposed that the *continuance* component of organizational commitment develops on the basis of two factors: the magnitude and/or number of investments (or side-bets) individuals make and a perceived lack of alternatives. When employees believe they have fewer employment alternatives, their continuance commitment to their current employer will be stronger. This side-bets or economic exchange (Meyer and Allen, 1997; Taing et al., 2011) and lack of employment opportunities show different forms of continuance commitment.

Jaja and Okpu (2013b:45) reports that normative commitment has to do with feelings of obligations employees have to continue with the organization. McDonald and Makin (2000) posits that society's norms and a feeling that employees ought to remain with the organization influence this commitment. Meyer and Allen (1991) posit that employees whose parents have been long-term employees of an organization would have a strong normative commitment. This may result if the parents had stressed the importance of being loyal to their organization. Jha (2011) believes normative commitment is influenced by cultures that stress the importance of loyalty and devotion to institutions such as family, marriage, country, religion and employment organizations.

Jaja and Okpu (2013b:45) reports Meyer and Allen (1991) suggestion that employees can experience all three forms of commitment to varying degrees and the strength of each is influenced by different factors. Affective commitment is influence by the extent to which employee's needs and expectations about the organizations are matched by their actual experience. Continuance commitment comprises of personal sacrifice associated with leaving and limited opportunities for other employment. While normative commitment is influenced by societal norms and culture. Martin (2008:601) reports that "affective commitment positively influences normative commitment and continuance commitment is determined by normative commitment and affective commitment." Research (Taing et al., 2011) has demonstrated that

employees that perceive loss of economic benefit by leaving the organization were more committed than those that felt they had fewer employment alternatives. Meyer et al. (2002) found that strong affective commitment influences employees' job satisfaction, perceived organizational support, organizational justice, and transformational leadership. Also affective and normative commitments are strongly correlated. In line with these Meyer et al. (2012) report that organizations will benefit if their workforce have a strong Affective and Normative Commitment because this combination is more superior to having employees with a strong Affective commitment alone. They also report that a strong continuance commitment is also good, so long as it is supported by a strong affective and normative. All three forms of commitment bind an individual to the organization and reduce the likelihood of leaving (Meyer et al., 2012).

This study has identified quality circles as an emerging area of interest. We therefore examined the relationship between quality circles and worker's commitment.

2.3. Quality circles and workers commitment

Speakman (1991:22) describes a quality circle as "a group of 4-12 people from the same work area who meet voluntarily and regularly to identify, investigate, analyze and solve their own work related problems. The circle presents solutions to management and is involved in implementing and later monitoring them!" This implies that employees are empowered and given authority to make decisions affecting their work.

Wellins et al. (1991) posit that empowerment involves superiors relinquishing their power to subordinate, and with it authority and responsibility. Feeling empowered in the work environment is conducive to the employees having a higher level of commitment towards their organizations (Liu et al., 2007). In the same vein Scarnati and Scarnati (2002) maintained that when employees are empowered by the formation of quality circles, they will feel they are important to the success of the organization. It will portray managements' confidence in their ability to significantly contribute to the organization. All these will build commitment and a sense of belonging. We therefore hypothesized from this that:

- H_{01} : there is no significant relationship between quality circles and employees' affective commitment.
- H_{02} : there is no significant relationship between quality circles and employees' continuance commitment.
- H_{03} : there is no significant relationship between quality circles and employees' normative commitment.

3. Method

The population for this study comprised of members of the banking industry in Nigeria, which were drawn from the listed banks in the Nigerian Stock Exchange. The accessible population was employees from the bank's headquarters in the six states of the South-South geopolitical region of Nigeria, which came up to 5000. Cross Sectional Survey design was used. The sample size was 357 which were obtained by using Krejcie and Morgan's (1970) table on sample size determination. However, the completed and usable copies of questionnaire was 315, representing 88.24% of respondents who genuinely participated in the study. The

questionnaire and In-depth interview was the instrument used for data collection. The questionnaire comprised of section A (demographic data) and Section B which elicited respondents views concerning the variables under study. The 5-point Likert Scale type of questionnaire was adopted with options ranging from strongly agree, agree, undecided, disagree to strongly disagree. The scale used for measuring Quality Circle was adapted from the work of Crocker (1984). As shown in previous works (Jaja and Okpu 2013a; 2013b; Okpu and Jaja 2014) Workers Commitment was measured using Allen and Meyer's (1990) Organizational Commitment Questionnaire (OCQ) which we adapted for our study.

The OCQ measured affective commitment, continuance commitment and normative commitment. Affective commitment had nine items, while continuance and normative commitment had eight items each. The variables that were employed for this study were sourced from existing literature and had been pre-tested and validated in previous studies (Allen and Meyer, 1990; Meyer and Allen 1991; Herscovitch and Meyer, 2002; Pittorino 2008). Therefore the variables had construct validity. Cronbach Alpha was used to test for reliability in our study. Cronbach alpha is commonly used in research to test internal reliability. According to researchers (Bryman and Bell 2003; Nunally and Berstein 1994; and Sekaran 2003) an alpha coefficient of 0.80 is generally accepted as a good level of internal reliability of the instrument, though an alpha level of 0.7 is also considered to be efficient. For test of reliability the following Cronbach Alpha Coefficients were obtained for our scales: Quality Circle (0.892), Affective Commitment (0.771), Continuance Commitment (0.724), and Normative Commitment (0.708). Hence all our variables had internal reliability.

4. Data analysis and results

As shown in previous researches (Jaja and Okpu, 2013a; 2013b; Okpu and Jaja, 2014) frequencies and percentages were used to classify the demographic data. Univariate and bivariate analysis were used for the variables. Inferential statistics using Spearman Rank Order Correlation Coefficient was used to establish the association between Quality Circle and Worker's Commitment. The results from the demographic data indicated that majority of the workers had been working for the bank between 1-3years which represents 47.94% of respondents, 24.8% of workers had been working between 4-5years, while employees who had worked between 4-8years represented 3.2% of respondents and those with over 8years represented 7.6% of respondents. Males working in the banking industry were 168 representing 53.3% of respondents, while females made up the remaining 46.7% and were 147 in number. 47.3% of respondents were between the ages of 20-29, 45.7% were between the ages of 30-39, 6.7% were between the ages of 40-49 and only one person was 50 and older. Respondents with Bachelor's degree were 157 in number representing 49.8%, Diploma/Certificate 85 (27%), Post Graduate Degree 66 (21%) and West African Examination Certificate or its equivalent were 7 in number representing 2.2% of respondents. This indicates that most workers were highly educated in the banking industry in Nigeria (Okpu and Jaja, 2014; Jaja and Okpu, 2013a; 2013b).

Using univariate analysis, we obtained the following mean scores (\bar{x}) for our variables.

Table 1. Descriptive Statistics of Quality Circle

		QCS1	QCS2	QCS3	QCS4	QCS5
N	Valid	315	315	315	315	315
	Missing	0	0	0	0	0
Mean		2.0984	2.2063	1.9365	1.9333	1.9746
Std. Deviation		1.12859	1.11102	1.00750	1.09951	1.07341
Skewness		.140	.019	.109	-.012	-.245
Std. Error of Skewness		.137	.137	.137	.137	.137
Minimum		.00	.00	.00	.00	.00
Maximum		4.00	4.00	4.00	4.00	4.00

Table 2. Descriptive statistics of Quality Circle continued

		QCS6	QCS7	QCS8	QCS9	QCS10	QCS11
N	Valid	315	315	315	315	315	315
	Missing	0	0	0	0	0	0
Mean		2.4222	2.4476	2.3175	2.2984	2.3079	2.0286
Std. Deviation		1.04492	1.01248	1.00358	1.06769	1.15534	1.18744
Skewness		-.121	-.208	-.308	-.255	-.236	-.101
Std. Error of Skewness		.137	.137	.137	.137	.137	.137
Minimum		.00	.00	.00	.00	.00	.00
Maximum		4.00	4.00	4.00	4.00	4.00	4.00

Source: SPSS COMPUTATION

Table 3. Descriptive Statistics of Affective Commitment

		ACS1	ACS2	ACS3	ACS4	ACS5	ACS6	ACS7	ACS8	ACS9
N	Valid	315	315	315	315	315	315	315	315	315
	Missing	0	0	0	0	0	0	0	0	0
Mean		1.8825	2.7841	2.5175	2.1048	1.6063	1.5810	2.3778	1.4921	1.6317
Std. Deviation		1.39683	1.04260	1.30732	1.27137	1.08726	1.10972	1.29679	1.09534	1.36760
Skewness		.049	-1.374	-.852	-.320	.278	.364	-.809	.364	.214
Std. Error of Skewness		.137	.137	.137	.137	.137	.137	.137	.137	.137
Minimum		.00	.00	.00	.00	.00	.00	.00	.00	.00
Maximum		4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00

Source: SPSS COMPUTATION

Table 4. Descriptive Statistics of Continuance Commitment

		CCS1	CCS2	CCS3	CCS4	CCS5	CCS6	CCS7	CCS8
N	Valid	315	315	315	315	315	315	315	315
	Missing	0	0	0	0	0	0	0	0
Mean		2.1238	1.8571	2.3079	2.2349	2.1651	2.0857	2.1714	2.1937
Std. Deviation		1.26965	1.18989	1.26079	1.36682	1.32036	1.29512	1.31472	1.25833
Skewness		-.103	.062	-.674	-.567	-.407	-.178	-.201	-.206
Std. Error of Skewness		.137	.137	.137	.137	.137	.137	.137	.137
Minimum		.00	.00	.00	.00	.00	.00	.00	.00
Maximum		4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00

Source: SPSS COMPUTATION

Table 5. Descriptive Statistics of Normative Commitment

		NCS1	NCS2	NCS3	NCS4	NCS5	NCS6	NCS7	NCS8
N	Valid	315	315	315	315	315	315	315	315
	Missing	0	0	0	0	0	0	0	0
Mean		2.2730	1.8190	2.3175	2.3111	1.8825	2.0952	1.9778	1.6476
Std. Deviation		1.37136	1.20599	1.28719	1.43157	1.22689	1.17178	1.31484	1.35426
Skewness		-.398	.352	-.591	.470	.496	.077	.024	.079
Std. Error of Skewness		.137	.137	.137	.137	.137	.137	.137	.137
Minimum		.00	.00	.00	.00	.00	.00	.00	.00
Maximum		4.00	4.00	4.00	12.00	4.00	4.00	4.00	4.00

Source: SPSS COMPUTATION

Table 6. Descriptive statistics of variables

	N	Mean	Std. Deviation	Skewness	
	Statistic	Statistic	Statistic	Statistic	Std. Error
QC	315	2.1792	.75146	.176	.137
ACS	315	1.9975	.64236	.364	.137
CCS	315	2.1425	.75092	.028	.137
NCS	315	2.0405	.74410	.591	.137
ValidN (listwise)	315				

Source: SPSS COMPUTATION

The overall mean score (x) for Quality Circle (QC) = 2.17, Affective Commitment (ACS) = 1.99, Continuance Commitment (CCS) = 2.14, and Normative Commitment (NCS) = 2.04. As reported in previous studies (Okpu and Jaja 2014; Jaja and Okpu 2013a; 2013b) For the bivariate analysis the Spearman Rank Order Correlation Coefficient is calculated using SPSS to establish the association between Quality Circle and Workers Commitment. To test the hypotheses, the following guidelines were used to accept or reject the null hypotheses: when the statistical test of significance (P-value) is less than 0.05 i.e., $P < 0.05$, the null hypothesis was rejected, when $P > 0.05$, the null hypothesis was accepted. This is in line with Kathari's (2006) decision rule. The confidence interval was set at the 0.05 (two tailed). Table 7 presents the result of the association

between Quality Circle (QCS) and Workers Commitment – Affective Commitment (ACS), Continuance Commitment (CCS), and Normative Commitment (NCS).

Table 7. Association between Quality Circle and Workers Commitment

			QCS	ACS	CCS	NCS
Spearman's rho	QCS	Correlation Coefficient	1.000	.292(**)	.437(**)	.407(**)
		Sig. (2-tailed)	.	.000	.000	.000
		N	315	315	315	315
	ACS	Correlation Coefficient	.292(**)	1.000	.290(**)	.247(**)
		Sig. (2-tailed)	.000	.	.000	.000
		N	315	315	315	315
	CCS	Correlation Coefficient	.437(**)	.290(**)	1.000	.525(**)
		Sig. (2-tailed)	.000	.000	.	.000
		N	315	315	315	315
	NCS	Correlation Coefficient	.407(**)	.247(**)	.525(**)	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	315	315	315	315

** Correlation is significant at the 0.01 level (2-tailed).

Table 7 above shows that for hypothesis one, $r = 0.292^{**}$ $p = 0.000$. Our first null hypothesis is therefore rejected. There is a significant positive relationship between quality circle and affective commitment at the 0.01 level of significance.

From table 7 for hypothesis two $r = 0.437^{**}$ $p = 0.000$, therefore our second null hypothesis is rejected. There is a significant positive relationship between quality circle and continuance commitment at the 0.01 level of significance.

Table 7 also shows that for hypothesis three $r = 0.407^{**}$ $p = 0.000$, therefore our third null hypothesis is rejected. There is a significant positive relationship between quality circle and normative commitment at the 0.01 level of significance.

Therefore we can state our hypotheses thus:

- H_1 : there is a significant positive relationship between quality circle and affective commitment.
- H_2 : there is a significant positive relationship between quality circle and continuance commitment.

- H₃: there is a significant positive relationship between quality circle and normative commitment.

We also conducted in-depth interviews to have a richer insight of our quantitative analysis. We took note of participants' responses by writing them down. The interview questions were drawn from the survey instruments and sought respondents' views on the effect of quality circles to their commitment level in their organization. A total of 12 banking personnel were interviewed, 2 from each state of the South-South geopolitical region in Nigeria. Interviewees report that they have Quality Circles whereby employees in different departments, examples operations personnel, marketing personnel brainstorm in seeking ways to improve their work. Though there is a bit of competition among such staff because each person has his or her own personal target which they must meet to have a positive appraisal. Participants report that they were given general training on joining the bank, and no specialized training for their work in the departments. Suggestions for improvement advocated by the group are always implemented by management because it improves the productivity of the bank. The banks have profited financially from the teams' efforts. According to a respondent:

"we do important work for this bank. Without our efforts, the bank would not be where it is now. I know how much money we have brought in and how this has boosted the bank's rating".

Interviewees report being interested in the financial life of the bank and are committed to seeing that it does not go down. They have an emotional attachment to the bank and are committed to seeing their organization achieve its objectives. According to a respondent:

"when the bank makes money, we employees also benefit from this".

This vividly portrays the type of commitment most bankers have. They are mainly interested in the financial returns they can get from their input into their organization, and as such exhibit continuance commitment.

5. Discussion, conclusion and recommendations

Our findings showed that workers in the Nigeria Banking Industry exhibit affective, continuance and normative commitment by the use of quality circles in their banks. Meyer and Allen (1997:4) posit:

"employees can experience each of these psychological states to varying degrees. Some employees, for example, might feel both a strong need and a strong obligation to remain, but no desire to do so; others might feel neither a need nor obligation but a strong desire, and so on. The 'net sum' of a person's commitment to the organization, therefore, reflects each of these separable psychological states".

Quality circle is a means for employees to have a voice in the organization; therefore it is not surprising that employees recorded positive effect to the three measures of workers commitment.

Our findings support other researches (king, 2007; Elvins, 1985; Lees and Dale, 2007) that quality circle enables workers to identify and solve work related problems and increases employees feeling of belonging in an organization, which in turn leads to improved job satisfaction and commitment.

Our findings show that quality circle has a positive association with affective commitment. This indicates that workers deeply accept the values of the organization and are willing and able to exert extra effort on behalf of the organization. Dunham et al. (1994) study supports our findings that workers affective commitment is stronger when they are allowed to participate in decision making through the use of Quality Circle. This is in line with Scarnati and Scarnati (2002) view that when employees are empowered (by the formation of quality circle) they will feel important to the success of the organization. Workers that belong to quality circles in the Nigeria Banking Industry believe their project team is doing important work which management appreciates. Employees' morale is raised and this increases their level of commitment. An affectively committed employee strongly identifies with the goals of the organization and has a strong desire to be a part of the firm. This type of worker commits to the organization because he/she "wants to" (Mowday and Steers, 1982).

We also found from our study that quality circle has a significant positive effect on workers continuance commitment. Employee's are of the view that their project team/quality circle has profited the bank financially. Hence when productivity increases in organizations, there is a positive effect in workers financial incentives. This is in line with Saleem (2011) findings that there is a significant positive association between financial incentives and employee commitment, because increase in financial incentives enhances employee commitment and loyalty. Thus Workers in the Nigeria Banking Industry are also calculative in their commitment to the organization. Their commitment is based on their recognition of the cost associated with leaving the organization. Since workers have invested time, effort and energy in their banks, they are committed to their organizations because of these personal sacrifices and a belief of limited opportunities for other employment. Our findings also support Elvins (1985) contention that quality circles results in higher levels of commitment to the job and the organization.

Our results also showed that quality circle had a significant positive association with workers normative commitment. This indicates that workers in the Nigeria Banking Industry feel morally obliged to continue with the organization. This is as a result of the training given to them by management prior to joining the circle. According to Asawo (2009:245) "when organization members internalize the organizations norms through huge investments in training and development and other activities that enhance individual development and interpersonal bonding, they are induced to feel the need to reciprocate". This need to reciprocate may also be as a result of family, cultural or organizational orientation (Weiner 1982). Recognition of the investments made by the organization on employee's behalf causes them to feel an obligation to reciprocate by remaining committed to the organization (Coetzee, 2005). This is in line with McDonald and Makin (2000) Suggestion that normative commitment is based on social exchange theory which holds that when an individual receives a benefit, he feels morally obliged to repay it in some way.

The findings from this study lends credence to the work of Elvins (1985) when he reports that quality circles increases employees feelings of accomplishment, pride, self esteem and self fulfillment, hence results in higher level of commitment to the job and the organization. Our findings also support the work of other researchers (Lees and Dale, 2007; Liu et al., 2007; Scarnati and Scarnati, 2002). Therefore there is strong support that when members of quality circle are directly involved in identifying and solving work related problems, their confidence and morale increases and this has a positive effect on their commitment to the organization.

From the results of this study, we recommend that organizations should promote the use of quality circles in their firms. Such teams should be given adequate training to ensure that they are versed in qualitative and quantitative analysis. This will enable them to judiciously carry out their duties of problem identification and solving. Suggestions for improvement advocated by the quality circle members should be implemented. This will improve the relationship between employees and managers and also bring about team cohesiveness. Innovative solutions to problems will always make the organizations to profit financially. Once management is appreciative of employees' efforts, they will feel important to the running of the organization, and hence their commitment will increase, which in turn will lead to greater productivity.

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