

GAOL PERSONALIZATION AND ORGANIZATIONAL PERFORMANCE OF COMMERCIAL BANKS IN RIVERS STATE

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ABSTRACT

The study examined the relationship between goal personalisation and organizational performance in paint manufacturing firms in Rivers State, Nigeria. The objective of the study was to determine the relationship between enterprise first behaviour and organizational performance (corporate image, resource maximization, and customer satisfaction) of commercial banks in Rivers State. The study adopted the explanatory cross-sectional survey research design. A sample of 108 respondents was drawn from an accessible population of 150 full-time staff of the head office of 10 accessible commercial banks in Rivers State using Krejcie and Morgan Sample Size Determination Table. The study also employed Bowley's formula and random sampling in the selection of respondents. After validation by the supervisor and two other experts in human resource management, Cronbach alpha was used to test the reliability of the instrument. Out of 108 copies of the questionnaire administered, a total of 76 copies were retrieved. Mean and standard deviation were used for the univariate analysis; Spearman Rank Order Correlation Coefficient was used for the bivariate analysis, while the multivariate analysis was done using Partial Correlation. Spearman Rank Order Correlation Coefficient was used in testing the hypotheses one to three at 0.05 level of significance. The findings revealed that a significant positive relationship exists between goal personalisation and organizational performance such as corporate image, resource maximization, and customer satisfaction in commercial banks in Rivers State, Nigeria. The study concluded that goal personalization enhances the organizational performance of commercial banks in Rivers State. It was therefore, recommended amongst other things that management should improve on their reward system in order to sustain employee loyalty which will boost performance.

Keywords: Goal Personalisation, Organisational Performance, Corporate Image, Resource Maximisation

INTRODUCTION

One thing that can impact on both employee loyalty and organisational performance is the kind of reward system in place in an organisation. Reward factors such as allowances, prompt salary payment, and even digital incentives can boost motivation and reinforcing loyalty, thereby enhancing overall organisational outcomes (Eisenberger & Aselage, 2018). However, it appears that in some of the commercial banks in Rivers State, reward factors are scarcely availability for the benefit of employees. In essence, the interplay between

employee loyalty and organisational performance in commercial banks in Rivers State is multifaceted. However, it appears that this area may not have received adequate research attention. Several studies have been conducted on employee loyalty and organisational performance in Nigeria and from the plethora of literature assessed, no studies have been done on employee loyalty and organisational performance of commercial banks in Rivers State. For instance, Rishipal (2023) identified the characteristics of employee loyalty and counter-productive work behaviour (CWB) among employees working in the Indian hospitality sector; Sarantuya *et al.* (2023) examined the impact of employee satisfaction on employee loyalty as well as organisational performance of the organisation based on the case of the Mongolian banks. Kabir and Rahman (2023) examined employee loyalty's relationship with work life balance opportunities in private commercial banking sector of Bangladesh; Nwachukwu *et al.* (2023) determined the employee loyalty and organisational commitment in Rivers State; Zanabazar and Jigjiddorj (2023) investigated the impact of employee satisfaction on employee loyalty as well as the organisational performance of the organisation based on the case of the Mongolian banks; Irefin and Ali (2014) examined the Effect of Employee Commitment on Organisational Performance with special interest in Coca Cola Nigeria Limited. These studies proved that studies on employee loyalty and organisational performance in hospitality sector, various banking sector, Coca Cola Nigeria Limited, were carried out in Nigeria and outside of Nigeria, but none of them focused on how employee loyalty interacts with organisational performance of commercial banks in Rivers State. It therefore implies that there is a gap in literature, which is what this study stands to fill.

Research Hypotheses

The following null hypotheses tested at 0.05 level of significance in the course of the study:

- Ho₁: Organisational goal personalization does not have any significant relationship with corporate image of commercial banks in Rivers State.
- Ho₂: Organisational goal personalization does not have any significant relationship with resource maximization of commercial banks in Rivers State.
- Ho₃: Organisational goal personalization does not have any significant relationship with customer satisfaction of commercial banks in Rivers State.

Organisational Goal Personalization

This describes a situation whereby employees out of their emotional attachment for the organisation regularly perform assigned tasks to the best of their ability and make an extra effort to help out beyond the realms of their specified job roles and form an attachment to the goals and values. Organisational goal personalization refers to the bond an employee has with an organisation due to an affinity with or affection for the goals and values of the organisation. Organisational goal personalization is also referred to as affective commitment. Meyer and Allen (1997) in Zeb-Obipi and Agada (2018) described organisational goal personalization as how much an individual 'wants' to remain in the organisation. Organisational goal personalization encapsulates the extent or degree of employee's identification with goals, acceptance of goals, and pursuance of goals.

Organisational goal personalization entails an affective orientation of the employees towards the organisation. Employees who personalize the goals of their organisation continue service with an organisation because they want to do so and not to return a favour or for some benefits and opportunity costs. The development of affective commitment involves recognizing the organisation's worth and internalizing its principles and standards (Beck & Wilson, 2016; Dixit & Bhati, 2012). Organisational goal personalization can therefore be conceptualized as the degree to which an individual is psychologically attached to an employing organisation through feeling such as loyalty, affection, worth, belongingness, pleasure and so on.

Organisational goal personalization typifies the emotional association of an employee with its organisation and objectives. It is based on (1) "faith of the employees in the organisation's objectives, (2) their readiness to put forth effort in order to achieve organisational objectives, and (3) a strong wish to be a part of the organisation" (Porter *et al.*, 1974 cited in Zeb-Obipi & Agada, 2018). Additionally, explicit manifestations of organisational goal personalization include identification with organisational goals, goal acceptance, and goal pursuance.

Identification with Organisational Goals: Jaja and Okpu (2013) reported in their research that organisational goal personalization has to do with a person's emotional attachment and identification with their organisation. A worker who identifies with goal of the organisation remains in the organisation because he wants to; this highlights the emotional bond and identification that worker has with the organisation, which is portrayed by feelings of devotion, belongingness and stability. An affectively motivated person identifies, accepts, and pursues the goals of the organisation where he works. Out of the love and passion an employee has for the organisation he is working for, he is proud enough to identify with, accept, and pursue organisational goals (Zeb-Obipi & Agada, 2018). An affectively motivated person identifies, with the goals of the organisation where he works as reported by Okpu and Jaja (2013). Affectively committed employees out of their emotional attachment for the organisation regularly perform assigned tasks to the best of their ability and make an extra effort to help out beyond the realms of their specified job roles and form an attachment to the goals and values of their organisation.

Goal Acceptance: Employees who personalize the goals of their organisation align themselves with policies, procedures and the achievement of set targets of an organisation. Such an employee heartily accepts the culture and values of the organisation. He does not allow his personal feelings or goals to interfere with organisational goals (Hook, 2023; Ejabefio & Lawrence, 2018). Acceptance of corporate goal as a measure of affective commitment underlines the extent to which an employee loves his organisation and willingly welcomes and personalizes the goals of the organisation. Pursuance of organisational goals here talks about the extent to which an employee puts in extra effort just to ensure that organisational or departmental targets are met no matter how inconvenient it might be for him.

Goal Pursuance: An organisational goal is the end-point toward which activities are aimed (Abo-jarard *et al.*, 2016). It is the target or end that managers want to reach. Goals provide direction and serve as a reference point. Goals are the raisin deter of an organisation. In other words, goals are the reason for the existence of an organisation. If an organisation fails to achieve its goal, it can be said that it has failed in its objectives. Thus, goals are critical to organisational success and effectiveness.

Organisational goals are created in an attempt to achieve a desired state of profit and success. General organisational goals are found in the mission/vision statement of the company, but details of those goals are defined in the business plan (Cohen & Kol, 2014). Organisations are purposive. They have specific goals to attain. In the process of attaining these goals, they mobilize various resources-human as well as non-human (financial, physical, technical, etc.) available to them. Organisational goals, in fact, provide an idea about the character, in tensions, activities, and behavior of an organisation. The nature of goals differs from organisation to organisation. A business enterprises wants to make a profit or to increase its market share, or to attain higher ethical standards in the conduct of all its affairs. A social organisation like a university, in contrasts, may have an objective of increasing access to higher education, or provide relevant and quality education to students in given fields of study. A non-profit hospital aims at improving community health or patient care through mobile camps. These are only the general statements about the tensions of these organisations. The goals are more precise, specific, measurable, and focused statements. They should state clearly what is to improved changed, reduced, or maintained.

Resource Maximization

The maximization of resources is very much important in getting desired results. Many of the firms can fail as they cannot properly utilize the resources and ultimately face solvency issues due to the loss in resources. Resources maximization is termed as the resources management in the organisations such as the company financial resources funds, human resources, utilizing organisations tangible as well as non-tangible resources. Proper maximization of resources can increase the productivity, market share, sales, and turnover on the investments. Resource maximization is the process of making the most of the resources available in order to achieve the objectives of that is set to be achieved (Dibrova, 2016). This is with respect to an organisation where a project needs to be executed and then resources, both human and nonhuman are allocated onto the project depending on skills and availability. Resources maximizations measures 'how' effectively an organisation is making use of the available resources.

Resource maximization conceptually refers to the ability of administrative workgroups to make best use of human and material resources at their disposal to achieve set targets. Resources are very much important in the day-to-day investments and decision-making process. Financial resources for example may include cash, loans, debt funds, equity funds, bonds, bills, securities, shares, small loans from friends and families, short term and long-term loan (Dibrova, 2016). All the business operations are based on the how well they manage their resources to get the efficient work. If the resources are better maximized, much of the operations get smooth and organisation grows in a best way. If resources are not managed well it leads to the complexity of the work and problems for

the organisation's employees to work in a rich environment. It leads the organisations to the profit side so that it impacts on the overall performance of the business (Xiang & Worthington, 2017).

In organisational studies, resource management which is used in place of resource maximization is the efficient and effective development of an organisation's resources when they are needed. Such resources may include financial resources, inventory, human skills, production resources, or information technology (IT) and natural resources. Resource maximization is a key element to activity resource estimating and project human resource management. This essentially leads to better utilization of resources, cutting out waste and ultimately yielding greater productivity (Sharma, 2023). Strategic of resources maximization will also see an organisation working smarter rather than investing longer hours in getting a job done.

One cardinal example of organisational resource is financial resource. Vitez (2013) defined financial resources as funds for starting or continuing business operations. Financial resources therefore mean cash or credit available to agricultural enterprise for starting and running the business. Financial resources are the purchasing power of an enterprise. The purchasing power could be in form of cash or credit. Financial resources management concerns with the effective and efficient utilization of the organisation funds to get the goals of the organisation (Al-Najjar & Al-Najjar, 2017).

In the work of Al-Najjar and Al-Najjar (2017), they also maintained that resource maximization is important since organisation have a limit on available resources. This is one of the basic axioms of economics: every direction of allocation competes for 'scarce' resources. Nevertheless, Sharma (2023) postulated that organisations could maximize their resource by keeping track of expenses and budgets, automation, and professional consultation. Notwithstanding, the determinants of Resource maximization in this work are financial resource maximization, human Resource maximization, and operational efficiency.

Organisational Goal Personalization and Organisational Performance

Employees who personalize the goals of their organisation continue service with an organisation because they want to do so and not to return a favour or for some benefits and opportunity costs. This means that such employees are affectively connected with the organisation; they do not attach benefit to their love and commitment to the organisation ((Beck & Wilson, 2016; Dixit & Bhati, 2012). Whatever commitment they devote to the organisation, they do it willingly and not because they expect anything in return. Such employees are not individuals with eye service. It therefore implies that having such employees around a work environment is having a pack of treasure that the organisation can leverage on with pride. It now behooves on organisations to be responsible towards their employees such that these employees will show so much affection for the organisation. The development of organisational goal personalization involves recognizing the organisation's worth and internalizing its principles and standards (Beck & Wilson, 2016; Dixit & Bhati, 2012).

Personalizing the goals of an organisation entails identification with organisational goals, goal acceptance, and goal pursuance, amongst other things. A worker who identifies with goals of the organisation remains in the organisation because he wants to; this highlights

the emotional bond and identification that worker has with the organisation, which is portrayed by feelings of devotion, belongingness and stability. Once identification with the organisation begins, individuals are likely to become concerned with the broader interests of the organisation including its reputation, survival, and continued success, that generates activity and resource exchange (reflecting enhanced concern between firm and employee) fostering further identification (Rousseau, 2015). Katzenbach (2017) describes an energized workforce as high performance (those that perform better than industry norms) and whose emotional commitment enables them to make and deliver products or services that constitute a sustainable competitive advantage. Out of the love and passion an employee has for the organisation he is working for, he is proud enough to identify with, accept, and pursue organisational goals (Zeb-Obipi & Agada, 2018). Affectively committed employees out of their emotional attachment for the organisation regularly perform assigned tasks to the best of their ability and make an extra effort to help out beyond the realms of their specified job roles and form an attachment to the goals and values of their organisation.

Employees who personalize the goals of their organisation heartily accept the culture and values of the organisation. They do not allow their personal feelings or goals to interfere with organisational goals. It is the organisation's will that comes first before theirs at all times. Jaja and Okpu (2013) stated that it takes an employee who has personalized the goals of his organisation to accepting and form a bond with the goals of the organisation. This therefore contributes to the performance of the organisation, as such an employee will heartily discharge services to customers and as well operate efficiently, amongst other things. An employee who accepts the goals of their organisation as if it is theirs will not do anything for the organisation less than he would have done for himself, which means that such employee will go the extra mile just to make sure that the organisations bears good corporate image, offers the best customer satisfaction and as well maximize their resource.

Employees who personalize the goals of their organisation will also pursue those goals, in spite of what it takes. Goal pursuance is operationally the acceptance and pursuance to achievement of the goals of an organisation. Employees who personalize the goals of their organisation do not only identify and accept the goals of their organisation, but also pursue those goals. All of these point to the fact that such employees are committed to the organisation. Organisational goals are created in an attempt to achieve a desired state of profit and success. They are critical to organisational success and effectiveness. Having employees who are willing to pursue these goals as if it belongs to them is a great thing. It therefore means that such organisation will not have to literally beg for improvement in employee commitment and loyalty that will breed improved employee performance, leading to optimized organisational performance. Organisations direct their scarce resources and energies into area that will help them to attain their goals. To motivate efforts, goals should be linked to reward. In other words, it becomes pertinent that organisations should find ways to reward their employees, as this becomes a great motivating factor for employees.

Empirical Review

Rishipal (2023) identified the characteristics of employee loyalty and counter-productive work behaviour (CWB) among employees working in the Indian hospitality sector. The study also compared the status of employee loyalty among managers, who exhibit either very high and or very low traits of CWB. The study also examined the factors responsible for the high tendency of employee loyalty and for that of CWB. Primary data were collected by using questionnaire and interview methods from employees and managers working in hotels situated in the National Capital Region (NCR), Delhi, India. A sample of total 220 junior and middle level managers and other employees was taken and a selected sample was tested for tendencies of employee loyalty and CWB and analyzed to interpret the findings. The findings reveal that the tendency of employee loyalty among managers in the hospitality sector was high, whereas the status of CWB was low. Results also predicted that the tendency of employee loyalty was high among the managers with low traits of counter-productive behaviour and very low among managers with a higher tendency of CWB. Factors such as compensation and benefits, job security and growth and satisfaction were found to be responsible for high tendency of employee loyalty; the controlling of factors such as ignoring or arguing with others, physically damaging organisational property, stealing organisational or employee's property, intentionally working slowly, doing work incorrectly, neglecting to follow procedures, taking longer breaks than allowed, coming late and leaving early was responsible for a high degree of CWB. This study was conducted by involving lower and middle level hospitality sector managers in the NCR Delhi region only. To generalize the findings effectively, a more comprehensive study should be conducted that also involves senior level managers

Sarantuya *et al.* (2023) examined the impact of employee satisfaction on employee loyalty as well as organisational performance of the organisation based on the case of the Mongolian banks. The sample survey involved 400 employees of three banks. The results of the survey demonstrated that the employee loyalty can be maintained through increasing employee satisfaction. In the present study employee satisfaction is considered as independent variable and as mediating factors served employee loyalty, and organisational performance is taken as dependent variable. Consequently, reliability test, correlation and regression analysis have been carried out to prove our hypothesis. The research results indicate that satisfied employees tend to be loyal and committed to the organisation and contributed positively on the organisational performance.

METHODOLOGY

Research Design

The study adopted the explanatory cross-sectional survey research design.

Research Population

The accessible population of the study consisted of 150 full time staff working at the head office of 10 accessible commercial banks operating in Rivers State.

Sample Size/Sampling Techniques

The sample of this study consisted of one hundred and eight (108) respondents drawn from the population of 150 staff using Krejcie and Morgan Sample Size Determination Table.

Instrumentation and Measurement

Structured questionnaire was used as instrument for data collection. The structured questionnaire was developed by the researcher.

Method of Data Analysis

Mean and Standard Deviation were used for the univariate analysis while, the bivariate analysis was done using Pearson Product Moment Correlation via SPSS Version 26.0 at 0.05 level of significance.

Organisational Goal Personalization and Organisational performance

- Ho₁: Organisational goal personalization does not have any significant relationship with corporate image of commercial banks in Rivers State.
 Ho₂: Organisational goal personalization does not have any significant relationship with resource maximization of commercial banks in Rivers State.
 Ho₃: Organisational goal personalization does not have any significant relationship with customer satisfaction of commercial banks in Rivers State.

Relationships between Organisational Goal Personalization and Organisational performance

		Organisational Goal Personalization	Corporate Image	Resource Maximization	Customer satisfaction	
Spearman's rho	Organisational Goal Personalization	Correlation Coefficient	1.000	0.649**	0.620**	0.610**
		Sig. (2-tailed)	.	.000	.000	.000
		N	76	76	76	76
	Corporate Image	Correlation Coefficient	0.897**	1.000	0.793**	0.794**
		Sig. (2-tailed)	.000	.	.000	.000
		N	76	76	76	76
	Resource Maximization	Correlation Coefficient	0.676**	0.793**	1.000	0.666**
		Sig. (2-tailed)	.000	.000	.	.000
		N	76	76	76	76
	Customer satisfaction	Correlation Coefficient	0.853**	0.794**	0.666**	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	76	76	76	76

** Relationship is Significant at the 0.01 level (2-tailed).

Source: SPSS Output, 2024

Column two of table above shows r value of 0.897 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating organisational goal personalization and corporate image. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho₁) which states that organisational goal personalization does not have any significant relationship with corporate image of

commercial banks in Rivers State was rejected and the alternate hypothesis (H_{a2}) was accepted. This implies that organisational goal personalization has a very high significant relationship with corporate image of commercial banks in Rivers State.

Column three of table above shows r value of 0.676 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating organisational goal personalization and resource maximization. Since the significance value is less than the alpha level of 0.05, the null hypothesis (H_{o1}) which states that organisational goal personalization does not have any significant relationship with resource maximization of commercial banks in Rivers State was rejected and the alternate hypothesis (H_{a2}) is accepted. This implies that organisational goal personalization has a high significant relationship with resource maximization of commercial banks in Rivers State.

Column four of table above shows r value of 0.853 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating organisational goal personalization and customer satisfaction. Since the significance value is less than the alpha level of 0.05, the null hypothesis (H_{o1}) which states that organisational goal personalization does not have any significant relationship with customer satisfaction of commercial banks in Rivers State was rejected and the alternate hypothesis (H_{a2}) was accepted. This implies that organisational goal personalization has a very high significant relationship with customer satisfaction of commercial banks in Rivers State.

These results showed that enterprise first behaviour has a significant positive relationship with organisational performance of commercial banks in Rivers State in terms of corporate image, resource maximization and customer satisfaction.

Organisational Goal Personalization and Organisational Performance

The test of hypotheses seven, eight and nine stated above revealed that organisational goal personalization has a significant positive relationship with organisational performance of commercial banks in Rivers State. This implies that employees' ability in ensuring that they personalize with organisational goals and set objectives will lead to high performance of their respective commercial banks in terms of corporate image (public trust, customers' rating and employees' rating), resource maximization (financial resource maximization, human resource maximization and operational efficiency) and customer satisfaction (customer complaint resolution, customer referral and customer time saving). This is predicted on the ground that employees who personalize the goals of their organisation continue service with an organisation because they want to do so and not to return a favour or for some benefits and opportunity costs. This means that such employees are affectively connected with the organisation; they do not attach benefit to their love and commitment to the organisation (Beck & Wilson, 2016; Dixit & Bhati, 2012). Whatever commitment they devote to the organisation, they do it willingly and not because they expect anything in return. Such employees are not individuals with eye service. It therefore implies that having such employees around a work environment is having a pack of treasure that the organisation can leverage on with pride. It now behooves on organisations to be responsible towards their employees such that these employees will show so much affection for the organisation. The development of organisational goal

personalization involves recognizing the organisation's worth and internalizing its principles and standards.

In line with the above finding, Rousseau (2015) found that A worker who identifies with goals of the organisation remains in the organisation because he wants to; this highlights the emotional bond and identification that worker has with the organisation, which is portrayed by feelings of devotion, belongingness and stability. Once identification with the organisation begins, individuals are likely to become concerned with the broader interests of the organisation including its reputation, survival, and continued success, that generates activity and resource exchange (reflecting enhanced concern between firm and employee) fostering further identification. Similarly, Katzenbach (2017) found energized workforce as high performance (those that perform better than industry norms) and whose emotional commitment enables them to make and deliver products or services that constitute a sustainable competitive advantage. Out of the love and passion an employee has for the organisation he is working for, he is proud enough to identify with, accept, and pursue organisational goals (Zeb-Obipi & Agada, 2018). Affectively committed employees out of their emotional attachment for the organisation regularly perform assigned tasks to the best of their ability and make an extra effort to help out beyond the realms of their specified job roles and form an attachment to the goals and values of their organisation.

Jaja and Okpu (2013) found that it takes an employee who has personalized the goals of his organisation to accepting and form a bond with the goals of the organisation. This therefore contributes to the performance of the organisation, as such an employee will heartily discharge services to customers and as well operate efficiently, amongst other things. An employee who accepts the goals of their organisation as if it is theirs will not do anything for the organisation less than he would have done for himself, which means that such employee will go the extra mile just to make sure that the organisations bear good corporate image, offers the best customer satisfaction and as well maximize their resource.

CONCLUSION

Based on the results and findings, the study concluded that employee loyalty significantly relates with organisational performance of commercial banks in Rivers State. Organisational goal personalization triggers organisational performance in terms of corporate image, resource maximization and customer satisfaction in commercial banks in Rivers State. The study also concluded that commercial banks in Rivers State who fail to retain loyal employees will find it very difficult in achieving high employee performance and this will have very negative force on their overall performance as business establishments.

RECOMMENDATIONS

Based on the findings and conclusions, the following recommendations were made:

1. Management should create modalities that will make employees to be committed affectively to their firm.
2. Management should retain employee who identify with the organisational goals and set objectives.

3. Highly level of interpersonal relationship should be encouraged by management of commercial banks to facilitate pursuance and attainment of goals and set objectives collectively.
4. Management should ensure that they adopt equitable reward strategy to motivate employees, this will make employees realize the fact that they will be rewarded base on their respective efforts.

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