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Total Reward System and Employee Job Commitment of Banks in Delta State

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ABSTRACT

This study examined the relationship between the total reward system and employee job commitment of banks in Delta State. The specific objectives are to evaluate the relationship between compensation, career development, recognition, work-life balance and employee job commitment. To achieve the stated objectives, pertinent research questions were raised, hypotheses were formulated and the scope of the study was defined in chapter one. Extant literature related to the studied variables was reviewed in chapter two which reveals that there is a relationship between total reward system and employee job commitment, while the research methodology was disclosed in chapter three and the research method is the stratified random sampling techniques which provide a total of 240 of respondents out of the total population of 630 management staff of the selected banks. The data collected for the study were analyzed, the hypotheses were tested and the findings were discussed in chapter four the finding reveals a strong and positive relationship between job commitments and compensation practice. With a correlation coefficient 0. 647. The finding also reveal that that there is a significant relationship between job commitment and career development practice. With a correlation coefficient 0. 654, it also reveals a strong and positive relationship between job commitment and recognition practices. With a correlation coefficient of 0. 777. The finding further reveal a strong positive relationship between employee job commitment and work-life balance in practice. With a correlation coefficient of 0. 697. Chapter five, present the summary of findings, and the conclusion was reached by the researchers based on the finding, and made the following recommendations; that Banks should consider work arrangement (That is flexible enough and allow for time off and vacation and so on) that support employee work-life balance necessary for job commitment, the effort and achievement of the employee should be duly acknowledge and appreciated in other to increase employee commitment in the organization and such skills that result in such effort and achievement should be enhance through further training and development and Employees should be adequately compensated for meeting or exceeding given targets to improve job commitment in other to motivate and retain valuable workforce

Keywords: Total Reward System And Employee Job Commitment,.Career Development, Recognition and Work-Life Balance

INTRODUCTION

In today's highly competitive business environment, organizations increasingly recognize the strategic importance of human resources as a key driver of performance and sustainability. In particular, the banking sector in Nigeria has undergone significant transformations due to regulatory changes, technological advancements, and increasing customer expectations (Idenedo & Ebenuwa, 2022). These dynamics have intensified the need for banks to retain skilled and committed employees who can drive operational excellence and customer satisfaction. Against this backdrop, the implementation of effective reward systems has become critical. The concept of a total reward system goes beyond basic salary and encompasses all forms of financial and non-financial returns employees receive from their employer. These include base pay, bonuses, benefits, recognition, career development opportunities, work-life balance, and organizational culture (Luthans, 2020). A well-designed total reward system is believed not only to attract talent but also enhance employee motivation, satisfaction, and commitment to organizational goals.

Employee job commitment is the psychological attachment and loyalty an individual feels toward their organization. It is essential for productivity, reduced turnover, and organizational stability. It comprises affective commitment (emotional attachment), continuance commitment (perceived cost of leaving), and normative commitment (sense of obligation to remain) (Robbins, 2021). Several studies have shown that when employees perceive their rewards as fair, adequate, and aligned with their needs and efforts, they are more likely to be committed to their jobs and employers (Idenedo & Ebenuwa, 2022; Luthans, 2020; Neckermann & Kosfeld, 2018).

In a more specific term it is logical to say total reward system is pivotal to employees job commitment because it boost the morale of the employee and make them to be sentimentally attached to the organization, never the less, little or no attention has been given to other forms of rewards which sum up as total reward system besides the traditional reward of base payment that has always been the common practice among commercial entities this in essence is due to absence of localized empirical evidence that has clearly determine the relationship that exist between total reward systems and employee job commitment in Delta State banks. This knowledge gap makes it difficult for bank managers and HR professionals to design reward strategies that truly resonate with their workforce.

Statement of the Problem

Employee commitment remains a major concern for organizations, particularly in the banking sector, where staff turnover, low morale, and declining loyalty can significantly hinder performance. In Delta State, Nigeria, many banks continue to struggle with retaining talented employees and fostering strong organizational commitment despite offering competitive salaries and benefits. This raises questions about the effectiveness and comprehensiveness of the reward systems currently in place. While traditional reward approaches often focus on monetary compensation, research has shown that employees today seek a more holistic value proposition, one that includes non-financial rewards such as career development, recognition, work-life balance, and a positive work environment. However, many banks in Delta State appear to still emphasize salary and bonuses as primary motivators, potentially overlooking other key elements that drive long-term employee engagement and commitment.

In the context of Delta State, one of Nigeria's economically vibrant regions, banks operate in a challenging environment characterized by high employee turnover, competition for top talent, and pressure to meet financial targets. Despite the recognized importance of total reward systems in influencing job commitment, there is limited empirical research focusing on how these reward strategies are implemented in banks within the state and how they impact employee commitment levels. Most existing studies are either generalized at the national level or focused on other regions, leaving a gap in localized understanding.

Therefore, this study seeks to bridge that gap by examining the relationship between total reward systems and employee job commitment in commercial banks operating in Delta State. The findings are expected to provide insights that can help bank managers and HR practitioners develop more effective reward strategies that enhance employee commitment and overall organizational performance.

Objectives of the Study

The objectives of the study are as follows

1. Ascertain the relationship between compensation and employee job commitment.
2. Ascertain the relationship between career development and employee job commitment.
3. Examine the relationship between recognition and employee job commitment.
4. Determine the relationship between work-life balance and employee job commitment.

Research Question

1. what is the relationship between compensation and employee job commitment?

2. does career development significantly relate to employee job commitment?
3. what is the relationship between recognition and employee job commitment?
4. what is the relationship between work-life balance and employee job commitment?

Research Hypotheses

1. There is no significant relationship between compensation and employee job commitment.
2. There is no significant relationship between career development and employee job commitment.
3. There is no significant relationship between recognition and employee job commitment
4. There is no significant relationship between work-life balance and employee job commitment.

Conceptual Review

Reward Systems

According to research, employees can only reach their expected performance levels effectively and efficiently if they feel motivated to do so (Bayon, 2013). This supports the claim made by Walters et al. (2019) that an organization's effectiveness cannot be guaranteed by having the best strategy in place or the best organizational structure; rather, it can only be enhanced when its members are driven to give their best effort. This suggests that if employees are motivated by a suitable reward system, the healthcare industry's goal of providing quality services and commitment can be attained and sustained. It also supports Ahmed and Saad's (2023) assertion that strategic reward is a crucial component of employee motivation. Customer loyalty is a reflection of their level of satisfaction with the services that happy employees provide through rewards and advancement (Idenedo & Ebenuwa, 2022; Kukreja, 2017; Ali, 2016).

According to Bratton and Gold (2003), a reward system is any combination of monetary, non-monetary, and psychological compensation that an employer provides to a worker in exchange for the worker's services. Although Gross and Friedman (2004) defined reward as compensation in the form of base pay, short- and long-term incentives, benefits, career development, and career progression, Malhotra et al. (2007) believed that reward was the determinant of job commitment and satisfaction. According to Vera and Peter (2015), the basic idea behind the use of rewards is to encourage or motivate employee behaviors that are thought to be advantageous for better performance and to rein in behaviors that are harmful to the accomplishment of organizational goals and objectives. As a result, a rewards program is a component in encouraging employees to engage in desired behaviors (Eshun & Duah, 2011).

According to Ishtiaq and Sadia (2017), there are three types of reward systems: social, extrinsic, and intrinsic. Ishtiaq and Sadia (2017) assert that the intrinsic reward system handles tasks like career development opportunities and self-sufficiency. Social reward comes from relationships and interactions amongst members of an organization, whereas extrinsic reward is based on material benefits that a company provides to its workers in the form of pay, bonuses, promotions, and incentives. Serena et al. (2012) state that while there are other channels for rewarding employees, such as working conditions, relationships between employers and employees, chances for training and development, job security, and the company's general policies and procedures, the motivation that comes with rewards is the most significant.

Like Ishtiaq and Sadia (2017), Serena et al. (2012) distinguished between extrinsic and intrinsic reward systems. Extrinsic reward systems consist of material rewards that are unrelated to the work or task that the employee performs. While intrinsic rewards systems are intangible or psychological rewards like appreciation, taking on new challenges, an employer who is kind and considerate, and changing jobs after achieving a goal, external rewards systems can be defined as salary/pay, incentives, bonuses, promotions, job security, etc (Serena et al., 2012).

The literature appears to have produced conflicting results when it comes to identifying which type of reward system best encourages workers to raise the caliber of services they provide to clients. According to Serena et al. (2012), intrinsic factors become more powerful motivators once pay surpasses a subsistence level. To keep staff motivated, an intrinsic reward system that provides them with a sense of accomplishment and job satisfaction is necessary. According to research by Perry et al. (2006) and Srivastava (2001), financial rewards have a demotivating effect on employees and are not the most motivating factor for job satisfaction and service quality delivery.

On the other hand, Usha (2014) discovered that the most beneficial elements for employee motivation are incentives and rewards. According to Ishtiaq and Sadia (2017), there is a relationship between reward systems and employee satisfaction because they both increase workers' levels of motivation and job satisfaction. This supports the assertions made by Danish and Usman (2010) that a reward system helps maintain an employee's continuous level of self-esteem and that motivated staff members may lead to satisfied clients (Idenedo & Ebenuwa, 2022).

Ishtiaq and Sadia (2017) believed that the reward system could be either intrinsic or extrinsic, as was previously mentioned. Tangible rewards are part of the extrinsic rewards system, and they have nothing to do with the work an employee does on the job. While intrinsic rewards systems are intangible or psychological rewards like appreciation, taking on new challenges, an employer who is kind and considerate, and changing jobs after achieving a goal, external rewards systems can be defined as salary/pay, incentives, compensation, recognition, work-life balance, career development, bonuses, promotions, job security, etc (Serena et al., 2012). This study adopted compensation, recognition, work-life balance, and career development as components of reward systems for this investigation based on the literature.

Compensation: Naukrihub (2017) posits that compensation is an integral part of human resource management, which helps in motivating employees and improving organizational effectiveness. These arguments suggest that there is a link between compensation and job performance (Quartey & Attiogbe, 2023). Compensation deals with every type of reward individuals receive in exchange for performing organizational tasks, with a desired outcome of an employee who is attracted to the work, satisfied, and motivated to do a good job for the employer (Ivancevich, 2024). Compensation is referred to as all forms of financial returns and tangible benefits that an employee receives as a part of an employment contract (Gerhart & Milkovich, 2020).

Recognition: Recognition is an essential ingredient of the employee motivation mechanism (Bansal *et al.*, 2021) that entails the acknowledgment, appreciation, or approval of the positive accomplishments or behaviors of an individual or team (Mussie et al., 2013; Idenedo & Goodie-Okio, 2022). Recognition is known to be praise or a personal note acknowledging achievements including small gestures that are important to employees (Gostick & Elton, 2017), and has been branded to be a motivational device that enriches employees' potency towards the attainment of organizational goals and objectives (Abena & Dorcas, 2016; Imran *et al.*, 2024) and also have significant positive relationship with employee job commitment (Rahim & Daud, 2023).

Employee recognition, as considered by Harrison (2005) in Abena and Dorcas (2016), includes the appropriate, informal, or formal acknowledgment of an individual's behavior, effort, or accomplishment that is in harmony with the organization's goals and values, and which has been beyond normal expectations. The essence of recognition as expressed by Nyakundi *et al.* (2012), is to allow individuals to know and understand that their work is valued and appreciated, provides a sense of ownership and belongingness, improves morale, enhances loyalty, and increases employee retention rate in the organization (Abena & Dorcas, 2016). Besides, it has been empirically proven that employees who feel appreciated are more positive about themselves and their ability to offer customers a distinctive service delivery experience (Idenedo & Goodie-Okio, 2022). Given Nelson (2005), recognition ignites employees to offer their optimum in proffering solutions and novel ideas for a sustainable competitive edge, decreased absenteeism, and exhibition of job satisfaction and loyalty behavior.

Work-Life-Balance: The work-life mechanism is deliberate changes in programs or organizational culture that are designed by organizations to reduce work-life conflict and enable employees to be more effective at work and in other personal responsibilities (Idenedo & Ebenuwa, 2022). Work-life balance is achieved where there are shared benefits for employees and the organization (Mesimo-Ogunsanya, 2017) and when organizations create a productive work culture where traces of work-life conflict are minimized and effectively controlled

(Kumar, 2015). It is about helping employees maintain healthy, rewarding lifestyles that will, in turn, lead to improvements in performance (Grimm, 2017). The concept of work-life balance (WLB) has been advocated for prime inclusion in the workplace, particularly in the healthcare sector in Nigeria. The dimensions of work-life balance and their influence on employees' behavioral outcomes have not been established in the literature. This inclusion is expected to it will ensure employee well-being and improved organizational productivity.

The presence of work-life-balance programs and initiatives also ensures that workers can fulfill their work and non-work goals without robbing each domain of the required attention it deserves (Oludayo et al., 2018), and it has triggered a series of research by scholars intending to expound the frontier of knowledge on work-life-balance, and its impact on employees' job satisfaction and performance.

Career Development: Career development involves concerted efforts directed towards assessing a worker's potential, identifying likely career paths for that employee, and designing and implementing "various forms of training and experience to prepare that person for more advanced jobs'' (Oludayo et al., 2018). When a firm takes on career development as a human resource function, such activity is called career guidance, which is composed of three sub-processes or steps: forecasting, planning, and counseling (Grimm, 2017). The first step is to identify the usual path of promotion (career ladder) within the organization. The second step is to estimate when and where job openings will occur and to identify liking candidates for these openings. Forecasting is an integral part of manpower planning. The likely candidates are assessed to determine their existing skills, and these skills are compared with those required for the job. Training may then be planned to correct any skill deficiencies that are identified through this comparison (Peterson & Tracey, 2019).

Employee Job Commitment

Employee job commitment is defined as the affiliation with one's organization. Allen and Meyer (2016) submitted that employees' job commitment is divided into effective, continuance, and normative commitment. According to them, it is what connects the staff and it's workplace, and this makes it less likely for such staff to willingly leave the company. For the sake of this study, two of the measures will be used: affective and continuance commitment.

Affectively committed employees: These employees are emotionally attached to the organization, they have affective feelings towards their workplace, and these employees remain in their workplace because they desire to do so. Continuance committed employees: These employees either feel they need to work very hard, or the expenses of quitting the workplace will be so high that the only option is that they remain in their workplace because they need to (Meyer & Allen, 2020). In another development, Porter et al (1974) argued that employee commitment is the limit whereby the workers in their workplaces agree with the goals and the values of their workplace; these workers are very eager to stay in their company and agree with the goals and values of their workplace. Committed employees show good motives to work with their organization, and they have no thought of leaving their workplace (Robbins & Coulter, 2023). Kitchard and Strawser (2021) said, satisfied workers have a strong attachment to their organizations.

Empirical Review

Based on the existing literature review, a total reward system in the banking sector should elicit employee job commitment. For example, Idened and Ebenuwa (2022) determined the link between the contact employee rewards system and customer loyalty of healthcare firms in South-South, Nigeria. The study adopted an explanatory research design and collected data from eighty-five (85) staff and patients of the studied healthcare providers using a structured questionnaire. The study observed that employee reward systems have a positive and statistically significant relationship with customer loyalty.

Walters et al. (2019) looked into how employee performance was affected by the reward system in a few manufacturing companies in the Cameroonian Littoral Region. From a population of 5146 workers at ten carefully chosen manufacturing companies in the Cameroon Littoral Region, a sample of 538 workers was selected. The results showed a significant relationship between the predictor and study criterion variables. The study found that reward schemes and worker performance are positively correlated.

Ishtiaq and Sadia (2017) investigated the connection between Pakistani private banks' employee performance and their rewards program. HBL, ABL, MCB, UBL, and BOP banks provided 92 respondents from three districts (Lodhran, Vehari, and Khanewal) in south Punjab, Pakistan. Data was gathered using a structured questionnaire in the Likert Scale format. The data that was gathered was analyzed using regression. The study's findings indicate that intrinsic and extrinsic rewards have an impact on worker performance and that there is a substantial difference between the two types of rewards when it comes to worker performance in Pakistan's banking industry.

Salah (2016) investigated how different reward types, extrinsic, intrinsic, social, and rewards mix that affect workers' output. Data was gathered from 250 randomly selected respondents, out of the 513 total population, who were employed by Unified Mining Companies in Jordan's southern region. The results showed a statistically significant correlation between the different kinds of rewards and workers' productivity. The study concluded that, to raise performance levels, management needed to be deeply committed to the issue of employee rewards.

Vera and Peter (2015) investigated how motivation and job satisfaction are affected by rewards and recognition. Data were collected from 157 academic staff members from seven private tertiary institutions that were chosen through stratified sampling using a descriptive survey design. Conveniently and deliberately, respondents were chosen from these seven private postsecondary educational institutions. The study found that while rewards improved work motivation, there was no discernible link between rewards and job satisfaction. Once more, incentives were seen as fair by academic staff and university administrators.

Nnaji-Ihedinmah and Egbunike (2015) ascertained the connection between employee performance and the rewards system. Workers at commercial banks in Awka Metropolis were given a questionnaire with a Likert-scale format. Two-way ANOVA and the regression technique were used to analyze the data. The results showed that there is a connection between employee performance and rewards. Furthermore, there is a notable distinction between the impact of extrinsic and intrinsic rewards on worker performance.

In addition to examining the connection between extrinsic and intrinsic rewards, Serenaa et al. (2022) also looked at the relationship between rewards and employee performance. 180 employees of the commercial bank were sampled to gather data. The findings show that all independent variables have a positive impact on employee work performance and that there is a statistically significant relationship between them and the dependent variable of employee work performance.

Danso et al. (2023) carried out research work on the effects of reward systems on employees' performance in Ghana Commercial Bank and found out that reward systems are one of the problems confronting many banks in the West African region. Similarly, Nyandema et al. (2024) examined the effect of intrinsic reward on motivation among employees as well as the effect of extrinsic reward on motivation among employees and concluded that both intrinsic and extrinsic reward systems affect career development and motivation among employees of Kenyan firms.

Methodology

The research design used for the study is a survey research design. The study's population consists of the management staff of the twenty (20) commercial banks quoted in Nigeria Exchange Group (NGX 2024) with their regional offices within Delta State with a total number of six hundred and three (603) staff. The sample size of 240 was derived Using Taro Yamani's formula:

$$n = \frac{N}{1+N(e)^2}$$

Where: n = The Sample size

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N = the population of study

e = level of significance (0.05)

$$n = \frac{603}{1+603(0.05)^2}$$

n = 240.

This study, however, was based on stratified random sampling, four (4) each from the top management, middle management and low management staff of each of the twenty (20) commercial banks in Delta state. The data used for this study came from two main sources: primary sources and secondary sources. Descriptive statistical method was utilized to analyze the data. The hypotheses were tested with using Pearson Product Moment Correlation Coefficient (PPMCC).

Data Presentation

Data collected through questionnaire administered to a total of 240 respondents selected from staff of twenty (20) commercial Banks licensed by the CBN operating in Delta state. The data examined and presented below:

Table 1: Questionnaire Analysis

Numbers	Questionnaire	Percentage (%)
No. Sent out	240	100%
No. Returned	222	92.5%
No. Not Returned	18	7.5%

Source: Field Survey Data 2025

Table.1 shows that a total of 240 copies of the questionnaire were distributed, out of which 222 (92.5%) were retrieved while 18 (7.5%) were not retrieved. However, 204 (91.9%) of the retrieved questionnaires were useful. 18(8.1%) of the not retrieved questionnaire were not correctly or completely filled and were consequently discarded.

Table 2: Descriptive Statistics on All the Study Variables

		Compensation	Career development	Recognition	Work-Life Balance	Job Commitment
N	Valid	204	204	204	204	204
	Missing	0	0	0	0	0
Mean		4.0220	3.8746	4.0809	3.9323	4.1543
Std. Deviation		.75977	1.04629	.84305	.92132	0.8453
Sum		4.78177	4.92089	4.92395	4.85362	4.9996

Source: (SPSS Output 2025).

Table 2 explains the descriptive statistics of the explanatory (total reward system) and its dimensions; compensation, career development, recognition and work-life balance, and criterion (job commitment) variables of the study. Specifically, Table 3 revealed that compensation has a mean of 4.0220 and a standard deviation of 0.75977. Career development has a mean of 3.8746 and a standard deviation of 1.04629. Recognition has a mean of 4.0809 and a standard deviation of 0.84305. Work-life balance has a mean of 3.9323 and a standard deviation of 0.92132. Job commitment has a mean of 4.1543 and a standard deviation of 0.8453. The mean values of all variables are greater than 3 (the required average of a five-point Likert scale $\frac{1+2+3+4+5}{5}=\frac{15}{5}=3$). The researchers, as a result upheld the prevalence of the study variables.

Hypothesis Testing

In determining the extent of the relationship, the categorization adopted by Dunn (2001) is used in this study.

Table 4: Range of Relationship and Descriptive Level of Relationship

Range of r values	Degree of association of r
± 0.80 to 1.00	Very strong
± 0.60 to 0.79	Strong
± 0.40 to 0.59	Moderate
± 0.20 to 0.39	Weak
± 0.00 to 0.19	Very weak

Source: Adopted from Dunn (2001), degree of relationship categorization

The plus sign on the table connotes positive relationship, while the minus sign means a negative relationship. The r sign clarifies the direction of the relationship that exists between the variables.

Hypotheses Testing

Decision Rule

The null hypothesis should be rejected and conclude a significant relationship if the probability value (PV) < 0.05) Significance level. The null hypothesis should be accepted and conclude an insignificant relationship if the probability value (PV) > 0.05) Significance level.

Table 5: Correlation Analysis of Compensation and Employee Job Commitment

Correlations			
		Compensation	Job Commitment
Compensation	Pearson Correlation	1	.647**
	Sig. (2-tailed)		.000
	N	204	204
Job Commitment	Pearson Correlation	.647**	1
	Sig. (2-tailed)	.000	
	N	204	204
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: (SPSS Output 2025).

Table 5: shows that Pearson's correlation (r) = 0. 647**. This value is high, and the positive sign of the correlation coefficient indicates a positive relationship. Based on the categorization in Table 5: there is a strong and positive relationship between variables. That is to say, an increase in job commitment is associated with compensation practice.

Hypothesis one

Ho_1: There is no significant relationship between compensation and employee job commitment. As shown above, the PV is (0.000), and this value is < (0.05) significance level, therefore, the null hypothesis was rejected and the researchers concluded that there is a significant relationship between compensation and employee job commitment.

Table 6: Correlation Analysis of Career Development and Employee Job Commitment

Correlations			
		Career Development	Job Commitment
Career Development	Pearson Correlation	1	.654**
	Sig. (2-tailed)		.000
	N	204	204
Job Commitment	Pearson Correlation	.654**	1
	Sig. (2-tailed)	.000	
	N	204	204
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: (SPSS Output 2025).

The illustration above revealed that the Pearson correlation on the relationship between the variables is (0. 654**), based on the categorization in Table 4.8, the evaluation is high, indicating that a strong and positive relationship exists between the variables. This implies that a relationship exist between improved job commitment and career development practice.

Hypothesis Two

Ho_2: There is no significant relationship between career development and employee job commitment. As shown above, the PV is (0.000), and this value is < (0.05) significance level, therefore the null hypothesis was rejected and the researchers concluded that a significant relationship between career development and employee job commitment.

Table 7: Correlation Analysis of Recognition and Employee Job Commitment

Correlations			
		Recognition	Job Commitment
Recognition	Pearson Correlation	1	.777**
	Sig. (2-tailed)		.000
	N	204	204
Job Commitment	Pearson Correlation	.777**	1
	Sig. (2-tailed)	.000	
	N	204	204
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: (SPSS Output 2025).

Table 8 shows that Pearson's correlation (r) = 0. 777**, this value is high, implying that a strong and positive relationship exists between the variables. That is to say, an increase in job commitment is associated with recognition practices.

Hypothesis Three

Ho_3: There is no significant relationship between recognition and employee job commitment. As shown above, the PV is (0.000), and this value is < (0.05) significance level, therefore the null hypothesis was rejected and the researchers concluded that a significant relationship exists between recognition and employee job commitment.

Table 9: Correlation Analysis of Work-Life Balance and Employee Job Commitment

Correlations			
		Work-life balance	Job Commitment
Work-life balance	Pearson Correlation	1	.697**
	Sig. (2-tailed)		.000
	N	204	204
Job Commitment	Pearson Correlation	.697**	1
	Sig. (2-tailed)	.000	
	N	204	204
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: (SPSS Output 2025).

Table 9:shows Pearson's correlation (r) = 0. 697**. This value is high, and the positive sign of the correlation coefficient indicates a positive relationship.There is a strong and positive relationship between variables. That is to say, an increase in employee job commitment is associated with work-life balance in practice.

Hypothesis Four

Ho_4: There is no significant relationship between work-life balance and employee job commitment. As shown above, the PV is (0.000), and this value is < (0.05) significance level, therefore the null hypothesis was rejected and the researchers concluded that a significant relationship between work-life balance and employee job commitment.

Findings

The result of the tested hypotheses reveals thus:

i. The study reveals that a strong and positive relationship between job commitments is associated and compensation practice. With a correlation coefficient 0. 647

ii. The finding reveals that a strong and positive relationship exists between job commitment and career development practice. With a correlation coefficient 0. 654

iii. The study also reveals that a strong and positive relationship exists between job commitment and recognition practices. With a correlation coefficient of 0. 777

iv. The finding further reveal a strong positive relationship between exist employee job commitment is associated with work-life balance in practice. With a correlation coefficient of 0. 697

CONCLUSIONS

High performance in commercial entities are measured in terms of returns, productivity, and attracting and retaining talented employees that deliver on the corporate goals the study investigate the relationship that exist between total reward system and employee job commitment Based on the study's findings, the researchers conclude that there is a significant relationship between total reward system and employee job commitment as indicated by the response of the respondents and the result of the hypothesis tested. There is also a significant and positive relationship between compensation and employee job commitment this implies compensating employees for extra work encourage employee to stick to their job, there is also a relationship between career development and employee job commitment which implies that creating avenue for career development for the employee increase their loyalty to the organization, recognition which involve the acknowledgement and appreciation of the employee effort and achievement has a significant relationship with employee commitment as it boost their morale motivate and give job satisfaction which in turn result in employees commitment, finally there is a significant relationship between work-life balance it shows that if the off work life (personal life) of the employee is giving adequate consideration the employee seem to be more committed to their job, and employee job commitment.

RECOMMENDATIONS

The following recommendations are made.

1. Banks should consider work arrangement (That is flexible enough and allow for time off and vacation and so on) that support employee work-life balance necessary for job commitment.
2. The effort and achievement of the employee should be duly acknowledge and appreciated in other to increase employee commitment in the organization and such skills that result in such effort and achievement should be enhance through further training and development
3. Employees should be adequately compensated for meeting or exceeding given targets to improve job commitment in other to motivate and retain valuable workforce

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