

Perceived Target Setting and Job Involvement among Employees of Commercial Banks in Nigeria: The Moderating Role of Perceived Organizational Support

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Abstract

This study investigated the moderating role of perceived organizational support on the relationship between target setting and job involvement of employees of commercial banks in Nigeria. A total of 255 employees from 15 commercial banks within Enugu metropolis participated in the study. The Target Setting Index, Job Involvement Index and Survey of Perceived Organizational Support were used to obtain responses from the participants. The results indicated that worker's displeasure towards the use of targets had a significant negative relationship with job involvement with an associated regression co-efficient of ($\beta = -.25$, $P < .01$), showing that target setting (TS) predicts job involvement (JI). Result also showed that POS predict job involvement with associated positive interaction with job involvement ($\beta = .78$, $p < .001$). The result of regression analysis further indicated an insignificant effect of POS as a moderator and as a buffer in the negative relationship between target setting and job involvement (Target Setting x POS). It only accounted for additional 0.1% variance in job involvement. The findings, implications for management and limitations of the study were discussed and suggestions for further research were made.

Keywords: Perceived target setting, Job involvement, Perceived organizational support

Introduction

There are significant changes and restructuring of the business world, brought about by technological development, changing customer demand, the spread of free market economic policies as well as the globalization of business, which are attributable to the emergence of information technology (Ogbo, Okechukwu & Ukpere, 2013). This situation in workplace demands and requires a substantial psychological adaptation and involvement on the part of employees to cope with challenges of emerging global business environment. In other words employees need optimal psychological capabilities in order to thrive and to make organizations survive. In the recent past, the employee's psychological capabilities including their emotion and motivational level are tasked, instead of merely

their bodies. However, employees in modern organizations bring in positive psychological capital or positive organizational behavior. These have led to the survival or adaptation challenges of employees and business organizations, especially of many commercial banks in developing countries, the demand for improvement in quality of service and the speed to enhance profitability, performance and cost reduction. Consequent upon this, most business organizations set specific, measurable, attainable, realistic and time-bound (SMART) benchmarks or objectives commonly referred to as ‘targets’ which are imposed on employees such as employees in banking sector. Hoyle (2011) defines target as the level of performance required for criteria that will indicate whether performance is acceptable for a particular quality product. Target setting can have a major impact on any organization and on the psychological wellbeing of workers, especially the employees of commercial banks who have been exposed to increasing apprehension, fragility and vulnerability of the financial system and economy at large (Chowwen, 2013).

The Bank Reform Act of the federal government in 2005 has a significantly impacted on the structural and operational capabilities of the Banking sector in Nigeria. However, these positive achievements did not translate to the desired improvements on the employees’ needs, characteristics, organizational commitment and job involvement, especially of employees of commercial banks. This situation was compounded by the rush by banks to meet the new #25 billion capital base requirement as directed by the CBN as reported by the NDIC (Dogarawa, 2004). The challenge was for the then existing eighty nine (89) deposit banks to raise their capital base to a minimum of twenty five (25) billion naira, either by injecting fresh capital or mergers and acquisitions. The outcome of this reform program drove some of the commercial banks into survival race and by the end of 31st of December 2005, twenty five (25) banks emerged from 89 banks (Soludo, 2006). Regrettably, the implication of this is that the management of these banks now mounts pressure on the employees in terms of target imposition in order to remain in business. As posited by Soludo (2004), that there was the need to combat spates of frauds, ethical misconduct, falsification of returns by the banks to Central bank, and the unprofessional use of female staff in some banks in the name of marketing. Chowwen (2013) supported this, by stating that commercial bank employees in Nigeria are exposed to a high level of occupational stress as they are exposed to excessive and unpredictable work schedule occasioned by an ever increasing competition in the industry. Among the sectors in the Nigeria industry today, the financial institution is the most visible and has attracted most public interest (Adeyemo, 2012). This has raised the interest in the ethical challenges facing the banking industry (Ogechukwu, 2013). Faced with increased challenges, Drucker (2007) asserts that management must maintain the wealth creating resources intact by making profits adequate to offset the risk of economic activity, and ensuring a continued increase in their wealth creation and wealth producing capacity of these resources. To this extent, an employee adopts any strategy, damming whatever consequences, to achieve the volume of deposit benchmark. This would likely affect the organizational commitment and job involvement of employees and make him/her not accountable to the institution morally and otherwise, except to the extent to which he/she meets the set target. For the other vital banking activities, such as providing teller, security and other ancillary services, the bank contracts them out to consultancy firms which has very little or no such thing as “human resources management” policy document or guidelines and this has very negative implication for the banks. Also, the degree to which most individual customers change their banking services due to loss of confidence have called for concern in this industry (Onakoya, Ofoegbi & Fasanya, 2012). The sales target may be stated in monetary value, product units, or selling activities. In order to achieve the sales target set before them, marketing executives adopt unethical selling methods. The female fold takes to indecent dress mode to seduce their prospective male clients, while others are engaged in high pressure selling, outright deception and other shady deals. These ethical challenges in the financial institution have become a source of embarrassment to the nation despite efforts by the appropriate law enforcement agencies to track down perpetrators (Adeyemo, 2012). The use of target in organization can degrade employee performance by narrowing

focus to neglect important but non-specified goals, motivating risky and unethical behaviors, inhibiting learning, corroding organizational culture, and reducing intrinsic motivation (Achman, 2002).

Although, target setting has been promoted as a powerful motivational tool, but substantial evidence demonstrates that in addition to motivating constructive effort, it can induce unethical behavior. Target setting can also promote two different types of cheating behavior. Firstly, when motivated by a goal or target, people may choose to use unethical methods to reach it. You can imagine what happens between female marketing officers and their prospective rich male clients, in a bid to convince them to open an account or deposit some money in the financial institution, which have employed them and imposed very high financial target for them in line with prescribed organizational reward system and other remedy for employee motivation and commitment. Secondly, target setting can motivate people and organizations to misrepresent their performance level, in other words, manipulate data, when in fact they fell short. This is particularly evident in the publication of fake balance sheet, organizing fake marketing promo, organizing and publicizing fake recruitment exercise and many other unwholesome practices by some commercial banks, all in a bid to create impression of financial viability to stakeholders and general public. It is noteworthy that the level of optimal performance of the financial sector depends on the perception and patronage of the citizens toward its services (Al-Faki, 2006). Target setting in financial institutions, especially commercial banks, is not the only cause of employee unethical behavior, but it is certainly an important, understudied ingredient. A number of factors serve as catalysts in the relationship between target or goal setting and cheating; lax oversight, poor financial incentives for meeting performance targets (Jensen, 2003; Schweitzer et al., 2004), and organizational cultures with a weak commitment to ethics. The interplay between organizational culture and target setting is particularly important. An ethical organizational culture can slow down or control the harmful effects of target setting, but at the same time, the use of targets or goals can influence organizational culture. Specifically, the use of target setting, like “management by objectives” (MBO), creates a focus on ends rather than means, and this can affect job involvement of employees who must either meet these targets, or be shown the way out into the world of uncertainty and limited job opportunities.

Barsky (2007) argued that goal or target setting impedes ethical decision making by making it harder for employees to recognize ethical issues and easier for them to rationalize unethical behavior. Target setting can also inhibit learning and may promote competition rather than cooperation and ultimately lower overall performance (Mitchel & Silver, 1990). Furthermore, targets or goals can increase extrinsic rewards at expense of intrinsic reward by preventing people from engaging in any task for its own sake. Although people recognize the importance of intrinsic rewards in motivating themselves, they tend to exaggerate the importance of extrinsic rewards in motivating others (Heath, 1999). This scenario is not distinct from the normal occurrences in the financial sector. The targets usually issued are quite difficult to attain and so much pressure is mounted on these employees to achieve these targets. So consequent upon these, how do these bank employees feel about these targets? Furthermore, how do these feelings affect their involvement and productivity? Also do incentives or reward allocation system and demographic variables (gender, age, work section, job status and length of service) play a role in the levels of employees’ commitment and involvement? The involvement of workers in the organizational setting is critical to organizational survival, optimal performance and sensitive to an effective and efficient human resource practices employed by management (Bakker & Leitr, 2010). For instance, while the management set targets and make other policies, their labor force carry out these policies in line with management goal and objectives.

Furthermore, the extent of implementation of these policies is dependent on employees’ job involvement. Job involvement is the basic and important factor in most people’s lives, since employees are emotionally affected by the extent to which they are involved in their job or tired of it (Word & Park, 2009). Job involvement (JI) has been considered as a cognitive or belief of psychological identification of an individual with his job, which influences his/her self-esteem (Kanugo, 1982). Paullay, Alliger and Stone-Romero (1994) conceptualized JI as the degree to which one is cognitively

preoccupied with, engaged in, and concerned with one's present job. Catlette and Hadden (2012) opine that an organization that has environment which is responsive to its employees' needs and values, will rapidly motivate them to engage in their work more. The employee whose involvement in job is high can be said to hold the belief that such job is important to his/her self image (Kanugo, 1982). Job involvement has been found to be very low among part-time employees, research by Martin and Hafer (1995) shows that job involvement in full-time employees are higher than the part-time or contractual employees. People who are highly involved in their jobs rarely think of quitting their jobs, and they are expected to work for their respective organizations for many years. Job involvement has a positive relationship with variables such as organizational commitment, organizational citizenship behavior, motivation and performance, and has negative relationship with absenteeism and desertion (Brown, 1996). Similarly, job involvement boosts people's performance by encouraging them to make more attempts, to make use of their creativity for solving problems and to work cleverly (Rogelberg & Stanton, 2007). Therefore, it can be said that employees are involved and enthusiastically take part in the job related matters, if they are consulted before certain decisions that can have far reaching effect on their well-being, are made. This means that job involvement has major impact on productivity and efficiency of employees, if it plays significant role in the life of employees (Probst & Tahira, 2000). To have sustainable growth in the Banking sector both policy issues, like target setting, and employees factors, such as job involvement, have to be addressed, but sufficient attention has not been paid to employees factors, which may impede the growth and development of Banks in Nigeria.

David (2015) had suggested that employees' psychological factors, such as work locus of control and perceived organizational support (POS), exert influence on the level of job involvement of employees. He advocated for the right combination of policy issues and employees attributes in order to achieve organizational goal. This is because individuals vary greatly on psychological disposition to work issues, task and events in working setting. Management, especially of financial institutions in Nigeria, should therefore understand the importance of job involvement because it is one of the most crucial and essential component of work behavior among the workforce. This phenomenon was supported by studies (Akinbode & Fagbohunge, 2012; Manojlovich, Laschinger & Heather, 2002; Soong, 2000) which highlighted that by giving employees power over their work content i.e. decision regarding swiftness of work, quality of product and job related abilities and recourses can motivate the employees to enhance their job involvement. Similarly, Aborisade and Obiora (2009) opine that human beings play a very crucial role within any system, banking organizations inclusive. If a complex social system, such as financial organization must be studied as total system, then the individual behavior within should be truly understood. Consequently, this reliance on human resources for proper systemic functioning and growth, demands both effective and efficient workforce practices in order for employees to perform at optimum level (Ogbeide & Harrington, 2011). Perceived Organizational Support (POS) could moderate these negative trends. POS refers to employees overall belief or general perception about the extent to which their organization or management values their contributions and cares about their well-being (Eisenberger, Huntington, Huchison, & Sowa, 1986). Shore and Shore (1995), points out that organizational support theory supposes that to determine the organization's readiness to reward increased work effort and to meet socio-emotional needs, employees develop global beliefs concerning the extent to which the organization values their contributions and cares about their well-being. Perceived organizational support is also valued as assurance that aid will be available from the organization and management when it is needed to carry out one's job effectively and to deal with stressful situations (George, Reed, Ballard, Collin, & Fielding, 1993). In Financial institutions in Nigeria, it is possible that higher levels of perceived organizational and managerial support could moderate the relationship between target setting and job involvement, thereby resulting to job satisfaction, felt obligation, organization commitment, citizenship behavior, weaker intentions to leave the organization, less absenteeism and tardiness.

To further buttress this proposition (Eisenberger, Armeli, Rexwinkel, Lynch & Rhodes, 2001) demonstrate that an organizations commitment to employees is important for maintaining higher levels

of commitment and may be job involvement. However, Eisenberger et al., (1986) highlighted that indiscriminate praise or approval by agents of the organization may likely lead to lower perceived organizational support and possibly job involvement. Supporting those who are loyal and committed will strengthen the bond between the organization and employees.

POS has been found to influence employees' general reactions to their job, including job satisfaction (Cakar and Yildiz, 2009), job involvement (George and Brief, 1992) organizational commitment (Eisenberger, Fasolo and Lamastro-Davis, 1990) and less withdrawal behavior or intention to leave (Pathak, 2012; Rhoades & Eisenberger, 2002). Job involvement is one of the important consequences of POS. Employees with high POS feel indebtedness to respond favorably to the organization in the form of positive job attitudes and organizational behaviors and also support organizational goals (Loi, Hang-Yue and Foley, 2006). Therefore, POS was expected to bring better performance to the organization by increasing employees' obligation to their organization and more involvement in their work (Jain, Giga & Cooper, 2013).

However, POS has been found out to have a significant negative moderating impact on the relationship between pro-social behavior and unethical attitudes as when unethical attitudes increased, reported frequency of pro-social behavior decreased (Adebayo, 2005). Also, in Jain et al. (2013) POS has been examined to have negative moderating impact on OCB and organizational stressors. It is noted that out of 56 significant interactions, only one was positively significant which is the individual initiative dimension of OCB, and was positively influenced by the interaction effect of the Job Security dimension of organization stressors on POS.

Against this background, the need to establish the predictive role of employees' feelings and perception toward the use of target on their job becomes relevant because highly-job-involved employees are more committed to their organization, invest substantial effort in order to achieve organizational objectives (Inneson, Benke & Laszlo, 2013), and are thus less likely to turnover (Kuruuzum, Cetin & Irmak, 2009). In view of this dyadic interaction between employees and their organization, it may be posited that higher levels of POS allow employees of financial institutions to exploit their abilities toward reaching these targets set for them without any threat to their self-esteem, social standing or peculiar dispositional factors. Clearly, POS inculcates a belief in the incumbents that they have the necessary physical, cognitive, and emotional reserves to fulfill their role-related responsibilities and is in consonance with nearly all aspects of their work conditions (Saks, 2006). Consequently, employees feel excited to be a member of the organization and put themselves into their job.

Hypotheses

The following hypotheses were tested in the study.

H1: Perceived target setting will significantly predict job involvement among commercial bank employees.

H2: Perceived organizational support will significantly predict job involvement among commercial bank employees.

H3: Perceived organizational support will moderate the relationship between perceived target setting and job involvement among commercial bank employees.

Method

Participants

A total of 255 participants participated in the study. They include 143 males (56.1%) and 112 females (43.9%) who are employees of 15 different commercial banks in Enugu metropolis in Nigeria, drawn from different categories (trainee, banking officer, managerial) and sections (marketing, operations, information technology and internal control) of their respective financial institutions. The age of

participants ranged from 20-50 years with mean age of 33.7 years. Convenient sampling technique was used to select participants for the study.

Instruments

Three instruments were used. The first instrument was Organizational Target Index (OTI), developed by Okwuosa (2013). The second instrument, Job Involvement Index (JII) developed by Kanugo (1982). The third instrument, Survey of Perceived Organizational Support (SPOS) was developed by Rhodes and Eisenberger (2002).

The Organizational Target Index (OTI) is a 14-item measuring instrument was developed by Okwuosa (2013). She reported reliability (alpha) of ($\alpha=.83$) for Organizational Target Index. This instrument was designed to measure employees' attitude towards the use of targets in their organizations. Sample items are: I don't like organizations that set targets for it employees; I do not feel targets should be specific, measurable, attainable, reliable and time-bound (SMART). For the purpose of quantitative analysis therefore, the instrument was scored as follows: Strongly Disagree (1 point), Disagree (2 points), Undecided (3 points), Agree (4 points) and Strongly Agree (5 points). However, items 6, 7, 12 and 14 were reverse scored. Thus, the higher the scores, the more positive of employees are evaluation and perception on the use of target, while low score below the mean, indicates lack of displeasure on the use of targets. In an effort to find the reliability coefficient of the OTI, a pilot study was conducted by the researcher involving 150 employees of commercial banks, after the collection of the completed questionnaires, one hundred and thirty seven (137) was recorded representing ninety one point three percent (91.3%) return rate. SPSS version 17 was used. An item analysis as well as factor analysis was conducted which resulted to dropping of no item and a reliability index of ($\alpha=.76$) was obtained.

The Job Involvement Scale was developed by Kanugo (1982). This self-report questionnaire was designed to measure the employees' attitude to their present job. This one-dimensional scale consists of ten (10) items in a 5-point Likert-type format ranging from Strongly Agree to Strongly Disagree. Some of the sample items are: The most important things that happen to me involve my work; To me, my work is only a small part of who I am. For the purpose of qualitative analysis, instrument was scored as follows: Strongly Agree (5 points), Agree (4 points), Undecided (3 points), Disagree (2 points), and Strongly Disagree (1 point). Negative phrased items include: item 2 and item 7 (that is, if the score is 1 in any of these items, the adjusted score will be 5; if 2, the adjusted score will be 4 and so on...). This was deliberately designed to check faking, bias or "band wagon effect" by respondents, while items (1, 3, 4, 5, 6, 8, 9 and 10) are all positively phrased. Consequently, the higher the score, the more positive the employee attitude to his/her job and vice versa. The statistical analysis of the pilot study yielded a Cronbach alpha of ($\alpha=.66$). The responses from the pilot study were further subjected to item analysis to determine the relative strength of each item in terms of its contribution to measuring Job Involvement. Again, those items that could not meet the required criterion of 0.3 were rejected. Aiken (1985) and Onyishi (1999) had established this as the minimum criterion for item selection. Therefore, the item total correlation coefficient alpha is ($\alpha=.63$).

The Survey of Perceived Organizational Support (SPOS) which was used by the researcher is the shorter 8-item version of the scale selected from the 36-item scale developed by Eisenberger et al., (1984). This 8-item scale follows the recommendation of Rhodes and Eisenberger (2002). The SPOS, both in its original 36-item form and subsequent 17 and 8-item shorter versions, measures the degree to which employees' believe that their organization or management values their contributions and care about their well-being. Therefore the 8-item instrument was measured using the Likert-type five point format ranging from Strongly Agree to Strongly Disagree. Some of the sample items include: This organization values my contribution to its wellbeing; My organization fails to appreciate any extra effort from me. For the purpose of quantitative analysis, the instrument was scored as follows: Strongly Agree (5 points), Agree (4 points), Undecided (3), Disagree (2 points), and Strongly Disagree (1 point). The negative phrased items in the test were scored in reverse order. The direct score items, among the

8-item instrument include (1, 4, 6 and 8), while the reverse score items include (2, 3, 5 and 7). This was in a bid to reduce response set bias. Thus, the higher the score, the higher the valuation of employees contribution and the extent to which their organization or management cares about their well-being and vice versa. The SPOS was also presented to seven (3) expert judges, for their comments and approval, resulting to retaining of these items in their original form and content. In a bid to find the reliability coefficient of the SPOS, a pilot study was conducted by the researcher with one hundred and thirty seven (137) employees of commercial banks in Enugu metropolis. The internal consistency of the instrument using Cronbach alpha was 0.71. These responses from pilot study were further subjected to item analysis, to determine whether all the items measure Perceived Organizational Support. Those items that could meet the required criterion of 0.3 and above and would be selected and all the items were selected (see Appendix C). Therefore, the item total correlation yielded a coefficient alpha of ($\alpha=.96$).

Validation of Instruments

The researcher conducted a pilot study involving 150 participants (employees of 15 different commercial banks). 137 completed questionnaires were utilized, representing (91.3%) return rate, in a bid to re-validate the three instruments. The first instrument, Organizational Target Index (OTI), yielded a Cronbach alpha of ($\alpha=.76$). The second instrument, Job Involvement Scale (JIS) Yielded a Cronbach alpha of ($\alpha=.66$), while the third instrument, Survey of Perceived Organizational Support (SPOS), yielded a Cronbach alpha of ($\alpha=0.71$).

Procedure

A total of two hundred and seventy (270) copies containing the three instruments namely Organizational Target Index (OTI), Job Involvement Index (JII) and Survey of Perceived Organizational Support (SPOS), were administered to the participants. Two hundred and fifty five (255) were completed and returned, which represented 94.4% response and return rate. A total of Thirteen (15) were either discarded due to improper completion or lost in transit, leaving two hundred and fifty five (255) questionnaires that were eventually used for data analysis.

Design/Statistics

A cross-sectional survey design was used for data collection. Hierarchical multiple regression was employed to analyze the data.

Results

Table 1: Means, Standard Deviations, and Correlations among the Study Variables

	Variable	<i>M</i>	<i>SD</i>	1	2	3	4	5
1	Gender	—	—	—				
2	Marital status	—	—	.10	—			
3	Age	1.96	.88	-.34***	.46***	—		
4	Perceived target setting	23.77	7.58	.02	.03	-.02	—	
5	Perceived organizational support	20.45	5.31	.00	-.09	.12	-.20**	—
6	Job involvement	27.32	5.29	.00	.03	.07	-.25***	.80***

Note: $N = 255$, * = $p < .05$ (two-tailed), ** = $p < .01$ (two-tailed), *** = $p < .001$ (two-tailed). Gender was coded 0 = male, 1 = female; marital status: 0 = single, 1 = married; age was coded 1 = 20-29 years, 2 = 30-39 years, 3 = 40-49 years, 4 = 50 years and above such that higher scores represent higher older age.

The correlation table indicated that none of the demographic variables, that is, gender, marital status, and age was significantly correlated with job involvement. Thus, they were excluded from further analyses. However, there was a significant negative correlation between target setting and job involvement ($r = -.25, p < .001$). The correlation between perceived organizational support and job involvement was positive and significant ($r = .80, p < .001$).

Table 2: Summary of Moderated Hierarchical Multiple Regression Predicting Job Involvement

Variable	Step 1 B	Step 2 β	Step 3 β
<i>Main Effect</i>			
Perceived target selling	-.25***	-.10*	-.09*
Perceived organizational support		.78***	.77***
<i>Interaction Effect</i>			
PTS X POS			-.03
Adjusted R^2	.060	.638	.637
ΔR^2	.064	.577	.001
ΔF	17.246	405.214	.451

Note: PTS = perceived target setting, POS = perceived organizational support * = $p < .05$, ** = $p < .01$, *** = $p < .001$

The results of the moderated hierarchical multiple regression in Table 2 in which job involvement was the outcome variable indicated that perceived target setting, entered in Step 1 of the equation accounted for 6% variance in job involvement. Perceived target setting was a significant negative predictor of job involvement ($\beta = -.25, p < .001$). When perceived organizational support was entered in Step 2 of the equation, it explained additional 57.7% variance in job involvement over and above perceived target selling. Perceived organizational support was also a significant positive predictor of job involvement ($\beta = .78, p < .001$). The two-way interaction between perceived target setting and perceived organizational support entered in Step 3 of the equation was not significant and only accounted for additional 0.1% variance in job involvement below any of the previously entered variable. Hence, given the insignificant interaction effect, further analysis was not performed to test whether perceived organizational support will moderate the relationship between perceived target setting and job involvement.

Discussion and Conclusion

The purpose of this study was to investigate the moderating effect of perceived organizational support on the relationship between target setting and job involvement of employees of commercial banks. Results of the study as presented in table 1 show that employees displeasure towards the use of target is a predictor of job involvement. The results of correlation show that employees displeasure towards target setting negatively correlated with their job involvement ($\beta = -.25, P < .01$). Thus, considering the first hypothesis, which stated that target setting, will significantly predict job involvement among employees in commercial banks, the result indicates that the higher the employees' displeasure towards the use of organizational targets, the lower the degree of their psychological identification and emotional attachment with their job. The researcher therefore, accepts the alternative hypothesis. Consequently, this implies that the displeasure arising from the use of target can result to varying levels of negative emotional as well as psychological problems for both the employees and organization. This result is consistent with the findings of Ururuka et al (2009); Awasthy & Gupta (2010); Achman, (2002); Schweitzer & Douma (2004) and Welsh & Ordonez (2014). Also, in the study by Awasthy and Gupta (2010), excessive pressure mounted on employees' to achieve targets imposed on them resulted to stress and fear of losing one's job when these targets were not met.

Similarly, the result of regression analysis as presented in table 2, show that perceived organizational support (POS) significantly predicted job involvement positively ($\beta = .78, p < .001$). This finding demonstrates that perceived organizational support is a strong predictor of job

involvement. The second alternative hypothesis which states that POS will significantly predict job involvement was therefore accepted. This implies that the higher the employees' perception of organizational support, the higher the degree, to which they identify with their job, personally participates in it and considers their performance level important to self-worth. It further supports Pathak (2012); Jain et al. (2013) and Kutesis et al. (2015) findings that employees with high POS feel indebtedness to respond favorably to the organization in form of positive job attitudes, better performances which support organizational goals, may find their work environment more pleasant, feel their work is more appreciated, and take greater interest in their jobs.

The result of regression analysis further shows an insignificant effect of POS as a moderator and as a buffer in the negative relationship between target setting and job involvement (Target Setting x POS). The two-way interaction between perceived target setting and perceived organizational support entered in Step 3 of the equation was not significant and only accounted for additional 0.1% variance in job involvement below any of the previously entered variable. We therefore reject the last hypothesis which stated that POS will significantly moderate the relationship between target setting and job involvement among employees of commercial banks. Thus, hypotheses 1 and 2 were supported, while hypothesis 3 was rejected due to insignificant interaction effect. Although, this result does not support the fundamental logic of the moderating hypothesis of workplace support, which holds that employees who have supportive organizations can depend on them when times are difficult at work (Nixon et al. 2011), the current study has confirmed target setting and perceived organizational support as predictors of job performance of service employees.

The management should carefully administer targets with a view to developing and sustaining a relationship of trust with employees. Therefore, creating a work environment that promotes trust, is necessary not only for employee motivation and involvement, but for effective performance as well. A supportive management style could provide 'buffering effect' to employees in view of distress or pressure associated with target achievement and even guilt when these targets are not met. As Eisenberger et al. (2001) phrased it "employees who feel more favorably treated tend to have higher levels of felt obligation, which refers to beliefs regarding whether one should care about the organization's well-being and should help the organization reach its goal".

Some of the limitations identified during the study include the conceptual definition of the study variables which was shown to be subjective, based on the individual's perception and interpretation of the immediate work environment and not objective reality. Furthermore, data for the study was not only collected from one source (commercial bankers within Enugu metropolis), but also from one state which may create a loophole in terms of generalizing the findings of this study to all the employees in Nigeria. Based on the above limitations, the inferences of this study remain incomplete. To this effect, future researchers are encouraged to carry out a similar study using a variety of rewards and other job conditions such as autonomy, role stressors, role conflict and training as moderators in the relationship between the two or variables. Furthermore, extending the scope of the study to employees of other service sectors in would be interesting.

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