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Work ethics climate and organizational commitment in Nigeria: The moderating role of retention factors

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Abstract

This study investigated the moderating effects of retention factors in the relationship between work ethics climate and organizational commitment of deposit money banks in Bayelsa State, Nigeria. The survey design was used and questionnaire was administered to two hundred and twenty-one (221) employees who are employees of six (6) selected deposit money banks in Bayelsa State. Data obtained from the survey were analyzed using both descriptive (mean, median, standard deviation, skewness, kurtosis, minimum, maximum values and Pearson correlation matrix) and inferential (structural equation modeling) statistical tools. Findings revealed that while work ethics climate significantly and positively affects organizational commitment, it was found also that retention factors (such as rewards, leadership style, career opportunities and training and development programs) moderates the relationship between work ethics climate and organizational commitment of deposit money banks. Given the findings of the study, it was recommended among others that management of deposit money banks should offer the employees with conducive and flexible work environment that can enable them effectively and efficiently carryout their tasks and responsibilities. Management should also ensure that mutual trust between management and the workforce is sustained such that the workforce would feel cared for and autonomous in dealing with the organization and their personal tasks and responsibilities.

Keywords: Retention, work ethics, commitment, training and development

Introduction

In the literature, the concept of work ethics climate and organizational commitment has been debated, resulting to significant numbers of empirical researches on how flexible work ethics climate contributes to organizational commitment in both developed and developing nations. In the view of Attia, Yousseff, El-Fatah, Ibrahim and Gomaa (2020) ^[10], work ethics climate is the shared perceptions by employees of the appropriateness of work role conduct and work environment. Work ethics climate refers to the policies, procedures, values and norms linked with employees' organizational commitment (AlKahtani, *et al*, 2021; Baek, Han & Ryu, 2019) ^[5, 20], Heras-Rosas, Herrera and Rodríguez-Fernández (2021) ^[67]; argued that while work ethics climate has direct effect on service quality, the same is true for organizational commitment.

In the literature, there are two perspectives of work ethics climate - positive (good) and negative (bad) (Cullen & Victor, 2009; and Cullen, Victor & Bronson, 2008) ^[27-28]. Positive work ethics climate enhances work relationship between management and employees and aimed at reinforcing management and employees communication, team spirit, decision-making, among others (Ma'amor, Ann, Munir & Hashim, 2012; Arubayi 2023; Abebe & Maros, 2016; Mohamed, Abed & Hassan, 2022) ^[49, 11, 1, 55]. Contrarily, negative work ethics climate makes employees to lose confidence in management, lower team spirit and dampen the employees from putting in their best to the growth of the organization (Hanaysha, 2016; Cullen & Victor, 2009; Arubayi 2023) ^[37, 27, 11].

WEC has vital results at organizational, group and individual levels and can to a large extent influence organizational commitment (Rodríguez-Fernández, Herrera & de las Heras-Rosas, 2021) ^[39]. Organizational commitment according to Riad, Labib and Nawar (2016) ^[66] is the chain of employees' attitude and behaviour that makes them to engage on tasks aimed at promoting the organization.

It can be seen as a psychological state that builds the tie between the employees and the organization and enabling the employees' decisions of whether they will remain or quit. Akkaya (2020) [2] opined that work ethics climate determines whether employees will be satisfied (leave) or dissatisfied (remain or become retained in the organization). Thus, with effective retention strategies, organizations may be able to have committed workforce however, there is lack of studies on the moderating effects of retention strategies (rewards, leadership styles, career opportunities and training and development programs) in the relationship between work ethics climate and organizational commitment of deposit money banks in Bayelsa State, Nigeria; this is the gap which this study seeks to satisfy.

Problem Statement

Work ethics climate have been a popular research theme and is deemed vital to affecting the attitudes and behavior of employees. When the employees do not feel comfortable with their organization, they intend to quit the organization or their attitudes and behavior may result to inefficiency in the realization of the goals of the organization. Indisputably, this is where conducive and flexible work ethics climate and retention strategies used by management become vital to providing effective and efficient functioning of the employees. Recently, prior studies (Pranitasari, 2019; Akkaya, 2020; Mansoara & Puspaningrum, 2021; Arubayi 2023) [65, 2, 51, 11] have assessed the role work ethics climate plays in enhancing organizational commitment.

Most studies in this area had not focused on the moderating effects of retention factors (like reward, leadership style, career opportunities, training and development programs) in the relationship between work ethics climate and organizational commitment of deposit money banks in Nigeria. Consequently, a gap in literature exists in this area which makes it vital to carry out investigation on the moderating effect of retention factors in the relationship between work ethics and organizational commitment, particularly for deposit money banks in Nigeria.

Objectives of the Study

The general objective of this study is to examine the moderating effects of retention factors in the relationship between work ethics climate and organizational commitments of deposit money banks in Bayelsa State, Nigeria. The specific objectives are:

1. To assess the connection between work ethics climate and organizational commitment of deposit money banks in Bayelsa State.
2. To ascertain the relationship between work ethics climate and retention factors of deposit money banks in Bayelsa State.
3. To determine whether retention factors moderate the relationship between work ethics climate and organizational commitment of deposit money banks in Bayelsa State.

Research Questions

The following research questions were posed to guide the study:

1. What is the connection between work ethics climate and organizational commitment of deposit money banks in Bayelsa State?

2. What is the relationship between work ethics climate and retention factors of deposit money banks in Bayelsa State?
3. To what extent do retention factors moderate the relationship between work ethics climate and organizational commitment of deposit money banks in Bayelsa State?

Research Hypotheses

The following research hypotheses were developed and expressed in their null forms:

H₀1: There is no significant relationship between work ethics climate and organizational commitment of deposit money banks

H₀2: There is no significant relationship between work ethics climate and retention factors of deposit money banks

H₀3: Retention factors have no moderating effects in the relationship between work ethics climate and organizational commitment of deposit money banks

Review of Related Literature

Work Ethics Climate

Work ethics climate is the shared perceptions by employees of the appropriateness of work role conduct and work environment (Attia, *et al*, 2020; Gholami & Keyale, 2015) [10, 35]. Work ethics climate refers to the policies, procedures, values and norms linked with employees' organizational commitment (AlKahtani, *et al*, 2021; Baek, Han & Ryu, 2019) [5, 20].

Prior researches (see Devece, *et al*, 2016; Az, 2017; Rukh, *et al*, 2018; Cao, *et al*, 2019; Akkaya, 2020; Heras-Rosas, *et al*, 2021; and Rodríguez-Fernández, *et al*, 2021) [32, 19, 68, 26, 2, 39, 67] have revealed that work ethics climate significantly affect work-related outcome such as the commitment of the employees toward assigned tasks and responsibilities. Regardless of the results in the studies *inter-alia*, there is lack of reasonable attention on whether retention factors moderate the relationship between work ethic climate and organizational commitment in Nigeria. Thus, the perceived moderating effect of retention factors in the relationship between work ethics climate and organizational commitment of deposit money banks has not drawn much attention in the management literature, particularly in the Nigerian context.

Retention Factors

Employee retention is one of the most critical issues facing management due to shortage of skilled workforce and employee turnover (Aleem & Bowra, 2020) [3]. Retention is defined as the ability to hold onto employees organizations want to keep, for longer than their competitors (Alhmoud & Rjoub, 2019; Arubayi, 2023) [4, 11]. Quite a number of studies have shown that employee retention is a cumbersome task for organizations because most organizations find it uneasy to retain and keep employees motivated (Amushila & Bussin, 2021; Arubayi, & Odori, 2023; Alrazehi & Amirah, 2020; Al-sharafi, Hassan & Alam, 2018) [9, 11, 7, 8].

Organizational Commitment

Organizational commitment refers to a chain of employees' attitude and behaviour that makes them to engage on tasks aimed at promoting the organization (Riad, Labib & Nawar, 2016) [66]. Organizational commitment can be seen as a

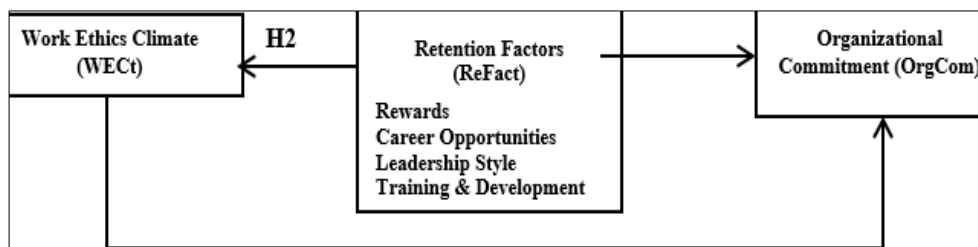
psychological state that builds the tie between employees and organization and enabling the employees to make decisions of whether they will remain or quit (Wadhwa & Verghese, 2015) [75]. In the literature, organizational can be shown from three viewpoints: Affective, Continuance and Normative.

First, affective commitment is deemed as the most dominant organizational commitment metric because it is hinged on intrinsic motivation rather than extrinsic motivation (Gholami & Keyale, 2015; Arubayi, & Ejeta, 2022) [35, 14]. Affective commitment grows when the employees acknowledge the value-relevance of their identity from the organization. In the views of Voci, Veneziani and Metta (2016) [74], affective commitment is the employee positive enthusiasm to be emotionally involved in the organization. Diverse factors have been acknowledged to uphold affective commitment - organizational (organizational culture, norms and values) and personal (age, gender, job tenure) attributes (Khan, 2020) [46].

Second, continuance commitment refers to the awareness of the cost connected with leaving the organization. Continuance commitment grows when the employees acknowledge that they do not have substitute organization to

go to. Continuance commitment grows as a result of job satisfaction (Malik, Baig & Manzoor, 2020; Arubayi & Eruvbedede 2022; Murtiningsih, 2020) [50, 14, 59]. Organizations that encourage robust continuance commitment are able to retain employees.

Third, normative commitment is a sort of duty to the organization due to employees' moral belief of right and moral reasons to remain with the organization (Nguyen & Duong, 2020) [61]. Organizational commitment grows when the employees internalize organizational norms via socialization. Organizations that promote normative commitment will have workforce that are not willing to quit. Normative commitment grows when employees internalize the norms of the organization via socialization (Ume, Ume & Adnan, 2021) [73]. In the literature, leadership style, and culture of the organization have been found to influence normative commitment. In the literature, it has been observed that there is lack of studies on the moderating effects of retention factors in the link between work ethics climate and organizational commitment as it pertains to deposit money banks in Nigeria. On the basis of this, the following conceptual model was developed to guide the empirical investigation:



Source: Conceptualized by Researcher (2022)

Fig 1: Conceptual Model of the Study

Theoretical Framework

In order to discuss the moderating effect of retention factors in the relationship between work ethics climate and organizational commitment, Maslow hierarchies of needs theory act as the theoretical foundation. According to Maslow, there are five basic needs that people desire to satisfy, namely, physiological, safety, love, esteem and self-actualization and that when these needs are adequately satisfied, people (Employees) become committed and not willing to quit the organization.

The theory supports work ethics climate (Safety and love in the work environment), retention factors (Training and development programs, and rewards) among others as basic needs for an employee in order to effectively perform their job tasks (Alrazehi & Amirah, 2020) [7]. When the organization is able to take care of their employees needs, (such as providing a safe work environment, reward, training and development programs, etc.), or provide them with specific needs to carry out their job, eventually it will reduce the stress level of an employee (Amushila & Bussin, 2021) [9] and this will create a sense of belongingness and loyalty to the organization (i.e. employees become committed and not willing to leave the organization).

Empirical Studies

In literature, there is avalanche of empirical studies on work ethics climate and organizational commitment; however, there is lack of studies on the moderating effects of retention factors in the link between work ethics climate and

organizational commitment of deposit money banks in Nigeria. For instance, Yusoff, Rimi and Meng (2015) [78] examined the effects of quality of work life, on organizational commitment and employee turnover in Malaysia via structured questionnaire. Data obtained were analyzed using multiple regression and findings revealed that adequate and fair compensation, job security, social relevance of work life, continuous opportunity for growth, social integration and total life space negatively influence employee intention to remain with their organization. Additionally, the study showed that continuous opportunity for growth, job security, social relevance and social integration positively affect organizational commitment.

Lashari, Moazzam, Salman and Irfan (2016) [48] studied the mediating effect of organizational trust in the relationship with justice and organizational commitment in Malaysia via structured questionnaire. The structural equation modeling (SEM) result showed that organizational trust mediates in the relationship between organizational commitment and organizational justice. In Democratic Republic of Congo, Mitonga-Monga and Flotman (2017) [53] assessed the link between work ethics culture and organizational commitment using structured questionnaire. The regression result indicated that work ethics culture had significantly and positive impact on organizational commitment measures of affective, normative and continuance.

Berberoglu (2018) [21] evaluated the relationship between employees' perception of work ethics climate and organizational commitment and perceived organizational

performance in Cyprus using structured questionnaire. The ANOVA result showed that work ethics climate significantly affect organizational commitment and perceived organizational performance. Mitonga-Monga (2018) ^[54] investigated the moderating effect of work ethics climate in the link between job satisfaction and organizational commitment in Democratic Republic of Congo via structured questionnaire. The hierarchical regression result indicated that work ethics climate predicts employee job satisfaction. Also, the SEM result showed that ethical climate measures, particularly care; codes, instrumental and independence moderates the relationship between employee job satisfaction and organizational commitment.

Akkaya (2020) ^[2] evaluated the sub-dimensions of organizational commitment and trust of 156 employees in Turkey via structured questionnaire. The regression results revealed that organizational trust significantly and positively affects organizational commitment; however, trust in supervisors was found to have significantly and positive effect on organizational commitment. Naz, Li, Nisar, Khan, Ahmad and Anwar (2020) ^[60] explored the mediating effects of organizational commitment and person-organization fit between supportive work environment and employee retention in China using primary data (questionnaire). The partial least square and structural equation modeling techniques were used and findings established that support work environment significantly affect employee retention. On the other hand, organizational commitment and person-organization fit moderate in the relationship between support work environment and employee retention.

Taborosi, Strukan, Postin, Konjikusic and Nikolic (2020) ^[71] assessed the variation in trust at work and organizational commitment involving a survey of 265 employees in Serbia, Bosnia, Herzegovina, Montenegro and Croatia organizations. Primary data (questionnaire) was the major instrument of data collection and the regression results indicated that distant employees show better organizational commitment and trust at work than normal employees. Murray and Holmes (2021) ^[58] evaluated the impact of employee empowerment on organizational commitment and workforce sustainability in Canada using questionnaire. The results of the structural equation modeling showed that employee empowerment moderates the relationship between organizational commitment (Affective, continuance and normative) and workforce sustainability in Canada.

Sarpong, Akom, Kusi-Owusu, Ofosua-Adjei and Lee (2021) ^[70] examined the mediating effect of organizational commitment in the relationship between organizational culture and intention to stay in Ghana via questionnaire. Structural equation modeling result showed that commitment mediates in the link between organizational culture and intention to stay. The dimensions of organizational culture used were reward, leadership and work environment. Mansoara and Puspaningrum (2021) ^[51] evaluated the impact of work ethics climate on culture of organization and organizational commitment in Kenya using primary data (Questionnaire). The structural equation modeling result indicated that work ethics climate and culture had a direct impact on organizational commitment.

Ojo (2021) ^[62] studied the relationship between ethical leadership and employee retention in Nigeria. Primary data was used and descriptive statistics formed the analytical framework of the study. Findings showed that ethical

leadership in organization significantly and positively affects employee retention. In the same vein, Rodríguez-Fernández *et al.*, (2021) ^[67] investigated the link between organizational commitment and organizational performance in Spain. Primary data was used and descriptive statistics formed the analytical framework. The descriptive results showed that while organizational commitment affects organizational performance, it was found that certain factors influence organizational commitment such as employee stress, turnover intention and burnout.

Mohmed, Abed and Hassan (2022) ^[55] assessed the connection between work ethics climate and organizational commitment in Egypt using structured questionnaire. Data were obtained using ethical work climate and organizational commitment questionnaire scales. The ANOVA result indicated a statistical significant difference between work ethics climate and organizational commitment. Muoghalu and Tantua (2021) ^[57] assessed the nexus between work climate ethics and employee commitment of oil and gas companies in Nigeria via primary data (structured questionnaire). Data obtained were analyzed via Spearman rank correlation and finding showed a significant link between work ethics climate and employee commitment in Nigeria.

A review of the literature showed that there are robust empirical evidences on the relationship between work ethics climate and organizational commitment; however, there is dearth of studies on the moderating effects of retention factors in the relationship between work ethics climate and organizational commitment of deposit money banks in Nigeria; this is the gap this study seeks to fill.

Research Method

The study adopted the survey research design and the dataset emanates from questionnaire administered to two hundred and seventy-four (274) employees of six (6) selected deposit money banks in Bayelsa State, namely First Bank Plc., Zenith Bank Plc., United Bank for Africa Plc. Unity Bank Plc., Fidelity Bank Plc. and Guaranty Trust Bank Plc., out of which, two hundred and twenty-one (221) were fully retrieved; the sample size was arrived at via probabilistic sampling (Taro-Yamane sample size determination formula)

The survey was carried out to examine the moderating effects of retention factor in the link between work ethics climate and organizational commitment. The questionnaire draws on a long tradition of work ethics climate, retention factors and organizational commitment research and those extensively employed in prior studies (Gan and Yusof, 2019; Ivana, 2020; Aleem & Bowra, 2020; Attia, *et al.*, 2020; Malik, Baig & Manzoor, 2020; Murtiningsih, 2020; Bhawna, 2021) ^[34, 42, 3, 10, 20, 59, 22].

The questionnaire was designed on 4-point scale of strongly agree (SA), agree (A), undecided (UD), disagree (D) and strongly disagree (SD). The questionnaire was administered on a face-to-face basis to employees of the sampled firms. Respondents had a time limit of 7days to complete the survey and were required to provide true and faithful information. An integrated data collection method was carried out consisting of coding and filtering of information obtained in the survey.

The data obtained were analysed using descriptive (Cronbach alpha, mean, standard deviation and correlation) and inferential (structural equation modeling) statistical

techniques. Thus, the dependent variable is organizational commitment, moderating variable is retention factor while the independent variable is work ethics climate as shown in the following models:

$$\text{OrgCom} = f(\text{WECT}) - \text{eq. 1a}$$

$$\text{OrgCom} = f(\text{ReFact}) - \text{eq. 1b}$$

$$\text{OrgCom} = f(\text{WECT}, \text{ReFact}) - \text{eq. 1c}$$

Equations 1a-c are the implicit form of regression models on work ethics climate, retention factors and organizational commitment. Equation 2a-c are the explicit empirical models of the study:

$$\text{OrgCom} = \alpha_0 + \beta_1 \text{WECT} + \mu_t - \text{eq. 2a}$$

$$\text{OrgCom} = \alpha_0 + \beta_1 \text{RefFact} + \mu_t - \text{eq. 2b}$$

$$\text{OrgCom} = \alpha_0 + \beta_1 \text{WECT} + \beta_{11} \text{RefFact} + \mu_t - \text{eq. 2c}$$

Equation 2c was used to validate the formulated hypotheses to ascertain the moderating role of retention factors in the link between work ethics climate and organizational commitment.

Variables Description

Org Com=organizational commitment; WECT = Work ethics climate; Ref Fact = Retention factors; α_0 & β =regression coefficients. The statistical analysis was carried out via STATA 13.0.

Presentation and Analysis of Results

Preliminary Analysis

Table 1: Demographic Variables of the Respondents

Ranks	Variables	Respondents	Frequency N=221	Percent (%)
1	Gender	Male	141	63.8%
		Female	80	36.2%
		Total	221	100%
2	Educational Qualification	OND/NCE	64	28.9%
		B.Sc./HND	106	47.9%
		M.Sc./MBA	51	23.2%
		Total	221	100%
3	Marital Status	Single	80	36.2%
		Married	138	62.4%
		Others	3	1.4%
		Total	221	100%

Source: Researchers' Computation, 2023 via STATA 13.0

Table 1 shows that 141(63.8%) of the respondents are males while 80(36.2%) are females. 64(28.9%) of the respondents had obtained OND/NCE degrees while a significant portion of the respondents representing 106(47.9%) and 51(23.2%) had obtained B.Sc./HND and M.Sc./MBA degrees respectively. In addition, it was found that 80(36.2%) of the respondents are single, 138(62.4%) are married while the remaining 3(1.4%) are either unmarried but living with a spouse, separated or widowed.

Table 2: Reliability Results

Variables	Cronbach's Alpha
Work Ethics Climate	0.87
Retention Factors	0.81
Organizational Commitment	0.81

Source: Researchers' Computation, 2023 via STATA 13.0

In Table 2, the Cronbach alpha values were all above 0.7 (Exceeded the minimum threshold), which is considered reliable (Fornell & Larcker 1981). Consequently, the research instrument is considered reliable for the investigation.

Table 3: Means, Standard Deviation and Correlation Results

Variables	Mean	SD	1	2	3
1. Organizational Commitment (Dependent Variable)	2.93	0.78	1		
2. Work Ethics Climate (Independent Variable)	2.53	0.58	.16	1	
5. Retention Factors (Moderating Variable)	2.63	0.64	.12	.12	.06

Source: Researchers' Computation, 2023 via STATA 13.0

The mean and standard deviation values (Table 3) showed that the respondents' perception on work ethics climate, retention factors and organizational commitment are similar; maximum mean value (Means = 2.93 for organizational commitment, 2.53 for work ethics and 2.63 for retention factors), which are above the 2.5 cut off point of the mean. The correlation result showed that the link between work ethics climate and organizational commitment, moderated by retention factors were positive. Also, none of the correlation coefficients exceeded 0.8 benchmark; thus, there is non-existence of multi-collinearity among pairs of independent variables. In fact, the results of mean, standard deviation and correlation indicate that the dataset are good enough in conducting further statistical analysis.

Structural Equation Modeling (SEM) Results and Test of Hypotheses

Table 3: Fit Indicators of Work Ethics Climate, Retention Factors and Organizational Commitment

Fit Indicator(s)	Coefficients	Remark
Goodness of Fit Statistics (GFI)	0.97	Significant
Adjusted Goodness of Fit Statistic (AGFI)	0.95	Significant
Comparative Fit Index (CFI)	0.97	Significant
Root Mean Square Residual (RMR)	0.05	Significant
Root Mean Square Error of Approximation (RMSEA)	0.06	Significant

Source: Researchers' Computation, 2023 via STATA 13.0

We used the Structural Equation Modeling (SEM) to establish the path relationship among the studied constructs (work ethics climate, retention factors and organizational commitment) of deposit money banks in Bayelsa State, Nigeria. The results showed that the measurement model offers an absolute fit to data with goodness of fit statistic (GFI)=.97; adjusted goodness of fit statistic (AGFI)=.95; comparative fit index (CFI)=.97, root mean residual (RMR)=.05, root mean square error of approximation (RMSEA) =.06. The GFI, AGFI and CFI beat the recommended benchmark of 0.90, and RMSEA value is below the benchmark value of 0.08. This implies that the approach used for modeling the moderating effect of retention factors in the relationship between work ethics climate and organizational commitment fits adequately; moreover, the path results are presented in Figure 2:

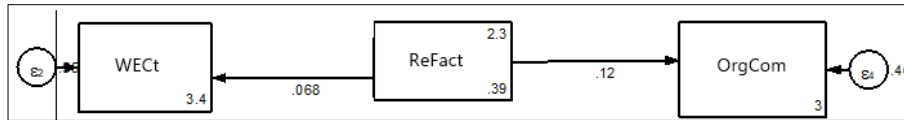


Fig 2: Results of the Hypothesized Model. * $p < 0.05$; *** $p < 0.001$.

Given the structural equation modeling result, hypotheses H_1 - H_3 were supported implying that retention factors moderates the link between worth ethics climate and organizational commitment significantly and positively. In terms of pathway coefficient, work ethics climate (*WECt*) is 0.068 ($p < 0.001$), retention factor (*ReFact*) is 0.12 ($p < 0.001$);

organizational commitment (*Org Com*) is 0.46 ($p < 0.001$). These findings suggest that work ethics climate and retention factors are vital in enhancing organizational commitment for deposit money banks. As for levels of support, retention factor is the greatest, accompanied by work ethics climate.

Table 4: Test of Models

	Coef.	OIM Std. Err.	z	P>/z/	[95% Conf. Interval]
Structural ReFact<-					
WECt	.1210605	.0535315	2.26	0.024	.0161406.2259804
_cons	1.849168	.1292138	14.31	0.000	1.5959142.102423
WECt<-					
ReFact	.5786145	.0482747	11.99	0.000	.4839978.6732311
_cons	.7184011	.1164605	6.17	0.000	.4900165.9467856
OrgCom<-					
WECt	.1209911	.0565337	2.14	0.032	.010187 0.2317952
_cons	2.952872	.1364605	21.64	0.000	2.6854153.220330

Source: Researchers' Computation, 2022 via STATA 13.0; LR test of model vs. sat.: $\chi^2(6)=17517$; Prob.> $\chi^2=0.000$

Besides, hypotheses ($WECt=2.26$; $p > /z/=0.024 < 0.05$); ($OrgCom= 11.99$; $p > /z/=0.000 < 0.05$) are supported; indicating that deposit money banks retention factors positively moderates the association between work ethics climate and organizational commitment. Also, in all cases, the null hypotheses (hypothesis 1-3) were rejected and the alternate hypotheses were accepted that while work ethics climate significantly affects organizational commitment,

retention factors significantly affects organizational commitment. Besides, retention factors moderate the relationship between work ethics climate and organizational commitment; however, the association is positive. This implies that when work ethics climate are adequately regulated and controlled together it retention factors (rewards, training and development programs, etc), organizational commitment is positively affected.

Table 5: Model's Standardized Regression Weights, t-Values and Hypothesis

Path	Standardized Regression Weight	Z-Value	Hypothesis
Direct Effect of the Integrative Model			
Work Ethics Climate → Organizational Commitment (γ_1)	0.062	1.10	H_1
Work Ethics Climate → Retention Factor (γ_2)	0.048	11.99	H_1 ***
Retention Factor → Work Ethics → Organizational Commitment (γ_3)	0.057	2.14	H ***
Indirect Effect of the Integrative Model			
Work Ethics Climate → Organizational Commitment (γ_1)	-	-	No path
Work Ethics Climate → Retention Factor (γ_2)	-	-	No path
Retention Factor → Work Ethics → Organizational Commitment (γ_3)	-	-	No path

Source: Researchers' Computation, 2022 via STATA 13.0; ***indicates the hypothesis was supported

Table 5 showed that the direct and indirect effects of the integrative model of work ethics climate and organizational commitment, as moderated by retention factors. The result

showed a direct effect of the integrative model while no direct effect was found.

Table 6: Hierarchical Regression Results

Variables	Model 1	Model 2	Model 3
Step 1: Independent Variable			
Work Ethics Climate	0.826	0.281	0.150
Step 2: Moderator Variable			
Retention Factors		0.691***	0.401***
Step 3: Dependent Variable			
Organizational Commitment R^2	0.524	0.246	0.678
F	6.09***	1.58	11.44***

Source: Researchers' Computation, 2022 via STATA 13.0; ***indicates supported model

The hierarchical interactive effect of work ethics climate, retention factors and organizational commitment of deposit money banks in Bayelsa State, Nigeria is presented in Table 6. The hierarchy regression model revealed that retention factors and work ethics climate ($R^2=.678$) predicts organizational commitment. Besides, f-value showed that work ethics climate (6.09; 11.44) x retention factors increased organizational commitment.

Conclusion and Recommendations

In reality, searching for employees that will take up certain responsibilities for an organization may not be cumbersome; however, making sure that they motivated and retained seems to be the most cumbersome tasks for most organizations, particularly for deposit money banks. Prior studies have shown that while work ethics climate affects organizational commitment, there is lack of studies on the moderating effect of retention factors (rewards, leadership style, career opportunities, and training and development programs) in the relationship between work ethics climate and organizational commitment of deposit money banks in Bayelsa State, Nigeria. Specifically, the test of research hypotheses revealed the following:

1. There is significant relationship between work ethics climate and organizational commitment of deposit money banks
2. There is significant relationship between work ethics climate and retention factors of deposit money banks
3. Retention factors have moderating effects in the relationship between work ethics climate and organizational commitment of deposit money banks

The conclusion reached in this study is that retention factors moderate the relationship between work ethics climate and organizational commitment of deposit money banks in Nigeria. The findings agree in part with the results of Mitonga-Monga (2018) ^[54]; Berberoglu (2018) ^[21]; Mohmed, *et al.* (2022) ^[55]. On the basis of the findings, the following were recommended:

1. Management of deposit money banks should offer the employees conducive and flexible work environment that can enable them effectively and efficiently carryout their tasks and responsibilities
2. Management of deposit money banks should put in place effective retention measures such as providing the workforce with good rewards, career opportunities, training and development programs and leadership style that would encourage the employees to remain with the organization.
3. Management should ensure that mutual trust between management and the workforce is sustained such that the workforce would feel cared for and autonomous in dealing with the organization and their personal tasks and responsibilities

Contribution to Knowledge

This study contributes to knowledge by filling the gap in management literature on what is known about the moderating effect of retention factors in the relationship between work ethics climate and organizational commitment of deposit money banks in Bayelsa State, Nigeria. Besides, the study contributes to knowledge by establishing that retention factors play a fundamental role in moderating the relationship between work ethics climate

and organizational commitment of deposit money banks in Nigeria.

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